

The Answer Book **FOR FUNERALS**



...to help you plan ahead

This book discusses funerals - a subject which, as we go about our everyday lives, seldom enters our minds. When it does, we often think about funerals emotionally, and often with difficulty.

For your convenience, we divided the most-asked questions about funerals into two broad areas:

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GENERAL Information

WHAT exactly is a funeral?

Narrowly defined, a funeral is an organized ceremony where loved ones gather to acknowledge the death of a family member, friend, or associate in order to celebrate the life of the deceased and to honor the role they played in the lives of others. Ceremonies that are religious in nature often affirm the values and beliefs pertinent to that particular faith.

Typically, one or more related events are included in the planning of a funeral. These may include a preceremony visitation/wake, a post-ceremony procession, a formal gathering for disposition of the remains, a gathering of some sort after the ceremony, or even an additional memorial service.

WHY think about funerals now?

Many people are not comfortable discussing funerals. That's not unnatural – funerals force us to contemplate our own mortality, or that of a loved one. We equate “funeral” with loss and sadness, so is it any wonder we prefer to avoid the topic? Yet, it's important that we not only think about, but plan for this inevitable necessity for the sake of those we love. When plans are not laid out, our surviving loved ones not only have to cope with grief, but must also make some major decisions in a very short period of time. Often, our loved ones agonize over what we would have wanted. However, almost all of these important decisions can be made in advance.

*When we're healthy,
we are able to think
objectively.*



By taking the time to plan ahead for your final arrangements now, you are leaving a gift for those you will leave behind. Additionally, you ensure that your life is remembered just as you would want it to be. Plus you have peace of mind that you have done all you can to make a tough transitional period a little easier on those closest to you.

WHAT choices are available?

In recent years, people have learned that there are very few “rules” for planning funerals. Many remain most comfortable with the traditional rituals that have characterized American funerals for generations. But most of these same people today are adding or substituting personal touches. The bottom line is that a funeral can be just about anything you want it to be! The most important thing to keep in mind is that the funeral should offer friends and loved ones the gift of social and spiritual support, as well as emotional release.

GENERAL Information *(cont.)*

But aren't there **SOME** rules?

Of course, while laws vary from state to state, there are many regulations concerning preparation, transportation and the disposition of remains, obtaining death certificates and required permits for burial or cremation, as well as many other details. Also, many religions prescribe some specific final rites for their faith.

At the end of a life, there are many legal and financial requirements. It's important that families or trusted advisors have immediate access to such important paperwork as military service records, Social Security number, proof of entitlement to union and other benefits, life insurance policies, and a copy of the will.



Caution: If you choose to store your important documents such as your will, life insurance documents, etc. in a safety deposit box, be sure to consult an official at your bank to determine what requirements exist in order for your loved ones to gain access to the safety deposit box in the event of your death. State regulations and each bank's policies can vary substantially. Understanding the requirements ahead of time will only help your loved ones gain timely access to these important documents.

How should I select a funeral PROFESSIONAL?

In the days right after a death, there are dozens of legal requirements and other details to be taken care of – not to mention the emotions that leave loved ones ill-prepared to deal with these complicated issues. Funeral professionals are professionally trained and licensed to organize these important rituals while also empathizing with and comforting the bereaved family and friends. They are literally ready to start the process on a moment's notice. When one waits until a nurse or doctor asks, "What funeral home do you want us to call?" the next few days can seem like a nightmare for surviving family members who are already coping with bereavement.

Selecting the "right" funeral professional may be easy. Possibly, you or your family received exceptional service in the past. But if you don't have previous personal experience, or are new in a community, the foremost factor is usually a funeral professional's reputation.

- ✓ Ask a neighbor, coworker or friend in the community for a reference.
- ✓ Ask about sensitivity to personal needs and attention to detail.
- ✓ Ask about the ability to provide the range of services you expect.

Talking with a funeral professional will usually give you a good sense of whether the facility and staff are "right" for your family's needs, style and values. Likewise, feel free to discuss costs and how the funeral home handles billings.

GENERAL Information *(cont.)*

HOW do I plan ahead?

To help you proceed at your own pace, free of any outside pressure, you might start by collecting personal information. This includes gathering all of the details that you would want your family and friends to remember and what type of arrangements you may want. Some of the details you should consider putting in writing include; type of service and location wanted, who should speak or be invited to the service, clothing or jewelry worn, any special music, readings or videos, memorial funds established, and what your obituary should say. You can also choose to include any additional special details to help make your service even more meaningful. Your funeral professional will explain the various options available.

You will receive a written statement of your arrangements to share with family or friends and a copy will also be kept at the funeral home.



PREARRANGEMENTS

WHAT are some of the things I will need to consider?

Like many other major events in your lifetime, there are many details in end-of-life planning.

Merchandise

Funeral professionals can provide as much as is necessary for the desired services – caskets in many varieties, vaults and/or liners, cremation urns, burial clothes (although most funeral homes prefer to let families provide the clothing). Other items include a nameplate, register book, and prayer cards for visitation and service. All are available in a wide range of prices. In fact, this is an aspect of funerals where personalization can be as important as the actual conduct of services. Should you “pull out all the stops” and request elaborate, top-of-the-line merchandise? Should austere simplicity be the guide? Most arrangements fall somewhere in between. Your family’s budget and values are your best guide: remember, there are no “wrong” choices, only those that are right for you.

PREARRANGEMENTS *(cont.)*

Services



Where? Possibilities include a house of worship, the funeral home, or a family home (having funerals at home was common a few generations ago, and even now is certainly not unheard of).



When? Unless a religious doctrine dictates the timing, considerations may include scheduling at the facility you want and travel time for loved ones who live far away – and for a visitation or wake, you may want to establish calling hours.



Who? Who will be asked to conduct and take part in the funeral (officiant, eulogists, musicians, pallbearers)?



Forms of Services? People are often surprised to learn that some religions have no prescribed format – and can be extremely flexible in terms of meeting a family's wishes. For a non-religious funeral, one can truly “write the book.” In virtually all cases, personalized touches will include favorite music and readings.

Disposition of Remains

To many, this is a difficult topic ... one that can be very challenging for surviving family members to address: which is all the more reason for thoughtful preplanning, to make sure your wishes are known. Options include burial, entombment in a mausoleum, cremation (which can be before or after the service), or whole body donation to a scientific institution. Unless the remains are immediately cremated or other factors intervene, the question will also arise as to desires for private or public viewing, and whether the casket will be open or closed during the service.

Can I involve others in the planning?

The answer is more than “**YES**”; it’s “**PLEASE DO!**” In fact, we recommend including others in your end-of-life planning. Ultimately, it will be your immediate next of kin who will be responsible for carrying out your wishes. Too many participants can lead to time-consuming debate but involving one or two others in your planning can resolve many questions that may arise from two issues we’ve already discussed:

Funerals should reflect what you wanted;

Funerals should offer surviving friends and loved ones as much social and spiritual support as possible.



Notices

Information for an obituary notice is best gathered in advance so you can decide how you would like to be remembered. In the emotional hours immediately after death, it’s all too easy to overlook a vital detail or make a mistake on an important fact. And once an obituary is published, it’s usually too late to fix the hurt or sadness that an inadvertent error often causes.

PREARRANGEMENTS *(cont.)*

Family and friends will also want to know whether flowers are appropriate, or if you would have preferred memorial gifts to a favorite cause, organization, church or charity, or to a child's or grandchild's education fund.

What about costs?

Some people are comfortable enough with preplanning how a service should be conducted and how remains will be handled but are embarrassed to ask the funeral professional about costs.

As we noted earlier, most funeral homes offer services and merchandise in wide price ranges. All try to arrange services that are affordable to the bereaved family. The funeral professional will be happy to provide general price lists, and also costs of professional services, facility and service fees, transportation, merchandise like caskets, urns, outer burial containers, and costs of other services and disbursements. Don't be afraid to ask about costs. In fact, you may want to take this information home for further detailed study and private discussion before you commit to anything.



Request a
price list



Study the detailed
information



Privately discuss
costs involved

Over time, every item and service a funeral home offers is subject to inflation- and normally, the cost of a funeral is determined immediately after a death. In other words, the services and goods you priced at \$6,000 this year might well exceed \$7,000 just five years from now.

What is the benefit of prepaying the cost of the funeral?

A prepaid funeral will relieve the survivors from having to pay for the funeral during a very difficult time. In most cases, the funeral is paid before the estate is settled at a time survivors may or may not have access to funds. In addition to the financial benefit, prepaying funeral costs also eases the emotional toll that these tough decisions may take on loved ones. Many in the midst of grief are not in the ideal frame of mind to make important financial decisions.

There are many ways to prefund the cost of the funeral. Those who can afford it may make a single, lump-sum investment. Others may opt to pay the cost of the funeral over time.

It may seem that if you invest and save on your own to cover the funeral costs, that you will be covered when the time comes. However, even people with the best intentions can run into situations which prevent this from happening. A serious illness or nursing home expenses can deplete savings. Such funds are often subject to taxes and early withdrawal penalties, and they may be tied up in probate.

Most funeral professionals recommend using a protected insurance/annuity plan to prefund the cost of your funeral. With a prefunded funeral insurance policy, the following benefits may apply:

- The face value of the policy increases over time, easing inflation concerns.
- The policy itself may qualify as an exempt asset if you apply for public assistance.
- The policy growth is income tax-free.

PREARRANGEMENTS *(cont.)*

How can I be sure that funds I have allocated for my funeral costs will be safe?

By prefunding your funeral with a Preneed Life Insurance policy through National Guardian Life Insurance Company (NGL) you can be sure that your funds will grow at a specified rate and are fully backed by the assets of a highly-rated insurance company since 1909. As an added benefit, the funeral home will also be able to file the claim directly with the insurance company.

Preneed Life Insurance policy is a type of policy that is intended specifically for funeral expenses.

Can I count on government benefits?

Many people are surprised at how limited these benefits are. Social Security, for example, may award benefits to survivors of deceased workers who were covered and fit certain guidelines – but the actual death benefit is just \$255*. People who are on or expect to apply for Medicaid or Supplemental Security Income (SSI) may prefund a funeral without affecting their eligibility. Military veterans' benefits may include flags, grave markers, military rites and a plot in a national cemetery; but eligibility depends on length of active service and the type of separation or discharge. Also, Social Security and veterans' benefits are not automatically paid without applying for the benefits.

You can get details from experts in each of these agencies – Social Security Administration, State SSI/ Medicaid Department, and the Department of Veterans Affairs. Funeral professionals are happy to provide the most direct contacts for those who need information as part of preplanning, and will make the necessary calls and help with documentation as part of their funeral services.

* Social Security Administration 2020 - www.socialsecurity.gov/pubs/deathbenefits.htm

What if I move or change my mind?

Be sure to ask the funeral home representative, “If I decide later to have another funeral home carry out my plans, will that affect those plans or the total financial benefit? Is there anyplace in the United States where my plan will not be honored?” If the answer to any of these questions is “yes,” you should not sign anything until you have investigated other options.

Years, even decades, may pass between the time of prearrangement and the actual need for a funeral, so we cannot always be sure of exactly where we’ll be living or which funeral home will be our preference when the time comes. It is strongly advised to select a prefunding option that is portable or transferable to any agreeable funeral home should your plans change.

CONCLUSION

We hope this book helps you evaluate your funeral preplanning options by highlighting the value in planning ahead, the role of a funeral professional, and the value of prefunding. Preplanning is a decision only you can make. Consider making an appointment with a funeral professional today.



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