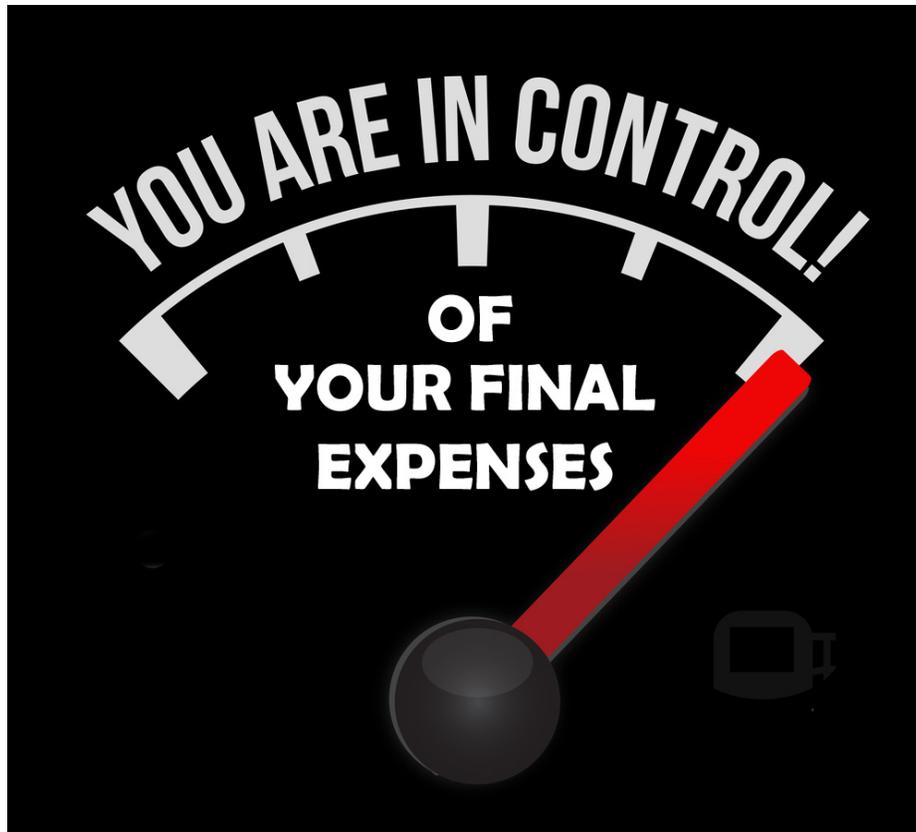


How to Control All of Your Final Expenses

Proven Strategies to Prevent High Costs Without Sacrificing Quality



By Richard R. Bruneau

First Edition

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INTRODUCTION

The Real Reasons Funeral and Burial Costs Are Skyrocketing

The funeral, burial and cremation industry are offering services and merchandise at ever-increasing prices. Most of these costs to the consumer are unjustifiably high. The *illusion* that is perpetuated, especially by larger and high profile funeral service companies (funeral homes) and the “chain” operations, is that they *must raise prices every year, no matter what*. In addition to across the board annual price hikes, they continue to spout the same myths that “sealed” caskets and sealed burial vaults, for example, are more dignified and will preserve a person’s body. They charge high prices for services held at a church. Everything that they deem to be *normal* requirements for a funeral and burial, or the *least you can do* for someone you love, must carry a high price tag. They suggest that there’s not much that can be done about high and increasing prices, and they want you to believe there aren’t many good alternatives that would lower costs.

The opposite is true for those who look harder. *Many alternatives* exist that don’t require sacrifices of quality to get lower costs. The products the over-priced funeral homes make the most money on are not entirely desirable nor are they necessary to have a dignified death. Even if you really want what they promote so expensively, you can get it at better prices. And you can certainly learn methods and strategies that give you nearly full *control* of your final expenses—far in advance of the time of need and in advance of bills coming due.

I have written burial, cremation, and funeral plans for over 26 years, and the total number of prepaid plans I’ve set up is over 800. I have studied the industry thoroughly. Today I only offer families the means of getting the very best value for their money for what they are able to arrange in advance. This can be done anywhere in the United States, without my personal assistance. You can study how I do it, and then you can do it yourself.

When most people of senior age sit down and try to calculate what their *final expenses* will be, they are usually only *guessing*. When they think of funeral and burial expenses, they typically think of the local funeral home or of several in close proximity to their home. Unless they have recently been involved in a family’s paying for the expenses of a death and seen the bill, what comes to mind is what they’ve heard through the media. The message they remember is, *it just keeps getting more expensive to die*.

In most areas of the United States, only *some* funeral homes continue to get more expensive. Many funeral homes are not increasing prices at all or only very slowly. The ones that are over-pricing year after year know they can get away with it, and they usually do. But you don't have to play along with their "game." You can get exactly what you want without paying their prices. You can calculate with accuracy what nearly all your final expenses will be, at prices you want to pay, and properly prepare for them, especially in this age of the Internet. You can rule out expensive companies completely. Paying too much at the time of need should never happen to you and your family. The methods and strategies are not complicated, and it can be done in a matter of weeks or sooner.

The funeral homes that endlessly increase prices say there's nothing that can be done so they can increase their profits year after year. Families learn to live with this, without questioning, without exploring readily available alternatives. Yet there's plenty you can do. Despite the games, other funeral homes continue to hold the line and do not increase prices except when it's necessary. When you identify these funeral homes, you are on your way to better values.

You won't have to worry about anyone being taken advantage of at a bad time or about having overpaid, because you will have thought through nearly all the details in advance and how to control costs. You will have put together either a detailed plan or outlined a summary of guidelines that prevent mistakes from occurring. Mistakes cost money.

Would You Let Someone Take Advantage of You When Buying A Car?



"There is much more consumer knowledge available about nearly every type of business operation *other* than that of the *death*

merchants. Consumers seldom allow themselves to be taken advantage of when buying a car, for example. They can get information about the average wholesale/retail price of the car, know what their bargaining position will be before they walk into the dealership, and shop around in order to get the most features for the best price. When it comes to purchasing funeral and cemetery goods and services, however, the consumer woefully lacks the basic knowledge about what choices are available and what they should cost.”

Darryl J. Roberts, *Profits of Death: An Insider Exposes the Death Care Industry*, 1997, p. 187

This is changing permanently. People use the Internet for nearly everything. Shopping around is much easier than it was decades ago. A person can access volumes of the required knowledge to make educated decisions in minutes or hours, when it used to take weeks and months. Nobody would really say, “Vehicles are just getting more expensive.” Some are expensive and continue to go up in price, but they are always alternatives that are better values. Finding them is easy.

Chapter One

What Are Final Expenses?



This chapter provides an overview of final expenses. You probably won't need to write down any figures or do much calculating until later when I introduce taking notes onto worksheets in Chapter 3. Where I mention “freezing” costs, I am referring to paying one cost in advance, regardless of what is charged at the time of need.

Final expenses are bills associated with your death. Burial, funeral, or cremation costs are the first bills to consider, because something must immediately be done with your body when you pass away. Proof of payment or funds up front must be presented. A cemetery will not open and close a grave, for example, unless it is fully paid for, along with a casket or other acceptable “box” and burial vault (outer container). Someone has to arrange the transportation, refrigeration, and (if necessary) *embalming* of your body. Any money that needs to be paid to a provider of the services required to pick your body up from where you pass away to your final resting place (ground, ashes, or tomb) must be paid. Funeral homes provide these services. Very few of these services are free of charge, but their cost to you can be reduced. And reducing costs is not something that is easily done at the last minute, unless you're willing to make sacrifices.

Other final expenses are *medical bills* not already covered by insurance, Medicare, Medicaid, or other coverage—relating to “last illness,” but these bills aren't as urgent. There are also *taxes* relating to death and settlement of an

estate, and sometimes there are *probate* costs. Final expenses would *not* include debts left behind such as mortgages, vehicle and consumer loans, or education loans.

You must contact a funeral home or “funeral service provider” when someone close to you dies, even if you don’t want a funeral service of any kind. They have the staff licensed to properly take dead bodies into their care and are qualified to dispose of bodies in a manner the law allows.

Funeral, burial and cremation costs, as we’ve said, are final expenses you can *control*. If you live within approximately 100 miles of a city, this is easier to do with more options. You don’t need to use a funeral home located very close to your residence. Most funeral homes will service areas within a 25-75 mile radius at no additional charge. Even using a more affordable funeral home that is 100-150 miles from home will only amount to an additional transportation charge of a few hundred dollars. So you more than likely have dozens of funeral homes to choose from, and you can shop for the best value. If you live in a mostly rural area, most of my strategies apply and you still have plenty of options to consider.

You can *control* final expenses by conducting surveys and studies of your own that will ensure that you are only going to pay what *you* have decided to pay and not what someone else has decided you *must* pay.

But you must first decide what exactly you want to happen after your death. Do you want an immediate burial or cremation with no services or viewing of either the body or casket? Do you want a church, graveside, reception center, or funeral home chapel service and/or a viewing? Do you want simply a memorial service followed by, or following, either a cremation or burial? You must decide upon this before you can take control of your final expenses.

Immediate Disposal

The easiest and least costly option when you pass away is for an immediate disposal, which can be an immediate *burial* or direct *cremation*. This disposition will happen without much delay, since there will be no service with a viewing. *Immediate* means that there is no delay requiring *embalming* or preservation of the body beyond refrigeration. A body can remain in refrigeration indefinitely until a decision is made by survivors concerning what is to be done next (but there is always a charge for refrigeration that increases over time).

Direct cremation, as it is usually termed, is the least expensive of all, and containers required don’t normally go beyond cardboard and simple plastic.

Burials with no viewing or services, usually termed *immediate burial*, only need to meet the requirements of the cemetery or memorial park and normally require a concrete outer container (vault) as well as a casket. Most do not allow cardboard box burials, but some do. If they allow cardboard boxes, this could mean there is no expense for a casket at all. Concrete outer containers (vaults) and caskets made of at least fiberboard are the usual minimum requirements. The human body never comes in contact with the earth with a vast majority of burials. The body inside the casket or cardboard box goes into the concrete outer container, which if sealed is referred to as the “vault.” The ground above the casket is *compacted*, requiring an outer container or vault, which will protect the casket from being crushed during compacting.

After a cremation with no service or viewing, the cremated remains can go into an urn or other container, be buried, or inconspicuously scattered somewhere. Most cemeteries require a smaller, cremains vault for burial of cremated remains and will not put the ashes directly into the earth.

There is also the possibility of *immediate entombment*, in either a mausoleum for a casketed body or niche for cremains. The vault or grave liner is replaced with a more expensive crypt or niche (tomb).

Here is an example of the least expensive way to be properly buried, with *no funeral services or viewing of the body*, using average prices from the most affordable funeral homes in my area. Look for “Immediate Burial” as a package on a funeral home’s *General Price List*. (General Price List: a form which lists the price (or range of prices) for all of the services and merchandise regularly offered by the funeral home. This form must be given to you to keep, at the beginning of the arrangement conference.)

Immediate Burial:

“Our charges for immediate burial (without any rites or ceremonies at a facility, graveside or elsewhere) *include Basic Professional Service Fee*, refrigeration, transfer of the remains to the funeral establishment, transfer of remains to cemetery, vehicle.”
\$995

Cloth covered fiberboard casket **\$795**

Concrete grave box, grave liner, or vault with setting fee **\$1,295**

Opening and closing of grave (weekday) **\$700**

Taxes on containers, short obituary, flowers, etc. **\$600**

Total Cost of Immediate Burial

\$4,385

****cost of burial plot (ground with rights of interment) is extra**

Eliminating the memorial service and the separate viewing of the body lowers the total cost by about \$2,000 on average with the most affordable funeral homes.

Methods of Disposition Summarized

- 1. *Interment (earth burial).* This is where the body is placed in a casket and then into the earth. Nearly all cemeteries require a burial vault (or “outer container,” “grave box,” “grave liner,” etc.) also. The reason a vault or concrete liner is required today is to prevent the ground from sinking or settling. With a vault in place, the soil above the vault can be *compacted* without the casket being crushed, and the ground will remain level and not sink or settle over time. Burials can also be “green burials” with no casket or with a biodegradable casket or a shroud, and there is no embalming. Wood and fiberboard caskets are considered biodegradable. It is questionable whether or not green burials will save any money, and some cemeteries won’t allow a non-casket burial. Read more at this Web site: <https://greenburialcouncil.org/home/what-is-green-burial>**
- 2. *Entombment.* This is the use of a mausoleum or tomb for either casketed or cremated remains, normally above the ground and sometimes indoors. Entombment tends to be more expensive than earth burial.**
- 3. *Cremation.* This is the process that reduces a corpse and whatever container it may be in to ashes and small bone fragments. Cremations are on the rise in the United States and have been for decades. Elsewhere in the world, cremations have been the norm for a long time for various reasons, such as the scarcity of land for burials. There are four primary reasons why cremation is becoming increasingly popular in the United States: (1) cremation usually costs less than burial or interment; (2) the nation is running out of cemetery space; (3) modern cremation methods are relatively clean, quick and efficient; and (4) cremation has become more tolerable, especially among religious groups, than in the past.**

All of the above methods of disposition can include a “service” or “memorial” at additional cost. It all depends on whether you want survivors to see you, remember you, or be reminded of what your life meant. Generally having a funeral service with a viewing involves more costs, but they can be easily controlled and predetermined. If you are not directly cremated or immediately buried, for example, the body is required in most cases to be *embalmed*—using

modern methods of preservation of body tissue. State laws require embalming, whether or not there is really any form of threat to public health. Conducting a service requires a service fee to be paid to a funeral service provider (funeral home). This can easily be several thousand dollars. Here is how a typical “package” of services is worded:

TRADITIONAL FUNERAL SERVICE:

Services of Funeral Directors and staff; professional staff for coordination and direction of the Funeral Service; filing necessary state and local documents; transfer of deceased from place of death to mortuary (within 25 miles); embalming and other preparations of the body; use of facilities for viewing and funeral ceremony or in an outside facility, committal or other disposition service; funeral coach, and floral vehicle; basic program, acknowledgment cards, and standard register book are all included\$4,295.00

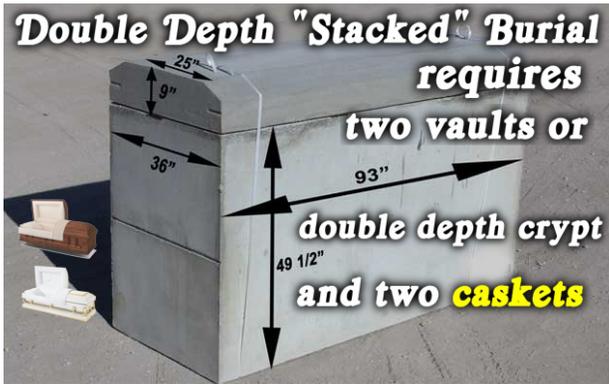
****Limousine additional**

The cost of a *casket* or coffin is separate from the services package. This is an area where a family can unknowingly overspend. Sometimes a more expensive casket is promoted and even “pushed” or imposed, because without it somehow the funeral service would not be as meaningful. Promoting expensive caskets is a trick many funeral homes use to increase their profits. You are not required to purchase a casket from a funeral home, regardless of how much you like that funeral home and even if you plan to use them. Most funeral homes reduce the price of a services package by a few hundred dollars if you purchase a casket from them at the same time. But why save a few hundred dollars on services if all of their caskets are over-priced by \$500 to \$1,000 or more? Some funeral homes don’t engage in over-pricing of casket tactics, and there are also alternative sources such as *Costco* and *Walmart*, or more affordable funeral homes.

Caskets can be purchased separately from funeral services using two different sources if this is what is necessary for you to get the right price on all of it. This explains why *Costco* is still in the business of selling caskets to the public at the time of need. *Costco* knows how funeral homes over-charge for caskets, and they provide what families need at better prices. Caskets are usually a required burial item, even if you have no service. Burials are arranged by funeral homes, and your casket and burial can often be simultaneously found at better prices with one funeral home you’ve carefully selected. Cemeteries themselves as a rule do not arrange burials by themselves without the help of funeral homes. They perform the *labor of getting you in the ground or tomb* for the most part. They call upon funeral homes first for the arrangements.

Most of what is included in funeral services packages, such as embalming, a viewing or a service, is *not* required for a simple, immediately burial. Some of it is required, such as transportation, as burials have to be conducted and arranged by someone. This is normally a funeral director along with a mortician. Your job is only to choose the *right* funeral directors and morticians.

Double Depth (“Stacked”) Burials Can Save Money and Space



Most cemeteries and memorial parks allow the option of burying two persons in one grave space, normally known as a *double depth interment*. It is one on top of the other, each with its own casket and vault. The labor cost of opening and closing of the grave is slightly more (maybe \$100 additional) for the first, deeper burial. They usually charge extra for what is known as a “second interment right.” A second interment right is nothing but an additional cost, as you are not buying additional ground space. Typically second interment rights cost half of what a regular, second burial space would cost. For example, if a single burial space for one adult costs \$1,400, a second interment right in that space might cost \$700. These rights can be purchased with the space at the outset for one total price, or they can be purchased later in a burial space one already owns—usually provided no one has been buried in that space yet. Double depth burial arrangements will normally cost you less money than with two side-by-side burial spaces, and it helps the cemetery conserve burial ground. The size of the marker or headstone on the ground is a bit more limited, because the grave width is typically around 30-40 inches. When you have two side-by-side burial spaces, on the other hand, you can have a much wider grave marker by putting it midway between the two spaces. Headstones and markers are *not* required for a burial or funeral to take place. They can be purchased much later, or even never at all. Therefore, they are not as thoroughly discussed in this book.

What Are Burial Vaults?



What are called “vaults” today are usually “grave liners” or “outer burial containers.” Sometimes they are referred to as “grave boxes.” The law is particular concerning how a representative of a cemetery or funeral home can refer to this container. A “vault” must be a sealed container, and what most burials utilize is not a sealed container or vault but simply a concrete or cement box.

Outer burial containers, normally made of concrete or cement, and sometimes reinforced with metals and special hard plastics, are required by almost all cemeteries today so they can *compact* the soil after the burial. Without a concrete outer burial container, any compacting could crush the casket. The compacting is done to disallow the ground from sinking or settling over time.

Every burial vault, grave liner or grave box, has two associated costs: (1) the physical box itself, and (2) the cost of the “setting” or putting it in the ground. The two can be purchased together and then guaranteed at one price, regardless of future price increases. The vault “setting” fee is a separate and different charge than the “opening and closing of the grave” (which includes digging with a backhoe). *Setting* means lifting the vault with a machine, lowering it into the already opened ground, and placing the lid on it after the casket has been lowered into it. Some cemeteries, such as those owned by conglomerate chain operations, will allow you to pay for the vault, the vault setting, and the opening and closing of the grave all as one package in advance—although it may be expensive.

You should really only purchase the minimum container required by the cemetery. As with caskets, there is nothing about the construction of a vault that will slow down decomposition of the body or protect the body. All an expensive vault will do is protect the *casket*. But the body will decompose no matter what in a shorter period of time than some funeral homes want you to believe. Only an Egyptian-style mummification will preserve a body.

So if a funeral home salesperson insists on a sealed vault that costs more money, you can say you don’t need or want it. Some vaults are reinforced with various materials that prevent them from cracking. Again, this will help preserve

the casket but not the body. So why would you want to pay \$2,000 for a vault when an \$800 concrete box will do?

One advertisement promoting expensive sealed vaults reads:

“The primary purpose of the Outer Burial Vault is to protect the casket from the weight of the earth. A standard burial vault has at least 18 inches of earth covering it. Just the weight of the earth alone is over 3,000 pounds, not to mention the pressure of the heavy equipment we use to maintain the park.

The vaults we offer are designed to withstand that weight. Most are also designed and warranted to protect against the entrance of outside elements, such as water and dirt. We also offer a non-protective grave box that does not provide any of the sealing protection from the outside elements, but still meets most cemeteries’ requirements.”

Note the words “protect the casket.” It does not say it protects the corpse or body. It then refers to the minimum required as a “non-protective grave box,” which doesn’t sound anywhere as good as the word “vault.” The vaults advertised were retailing for between \$2,000 and \$4,000.

In your funeral plan, you can often freeze the costs of the vault setting and the physical vault, and, in more rare cases, the opening and closing of the grave. If it is possible to freeze all three costs, it is usually because the cemetery or memorial park is owned by the insurance company funding the guaranteed pre-paid funeral, or because the funeral home, the insurance company and the cemetery are owned by the same company.

One of the three costs that virtually all funeral service providers can allow you to pay for in advance is the *physical vault*. The “box” itself is no different than a casket in that it can be stored and inventoried like furniture. Typically at today’s cost a physical vault or grave liner will run \$700-\$900. The setting fee can be \$300-800, sometimes more. Some cemeteries don’t charge a setting fee and include it in the opening and closing charge. Opening and closing of the grave (digging and putting the dirt back and compacting it once the vault and casket are in place) could be between \$600-\$1,200. And these labor charges most often are dependent on whether the work is done on a weekday, evening, Saturday, or holiday, which is why many facilities will only allow you to pay for it at the time of need. But you can nearly always get the physical vault taken care at a pre-determined price and then make an estimated “allowance” for any labor needed in the future.

Some cemeteries or memorial parks often will charge a lower price for their physical vault than funeral homes charge, and then charge a high price for the

setting of the vault. This is more typical of the chain operations. City cemeteries don't usually engage in this practice. This also means that if you buy a vault from a funeral home, and then add the vault setting fee, you might pay more than if you buy the vault and the setting from the cemetery. They do this to prevent burial space owners from buying vaults from anyone but them. You're more likely to run into the problem of a high vault setting fee if you are having your burial at one of the expensive chain memorial parks.

Check with the cemetery to see if they have plans for purchasing vaults in advance and the costs. Sometimes they will have plans that include all labor pre-paid, regardless of the day when it is done or what time of the day, plus the physical vault. But there are can be finance charges and/or the price may be high to guarantee this arrangement.

Since a funeral home or funeral service provider can nearly always sell you a physical vault without the labor included, it is often a good idea to include that in your funeral plan, since the cost can be frozen. But if you can work out a deal with the cemetery in advance for the vault plus all the labor, or the vault and the setting fee only, at the right price and with finance charges you can live with, that may be a better idea. Most cemeteries that have pre-need plans will sell the vaults or grave liner ("boxes") with the setting included. It is less common to see the vault sold by itself by a cemetery without the setting if the cemetery is funding the plan. Using 2018 prices, a vault (unsealed grave box) with setting plus the opening and closing of the grave will be around \$2,000. Use that average figure for calculations.

Cemetery Plots



If the city you live in has a city cemetery and you are a resident, buying burial ground there might be cheaper than larger memorial parks or endowment care cemeteries. It might even be cheaper than a larger parker to pay a city cemetery's non-resident fee to use them.

Memorial parks or endowment care cemeteries sometimes have an abundance of unused space for sale or available for future development. Others

are running out of space and are likely promoting the double depth burial option to conserve what they have.

Cemetery space tends to go up in cost and market value over time, not up and down as does much real estate. It is to your advantage to purchase cemetery property as soon as is practicable. Many cemeteries or memorial parks offer payment plans to purchase property.

An “endowment care” park has perpetual maintenance included in the price of the space. This means a certain percentage of what you pay for the space must go into a specially designated trust fund, usually required by the state, and they cannot use this money for anything but future maintenance, if and when required. A city cemetery, on the other hand, does not have this requirement. Future maintenance is provided based on the availability of funds for that purpose. The endowment care trust fund ensures that if that cemetery were to go out of business, there would be adequate funds to continue to maintain the park as it was promised to be. Some old graveyards or cemeteries have become derelict due to lack of funds. They become an eyesore, and they are not as pleasant for families to visit.

Many of these perpetual or endowment care cemeteries are owned by publicly traded companies and conglomerates, such as *Service Corporation International*. Not only are their prices quite high compared to city cemeteries, they might also entice you to buy other things, such as vaults, grave markers, pre-paid opening and closing, and funeral arrangements through them at their same high prices. Be aware that if you buy cemetery plots through these companies, you are not required to buy anything else from them. You are only required to pay their opening and closing of the grave fees at the time of a burial, along with a vault setting fee.

I sold over 1,000 burial spaces for a privately owned endowment care park between 1992 and 1997. At that time, they were only a park and did not have a funeral home on the property. This meant that a family had to use a local funeral home of their choice. They built a funeral home later, and many families did, in fact, make the decision to use that new funeral home as a matter of convenience and perhaps for other reasons, but they were not obligated to. That company, owned primarily by a single family, was later sold to *Service Corporation International*, the big conglomerate that subsequently raised all the prices across the board. Even though there was a funeral home in place at that memorial park offering a full range of services, no family was required to use that funeral home, especially if they already had another in mind.

So remember this important point: If you have burial plots at a facility that also has a funeral home, you can use another funeral home. They can't force or coerce you into using theirs, nor can they penalize you for using another. Don't

be tricked into believing you must buy everything from them. You may have much better alternatives, and their products and services might be too expensive to consider.

Mausoleums



“Mausoleums are buildings in which bodies can be entombed above ground...Mausoleums have been used throughout the world, continuing to be some of the best-known buildings. They have become increasingly popular in the United States.

Entombing the dead, rather than burying them, has a long history. Elaborate stone entombment structures predate by many centuries the famed pyramids of Egypt, with tombs being some of the grandest buildings in the world. The first structure termed a ‘mausoleum’ was one of the *Seven Wonders of the World*. Built about 350 B.C. in Halicarnassus, in Asia Minor, this 140-foot-high pyramid, with a complex interior, served as the tomb for Artemisia, the wife of Mausolus, king of Caria. It was destroyed, probably by an earthquake, during the thirteenth or fourteenth centuries. Only its steps remained when the Crusaders took Jerusalem in 1404. Relics excavated from this mausoleum still exist in the British Museum.”

Kenneth V. Iserson, *Death to Dust: What Happens to Dead Bodies*, 1994, pp. 539-540

Mausoleum entombment is available in most cities in the United States today at reasonable cost, which includes perpetual care, but it is nearly always more costly than burial. The corpse never comes in contact with the earth or moisture in the ground. The body will still decompose over time, unless special mummification or extensive embalming procedures are used. But entombment makes families feel better that a body is not exposed to the elements and insects of the earth.

Mausoleum arrangements are purchased on a contract with the cemetery, funeral home, crematory, or other facility that owns the structure. Mausoleums, like ground, are considered “real property,” and therefore cannot be funded directly through an insurance policy, although an allowance can be made in funds to purchase a mausoleum in the future. Mausoleums, can, however, like other cemetery property, readily be bought and sold to anyone who wants to buy them or take over the payments. And mausoleums increase in value over time, just as plots do.

Paying for a *sealed casket* would be considered an unnecessary expense if you purchase a mausoleum. It could even create problems if built up gases have no route to escape. The mausoleum entombment is enough protection in itself.

Mausoleums accommodate both casketed remains and cremated remains (“cremains”). Cremains are normally kept in an urn, which then is placed in the mausoleum (usually called a “niche”)—although sometimes minimal plastic containers are used for cremated remains. Most mausoleum facilities do not require a casket, per se, but they may require some alternative minimum container such as fiberboard or cardboard.

Cremains niches are often referred to as columbariums, especially when they are stand-alone structures.

There is an opening and closing fee at the time of entombment, just as with burials, and many facilities are reluctant to allow you to prepay for this. But some include it as part of a pre-paid package.

Mausoleums are not a way to save money on disposition of a body. It will generally cost you more for this type of arrangement.

Headstones and Grave Markers



A headstone or grave marker is not required for a burial or funeral to take place, and in most cases a mausoleum crypt plate is not required. Marker plans can often be guaranteed with preneed insurance plans, as well as with cemetery contracts. If you put a marker allowance or the cost of a guaranteed marker in your insurance plan, be aware that funds for a marker for two people (double marker) can only be paid out when the *insured* dies, not when the other person dies.

Also read about Veteran’s Benefits. If you are a veteran, you can get a single marker for free. A marker for the spouse can go on the insurance funded plan. Single markers are easier to factor into insurance funded plans.

Grave markers generally are bought cheaper from monument companies than from cemeteries and memorial parks, so see if that is feasible. Sometimes,

however, cemeteries will want to charge you extra for “maintenance” with “no warranty” if you buy from someone else. Weigh the pros and the cons. It may be better to pay the higher price through the cemetery. You may need no marker at all.

Do I Really Have to Be Cremated to Cut My Final Expense Costs?

When I have heard people say over the years, “We’ve decided to be cremated,” I’ve always needed to find out why. The reason most given was the high cost of funerals. Other reasons had to do with *simplicity*, but it was usually the overall cost of full funerals they were trying to do without.

One of my major points in this book is that affordable funerals are everywhere or they can be created and arranged. It requires you to do surveying. If you only look at the pricing of one or two expensive funeral homes in your area, you could easily come to the conclusion that funerals are too expensive to consider. Find the less expensive funeral homes. Even if they are a hundred miles away, they can more than likely serve you at only a small additional transportation cost. And these same funeral homes will more than likely have lower cremation packages available if you still think that is your preferred option.

You can do without the cost of a burial by combining a direct cremation with a funeral service. By doing this, you are eliminating the burial plot, the vault or grave liner, and the high cost of opening and closing of the grave. The same funeral home that gives you excellent pricing on funeral services and caskets should give you a good price on the cremation also. There are many funeral homes that will provide the cremation free of charge if you pay for the full traditional service and casket. The casket in this case can be either a rental casket if they make that available or an inexpensive cremation casket. Nearly all wood caskets are suitable for cremation.

The Best Cremation Options

The best cremation options are those that do not cause you or your family to over-spend. Many cremation plans are rigged in order to get \$3,000 out of you, instead of the \$1,200 you should pay, usually by selling you expensive or over-priced containers. A funeral service provider should have good prices across the board, with no exceptions, and you should be able to opt out of unnecessary costs. Again, *surveying* funeral homes will help you to know which prices are good.

There should be no justification for a high price on a service that is simple and basic. The containers required are the box to be cremated in

(large cardboard box or wood or fiberboard casket) and the container to put the ashes into afterwards. You can indicate that you want the minimum containers required. Below is how a typical direct cremation package is described on a General Price List. You should be able to pay at least 20% to 40% less than the prices shown.

CREMATIONS Our charge for a direct cremation without any attendant rites or ceremonies includes removal of remains, local transportation to crematory and necessary services of staff. If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The containers we provide are authorized by the crematory and are made of cardboard or particleboard.

- Direct cremation \$ 1550
 - Direct cremation with alternative container \$ 1700
 - Direct cremation with casket selected from our mortuary \$ 1550 plus casket
 - Cremation with embalming for a family only viewing \$ 2400
 - Cremation with embalming and rental casket for viewing only \$ 3300
 - Cremation with embalming, rental casket for viewing and mortuary chapel service \$ 3700
 - Cremation with embalming, rental casket for viewing and services at a church \$ 4000
- Additional charge per hour for staff services and/or use of facilities for partial ceremonies, body donations or other items not included in the above charges \$ 50.00

How to Set Up Directives Concerning Cemetery Property You Own

Between 1992 and 1996, I sold cemetery property full time and did not sell any funerals. That was my primary focus. I had to deal with ownership issues continually, and in all the years ahead I had to continue to counsel families on what to do concerning their cemetery property ownership.

You may have purchased or inherited cemetery property (plots, vaults or grave liners, mausoleums, crypts, niches, markers, prepaid opening and closing) that could be used for *yourself*, but it may need to be used by *someone else*. I am going to discuss how to make sure it ends up in the right hands and is used correctly. There is often a great deal of confusion and contention between family members about cemetery property and arrangements, because the original owner or purchaser did not make things clear or didn't really understand themselves what was to happen with the property or how it was to be used or could be used.

Cemetery property can be used for any human burial or entombment that the facility permits. Ownership can be transferred for free or for consideration such as money. There can be multiple owners who have rights of survivorship. If you currently own more property that you can use for yourself, you need to spell out as clearly as possible what is to be done with it and by whom. If you do not try to do this, the resulting squabbles could go on for years.

The form below is a worksheet you should print out and keep with your records. Or make copies and give them to your family members.

DIRECTIVES CONCERNING CEMETERY/MAUSOLEUM PROPERTY I OWN

I own the following cemetery and/or mausoleum arrangements. Co-owners with rights of survivorship are so noted. Maps may be attached to this record indicating exact location of property.

Burial Space/Interment/Mausoleum Disposition or Cremains Burial/Inurnment/Niches

Name and Location of Cemetery/Memorial Park or Other Facility

Garden or Specific Location of Burial/Inurnment Sites

No. of Spaces or Interment Rights Paid for: _____ Adjacent/Adjoining? Yes No
Date Paid: _____ Outstanding Balance _____ Date _____
(pencil)

No. of Outer Burial Containers (Vaults) Paid For: _____ Type: Sealed Unsealed
Manufacturer of Container _____ Funding: Insurance Trust Funded
Date Paid: _____ Outstanding Balance _____ Date _____
(pencil)

Marker/Headstone: Size _____ Granite Foundation Size _____
Manufacturer of Marker _____ Funding: Insurance Trust Funded

Ordered and Stored Already on Grounds Paid For Only (to be designed then ordered)
Date Paid: _____ Outstanding Balance _____ Date _____
(pencil)

Other required burial items pre-paid (Open & Close, etc.):

Date Paid: _____ Outstanding Balance _____ Date _____

Additional Owners that Appear on Records (recorded on deeds, contracts, or invoices):

- | | |
|----------|----------|
| 1) _____ | 2) _____ |
| 3) _____ | 4) _____ |
| 5) _____ | 6) _____ |

I wish to add the following owner(s)

Name: _____ What They Are to Own: _____

(Note: A formal deed change or transfer of ownership must be filed with the facility/cemetery. Associated fees must be paid before ownership is transferred. My will or last testament may have designations so concerning my wishes).

(my signature) Date _____

Summary and Review of Cemetery Property Ownership

Owning burial plots give the owner the right to be buried or have someone else buried in a specific plot of ground. Some people like the idea of double depth burial, which allows two persons to be buried in one plot, one on top of the other, primarily because it saves money. Each burial requires its own vault or concrete grave liner and each its own casket or other inner “box.” Most cemeteries allow double depth burials, but some do not. In most cases, however, the cemetery will require a “second right of interment” to be purchased in that plot of land before two burials will be allowed. This will cost around one half the cost of the burial space. Second rights of interment can be purchased later on or with the space to begin with. If you are leaving a single burial space to an individual such as a son or daughter, they can purchase a second right of interment from the cemetery so their space can be used for two persons, such as themselves and their spouse.

You might be able to exchange extra burial plots for vaults. I sold hundreds of plots at six cemeteries arranged as *four plots* at a time to begin with. Most of these contracts allowed the original owner the option of exchanging or giving back unneeded space to the cemetery for fully installed burial vaults or grave liners (not including opening and closing of the grave but setting fee paid). Extra burial plots you own may have this vault exchange option. If you are the owner of more plots than you need, regardless of whether this option to exchange for vaults exists, and you have decided to use the burial plots for burial, simply decide who is going to get the plots and arrange to have those plots deeded to them. The same goes for vaults or other cemetery property. Transferring ownership through deed change is best, even if you pay a nominal fee. You can remain the owner without any deed change, but that plot or item can only be used for someone else as long as you are alive or only when ownership has transferred. Making someone else the owner as soon as you know who it is to be for is the best plan. They can also be “joint owners” with yourself “with rights of survivorship.” Transfer of ownership this way doesn’t require probate and happens through operation of law.

Selling property to anyone else, even people you don’t know, is simple—although it could take many months to find a buyer. Free online classifieds work best. You can sell plots, vaults, mausoleums, niches, and even headstones (grave markers) as long as the names have not been engraved or cast. Check your cemetery’s policies. You’re only stuck with cemetery property if it has been used. Anything unused can be sold or given to someone else. If your intention is to keep the property within the family, be sure to outline directives as I’ve suggested with a form (or one of your own), even if you’re still paying on the property. If you die while still paying on a plot of four spaces, for example, it

must be clear how the payments will continue and who the eventual owners will be.

CASKETS: The Reasons They Are Over-Priced



Don't Look At Caskets In A Funeral Home Showroom

Funeral home showroom caskets are in general badly overpriced. Or the funeral home chooses only to display and promote the higher priced, “quality” caskets. The average cost of a funeral home casket in 2018 is around \$3,000. Your family should pay half that, while still getting a high quality casket with many models, colors, and materials to choose from. You should have a minimum of ten caskets to choose from with a price tag of \$1,500 or less.

“A Tisket, A Tasket—So THAT’s How They Sell Caskets”

“Lest you think the display of caskets was the result of random, haphazard placement, please reconsider. Some casket manufacturers actually reserve the right to approve the showroom, and some require funeral homes to carry a minimum of 70% to 80% of that particular manufacturer’s caskets as a prerequisite for being allowed to sell its line and to qualify for the manufacturer’s discount. The funeral directors, and particularly manufacturers, have worked long and hard, experimenting with casket layouts, testing them through consumer research, and refining the placement, pricing, and presentation of the caskets.

Different methods have been tested and tried over the years. In his book *Successful Funeral Management*, W.M. Krieger suggested discarding the idea of placing caskets in a row from least to most expensive. Such an arrangement (he referred to it as the ‘stairstep’ method) enabled the consumer to make price comparisons too easily. Instead, he recommended an approach which divided the arrangement of caskets into fourths, two of them above a certain median price and the other two below it, with the goal to sell a casket just above the median price. The consumer would first be shown a casket in one quadrant priced above the median and higher than the budget discussed. If the consumer said it was too expensive, the next casket shown would be in a second

quadrant and considerably less expensive and also of lesser quality. The funeral director would be betting that the consumer would say the lesser casket was insufficient and would then lead him to the 'rebound' casket located in the third quadrant and priced just below the price of the first casket shown. The 'rebound' casket was the one initially targeted for sale by the funeral director, but the consumer was led to feel that he or she was in charge of the whole process. Complicated, but he was convinced it worked.

The 'triangle' method is similar in that the consumer is unaware of the manipulation taking place. The room is laid out with caskets displayed in triangular groupings. Beginning at one point of the first triangle, the consumer is shown a casket selling, for example, for \$1,975, but is told that it is in the \$1,500 to \$2,000 range. The next casket shown sells for \$2,225, but our consumer is told that is just \$250 more. If no negative price reaction is received after being shown either casket, the consumer would be led to another triangle where the prices are proportionately higher and the cycle would begin again. If, however, the consumer balked at the higher of the two caskets in the first triangle, the funeral director would lead the way to the third casket, selling for \$2,025 and be told that the savings would be \$200.

Most standard methods for selling caskets are based on the premise that the average consumer is most likely to purchase in the middle of the casket price range. The consumer may not purchase the most expensive casket, but simply by having it present, the consumer is more apt to find the mid-priced casket more reasonable by comparison. Conversely, the consumer will not want to consider the least expensive caskets of obviously inferior quality. To capitalize on these assumptions, the funeral directors will show the most and least expensive caskets first.

The casket salesperson is an adaptable sort! If it is perceived that 'protection' is important to the consumer, then that will be the focal point of the presentation and metal caskets will be shown. If, however, the consumer mentions something about the beauty of wood, then the sales pitch will smoothly shift gears to extol the virtues of wood and no more mention of 'protection' will be made. The buyer, of course, will later hear the funeral director stress the qualities of the more expensive sealing vaults in order to 'protect' the beautiful wood casket just selected.

Another common ploy is to show only the more expensive casket, even if you have a similar model available for a lower price. Funeral directors know that people tend to choose what's on display. Often, consumers will find a selection of caskets whose prices escalate in \$100 to \$200 increments. This, too, is by design, for funeral directors have learned that people are more easily led to the higher priced caskets if the price differentials are not considered too great.

There are many other sales devices that may be used. Frequently, the least expensive caskets on display are of an unattractive color. Perhaps the lining is not matched to the color of the casket, or the lesser caskets may have scratches or other obvious surface defects. They may be displayed on the lowest shelf to make them appear (at least subconsciously) as inferior. The whole purpose is to make it difficult to envision the loved one reposing in such an unbecoming structure and to gently but firmly lead the consumer up the casket price ladder!

Once the initial conference and the tour of the casket room is complete, the funeral director may attempt to separate you from any non-family adviser you might have brought along. The feeling of the funeral director, of course, is that you and your family will arrive at more extensive/expensive decisions if left alone to ponder the size of your final tribute. Don't let this happen. It is precisely at this point that you need objective input to help you continue to think clearly and make the wisest choices."

Darryl J. Roberts, *Profits of Death: An Insider Exposes the Death Care Industries*, 1997, pp.74-77.

The average funeral home showroom casket is priced at around \$3,000, and the average markup on caskets is around 200%. This is the primary reason *Costco* is in the business of selling caskets. The only trouble with buying from *Costco* is that you are required to pay in full (now) and then have the casket delivered while you are still alive. Most people are not willing to do that. *Costco* has no layaway plan. With some funeral homes, those you've singled out with your own surveys, you can get an attractive casket on payment terms with no finance charges for roughly 1/2 to 1/3 of what most funeral homes will charge your family—with the casket only delivered at the time of need. Nearly every funeral home has preneed funding with a life insurance company who specifically operates in the final expense industry. Your only task is to choose the right funeral home. If you like a funeral home's package price for services but not their casket prices, use *Costco* or *Walmart* for your casket. The funeral home might charge you about \$300 more on services for not using them for your casket, but that's as far as it goes. The best deal of all, however, is to find a funeral home with good prices on both services and caskets.

How Exactly Should I Purchase My Casket?

When you are purchasing a guaranteed prepaid funeral service funded by an insurance company ("preneed") such as *National Guardian Life* www.nglic.com, or *Forethought*, you should include a properly priced casket with it, a model guaranteed not only with respect to price but also quality. In a guaranteed plan, the provider (funeral home) is only legally required to supply something of equal or greater value than that specified in the contract. Whether or not the provider gives your family the casket you have selected, something very close to it or significantly better, depends on how crooked or honest the funeral service provider is. It is not a question of whether the casket supplier is still in business or whether the funeral home still has a contract with them. Virtually any casket you pick out can be supplied by dozens of casket companies. The only question is whether the funeral home is willing to pay the price at the time of need (their cost) to give it to you.

Because of this issue of "substitution," over the years I have made sure that in the set of instructions to the family is included a photo of the casket that they chose. This can prevent the funeral arranger from giving something of *lesser* value at the time of death, something that will cost the funeral home (provider)

less. Of course, this practice of substituting can quite easily be considered illegal or unethical behavior.

You should determine first of all how much you are willing to spend on a casket. It also means not allowing a salesperson to talk you into something that is beyond what you consider to be “reasonable” to pay. Unfortunately, many people are ignorant about what “reasonable” should be. In 2018, \$1,500 is what I consider reasonable for a carbon steel casket, up to \$2,000 for wood. I could write another short book on all the differences between wood, bronze, copper, stainless steel, and carbon steel caskets (not to mention gold and silver). But in my view a casket is a box to be buried in that will be viewed for a matter of hours before it is put in the ground for good. It’s not a mansion or castle you are building for generations to admire, nor is it a monument. It will never be seen again after the funeral. Therefore, my main consideration here is that you are not over-paying for something whose value is quite temporary.

Batesville and *Aurora*, two U.S. companies, are the largest suppliers of caskets, and many funeral homes use them for various reasons, including the consistency and longevity of the companies and their products. But how important it is for the consumer to prefer these companies for any reason is dubious. You can prefer to drive a Mercedes for many good reasons. But to prefer a Batesville casket over any other make probably makes no sense in most cases. We could say, buy “made in America,” but how important is that really? Batesville and Aurora caskets are frequently put on funeral plan contracts, with exact descriptions concerning model, interior fabric, and what it is made of. But even with the specifics spelled out, the funeral home can substitute your choice for any other—if it is in their best interest financially to do so.

This is a typical substitution clause on a funeral plan guarantee form:

“If the particular funeral goods, funeral services, burial site goods or burial site services specified in the Agreement are unavailable at the time of delivery, the funeral provider must furnish goods and services similar in style and at least equal in quality to the material and workmanship of the goods and services specified. The representative of the Buyer has the right to choose the goods and services to be substituted.”

What exactly “unavailable” means with respect to caskets is not clear. *Unavailable* might mean “too expensive for us to buy and make a profit.” Practically every type of casket ever made is available to buy somewhere, and it can be delivered quickly. But the funeral home may just be inclined to supply what will make them the amount of profit they are looking for, even if it means compromising the deceased person’s original wishes. And that is very easy for them to do if the casket description is vague on the guarantee form. I have seen

casket descriptions that said nothing more than the words “Air Force Blue” or “20 gauge Alaskan Bronze.” No more description than that. This almost ensures that something of inferior quality will be supplied.

I spell out the most complete description of the casket desired as possible, and with that is an accompanying photo. It’s not always as convenient for a consumer to do this as it has been for me, because I have hundreds of casket photos saved in .jpg or .bmp format on my computers that can be easily pasted into documents. However, a consumer should insist on being supplied with a photo of the casket when setting up a plan. This is always possible—even if it requires you to take a photograph of the casket yourself. But generally, when you are meeting with a representative who sets up funeral plans, you will be looking at a catalogue or book with pictures to choose from. And in this age of color copiers and color scanners, there’s no reason why you should not have a photo of the casket as part of your final wishes or set of instructions.

But if you want to be totally realistic about the whole thing, ask to be shown the least expensive casket that is offered in a variety of colors. After looking at those, move a step at a time upward. How the funeral home representative might show you the caskets available to be part of the plan he or she wants you to buy probably won’t start at the bottom. If it does, the “bottom” will be shown to you as ugly and unattractive. By the time they’ve gotten to what is truly attractive and worth your money, the price is probably \$2,500—more than you want to pay. If you cannot be shown a casket that you consider attractive at the price you are willing to pay, don’t include a casket in your funeral plan—at least not with that representative.

This leaves the door open for you to purchase from a retailer in the market of supplying caskets at reasonable prices, such as *Costco* or *Walmart* (or another funeral home instead). Again, the only problem with these retail suppliers is that they must be paid in full, and the casket is then delivered. There is no layaway or storage plan. And they may not be in the business of selling caskets when you pass away, and we don’t know for sure, either, who else will be.

If the funeral service provider you’re buying your plan from has a good reputation, and the funeral service package is at the right price, they should have no trouble giving you what you want for a casket for which you can freeze the price, and the casket won’t be delivered until the time of need.

The casket showroom, as we’ve already said, is probably the *worst* place to look at caskets—despite the fact you can actually touch and feel the thing. You may not get the chance to see the best values in a showroom. But I have been in showrooms of funeral homes where there was an honest representation of value,

with reasonably priced caskets on display. If the funeral showroom you visit while meeting with a representative to set up a pre-paid plan has the lowest price casket at \$1,895 and only one model at that price, ask to see a catalog of lower priced alternatives. If they can't do that, you probably should either look at what another funeral provider can offer you, or plan to leave the casket out of the plan and get it somewhere else on better terms.

The Value of a “Sealed” Casket



There is nothing about the construction of caskets (or vaults) made today that prevent decay or slow down decomposition of the body in any meaningful way. It simply makes the family feel better that most of the water, insects, and air are not reaching the body. But that's all a rubber gasket seal can do, and caskets made of wood do not even come with any kind of seal.

“Despite claims to the contrary, sealed caskets do not prevent a body’s decomposition. In 1975, a \$500,000 lawsuit was filed in Puerto Rico alleging that a casket failed to prevent decomposition of a corpse after a 3-week interment, despite a written guarantee. The manufacturer stated that no casket can protect a body from decay ‘indefinitely.’”

Funeral directors emphasize excellent sealing qualities to sell their most expensive caskets. However, Dr. Jesse Carr, former Chief of Pathology at San Francisco General Hospital, stated that an embalmed corpse fares far worse in a hermetically-sealed metal casket than otherwise. ‘If you seal up a casket so it is more or less airtight, you seal in the anaerobic bacteria—the kind that thrive in an airless atmosphere...These are putrefactive bacteria, and the results of their growth are pretty horrible...In fact, you’re really better off with a shroud, and no casket at all.’”

Kenneth V. Iserson, MD, *Death to Dust: What Happens to Dead Bodies*, p. 471

“The truth is, our contemporary funeral practices (i.e., embalming, sealed caskets, and vaults) only delay the inevitable and quite natural dust to dust, ashes to ashes”

progression of human decomposition. These forces of nature can be delayed for a time, but they cannot be stopped.

Still, if such protection, even if only temporary, is sufficient to persuade the consumer that the extra expense is justified—there is another possible result. If the seal does prove to be airtight (all seals, regardless of their composition, will eventually disintegrate) while the body completes its decomposition, the gases released by the anaerobic bacteria—which actually thrive and multiply faster in an airless environment—will have nowhere to go. The abdominal cavity may bloat and even erupt, not exactly the picture of eternal peace and protection envisioned by the purchasing survivors. The gas pressure can even be sufficient enough in some cases to explode the seal around the lid of the coffin.”

Darryl J. Roberts, *Profits of Death*, p.43

The reality is that the so-called “protective seal” of any kind is to increase the cost of the casket and reap a larger profit for the manufacturer and the vendor. It offers no real value except perhaps a comforting thought to the survivors.

How to Use a Rental Casket for Your Funeral



Renting a casket for your funeral may or may not save you money. It may not even be possible with who you choose to have handle things. A “presentable” casket is really only necessary if there is to be a viewing and/or service prior to either a burial or cremation—whether the viewing is open casket or closed casket. Otherwise, as in the cases of immediate burial or direct cremation, minimal “alternative” containers that sell for a lot less than caskets are all that are necessary. A “pine box” is not usually an affordable option as some people believe, because pine is an expensive wood these days and pine caskets are usually priced above \$2,000. Cloth covered fiberboard caskets, on the other hand, are usually under \$800 and suit most families’ needs. Some cemeteries allow cardboard box burials, others insist on some form of minimum casket.

Some operations in the funeral industry are phasing out the practice of renting caskets, because it is not as profitable to them as selling a family a high-end casket for a higher price that the family actually “owns.” In addition, the selection of rental caskets shown to families tends to be limited. *Purchasing* a casket, even if it is a less expensive cremation casket, opens the door for them to entice you into something more attractive. And there are costs associated with maintaining rental caskets that can eat into profits, and to do better with rentals they would have to charge much more.

Renting a casket makes more sense with a funeral service followed by a cremation or immediate burial. Some cemeteries and funeral homes will insist that rental caskets only be used for immediate burial or cremation with no viewing or services. In any case, if “appearance “ is not a big factor, you can buy a cheap casket for almost what they charge for a rental casket.

Chapter 2

What Happens When I Die?

“In all countries, physicians licensed in that jurisdiction can pronounce a person dead. The timeless definition of death remains, ‘a person is dead when a physician says so.’ Other professionals also have the legal authority to declare a person dead in some United States jurisdictions and elsewhere. Where a physician is necessary to pronounce death and a person dies unattended, some localities require that the body be transported to an emergency department so that a physician there can pronounce death.

In some states, licensed nurses, police officers, and ambulance personnel may pronounce a person dead in the absence of a physician. On board ships in international waters, the captain is usually the final authority on deciding whether a passenger or crewperson is dead, although he normally defers to the most qualified medical person on the ship.

It should be noted that unless the determination of death by an authorized person (usually a physician) is in error by objective criteria, family members, courts and legislatures (except indirectly by passing death by brain criteria statutes) have nothing to say in the matter. Once death has been declared, even the most outspoken patient advocates accept the fact that the family cannot demand continued treatment.”

Kenneth V. Iserson, MD, *Death to Dust: What Happens to Dead Bodies*, 1994, pp. 20-21

I’ve Been Pronounced “Dead”—What Are My Instructions?

A *death certificate* is the official document declaring a person dead. Make sure you have a clear set of *instructions* for your family to follow at the time of your death. You begin this with important vital statistics that go onto a death certificate. Your survivors need a death certificate to obtain burial permits, make life insurance claims, settle estates, and obtain death benefits. There is certain vital information you should have in your instructions that goes on the death certificate your family may not know or remember, and things may be slowed down until that information is obtained. For example, your mother’s full maiden name and the exact date of your marriage are required, and often children or survivors will not know the dates.

I prepare for all my clients a one-page summarization of their final wishes and preferences, what I call a “Final Wishes Summary.” It contains instructions on which funeral home to contact, whether there will be a service and where, which cemetery has been chosen and what arrangements have been decided upon at that cemetery, cremation or mausoleum options if those are chosen instead,

casket selection, what's been taken care of and paid for already and what has not, etc. Other preferences concerning clothing, music, flowers, obituary, and so on, are also summarized, but elaborate details that don't need immediate attention go on another document. The *Final Wishes Summary* is written to be read and understood quickly and clearly and to prevent confusion. Its primary purpose is to prevent potentially costly mistakes from being made—all on one sheet of paper with no need to fish through folders or review large amounts of paperwork. This one-page summary, or one like it that you design yourself, should be given *in advance* to the funeral home you've chosen, as well as to all of your potential survivors.

http://www.utahsfuneralplanningsite.com/finalwishessummary_customeruse.pdf

After the physician has completed the death certificate, it passes to the funeral home's funeral director that you've chosen. It's critical that you choose carefully which funeral home you want to be taking care of your body once you're gone, because once in the care of a "provider," it becomes more difficult for your survivors to change to another. And it almost always costs more money, for a service called "forwarding of remains" to another mortuary.

Here are some examples of "extra charges" imposed if you have not chosen one funeral home from the beginning that will start and finish the job:

RECEIVING REMAINS FROM ANOTHER FUNERAL HOME.....\$1,095.00

This charge includes temporary shelter of remains, basic services of staff, pick-up of remains, and transportation of remains to cemetery or crematory within 50 miles. This charge does not include preparation of the remains, visitation, rites, ceremonies (Funeral or Graveside Services), service vehicle or limousine, and merchandise.

FORWARDING REMAINS TO ANOTHER FUNERAL HOME.....\$1,495.00

This charge includes removal of remains, minimum services of staff, embalming, and local transportation to the airport.

This charge does not include shipping container, visitation, rites or ceremonies prior to forwarding of the remains.

International Forwarding of Remains	\$1,995.00
Casket Shipping Tray	\$ 195.00
Air/Combo Tray	\$ 295.00

So even forwarding and receiving locally between mortuaries can be costly. But you can make sure it does not happen. Investigate the funeral homes

thoroughly while you are still alive, and then choose the one you want to have care for your body as well as provide services—even if they are located up to 100 miles away. They don't have to provide your casket if you can arrange for that more easily with elsewhere, but services and care should be done by the same funeral service provider. And choose an *alternative* (a second choice) if it turns out that using that particular funeral service provider would not be practical if circumstances change (e.g., you move to another state or city, you have a second home, etc.)

It is very easy in your main summary of instructions to write: "At time of need contact: [funeral home name]." You can also tape a business card of the funeral home you have chosen to the documents and/or folders. Also, it is very important that you remove information from any funeral provider you do *not* plan to use, which includes any paperwork, prices lists, etc. given to you during your investigation process. You do not want your survivors to make the mistake of calling the wrong funeral home. Get your "If Something Happens to Me" folder in order, and remove any and all papers that would create confusion about the provider you plan to use.

Also, remember this important point. You may have made burial or mausoleum arrangements with a particular company that may also have funeral facilities for you to use. If you don't plan to use their funeral home (which may be too expensive), make sure your family doesn't make the mistake of making funeral arrangements with their funeral director, thinking your intention was to have it all done at one place. This could be a costly mistake, even though it may be more convenient in your family's view. It is not more convenient in most cases. Remember, you are never obligated to use a funeral home that happens to be part of the same company you bought your burial spaces, vaults, mausoleum, or grave marker from. If they try to say you must or you will be penalized for using another funeral home, politely ignore them.

If you want to use a funeral home that gives you what you want at the right price, make that decision to use them well in advance and put that in writing. Spell out as many details as possible, even start a prepaid plan to guarantee costs. If you want to spend less money for using your church or the graveside for the funeral service, find out who does that at the price you want. Most funeral homes charge the *same* whether you use their facility or your church, and sometimes the price is high. Don't feel you must pay the higher price when alternatives exist.

For example, if you have determined that a funeral service provider with a good reputation will give you a full traditional funeral service at your church or the graveside, casket included, for \$4,000, but the funeral home that is at the same location as your burial plots is going to charge you \$8,000 for exactly the same package, which are you going to choose?

The funeral home at the same location as your burial plots may be a bad choice. I sold over 1,000 burial spaces for a privately-owned cemetery between 1992 and 1997. They built a funeral home at the cemetery in 1996. It was owned by a family. At that time, it was generally a good deal to buy a funeral plan from them after you bought your ground and maybe vaults and grave marker also—and the price was right. The family-owned business had a very good reputation for how they dealt with families at the time of a death, as well as for how they handled financing.

However, that whole funeral and burial facility was sold to the conglomerate *Service Corporation International* and was no longer a family business. Everything changed after that. Prices more than doubled for many things, and management, choice of funeral directors and pre-need counselors were handled on a different level. After speaking with many of the customers I sold burial plots to who had subsequent deaths, I found out they were very unhappy with how the new company handled things. I discouraged all property owners from using them until they had looked at many alternatives first.

Unexpected Death - “If Something Happens to Me”

This is the phrase everyone should keep in mind when considering any type of funeral planning, which also includes cremation and donation of bodies. Anyone could pass away unexpectedly, and just having a life insurance policy in place is not enough preparation.

Choose a funeral service provider or funeral home for the family to call as soon as you feel you’ve done enough surveying and studying. Make this decision even before you decide to commit to paying for a plan. You should also have an alternative in the event death occurs away from home and it would be more convenient to have things handled there.

Kenneth V. Iserson, in his book *Death to Dust: What Happens to Dead Bodies*, says: "Once a funeral home takes possession of a body, it very rarely transfers it to another local funeral home. For this reason, The United States Federal Trade Commission (FTC) says that the choice of the funeral home to be used for body ‘removal’ is ‘the most critical decision which a bereaved consumer must make, and the decision with the tightest time structure...in many instances a consumer be be called upon to select a funeral home on extremely short notice, wholly unexpectedly. The consumer has no time to plan or arrange finances, or put off the purchase until a better time. If the home selected does not offer the particular goods or services desired by the consumer, essentially all options have been foreclosed.’"

What if I Die While Away From Home in Another State or Country?

If you should pass away while away from home in another state or country, but you plan to have funeral services in your town of residence, you must pay a funeral service provider in that other state or country for an *embalming*, a *shipping container*, and *transportation* charges. Your best bet is usually to have your survivors contact the funeral service provider you've chosen to use at home first. Your chosen local funeral home can then arrange the best deal and make everything happen more smoothly. If you are away visiting family or close friends, they may know of a funeral service provider that is a good value. Your best plan to cover the contingency of death away from home is to carry the business card of your funeral home of choice with you whenever you travel. They will arrange things in the manner that best suits your family. Contacting a funeral home in a foreign place is too uncertain a plan.

Why a *Final Wishes Summary* Is Such a Critical Document

I have written hundreds of funeral, burial, and cremation plans over 26 years. In far too many cases, I have had to help couples and individuals sort out and *organize piles and folders of papers* into a meaningful summary before we could proceed. If these folks couldn't make any sense of this paperwork, knowing what was done and not done and why, how could they expect their surviving children to understand it?

In the situation they were in, *final expense plans unorganized*, if their death were to occur, it would have been almost certain that they would have paid more for the burial and funeral than they should have. And many families did, in fact, pay thousands of dollars more than they should have for this reason. They didn't really take *control* by getting it all better organized and easier to understand and come to terms with. They didn't really know if they were paying too much for what they were shown when deaths happened unexpectedly or when deaths occurred that they hadn't correctly prepared for.

Putting the whole picture together is an easy thing to put off. Death matters are easy to procrastinate. Nonetheless, when summarizing and organizing become a habit, everything moves along much faster toward the costs you want for the quality you want. Even when you make the decision to summarize it all on to one page or just a few pages and it is still an incomplete plan or incomplete picture, you will have at least put in place a method. You can build

upon this method as you add things later. I have helped people put together summaries that indicated that certain things were not taken care of at that point in time. But at least it was clear where they were, where they left off, what at what point they should resume their planning and funding.

The starting point for putting together a meaningful summary is to create a “snapshot” that tells you: 1) what has been taken care of; and 2) what still needs to be taken care of. After that, you can focus on how to best arrange and fund what remains, or explain where the money is going to come from, hopefully at a cost you want for the quality you want. This means, again, surveying and studying funeral homes and what they offer. My Cost Checklist in this book will help you with the “total picture.”

It is often best to begin your “summary” as just a file folder you put all the most critical information into. The one page summarization onto paper or a Microsoft Word document can come later. If you find a funeral home or a handful of funeral homes who can serve you at the prices you are most comfortable with, say up to 100 miles from your home, find out exactly which caskets you can verify they will provide at what price range. Then put a description and photo of that casket into your summary. Put also the cost of their “package” in there as well. Throw in the “trash” pile, whatever you deem that to be, any price lists or pictures of things you have ruled out from funeral homes that are too expensive. Keep these away from your focus. Or keep pictures of these with giant “X’s” drawn across them.

National Guardian Life provides a file folder called “Record Guide” which has useful printed lines to fill in information as you are able to record it. I give these to everyone I meet with that they can use to elaborate their final wishes but also to keep all their most important papers together.

Chapter 3

How to Study and Survey Funeral Homes

How to Correctly Start Taking and Making Notes on Funeral Planning

When talking to a funeral home representative in person, getting information on the phone, or quietly gathering information from the Internet, you may be unprepared to know how to write down things in an understandable way, such as prices you are quoted. In this book are worksheets to help you know what a funeral, burial or cremation will cost. You can fill in the information as you gather it. When you are with a representative in person, the person you fget quotes from will probably be taken aback by your preparation. But on the phone, these worksheets and checklists will be out of their sight.

Taking notes on a blank piece of paper is typical, as I've seen on hundreds of my appointments to set up funeral plans, but that is not the best way. When I let them do much of the writing but on a *worksheet* instead, it all makes more sense more quickly. And with a prepared form, you can scare or disarm any funeral salesperson you aren't sure about. You will be demonstrating that you have some knowledge of how the pieces of the puzzle fit together. You will be showing you can't be manipulated easily. But with the right worksheets at hand, you should never have to meet with a funeral home salesperson you have concerns about. You will be able to rule that person out before the meeting ever takes place.

One good investment you or someone else in your family can make is in a *financial calculator* that does "TVM" or *Time Value of Money* calculations. These formulas are also built into every version of *Microsoft Excel*, so if you already have Excel on your computer, you have everything you need. The Time Value of Money calculator will help you project inflation, and it will also help you project your cash value growth of funds invested in prepaid funeral plans. You can compare, even if in rough terms, both at the same time—how much inflation you need to account for and how much your money is growing. Even if you only end up approximating, it will still be accurate enough to help you control your final expense planning.

It helps to know the difference between "simple" growth and "compound" growth. They are both relevant to the cash value of insurance policies. Most

funeral insurance plans have growth of one type or the other, usually simple growth. But inflation on the costs of most everything should be considered on a “compounded” basis. With a simple calculator that does not do TVM calculations, you can do one year at a time and simply add a % each year to the total cost, such as 6%. The result is your new starting total to which you add another 6% or whatever other percentage you feel represents overall inflation over time.

First, print out my worksheet “COST CHECKLIST” from this book or from the Web site: www.utahsfuneralplanningsite.com/Cost_Checklist.pdf This will help you determine with more accuracy how much money your family would still need to come up with, and also how you can ensure enough funds are set aside for everything. You can mark what you’ve already taken care of, maybe with the original cost or total cost after funding. You can prepare a separate *Cost Checklist* for every funeral home you investigate or survey, or you can keep it to one sheet if you’re fairly sure who it is you want to do business with.

The second worksheet, *Plan Worksheet*, which is the worksheet I use with my clients on every appointment, can be used to put together scenarios for funding what is next—based on your budget, resources, and timetable. www.utahsfuneralplanningsite.com/Plan_Worksheet.pdf Where you have something already covered, you can write “covered” or “not included.” If, for example, after using the *Cost Checklist*, you are thinking about a funeral service, casket, and burial vault as your first or next step, just fill in the amounts from either the funeral home’s *General Price List* (preferably from their “package offerings”) or from figures you get on the phone. For example, \$2,995 for a church or graveside service (casket extra), \$1,595 for a casket, and \$1,800 for a burial vault (concrete box) setting fee included. This comes to a total of \$6,390. From that point, you can consider your current funding options.

Once you understand basically how to use these two forms, you are ready to conduct a *survey* of funeral homes.

How to Do a Survey of Funeral Homes

To be able to make the right decision about which funeral home or funeral service provider to use for yourself or anyone else, you must do some kind of *survey*. And the more extensive the survey is the better, but it can be kept simple and still be very valuable to you. You should survey at least 10-15 funeral homes within about a 100-mile radius of your home. My *Cost Checklist* is easy to use when making phone calls and getting *General Price Lists*. Be sure to get a *General Price List*, as well as a separate casket price list, from every funeral home you contact—either via email, fax, or postal mail—or download it from their Web site.

To make a survey useful to you in *controlling* final expense costs, you must: 1) establish criteria by which to judge a funeral service operation; and 2) contact more than just a few to compare and contrast. This is very easy to do, and it doesn't have to take months. A few weeks is all you need.

The criteria to establish when evaluating funeral homes should not necessarily include how long the company has been in business, nor how large the company is. By themselves, these factors are irrelevant.

The most important criteria are: 1) how long the active funeral directors and morticians have been doing the job, 2) whether the company is privately owned or not, 3) whether they give discounts for church and graveside services or whether those options are optimally priced, and 4) how much they charge across the board for all they offer, including for caskets.

To give an example of how this all fits together, I did a survey in December of 2018 of about 25 funeral service operations in the Salt Lake area. The most expensive operation of all, which charged over \$6,400 for a funeral service alone with no casket included in the price, had the highest turnover of employees and was owned by a conglomerate based in Texas. This, to me, did not represent the best value for a family's money. This was the *worst* value for the money. And their caskets were over-priced also.

Privately owned funeral homes offer the best guarantee of consistently excellent service. But even there you can go wrong, because, regardless of their reputation and how long they've been in business, many of them are also over-priced. They remain "competitive" in the market, so it's typical to see many private funeral homes that have been in business for decades raise prices along with everyone else to the same high levels. Fortunately, not every privately owned funeral home does this. I have found many funeral homes that have been in business a long time, family-owned, who have outstanding reputations, who charge \$1,000-\$3,000 *less* for the same packages of goods and services.

So to do your own survey, first decide what it is you're looking for. For example, do you want a church service or a graveside service instead? Do you want a nice casket at a very reasonable price? Write those things down and start making phone calls and visiting Web sites.

The following is what a "traditional funeral service" includes, usually at one package price. A majority of funeral homes charge the same price even if you use your own church, but others give a discount for using a building of your own. You can verify this easily when talking to a lower priced funeral home by asking if they have a *chapel* to conduct services. If they do not, they are already discounting your service cost and expecting you to use a church, the graveside, or a reception center. If saving money is meaningful to you, find out which

operations give you the discount. You can bypass those that don't. If they charge the same whether you use their building or another and their prices are high, find out which quality funeral homes give the best price. That's all there is to it. Getting the best value for your money is not that complicated.

<i>Traditional Funeral Service with Ceremonies</i>	\$3,490.00
<i>Our charge includes, but is not limited to, the following:</i>	
-Basic services of our funeral director and staff	
-Transfer of remains to mortuary (within a 30 mile radius)	
-Embalming	
-Other preparation of the deceased such as washing/bathing, casketing, dressing and other specialized care	
-Use of our facilities and staff for an evening viewing in our visitation room	
-Use of our facilities and staff for a funeral ceremony or set up at a church	
-Use of our equipment and staff for a graveside service	
-Registry/Attendance Book	
-Two boxes of Acknowledgement/Thank You cards	
-Use of funeral coach & service vehicle	
-Printed Programs – one sided color, single fold, 200 copies	

When shopping and doing a survey with respect to caskets, use *Costco* as a benchmark or standard. They are a discount retailer. Once you find out what they charge for the type of casket you prefer, then start asking funeral homes what they charge for the same basic type of casket.

I found in my surveys that you can use your church for a full traditional service with a viewing and everything shown in the above list, have a high quality casket, and pre-fund the plan on reasonable terms for less than \$5,000 for all of it.

Privately Owned vs. Publicly Traded “Chain” Funeral Homes

Over the past few decades, large publicly traded companies have been purchasing funeral homes across the United States. The early nineties saw hundreds of family operated funeral homes across North America brought into the fold of large multi national firms. Media reports by *60 Minutes*, *Time*, and *US News and World Report* concluded that these operations, while trying to maintain the facade of a family operation, quickly increase prices considerably and enforce merchandising policies on employees geared to significantly increase their bottom lines.

There is a distinct difference between private funeral homes and those owned by publicly traded companies.

Why “Chains” Are A *Big Risk* For Your Family

1. ***Pricing and profits*** are too often more important than service. They are virtually all priced too high. Most chain funeral homes are “publicly traded companies,” which means they are accountable to their stockholders for continued profit year after year. This results in continual price increases, year after year.
2. Almost none of them give you a discount on services if you use your church instead of their building. They claim it’s just as much or more work for them to use your church. They want to charge you the higher price for services, because it is the price they need for high profits. Even though many private funeral homes do this, too, the private funeral homes are the ones that are going to give you the best value church funeral.
3. Chain funeral homes have a ***higher turnover*** of employees, and that includes morticians/ funeral directors, salespeople, and managers. This translates into lack of long-term consistency of service and a higher probability of errors being made at your family’s expense.
4. Chain funeral homes most often force you to use ***their*** funding companies, insurance companies that are part of the same larger conglomerate corporation, no matter how expensive it is for a plan. Privately owned funeral homes, on the other hand, can offer you multiple funding sources. They usually have no vested interest in the company they use. They simply use whichever they feel is best for families.
5. You’re more likely to get “cookie cutter” service with a chain than service that meets your family’s exact needs and wants. And this can include casket price fixing.

Why Use A Privately Owned Funeral Service Company?

Why is it preferable to choose a privately owned or family-owned funeral home or funeral service company? Here are a few reasons:

1. Privately owned providers tend to use the same people year after year, doing the job the same way. They are less prone to turnover of personnel, and key people such as funeral directors and morticians are hand picked and interviewed thoroughly by the owner(s).
2. They are concerned with good will and their reputation in the community.
3. Private companies are more ready, willing and able to work overtime to get the job done right at no extra charge to you. In public companies, employees won’t be as likely to go the extra mile to get things done—especially if they won’t be getting paid any overtime pay.

- 4. Many privately owned funeral homes have been in business a very long time with fewer personnel changes. Tradition of high quality service is important to many companies that have been around a long time. Even though many public companies have also been around a long time, profit seems to be more important than integrity and reputation.**
- 5. Even though public or chain funeral homes have caring people, you're more likely to get individual attention to all the important details from a private company.**
- 6. Pricing is done on a more reasonable basis with many privately owned funeral homes. It is not done at the "corporate" level by managers who only look at financial statements and never deal with families at the time of need.**

Private funeral homes aren't as likely to make radical changes in how things are done or in pricing when ownership remains the same. In publicly traded funeral companies, a new manager could be put in place every few years with ideas drastically different from his predecessor. It could adversely affect business and the community, and it could also mean ghastly price increases. Surveying funeral homes is not difficult when you use an organized approach. With the two forms I've included, it should go quickly. You can survey at least ten funeral homes within 100 miles of where you live. Then you can narrow it down to a short list of two or three that have the prices you want. Almost every lower priced funeral home is privately owned and not part of a conglomerate, "chain" operation. Chain funeral homes are always priced high. Privately owned funeral homes are a much safer better with respect to consistent quality of both services and merchandise provided and lower prices.

Once your surveying is nearly complete, you can decide on which funeral home is your top choice and then work on committing funds to a well-thought-out plan. This plan, however, should allow you the option of directing the funds to a different funeral home if your plans change. The law does not allow you to give money to any funeral home in any case before a death has occurred. In the meantime, your money must remain in a fund that law approves of, for your protection, which is usually a preneed funeral insurance fund. Most funeral homes have preneed insurance companies they use regularly to fund their plans.

Chapter 4

Understanding Funeral Pre-Funding Methods With Clarity

After you have surveyed maybe a dozen funeral homes that could service your neighborhood without excessive transportation charges, say up to an extra 50 to 150 miles for \$300 more, you can start into funding scenarios. Surveying should be done with *package* offerings in mind, because funeral service packages are “apples to apples.” Itemizing funeral prices, on the other hand, is normally a waste of your time. Packages from one funeral home can be compared to the same general package from another funeral home. You will find comparable packages often differ in cost by up to \$3,000 in some cases, where you would receive exactly the same services using any of the funeral homes. But trying to itemize separate General Price Lists to get better values doesn't work.

For example, you may decide you want a full traditional church funeral with a single viewing just prior to the service, using an affordable but attractive casket. You could be looking at five packages from five different funeral homes that provide the same things. The package price for the service might be contingent upon your purchasing a casket along with it from that funeral home, or they will charge you \$300-\$500 more for the services package. Consider first the package price with casket included, since it is the better value. The packages (casket not included) might be between \$1,995 and \$3,995 for example. Look next at how many affordable caskets they offer, including how many variations they have in color and style in the lower price range. If you can get all of what you want and don't need to look elsewhere for just the casket, you have a package worth paying for.

Once you're down to just a handful of funeral homes you are seriously considering, you can use the *Plan Worksheet* and the *Cost Checklist* together from this book. You can plug in dollar amounts for whatever you might want to fund and possibly guarantee the cost of next.

Every funeral home has burial vaults (or the required equivalent of vaults) available for guaranteeing the cost of, but not all include the *vault setting fee*. Many city cemeteries don't charge any vault setting fee. They include it in their opening and closing of the grave charge. Nonetheless, you can realistically freeze the cost of a full funeral service, a casket, and a vault (concrete box) for under \$5,000. But you won't get this from an expensive funeral home. If you own burial plots at an expensive chain memorial park and your vaults are not yet paid for, expect to pay \$2,500--\$3,000 total for the required vault container and

labor. If you have vaults already paid for with the cemetery, you are in much better shape.

With a phone call and with no need for a preneed counselor to come to your home, you can ask the right person at the funeral home how much a full package would cost, including payment plans, using the service package price and the exact casket you've select from their preneed list. Be sure to get a "preneed" price on casket and services, because sometimes funeral homes will have a separate price for at need and preneed.

Ask next which *preneed funeral funding company* they use. They must tell you. If they insist that you come in personally to get exact figures on plans you have in mind, you can politely tell them *no thanks*. They are not being up front with you. They are not accustomed to people doing their homework with such exactness. Remember, you only want to be sold the plan you have determined in advance is the one you want, not the plan a salesperson wants to impose on you.

A prepaid funeral plan should contain the following. 1) A total package that includes the casket and funeral service you want at the best possible price, with as many costs frozen or guaranteed by contract as possible. 2) Be based on prices of a privately owned funeral home with an outstanding reputation. 3) Be funded by a preneed funeral insurance company, such as *National Guardian Life* or *Forethought*, with the option to switch funeral homes at any time without any kind of fee or penalty and have cash value growth tax-free for the rest of your life. 4) The option to pay the total balance off quickly to lower your costs or give you a discount.

If a funeral plan does not offer all of the above, you should rule it out. You may not need the cost guarantees, but they are usually a big plus.

With cost guarantees on a separate contract, you have the best plan of all. The insurance contract can stand on its own, however, should you decide to do away with the cost guarantees and the funeral home originally selected. Your funeral funding plan is still there, and you can direct the money somewhere else instead. If you do your planning correctly, lower cost, high quality funeral homes, privately owned, should have been the basis of your calculations.

How To Know If A Funeral Plan Is Too Expensive

The first key to knowing how expensive a funeral plan is: which funeral home you're looking at. You should do a survey of maybe a dozen funeral homes, as we've said, that could serve you well at the best price without excessive transportation charges (which might be up to 100 miles) and narrow it down to maybe *three* "short list" top choices. Once you've done that, you can take a closer look at their guaranteed, prepaid funding options. If you already know a

funeral home charges too much for your family to even consider, you don't have to waste time looking at the funding options. Almost all funeral homes use the popular insurance funding method that the law looks favorable upon, and I will show you how to analyze the cost.

Once you've looked at a "ballpark" total cost for a funeral, say \$4,000, which includes the services package you want, the casket you want, and maybe the burial vault (the items most often *guaranteed* or "frozen" on a plan), you can next compute what your total "payout" or cost of the plan is.

We've already considered some ways to cut costs, such as not overspending on caskets and burial vaults, for example. Now we need to look at how to scrutinize the "plan" itself to see where it might be too expensive. Darryl Roberts has stated in his expose book *Profits of Death: An Insider Exposes the Death Industry* that even though he recognizes all the pitfalls and thinks many "death merchants" are crooked and deceptive, he still believes you should pre-pay for a funeral, because in the long-run you will be able to save money—on average about one third (33%) less than folks who pay only at the time of need. I regularly save families more like 60% to 100% per plan.

Is There A Discount Offered For A Church or Graveside Service?

Even the best of funeral homes don't want to give you a break on the cost of a funeral service for using your *church*. These are usually the funeral homes with larger overhead, including a mortuary chapel and a large parking lot. Despite the fact that many funeral homes are privately owned, which I've said is better, and despite the fact they may have been in business for many years, they still won't budge on the issue of giving you a discount for using your church. They claim it is just as much work for them, and their overhead remains the same. Most funeral homes, however, do offer some kind of discount for a *graveside service*—usually around \$200-\$300. But if you truly want to save a substantial amount of money from the outset, find a funeral home that has always been priced lower because they *expect* you to use a church, the graveside, or other separate facility (lodge, reception center, your home, etc.) for the funeral service. We're usually talking about a savings of at least \$1,000.00-\$3,000.00. Otherwise, if you are happy with the funeral home due to its reputation, good will, history, ownership, etc., then stay with that funeral home. There won't be much you can do about their service pricing policies.

Know Which Insurance Company Is Funding the Funeral Plan

Some funeral and final expense insurance companies that funeral homes use for their guaranteed prepaid plans are *expensive*. In Utah, for example, where I write plans there are two companies based in the state of Utah that originated in Utah that many funeral homes are loyal to (because they are “Utah companies”). The first is *Great Western Insurance Co.*, based in Ogden, UT, founded in 1983, the parent company of *Lindquist Mortuaries* and some others that are part of the chain. Another Utah company founded in 1964 is *Security National Life Insurance Co.*, the parent company of *Memorial Utah Mortuaries and Cemeteries* (originally *Memorial Estates*). These two funding companies are dominant funeral funding operations in the state. They are both the parent companies of chain operations, but many funeral homes not part of their chain or network are using them. There is also *Forethought Insurance Co.*, based in Texas that is also popular. There are several other funeral funding companies as well, such as *Homesteaders Life* and *National Guardian Life*. In my opinion, *National Guardian Life* is the best for overall costs, options, and benefits. NGL is the largest funeral funding company in the U.S, and they offer many protections and options none of the others do.

The only way to know which funeral package of your choice will cost you less is to compare “apples to apples” again by using the same approximate funeral cost and asking representatives of several funeral homes (your “short list”) what the payments would be (assuming you wanted a payment plan). Nearly all funeral homes have plans with insurance coverage for unpaid balance at death, with some restrictions or “graded benefits” for bad health conditions. Having this insurance coverage means you will pay more than the cost of the funeral at today’s prices, but, nonetheless, in the long run you’re usually better off doing so. This is one reason these plans continue to sell. The pros outweigh the cons, even if you end up paying more for the funeral than if you had paid cash. Your funding method, however, should always include an option to pay in full within a specific time period at a discount. When I was selling *Security National Life’s* “Preferred Plan,” there was no early payoff discount. If you paid it off early at all, it had to be within 24 to 36 months or you forfeited that right (“robbery”). The company wanted you to pay for eight or ten years, which maximized their profit. The ten-year option meant most people paid *double* the cost of a funeral. And these were expensive funerals to begin with. The ten-year plans I set up today with *National Guardian Life* don’t cost anywhere near double if you need to stretch payments out ten years and use the right funeral home. Most of my ten-year plans cost about 30-35% more than the current cost of the funeral, quite a bit better than 100%. And the cost basis is the best I can find anywhere.

Is There An Early Payoff Discount?

If you are locked into a total payout of a certain amount that is beyond your limits or expectations, even if you pay it off early, you are not getting the best deal. The agents and representatives who sell these plans may not want you to know there are plans out there that do give you an early payoff discount that is optimal, but even if they acknowledge that they exist, they'll tell you other reasons why their plans are better. You don't need any pressure to make the right decision. The plans with no early payoff option are usually with expensive funeral homes you wouldn't want to use anyway.

Is There A Discount For Making A Single Payment?

If you don't get a discount for writing one check for the total funeral amount, you may not be looking at the best funeral plan available (or at least not the best funding option). At the very least, there should be a "same as cash" option for paying for the plan within a short time frame.

Why You Shouldn't Make Funeral Plans "Irrevocable" to Any Funeral Home

For a funeral plan that is not an "irrevocable funeral trust," the beneficiary is usually the funeral home "as their interest may appear." This means that so long as you use the money in that plan (from the funding insurance company) at that particular facility are they entitled to the money. They may not have claim to all of it, as sometimes extra money is incorporated to cover death-related expense they cannot provide or guarantee, but they usually have first claim. If, however, you choose to use another facility, the funeral home has no claim upon your money. But they most likely have a complete claim if you have made that funeral plan "irrevocable" to that funeral home. All funeral homes that receive funds from prepaid plans must "prorate" the amounts received based on your original intentions.

If you already have a funeral plan set up with a funeral home, even if it's not yet paid off, you should not make that plan irrevocable to that funeral home. Things can change. However, if you are facing Medicaid "spend down," it makes sense to change the beneficiary to the funeral home "irrevocable." In order for your plan to remain a protected asset, it must be irrevocable. As long as you are certain that it is the funeral home you are going to use, there is no problem making the plan irrevocable to that funeral home.

If you or a family member are applying for Medicaid and you have not yet bought a funeral plan, make sure that if you *do* plan to use a prepaid funeral plan

offered by a funeral home you like, that you make it irrevocable. But if you have not decided on a funeral home or if the plans they offer are too expensive or not feasible, consider using an *Irrevocable Funeral Trust* through a company such as *National Guardian Life*. You will most likely find the payment options much better. And these plans are only irrevocable to the trust, not any funeral home. This makes your plan portable. Even though it must be used for funeral or other final expenses, it can be used anywhere. A plan irrevocable to a particular funeral home can never be used at another funeral home.

I Already Paid for a Full Funeral Plan, and I Paid Too Much Money for It

If this concerns you, that you have a fully paid for funeral plan to cover, for example, a full traditional funeral service, casket, and maybe a burial vault, and it has cost you a lot (your total payout is \$10,000 to \$15,000 for example)—there are some important things to remember.

Unless you are still paying on it or you canceled it (discontinued paying), it is now paid up. If you set it up through a funeral home, your prices are frozen on whatever the contract spells out as such. In the long run, you still will likely have paid less than if you left the matter for when your death occurred. This is especially the case if, by looking at a plan ahead of time, you made sure you bought only the casket you wanted at the price you wanted, such as one offered in five colors for \$1,200, instead of having your family choose one from a funeral home showroom and paying \$3,000.

One of the worst things you should consider doing is surrendering the plan for its “cash value” while you are still alive. Unless you are extremely desperate for money, this is a major mistake. The cash surrender value of funeral plans is much lower than the plan’s “death benefit” or “face amount,” one half if you’re lucky. If you surrender your paid up funeral plan for cash now, you will end up with a fraction of your investment. Then what?

There is a better way to recoup most of your investment. You can fight the funeral home about getting a less expensive casket. Or you can leave instructions to have less of a service than you originally planned (such as a graveside service). But these methods don’t usually yield you much. These are compromises and sacrifices.

If you feel you spent too much, and you have no particular attachment to that funeral service provider (who is the “beneficiary”), you can make another funeral home the beneficiary, so long as you haven’t already made your plan “irrevocable” to the original funeral home. This means that if your face amount or death benefit (which includes cash value growth) can go further at a funeral home that charges less money for the same services and merchandise, you

stand a good chance of getting some of your money back or having money left over for your family to use for other expenses.

This requires that you consult with a new funeral home and find out what they will do if you make them the beneficiary. If their prices are close to what the first funeral home is charging, they may readily accept the plan as a “guaranteed” plan so the business goes in their doors rather than the other funeral home, but it may be less likely there will be any money left over.

However, if you have a funeral home in mind that charges \$2,000 to \$3,000 less for having your funeral at a church, for example, and you have a plan paid up with a company that charged you a large amount for whether you use their building or a church, you can more reasonably expect that there will be money left over.

It’s a question of whether the newly chosen funeral service provider is honest in all their dealings with people. If they are, they will look at the total “death benefit” and cash value growth of your old plan, which they can be the beneficiary of, compare it to the cost they can provide your family the same, and help you determine whether you will have money left over. All you need to do is get a Change of Beneficiary Form from your funeral funding company to make the change—so the full value of your plan can go to a company that charges less.

I have “rescued” a few dozen senior couples over the years who started expensive funeral plans but were less than a year or two into them. When I showed them how they could cut their costs in half, they were happy to cancel the plans they were into and get into payments about one half. Some of them got “reduced paid up” refund policies or cash surrender checks after they canceled. Others received nothing when they canceled, because they hadn’t made enough payments yet. If you’re already 2/3 into an expensive plans, you have to consider how much you would lose if you would discontinue payments. Your best answer might be to continue your payments until the end, even accelerating them, and then you can change the beneficiary of the money to a much more affordable funeral home. The difference, by law, must be refunded to your family or applied to expenses not covered.

A Salesman from the Funeral Home I Want to Use Showed Me A Plan, But it Was Too Expensive

The funeral home you want to use may be too expensive for your situation. Accept that as a given, regardless of how well they may have served others in the past.

You may see advertisements on television that say things like, “...the average funeral today costs over \$8,000.” First, realize it doesn’t have to cost that much for your family. The funeral industry itself works together to push prices ever higher, but that doesn’t mean there are not lower cost alternatives you can use with no sacrifice in quality of service or merchandise. As I’ve already said, there are many funeral establishments that price caskets too high on purpose, often deceptively, to maximize profit. The providing of services is competitive, and it’s not uncommon to see funeral homes raise prices at the same time to around the same levels—year after year. Nevertheless, there are funeral service providers who hold the line on price increases and who continue to offer better prices. They aren’t “playing the game.”

I have studied the market and the General Price Lists of hundreds of funeral homes and providers. In 2018, you should have no trouble in most communities of locking in a total funeral cost of a traditional service (which includes embalming, viewing, all transportation, services, etc.) plus a quality casket for under \$5,000, often substantially less than that.

Funeral homes use funding insurance companies to guarantee their plans’ costs to customers. More often than not, if you can keep the total cost of your plan about where you want it to be, without feeling the representative showing you the plan isn’t implying that you have no choice, you can find an affordable insurance-funded, guaranteed plan. Some funeral homes, however, choose funding companies that maximize their profits (higher cash value growth), often their parent companies. This translates into higher payments for the customer on pre-need payment plans. Many folks are locked into funeral plans that are really beyond their budget, such as \$100 per month for ten years per person (per plan). You can say “no” to such a plan without feeling “it’s the only thing I can do if I want to save my family the trouble and get the funeral I want.”

In some cases, paying more money is not an issue. Many funeral homes are reputable, fair, and honest—but not cheap. If you are convinced that a particular funeral service provider is the one that is right for you, and you’ve done all you can do to hold down the total cost, then use that facility. But if other options exist that would provide the same, see who else can help you.

“Chain” funeral homes tend to have the highest prices, and guarantees of high quality service are not there. Privately owned funeral homes are your best bet in most every respect, including the total cost and the payment on an insurance-funded plan. The difference between a \$50 a month payment and a \$100 a month payment means a lot to people on fixed incomes, even more to those with bad health and high medical expenses.

I regularly set up full traditional funeral plans with quality casket included on ten year payment plans for well under \$50 a month, because I know all the options and am not biased. My objective is not to maximize my profit but to show families the best value for their money.

Knowledgeable insurance agents who specialize in final expense can also be very helpful also in this respect, since they are not biased toward any particular funeral home’s profits. The best of these agents will be able to show you at one time what many funeral homes in your area charge. Anyone who helps you fund a funeral should have General Price Lists for every funeral home in your area. If your funeral home representative cannot give you the plan you are looking for, remember always that there are other professionals who understand the industry who can show you alternatives that will suit your needs just fine. If they can only show you one option, find the other options yourself through studying and surveying.

There are some popular funeral homes in my area with nearly spotless service reputations. Yet their prices are very high, and I seriously question the methods they use to price caskets. A beloved expensive funeral home near you may be similar, and you may just have to say “no.”

I Want A Plan We Can Use for Anybody, Not Just Myself

Death occurs unexpectedly in families, which includes young people who pass away long before their time. Most families are totally unprepared for the death of a child or grandchild, emotionally and financially. Sometimes a parent, cousin, brother, sister, or in-law passes away who has no arrangements made or paid for. When an unexpected death occurs, relatives are called upon to “chip in” to pay for the proper burial and funeral.

In other cases, older couples will be only able to afford to make one payment on one plan, to be used for whoever may pass away first.

Plans can be set up that can be used for anyone, including plans for burial plots, burial vaults, caskets, funeral services, and grave markers. Cemetery property (land, 2nd rights of interment, and mausoleum crypts) cannot be funded by insurance, as they are deemed “real” property and are subject to a different

set of rules. But this is good for families, because plots and mausoleums can have multiple owners, they can be used for anyone other than the owners, they can be bought and sold privately, and additional owners can be added later. Vaults and markers have these possibilities also, but vaults and markers are not considered “real property” and they also can be part of an insurance plan. If you are only starting out investing in cemetery arrangements, it should be comforting to know that whatever you are buying does not have to be used by you the purchaser(s),

Many memorial parks give discounts when you purchase multiple burial space configurations, either side-by-side spaces or double-depth burial arrangements. The more you buy at once, the less your total cost. When I was selling burial arrangements, it was, in fact, typical for a couple to buy four burial spaces or four interment rights in two spaces (“stacked” or double depth). Should anything happen to a third or fourth person, they had the burial space need covered. But I also commonly sold these arrangements giving the purchaser the option of *giving back* any unused burial spaces to the cemetery in exchange for a fully installed burial vault or grave liner, which cost roughly the same as a burial space. So it was a “no lose” option for couples when they purchased four spaces that included that option, and they were never stuck with spaces and no one to use them. In any event, the value of cemetery property has generally increased over time nearly everywhere in the United States, so if after keeping property for many years there is no longer a need, recouping your investment or making a profit (capital gain) is very possible. Due to the increasing scarcity of land in the United States, the value of property continues to go up almost across the board.

Pre-paid funeral services and caskets are not real property. In order to set up a plan that may be used for *anyone*, services and caskets cannot be paid for or attached to a life insurance policy of any kind if the intention is to use it for anyone who may need it. The only pre-payment option available for funeral arrangements to cover “anyone” is a trust fund maintained by the funeral service provider. Only a small percentage of funeral homes use this type of funding. It is expensive for them to maintain compared to using a pre-need funeral insurance company (which costs them next to nothing). If a trust financing agreement is used, the purchaser often has to pay interest or a finance charge if the payment term is relatively long, say, more than two years. And the biggest drawback to both the purchaser and the funeral home is the lack of insurance attached to the plan. If the purchaser should die before all payments have been made, the unpaid balance is due in full at the time of death. For many families coming up with the balance is not a problem, but for others it may well be a problem.

It is much more common to set up cemetery plans for property (spaces, vaults, etc.) to be used for whoever needs it than it is for a funeral plan to be set

up for “anyone.” A funeral plan has associated with it many more specifics concerning final wishes and preferences, such as what exactly is done at the service, how and where the service is conducted (church, graveside, mortuary chapel), who is to speak or say words of prayer, what clothing the deceased will be buried in, what type of casket will be used, and so on. Any funeral plan that is set up for “whoever needs it” is a very general arrangement. It would typically be the “package” offering of the funeral service provider, probably with a basic casket in the most affordable range.

In the event of a sudden, unexpected death, the first priority for the family is to have cemetery arrangements that include a burial plot and a vault—which are required for every burial. A grave marker is optional and can be purchased later. Opening and closing of the grave, vault setting, and some type of minimum casket container are also required. Transportation from place of death to the mortuary and transportation to the cemetery must also be paid. Memorial services are optional. Leaving out the memorial services is what is known as an *immediate burial*, as discussed earlier. In many cases, this is all a family can afford. The other option is the direct cremation of the body, which only requires transportation, cremation, and minimal (cardboard) containers. No burial plot is required, no vault, or opening and closing of the grave. If the cremated remains are *buried*, at least a smaller sized plot and a smaller sized vault are required—plus the setting and opening and closing fees.

A full traditional service paid for in advance for no one person specifically is much less common than a plan set up for one person whose life we know everything about. Although it can be arranged with many funeral homes, it is not typical and, as just discussed, it has numerous disadvantages.

If you have a large or extended family and want to cover the potential needs of a large number of people, your best bet to begin with is purchasing cemetery arrangements—which are frequently offered at a discount when you purchase for the interment needs of more than two persons. Beyond those arrangements, funeral service and casket arrangements are best handled on an individual basis through an insurance company the funeral provider uses to fund pre-need funerals.

With respect to the unexpected death of a *child*, there is no practical way to precisely pre-pay a funeral for this reason: funeral services, as well as caskets, for children are priced on a graded scale, which means the younger and smaller the child, the less you will be charged. You can set up a private trust with a funeral home to be used for whoever in your whole family passes away first, for some amount you determine to be adequate. But in order to change funeral homes or get your money out for any reason, you usually pay a penalty up to 25%. You can, however, instead buy an insurance plan such as the *National Guardian Life Funeral Expense Trust* for anyone you choose, and that policy can

only be used for them—at whatever time in life they pass away. I have written a number of these plans for downs syndrome patients, progressively ill or disabled children, with their parents acting on their behalf

Aside from cemetery property you are willing to invest in, paying for your own funeral arrangements or that of your spouse should be covered first. And almost all funeral plans you purchase are insurance-funded (only one of two legally permissible options), which means they can only be used for the insured and not “either spouse, whichever goes first.” When you pay for a funeral plan, you are taking care of “you” and not anyone else—unless you use the trust agreement already mentioned.

If you have a family member with a short life expectancy due to disease or genetic reasons, purchasing a funeral plan can be done both ways—through insurance funding or private trust funding. Which would cost you less is a good question. In my experience, the insurance option has been the best, regardless of whether the insured is a legally competent adult or one who requires another adult to handle their financial affairs. In either case, the insurance funded option has worked out better and left many more options open. The trust option, should your plans change and you want to use another provider, subjects you to a high (20-25%) withdrawal penalty.

Why Life Insurance Companies Are the Safest of All Financial Institutions

“I know there are a lot of pitfalls to buying your funeral and cemetery goods and services on a pre-need basis, but the positives far outweigh the negatives. Preplanning is absolutely the best thing you can do to ensure that you get the final arrangements you want and save money at the same time.

I recommend you preplan your needs and arrange to pay for them through an insurance policy guaranteed to cover the costs of those needs. By properly preplanning and prepaying, you can lock in today’s prices and save up to 50% over what you or your survivors will be forced to pay if you choose to do nothing.”

Darryl J. Roberts, *Profits of Death*, p. 174-175

Special life insurance funding is the most important way of *guaranteeing* costs of funerals, caskets, vaults, urns, cremation services. The law is now written such that prepaid funerals are a much better and safer deal than they were in the past, but only when you use *preneed insurance* or final expense whole life in its various forms. This must be separate from other general forms of life insurance.

Why does Darryl Roberts insist on the life insurance funding? The laws are designed today to *protect your money*. The law does not allow you or anyone

else to pay money to a funeral home until someone has passed away. The money has to remain somewhere else in the meantime. Life insurance companies in the final expense and pre-need business are where your money on guaranteed funeral plans will stay, companies such as *National Guardian Life*, *Homesteaders Life*, *Great Western*, *Forethought*, etc.

Despite a few recent and highly publicized life insurance company insolvencies, such as *Executive Life of New York* or *AIG (American International Group)*, the life insurance industry remains unparalleled in safety among the financial intermediaries such as the savings and loan, banking, and mutual fund industries. Almost never has one dollar of death claim been lost or denied because of a life insurance company insolvency or failure. Life insurance companies are strictly regulated by state laws and funds are reserved for the event of insolvency. This is why you rarely hear about life insurance company failures. They are not free to invest money any way they choose.

Due to the *safety* factor, life insurance funding is mandated by law for funeral plans that have costs guaranteed. It is also used for simple final expense insurance plans with no guarantees of costs but with tax-free cash value growth. *Annuities* are sold by life insurance companies also, and are sometimes used to fund final expenses, but they are not the best first choice. Annuities are better suited for retirement planning needs—to keep money you won't need for a while that will grow tax-deferred.

When you buy a guaranteed prepaid funeral funded by insurance, you are not just buying “more life insurance.” You are preserving what life insurance you have, if any, and you are funding a prepaid plan that gives you a large measure of control of your costs. You are using the most suitable means that the law allows to guarantee your funeral costs are pre-determined. Just purchasing a large life insurance policy and leaving it at that, believing “there's enough to cover it,” is a foolish plan. If you don't wish to freeze costs, money simply set aside to pay for funerals should not be in anything but a life insurance funded vehicle such as *NGL's Funeral Expense Trust*. Keeping money invested is not the most sensible plan. There are life insurance products specifically designed for funeral funding that you should take advantage of.

My Old Funeral Insurance Company, Inc.

(This is an illustrative example. Do not actually use this form).

Assignment of Beneficiary Interest

Policy Number _____ Soc. Sec. # _____

Insured _____ Date of Birth _____

Address _____

Phone: _____

Owner _____ Soc. Sec. # _____

Address _____

Phone: _____

New Beneficiary Name: _____ Date of Birth _____

Soc. Sec. # _____ Relationship _____

Address _____ Phone _____

New Funeral Home _____ Phone _____

Address _____

I the undersigned, being the designated Owner of this date under the above referenced life insurance policy, issued by My Old Funeral Insurance Company, Inc.

do hereby assign the interest of the Beneficiary to the above referenced Funeral Service Provider.

___ IRREVOCABLE, if checked.

Signed at _____ In: _____
Time Place

Signature of Owner Date: _____

Signature of Spouse Date: _____

Signature of New Beneficiary (required if Irrevocable) Date: _____

Date: _____

Recorded at My Old Funeral Insurance Company, Inc.

By _____

Date _____

Instead of Prepaying a Funeral, I'll Just Keep My Money Invested

Some people believe they will do better if they do not invest in a pre-payment plan and instead “keep the money invested” somewhere else until the time of need.

The first problem with that approach is that once you make a general decision to only keep money invested, you are not very likely to give the matter of the details of funeral planning any serious thought. So even if you end up doing well with your invested money, you could very easily end up over-paying due to your negligent planning and lack of homework. You will have defeated yourself by failing to get your hands dirty for a few weeks or months studying the complex nature of final expense costs.

There is another fundamental problem with the “just invest your money” approach also: the inflation rate of funerals. Funeral cost inflation averages between 5% and 7% annually. I've worked with an average figure of 5.5%. This is factoring in a large number of funeral homes, and it is skewed toward the expensive funeral homes that keep raising prices. It's not set in stone, but it's the best estimate I've been able to make. Although unpredictable, the rate of funeral inflation is almost always higher than general inflation rate and interest rates. This means you have to earn a rate of return of at least 5%-7% on your money annually to win. Most people of senior age need to stay mostly in fixed return investments. It is very difficult to find a safe investment or mix of investments that will *consistently* yield you that rate of return year after year. When you are retirement age, you want your money in conservative, fixed return investments, not high risk mutual funds, stocks, variable annuities and other similar investments. And most conservative, fixed return investments are not paying 5%-7% per year these days. So just ‘keeping money invested’ is a losing proposition as far as paying for funerals is concerned—especially if your earnings are taxable. Funeral plan cash value growth is not taxable.

If you have a lump sum of money earmarked or set aside for paying for a funeral, why not invest it in a guaranteed pre-paid plan that also has growing cash value while you are alive? For example, if you purchase a guaranteed pre-paid funeral plan funded by insurance with a single payment, there is no extra charge to you and you should be given a discount off the “face amount” or “death benefit.” Often there are “pre-need discounts” and “package discounts” on pre-paid plans as well—that ensure you pay less for paying in advance. And you will have selected the costs you want exactly, with the right funeral home.

When you pay for a guaranteed funeral plan, your money will earn you a certain percentage (growth) per year, usually paid as ‘paid up additions’ or ‘policy dividends,’ which increase the cash value of your investment annually. This ‘growth’ is around 1-4% annually. Future price increases don’t affect your plan—except for cost of things not specifically included in the plan. You should be able to get about 70% of your costs frozen. The growing cash value goes to the funeral service provider or funeral home if they provide the outlined services and merchandise. If however, your plans change for any reason, that cash value will go to other chosen beneficiaries to use as they see fit. Or, if your chosen funeral home hasn’t raised prices much, you could be due money returned or credited.

If you see no value in guaranteeing the costs, it is critical that you determine with as much accuracy as possible what a funeral will cost in the future, based on your life expectancy. And how much it will cost, especially variable items such as caskets, should not be determined by anyone but you. Caskets are merchandise similar to furniture, and the inflation rate should not be high. Therefore, if you like a casket that today sells for \$1,500, there’s no realistic reason to believe that the same casket will cost you \$3,000 in ten years. It should be expected to cost maybe \$2,000-\$2,100, or go up 2-3% per year. Leaving your money invested, if you have not considered the exact type of casket you want, leaves the door open for funeral home salespeople to go after maybe \$4,000 of your money at the time of need. Pre-selecting and freezing your casket cost with a plan, on the other hand, ensures this will not happen. Funeral services can be realistically expected to *double* in cost in about ten to twelve years.

To estimate your life expectancy on average, I’ve included a table used by the Insurance Commissioner and actuaries of insurance companies. This will help you make your own calculations.

If you are fluent with “time value of money” calculations on a financial calculator or know someone who is, you can plug in 5% or 6% as the average funeral inflation rate per year. Then get a figure for the number of years you’re expected to live from the table, and calculate the “future value” of the funeral. For example, at 6% increase per year, a \$7,000 funeral package will cost \$16,776 in 15 years.

When you purchase a guaranteed prepaid funeral, you don’t need to concern yourself very much with what funerals will cost in the future—except for those items not specifically mentioned as guaranteed, because they are to be provided at a fixed and pre-determined cost, regardless of future price increases. Even if you don’t specify a funeral home, you should have done enough homework to narrow it down to a “short list” of funeral providers within a certain price range. *National Guardian Life’s Funeral Expense Trust* (up to \$15,000) and *Estate*

Planning Trust (up to \$100,000) don't require you to select a funeral home. With these NGL products, your homework analyzing costs can be combined with investments that take full advantage of the tax and estate planning laws. Just leaving your money invested until the time comes doesn't accomplish much.

As mentioned earlier, beware of *private funeral trusts* not funded by an insurance company if your plans could change. These trusts are privately maintained by funeral homes themselves. (These are not to be confused with irrevocable funeral trusts such as the *National Guardian Life Funeral Expense Trust*). If you or your family decides to get your money out later, you could easily pay a penalty of 20-30%. These types of trusts are primarily for people who cannot afford or qualify for the insurance option, which isn't very many people, or for those who want arrangements for anyone who needs them. Bad health and complete uninsurability is another reason to use a trust of this sort, along with advanced ages that insurance companies don't like to insure (85+ is typical). You can use private trusts for any person other than yourself who passes away.

To summarize:

Guaranteed prepaid funerals provide specified services and merchandise, *regardless of future price increases*. Future funeral inflation means nothing. Your cost is limited to what you invest in the plan. The only items to be concerned about are those not guaranteed to be prepaid in the plan. These would be anything you choose not to include, as well as those that cannot be guaranteed by the funeral service provider. The non-guaranteed items can be properly accounted for so that you need not worry much about their increased cost in the future.

List of items that are easily funded as guaranteed items in funeral plans:

- Funeral Services and packages of services
- Caskets
- Cremation services, including cremation containers (urns, etc.)
- Vaults (grave liners, grave boxes), but sometimes without setting fee guaranteed
- Individual markers or headstones. Double markers should not be included in funeral plans in most cases. The marker will not be provided until the person dies whose plan contains the double marker.

List of items not normally guaranteed in funeral plans:

- Obituaries
- Flowers
- Taxes
- Death certificates
- Opening and closing of grave
- Permit fees

Items that *sometimes* are guaranteed in plans are things such as printed programs, DVD tributes, register books, and numerous other things.

For anything you can't expect to guarantee the cost of, you can build extra money into your funeral plan with the same cash value growth—with the understanding it is only money growing that will be there to help provide these things at the time of need. Including high estimated costs helps. Many families include such extra funds to ensure their children don't have to find money for some of these non-guaranteed things, which can be expensive (such as opening and closing of the grave). Also, by including the extra money in the plans the funds are properly directed to the funeral home at the time of need. The *Life Expectancy Table* in this book can help you with respect to future costs, again by using an inflation rates over the number of years you can be expected to live according to the table.

Example:

Total cost of anticipated non-guaranteed items at today's prices (opening and closing of grave, obituary, flowers, etc): \$1,300.00

Your life expectancy from Life Expectancy Table: 10 (ten more years)

Rough inflation factor: 6%

Using your financial calculator or the formula in Excel, compound \$1,300.00 at 6% for 10 years.

Future cost of today's \$1,300.00 items: \$2,328.10. You will need roughly \$2,300 in ten years to cover these things. So, to start use some higher starting amount, such as \$1,500 to \$1,700 that will grow to \$2,300 sooner.

If you build extra money into your funeral plan to cover non-guaranteed items, remember that the funeral plan growth is going to be a certain rate that may or may not keep pace with inflation. You are only making your best guess. This is the reason to make your estimates higher to start. Under-estimating will cost you. Over estimating will not.

Again, the solution is simple. Just factor in or set aside more than you think you will need for non-guaranteed items. A funeral home or cemetery cannot keep any of your money beyond what they are entitled to, based on what they are charging at the time of need. Any excess funds must be returned to your family.

What Is an Irrevocable Funeral Trust?

An “Irrevocable Funeral Trust” is a trust you create for your final expenses and can be used to help guarantee funeral costs as well. It is a very simple plan to set up. The maximum you can set up a plan for is \$15,000. It is a life insurance policy that is offered by a select group of insurance companies (such as *National Guardian Life*) - placed into a 'trust' for safe keeping until you pass away. Because the policy itself is owned by an 'Irrevocable Funeral Trust', it offers tax-free benefits, protection from inflation, and can be shielded from confiscation by creditors, lawyers, nursing homes, etc. And it cannot be counted as an asset in any Medicaid “spend down” situation where all of your assets are on the table. ‘Irrevocable’ also means the money is essentially “untouchable” by anyone prior to your death. Even *you* cannot access the funds. At the time of death, the full proceeds, including cash value growth, go to a funeral service provider free of all taxes. Any money left over goes to your family’s estate.

If you are applying for Medicaid or thinking about it, you can benefit from an irrevocable funeral trust. Normally, if you have a life insurance policy, you have to cash that in because you cannot have cash value life insurance over about \$2,000 in most states. If you already have whole life insurance with cash value more than about \$3,000, you will want to seriously consider having an agent who sets up Irrevocable Funeral Trusts use what is known as a “1035 exchange” to purchase the trust. This is very simple to do. Depending on how much cash value your current life insurance policy has, it may or may not totally liquidate your current policy. Obviously, if your life insurance policy has a cash surrender value of \$10,000, you will still have your policy in force if the trust you want to pay for is \$6,000 for your funeral expenses. If you are seeking to protect as much of your life insurance money as possible, consider putting up to the maximum of \$15,000 allowable into the Irrevocable Funeral Trust.

It can be a "dollar for dollar" exchange that costs you nothing when you pay for it with one payment. It is often offered at a *discount* that represents an immediate “rate of return” on your money. When you add to this the year after year growth of your money in the fund, it is one of the best things you can do with your final expense and funeral money. But you can also set one up with

monthly payments up to ten years, with insurance to cover the balance of the total amount you've chosen if you should die prematurely.

In addition to funeral, burial, or cremation expenses, it can also be used for additional expenses such as:

- a permanent monument in the cemetery
- travel expenses for family members to attend your funeral
- outstanding debts or obligations
- hospital, doctors, legal or attorney's fees
- a repast or banquet once the services are concluded

What expenses can be paid for by an Irrevocable Funeral Trust?

Basic Services of Funeral Director & Staff

Other Professional Services

Embalming

Other Care of Deceased

Dressing / Cosmetology Casketing

Funeral Home Facilities and/or Staff Services Viewing/Visitation

Funeral Service

Memorial Service

Graveside Service

Other Merchandise

Clergy Honorarium

Death Certificates

Musicians

Temporary Marker

Stationery Package

Obituary Notices

Flowers

Clothing

Open/Close

Casket

Alternative Container

Outer Burial Container

Other Services

Transportation Equipment & Driver

Transfer of Deceased

Funeral Vehicle/Hearse

Car/Limousine

Utility/Service Vehicle

Cemetery Charges

Cemetery / Burial Plot

You do not need a lawyer. Creating an Irrevocable Funeral Trust is easy to do by speaking with an agent appointed with an insurance company that offers this product. The easiest way to determine who can do this for you is to contact www.nglic.com and ask them for a list of agents in your area.

Speak only with an insurance agent who is also licensed to sell pre-need funeral arrangements or who specializes in final expense. Life insurance agents who specialize in other products or who are “general” agents will not be able to serve you well and will probably only be able to set up a final expense life insurance plan—which is not the same thing as an irrevocable funeral trust. The agent should have a thorough understanding of the funeral and burial industry.

What are the qualifications you need to create an Irrevocable Funeral Trust?

- **Guaranteed issue until 99 years of age – everyone up to that age is approved**
- **No “underwriting required” - everyone approved regardless of health history**
- **No medical examination - everyone is accepted**
- **No questionnaire to complete**
- **You cannot be turned down for any reason (unless you are over 99 years of age)**

Differences Between an Irrevocable and a Revocable Trust

It is very important that you realize that an irrevocable funeral trust cannot be dissolved for any reason. What these means is that no person or entity, not even the person in whose name the trust was created, can gain access to the assets placed into the trust. This is the singular reason why no person or entity can confiscate the assets placed in an irrevocable funeral trust. This is also the reason why funeral trusts receive special tax treatment.

A 'revocable trust' is one that can be created by anyone, and at a later date, can be dissolved by the person who originally created it. Upon dissolution, the assets (if any) that were placed into the trust revert back to the ownership status they held before they were assigned to the trust. Because a revocable trust can be dissolved by its creator, or some other person or entity at any time, a revocable trust does not enjoy favorable tax treatment or exemption from being confiscated by nursing homes or Medicaid providers, hospitals, doctors and the like. In the case of seniors seeking care in a nursing home, expecting their care to be paid for by the government, they are now subject to the "spend down" rules imposed by all states before providing free nursing home care.

National Guardian Life's *Funeral Expense Trust* can be funded on up to a ten-year plan, with monthly, quarterly semi-annual, or annual payments. There is a discount for everyone who makes a single payment for their plan. The discount is based on age. Also, through what is known as a 1035 exchange, money from other insurance policies, CD's, etc. can be rolled over to fund the Funeral Expense Trust.

None of the tax-free asset protection features of an Irrevocable Funeral Trust are offered by annuities, CDs, money market accounts, mutual funds, or savings accounts. So the idea of "keeping money invested until the time comes" is usually not the best plan.

What Is a Single Premium Deferred Annuity?

Sometimes people accumulate funds that they don't want or need to touch for a long time. At some point in time in the future they want to "liquidate" these funds, possibly as a retirement stream of income. The most useful investment for this purpose is an annuity. An annuity is the opposite of a whole life insurance policy. A whole life policy *creates* an estate. An annuity *liquidates* an estate. But even though they are opposite in purpose, they are built upon the same principles. Both employ the pooling of funds by many people and the cost or premium of each are calculated on the basis of probabilities of death and survival according to published mortality tables.

When funds are invested in any annuity, gains year after year are earned "tax-deferred." This means there is no tax due until it is time to withdraw funds. Since gains are usually compounded year after year, this can be a powerful incentive to invest in annuities. With a single sum, the investment grows more quickly than if you were to invest in an annuity with monthly or other periodic payments.

Only life insurance companies can guarantee that an investment can be scientifically liquidated or paid out in equal installments over the course of a person's life. The primary purpose in most cases with an annuity is to be taken care of financially for one's whole life, but in some cases there need to be provisions in the contract that provide survivor benefits or refund in the case of death. For example, if an annuity promises a monthly payout of \$1,000 a month for life, the investor bought the annuity with \$100,000 invested as a single sum, and the investor or "annuitant" dies one year after the agreed upon payout begins, only one year of income has been received. This is not a very good investment. With refund and survivor benefits, the remaining payout or some certain amount of money is paid to the annuitant's designated surviving beneficiary.

The tax-deferred status of annuities means the taxes are put off or postponed during the “accumulation” period. They come due when the “distribution” or taking out of regular income begins.

The purposes of annuities and whole life insurance are usually quite different. With respect to final expenses, a final expense whole life insurance policy will grow tax-free during the insured’s life. Final expense whole life insurance is designed to take care of bills that come due upon a person’s death and do nothing to provide for needs while alive.

Purchasing an annuity to pay for final expenses such as funerals, medical bills, etc., doesn’t make a lot of sense, even though annuities usually have death benefits. Regular life insurance purchased to provide income or for the financial needs of those you leave behind is different from money you want to be distributed or paid during your life. Purchase of an annuity with a single sum is primarily for: 1) tax benefits; 2) the security of knowing that you cannot outlive your income if the insurance company issuing the annuity promises to pay for your entire life, and 3) the needs of those who are alive now (death benefits are secondary considerations).

Purchasing a funeral plan or a funeral expense trust through an insurance company, on the other hand, is a way of receiving tax benefits and taking care of final expenses. The growth on the money is not tax-deferred but is completely tax-free.

Synopsis of Funeral Prefunding Options Made Simple

You can determine and calculate with a great deal of accuracy what all of your final expenses will be from beginning to end. You must first determine what exactly you want to happen at the time of your death. Without making that clear, you're leaving too much uncertainty, which can only lead to inaccurate guesswork. Just decide exactly how you want it all to happen. If you want to have a full traditional funeral service with a viewing, for example, you don't need to rule it out because of the supposed high cost. Everything you want can be done affordably. This is because you are not limited only to funeral homes that are close to your home. Funeral homes that are even over 100 miles away can service you without any large extra transportation fee. Seek out the affordable alternatives a little bit further away than you expected. Decide what you want, and don't rule anything out until later. Then you can focus on controlling the costs you want and expect.

To have your final disposition taken care of, which may or may not include a funeral service, you need to use a funeral home or funeral service provider. You should not depend on the expertise of any particular funeral home representative, however, because they may only want to steer you toward what will profit their funeral home the most and not toward what will profit you the most. Your job is to study and survey a number of funeral homes using certain criteria that enable you to determine whether you will be in good hands and if the provider is a good value or if their plans are a good investment. Funeral home package offerings are similar enough to each other to compare them side by side as "apples to apples" to decide on whose prices you want to pay.

Once you decide on whose prices you want to pay, you can work on the prefunding. The funeral home of your choice will have a method of prefunding on some kind of guaranteed basis, even if only 60% to 80% of your costs can be frozen and the rest estimated. They should be using an insurance company that sells preneed or final expense policies for the purpose of prepaying funerals along with other final expenses. If they do not, they may have a private trust option to guarantee costs, which is a less desirable option. The private trust offers some advantages, as long as you plan to stay with that funeral home and not switch to another later. Switching to another funeral home involves a penalty to pay. The private trust option does allow you to use the plan or plans for anyone who passes away, while the insurance option only can be used for the insured. The insurance option is much more portable, even though it can only be used for one particular person.

Cemetery property, such as plots, vaults, and headstones, are best funded with a contract with the cemetery if guaranteeing costs is the objective—

especially if they can be paid off within a relatively short period of time. Ownership can be easily directed or designated in advance, making it easy to use the property for anyone. In some situations, however, it may be best to allocate funds with an insurance plan to pay for cemetery arrangements. For example, I have written many plans where the individuals had nothing at all prepaid or owned. We put together one plan with our best estimate of the future costs. If we had set up separate arrangements for cemetery property and funeral arrangements, it would have meant two payments instead of one and exceeded their budgets.

In any case, the best plan of action is to look closely at all costs, anticipate or estimate inflation, overestimate for safety, and then commit funds. If costs can be frozen or guaranteed by contract in tandem with an insurance funding, the plan you have put together is not likely to go wrong. My methods have enabled me to put together plans that would cover everything, a full traditional funeral with a viewing followed by a burial, for individuals who had nothing at all, for a total payout of well under \$6,000 to \$7,000 with reasonable monthly payments. Without using proven methods and strict criteria, a person or family could be taken for a ride with the wrong companies and end up paying \$12,000 to \$20,000 instead.

Chapter 5

Miscellaneous Concerns

Eight Ways Your Assets Can Be Passed to Heirs

When an individual dies, all property of that deceased must transfer to a new owner. Both personal property (tangible or intangible) and real property can pass in any number of different ways. Property can be: shares of a business (partnership, corporation, LLC), bank accounts, real estate, stocks, bonds, mutual funds, annuities, life insurance, retirement plans, collectibles, jewelry, numismatic coins, antiques, etc. And, of course, cemetery property.

Many people mistakenly believe that all property will pass smoothly under the terms of their last will and testament. This is not true. Every single piece of property you own must be valued, inventoried, and distributed according to numerous property transfer laws of the state.

PROBATE: The action or process of proving before a competent judicial authority that a document offered for official recognition and registration as the last will and testament of a deceased person is genuine.

Eight ways property is legally transferred upon an individual's death:

1. **Intestate (No will):** Property owned in one individual's name is considered probate property and will pass according to statutory state intestacy law when there is no will. The way property is finally distributed must be approved by the Probate Court.
2. **A will:** Property owned in one individual's name is considered probate property and will pass according to *specific directions* in a legally executed will. The way property is finally distributed must be approved by the Probate Court.
3. **Living Trust:** (revocable or irrevocable). A living trust is not subject to probate, and that is the primary reason most families set up trusts. Property owned in the legal name of the "trustee" pass to trust beneficiaries according to the terms of the trust.
4. **Testamentary Trust:** Property owned in one individual's name first passes through the will, and then into the trust according to specific language or instructions in the will. The remaining beneficiaries of the trust may be individuals or another trust.
5. **Joint Tenancy with Rights of Survivorship:** An individual interest in property automatically passes to the surviving joint owner(s) by operation

of law. Probate is avoided. This type of property transfer is commonly how cemetery property passes. If the cemetery property deed does not say so, it can added after the two or more names with the words “as joint owners with rights of survivorship.”

6. **Beneficiary Designations**: Certain designated beneficiaries will not be subject to probate. These include designated beneficiaries of life insurance, annuities, qualified retirement plans, IRAs, non-qualified deferred compensation benefits, and “transfer on death” designations of non-qualified investment accounts.
7. **Contract in Lifetime**: These contracts will avoid probate also. Examples include business buy-sell transfer agreements and contingent-owner designations of a third-party-owned life insurance policy.
8. **Qualified Disclaimer**: If a recipient of any property left at the death of another person executes a qualified disclaimer within nine months of the death of the owner, the property in question will pass instead to the remaining beneficiaries of a probate estate.

Since this book only deals with funeral expenses, burial expenses, cremations, and cemetery property, only 2 through 6 are important considerations. It should be noted in a will, or in the terms of a trust, where or to whom cemetery property should go upon the death of the owner(s). Joint ownership, Joint Tenancy with Rights of Survivorship specifically, of cemetery property can be changed with the consent of all owners with a deed change or other change of ownership available at all cemetery offices. Be sure not to leave any unused cemetery plots with an ownership undesignated while you are still alive. I have seen families fighting with each other over who is the true owner of cemetery plots Mom left behind. Mom should have settled this while she was still alive.

Below is an example of a deed change or ownership change form:

Property Relocation / Deed Change

LEGAL OWNER(S): _____ ACCOUNT #: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____ PHONE: _____

PROPERTY RELOCATION:

CURRENT PROPERTY DESCRIPTION:

MEMORIAL CEMETERY: _____

GARDEN/MAUSOLEUM: _____ LOT/LEVEL: _____ SPACE/CRYPT: _____

ADDITIONAL ITEMS: _____

TRANSFER PROPERTY TO:

MEMORIAL CEMETERY: _____

GARDEN/MAUSOLEUM: _____ LOT/LEVEL: _____ SPACE/CRYPT: _____

ADDITIONAL ITEMS: _____

DEED CHANGE/UPDATE:

ADD FOLLOWING NAME(S) TO DEED: _____

REMOVE FOLLOWING NAME(S) FROM DEED: _____

ADDITIONAL INFORMATION: _____

SIGNED THIS _____ DAY OF _____, 20____.

OWNER

OWNER

COMPANY REPRESENTATIVE

Do not print and use this form. This is only a sample. Go the cemetery office or write to them requesting one. Let them know what your intentions are with respect to your ownership of property, and they will tell you everything you must do and what fees, if any, are associated. To put property into a family or living trust is usually as easy as making, for example, "The Smith Family Trust" the new owner.

Organ and Body Donation

“Organ donation after death is governed by state statutes, most of which are quite similar. With slight variations, every state in the United States, Washington, D.C., and Puerto Rico have adopted the Uniform Anatomical Gift Act. This act has six key elements:

- 1. Persons 18 years or older who are of sound mind may give all or part of their bodies upon death for specific purposes.**
- 2. Surviving relatives may donate an entire body or any parts of the body if the deceased left no instructions (the suggested order of decision making is surviving spouse, adult child, parent, adult sibling, and guardian).**
- 3. Medical specialists may determine whether the anatomical gift is suitable for the intended purpose and may refuse to accept any or all parts.**
- 4. Only specified parties may be recipients of anatomical gifts (any hospital, surgeon or physician, accredited medical or dental school, or tissue or organ bank) and the gifts may only be used for education, research, advancement of science, or therapy including transportation.**
- 5. The donor has the right to revoke or amend a donor card at any time, simply by destroying the card.**
- 6. The states continue to have the right to require an autopsy as stipulated in medical examiner or similar statutes.**

Under the Act, hospitals, physicians, teaching institutions, storage banks, and a limited number of others can act as recipients of anatomical gifts. Any donation can be revoked in writing, by changing a donor card, by an oral statement witnessed by two people, or by an attending physician during a terminal illness. Hospital personnel acting in 'good faith' under the Act cannot be subject to civil or criminal liability.”

Kenneth V. Iserson, MD, *Death to Dust: What Happens to Dead Bodies*. 1994, p.65

Making your wishes know is as simple as printing out the card on the next page. After you print it, you may want to use a copier to reduce it in size to fit in your wallet.

Veterans Burial and Memorial Benefits



Eligibility

Veterans discharged from active duty under conditions other than dishonorable and service members who die while on active duty, as well as spouses and dependent children of veterans and active duty service members, may be eligible for VA burial and memorial benefits. The veteran does not have to pre-decease a spouse or dependent child for them to be eligible.

With certain exceptions, active duty service beginning after September 7, 1980, as an enlisted person, and after October 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration). Eligibility is not established by active duty for training in the reserves or National Guard.

Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death, or would have been if over age 60.

VA national cemetery directors verify eligibility for burial in their cemeteries. A copy of the veteran's discharge document that specifies the period(s) of active duty and character of discharge, along with the deceased's death certificate and proof of relationship to the veteran (for eligible family members) are all that are usually needed to determine eligibility.

Under Section 2411 of Title 38 of the United States Code, certain otherwise eligible individuals found to have committed federal or state capital crimes are barred from burial or memorialization in a VA national cemetery, and from receipt of government-funded headstones, markers, burial flags, and Presidential Memorial Certificates.

This chapter contains information on the full range of VA burial and memorial benefits. Readers with questions should contact the nearest national cemetery, call 1-800-827-1000, or visit the Web site

<http://www.cem.va.gov>

Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible veterans, their spouses and dependents at no cost to the family and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For veterans, benefits also include a burial flag (with case for active duty) and military funeral honors. Family members and other loved ones of deceased veterans may request Presidential Memorial Certificates.

VA operates 125 national cemeteries, of which 65 are open for new casketed interments and 21 are open to accept only cremated remains. Burial options are limited to those available at a specific cemetery but may include in-ground casket, or interment of cremated remains in a columbarium, in ground or in a scatter garden. Contact the nearest national cemetery to determine if it is open for new burials and which options are available.

The funeral director or the next of kin makes interment arrangements by contacting the national cemetery in which burial is desired. VA normally does not conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made under previous programs.

Surviving spouses of veterans who died on or after January 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry. Burial of dependent children is limited to unmarried children under 21 years of age, or under 23 years of age if a full-time student at an approved educational institution. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, also are eligible for burial.

Veterans Headstones and Markers

Veterans, active duty service members, retired Reservists, and National Guard service members are eligible for an inscribed headstone or marker for their grave at any cemetery—national, state veterans, or private. VA will deliver a headstone or marker at no cost, anywhere in the world. For certain veterans whose deaths occurred on or after November 1, 1990, VA may provide a government headstone or marker even if the grave is already marked with a private one. Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national or state veterans cemetery.

Flat markers are available in bronze, granite or marble. Upright headstones come in granite or marble. In national cemeteries, the style chosen must be consistent with existing monuments at the place of burial. Niche markers are available to mark columbaria used for inurnment of cremated remains.

Headstones and markers previously provided by the government may be replaced at the government's expense if badly deteriorated, illegible, vandalized or stolen. To check the status of an application for a headstone or marker for a national or state veterans cemetery, call the cemetery. To check the status of one being placed in a private cemetery, call 1-800-697-6947.

Inscription: Headstones and markers must be inscribed with the name of the deceased, branch of service, and year of birth and death. They also may be inscribed with other markings, including an authorized emblem of belief and, spouse permitting, additional text including military rank; war service such as "World War II;" complete dates of birth and death; military awards; military organizations; civilian or veteran affiliations; and words of endearment.

Application for Standard Government Headstone or Marker, and a copy of the veteran's military discharge document to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Rd., Quantico, VA 22134-3903. The application and supporting documents may also be faxed toll free at 1-800-455-7143.

Before ordering, check with the cemetery to ensure that the additional headstone or marker will be accepted. Any placement fee will not be reimbursed by VA.

"In Memory Of" Markers: VA provides memorial headstones and markers, bearing the inscription "In Memory Of" as the first line, to memorialize those whose remains were not recovered or identified, were buried at sea, donated to science or cremated and scattered. Eligibility is the same for regular headstones and markers. There is no fee when the "In Memory Of" marker is placed in a national cemetery. Any fees associated with placement in another cemetery will not be reimbursed by VA.

Presidential Memorial Certificates

Certificates are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, relatives and friends may apply for a certificate by mailing a completed VA Form 40-0247 (available at <http://www.va.gov/vaforms/va/pdf/VA40-0247.pdf>), Presidential Memorial Certificate Request Form, and a copy of the veteran's military discharge document to Presidential Memorial Certificates (41A1C), Department of Veterans Affairs, 5109 Russell Rd., Quantico, VA 22134-3903. The request form and supporting documents may also be faxed toll free at 1-800-455-7143.

Burial Flags



VA will furnish a U.S. burial flag for memorialization of:

- 1. Veterans who served during wartime or after January 31, 1955.**
- 2. Veterans who were entitled to retired pay for service in the Reserve or National Guard, or would have been entitled if over age 60.**
- 3. Members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in line of duty, or died while a member of the Selected Reserve.**

Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$2,000 if the veteran's death is service connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

In some cases, VA will pay the cost of transporting the remains of a service-connected veteran to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

Burial Allowance: VA will pay a \$300 burial and funeral allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled if they weren't receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or a state veterans nursing home. In non service connected death cases, claims must be filed within two years after burial or cremation.

Plot allowance: VA will pay a \$300 plot allowance when a veteran is buried in a cemetery not under U.S. government jurisdiction if: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was receiving compensation or pension or would have been if the veteran was not receiving military retired pay; or the veteran died in a VA facility.

Military Funeral Honors

Upon request, DOD will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of "Taps." A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased's branch of service.

Family members should inform their funeral directors if they want military funeral honors. DOD maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors at VA national cemeteries. Veterans' service organizations or volunteer groups may help provide honors. For more information, visit <http://www.militaryfuneralhonors.osd.mil/>.

Veterans Cemeteries Administered by Other Agencies

Arlington National Cemetery: Administered by the Department of the Army. Eligibility is more restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211.

Department of the Interior: Administers two active national cemeteries—Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility is similar to VA national cemeteries.

State Veterans Cemeteries: Sixty-nine state veterans cemeteries offer burial options for veterans and their families. These cemeteries have similar eligibility requirements but usually require some residence. Some services, particularly for family members, may require a fee. Contact the state cemetery or state veterans affair office for information. To locate a state veterans cemetery, visit [HYPERLINK "http://www.cem.va.gov/cem/scg/lsvc.asp"](http://www.cem.va.gov/cem/scg/lsvc.asp)
[<http://www.cem.va.gov/cem/scg/lsvc.asp>] .

(Reproduced from Federal Benefits for Veterans and Dependents 2015 Edition, Department of Veterans Affairs).

Power of Attorney

Who would take care of your financial affairs if you were suddenly hospitalized, became disabled or unconscious, developed dementia or Alzheimer's, and could not do it yourself? Unless you and your spouse share ownership of bank and checking accounts, your family could be left without access to any funds that are held in *your* name only. To avoid having this ever happen, you need to tell the world that you want to give your spouse, son or daughter, trusted friend, or adviser a power of attorney which enables that person to act in your place if you are unable to do so.

Your lawyer will prepare a document called a power, or letter, of attorney that spells out exactly what powers you are giving to the person. The law requires that you put a power of attorney in writing and that you sign it before a notary public; otherwise, anyone could claim to act on your behalf.

You can revoke your power of attorney at any time, but put it in writing to protect yourself. If you hold a power of attorney and need to sign a check or other document, sign it with the other person's name, then your name, and the phrase "Attorney in fact."

Power of attorney may be general or special/specific. The Special Power of Attorney in this book, which you can print out and use, is specifically for medical treatment decision making.

In Steven H. Gifis' Law Dictionary, POWER OF ATTORNEY is defined:

"an instrument in writing by which one person, as principal, appoints another as his agent and confers upon him the authority to perform certain specified acts or kinds of acts on behalf of the principal. The primary purpose of a power of attorney is not to define the authority of the agent as between himself and his principal, but to evidence the authority of the agent to third parties with whom the agent deals." 248 A. 2d 446, 448. Powers of attorney may be either general, as in the authorization to sell property, or specific, as in the authorization to sell to a particular person.

A Power of Attorney is a document that voluntarily creates a relationship with another and gives them the right to act as if they were you. You may limit a power of attorney to a very specific transaction or you may grant full power to someone over all of your affairs. For example, a limited power might be to allow your agent "to sell my car and deposit the sale proceeds to my bank account" or

"to write checks on my bank account to pay my utility bills." A "full" power would allow your agent to transact all your financial affairs for you.

Some of the most common uses of a power of attorney follow:

- **Financial decisions (i.e., you may allow a person who is not on your checking account to withdraw money from your account.**
- **Medical decisions (you may allow a person to make medical decisions for you); (See form in this book).**
- **Parental rights (i.e., you may delegate some or all of your rights as a parent to someone else for a period of up to six months). Note: This type of power of attorney may not work in all cases. For instance, schools generally require more than a power of attorney.**

What is an Agent or Attorney in Fact?

When you create a Power of Attorney, you give another person to legally act for you under the provisions of the Power of Attorney. In legal terms, that person is called an agent or Attorney in Fact.

You should also be very careful when choosing your agent. It should be someone you know is honest and whom you trust to act in your best interests. Before you name someone as your agent, you should talk to that person about it and get his or her consent. The person you choose as your agent should know that she or he has a duty of trust and must always act in your best interests.

How do I create a Power of Attorney?

There are really only three requirements for a power of attorney to be legal:

- **You must be able to understand what you are doing;**
- **It must be in writing; and**
- **It must be notarized.**

Witnesses to the power of attorney are not required. But, because you should be very careful about what power you give someone else, you should consult an attorney about exactly what should be in the power of attorney and how it should be written.

Also, if the Power of Attorney includes the authority to transact business in connection with real property, the it should be filed with the County Recorder of the County where the property is located.

Once the document is signed and notarized, you should give the original signed Power of Attorney document to the person you chose as your agent so she or he knows the limits of the powers given and can prove that fact to others, such as your bank.

Does a Power of Attorney last forever?

No. You can set the length of time that the Power of Attorney is effective. For example, it could be as short as a few weeks while you are out of the country. You can also set a future date for it to become effective. For instance, you can make it so the Power of Attorney becomes effective when it is signed or at some future date or event, such as "only in the event of my disability." Unless stated otherwise, Powers of Attorney automatically end when you become incompetent so once your agent learns of your condition, she or he has no further right to act for you. To prevent your Power of Attorney from ending when you become incompetent, you must have a provision in the document saying that is your wish. This provision makes your Power of Attorney durable, meaning it will remain valid if you become mentally incapacitated. If you create that type of Power of Attorney, the document will also usually require that your disability be determined by two licensed physicians, one of whom regularly sees you. Finally, Powers of Attorney automatically end at your death. There is no way to extend a Power of Attorney beyond your death.

What if I Become Incompetent?

If you become incompetent, your Power of Attorney will automatically be revoked so once your agent learns of your condition, she or he has no further right to act for you, unless you specifically said you didn't want it to. This is called a "durable" power of attorney and it must be created while you are competent. You can make it so your Power of Attorney isn't effective until you become incompetent if you want. If you create that type of Power of Attorney, the document will also usually require that your disability be determined by two licensed physicians, one of whom regularly sees you.

Can I revoke my Power of Attorney?

You may revoke a power of attorney any time you want as long as you are competent. However, a power of attorney is automatically revoked when you pass away. In addition, it is automatically revoked when you become incompetent unless the power of attorney specifically states that it will continue

if you become incompetent. Once you are incompetent, if the power of attorney continues, you cannot revoke it.

Revoking a power of attorney has the same requirement as creating a power of attorney. It must be in writing and notarized. In addition, the person who previously had the power must be notified that you are revoking that power. Finally, it should be filed in the county clerk office of any county where you have property that was covered by the power of attorney.

What is the difference between a Power of Attorney and a Guardianship or Conservatorship?

Like a power of attorney, a guardianship allows someone else to act as if they were you. Unlike a power of attorney, a guardianship cannot be created voluntarily. It is granted by a judge. A guardianship is similar to a parent/child relationship, except that a guardian is not held legally responsible for the acts of the other person and guardians do not have to use their own money to provide for the other. They are generally given when someone may no longer take care of themselves or a minor under their control. Guardianships may be granted to take care of adults and/or children.

My mother has Alzheimers. Can I get a Power of Attorney for her?

No. Your mother is the only one who can create the Power of Attorney and so if she has Alzeihmers, she probably would not be able to. However, you may seek a guardianship and/or conservatorship.

Special Power of Attorney

A Special Power of Attorney can be used for specific purposes, such as medical treatment decisions. On the next page is a Special Power of Attorney form you can print and use without a lawyer. It only has to be notarized.

SPECIAL POWER OF ATTORNEY

Appointment of an Agent for Medical Treatment Decisions

I, _____, residing at
_____, on this _____ day of
_____, 20_____, being of sound mind, willfully
and voluntarily appoint _____ residing at
_____, as
my agent and attorney-in-fact, without substitution, with lawful
authority to execute a directive on my behalf pursuant to Utah
Code Ann. 75-2-1105 governing the care and treatment of be
administered to or withheld from me at any time I incur an
injury, disease, or illness which renders me unable to give
current medical directions to attending physicians and other
providers of medical services.

I have carefully selected this agent with confidence in the
belief that this person's familiarity with my desires, beliefs,
and attitudes will result in directions to attending physicians
and providers of health care which would probably be the same as
I would give were I able to do so.

This power of attorney shall become effective and remain in effect from and following the time my attending physician certifies that I have incurred a physical or mental condition rendering me unable to give current directions to attending physicians and other providers of health care as to my care and treatment.

Principal's signature

Address

City, State

STATE OF UTAH)

:SS.

COUNTY OF _____)

On the _____ day of _____, 20____,

Personally appeared before me

_____ , who duly acknowledged to me that he/she has read and fully understands the foregoing power attorney, executed the same of his/her own volition and for the purposes set forth, and that he/she was acting under no constraint or undue influence whatsoever.

Notary Public/State of Utah

My commission expires:

The Importance of a Will



If you die without a will, state law and the courts determine who will administer your estate, handle financial matters and act as guardian for your minor children. With a will, you can choose.

In some instances, joint ownership of property may not be a good substitute for a carefully drafted will. As a result of a common accident, both you and your spouse may die before the survivor has had an opportunity to execute a proper will. Your property will pass according to state law.

The law is very exacting in its requirements with respect to the publications, signing and witnessing of wills. It is recommended that this be handled by a competent attorney if they are affordable. Homemade wills normally stand in court, but if you're in doubt, get legal help.

You should review your will every few years, particularly if you have moved or your family situation has changed since you last executed a will. State laws vary as to formal requirements and as to the rights of children and grandchildren born after a will is executed.

Terminal Illness and Imminent Death

A diagnosis of a *terminal illness*, such as cancer, may hasten, or make absolutely necessary, preparations such as a pre-paid funeral, burial, or cremation. Many people wait until death is imminent (certain) before they get serious about funeral planning and outlining final wishes and preferences. They make practically no preparations of any kind until then. This is not the best way to proceed.

The best time to pre-plan and pre-pay is when you're not facing any serious health threat. Not only is it easier to deal with the matter objectively, you are more likely to be financially able and/or insurable. I once was asked to meet with a woman in her home in the living room where her husband was dying of lung cancer after recently having been released from hospice care. They were overwhelmed with medical bills due to his health condition. He had not been able to qualify for life insurance. They had no liquid funds to pay for a funeral. I wrote a plan with a \$100 down payment for a full traditional funeral—with the balance due upon his death. They did not follow through and pay for it as scheduled (which was a 24-month plan). They wanted a traditional funeral with a viewing, but they ended up with direct cremation.

Even though you can get “guaranteed issue” final expense insurance when you are terminally ill, and which means you cannot be disqualified due to health status, the amount of death “benefit” the insurance company will pay on such plans is limited to the amount paid in at the time of death until a “waiting period” of normally two years has been satisfied. After the waiting period, if you have not died, your death benefit reaches the full amount. \$10,000 to \$25,000 is typical for guaranteed issue final expense insurance. The premiums to be paid on guaranteed insurance when you are terminally ill and/or old is very high.

Funeral homes require payment in full, or a guarantee of it, before they will provide any services or merchandise. The same is true of cemeteries with respect to burial plots, vaults, and opening and closing labor. This also means you cannot “continue making payments” in most cases. Once you're gone, your family cannot continue the plan you started. It's over. Many families make the mistake of thinking a funeral plan their spouse or parent has started making payments on can continue once the person is gone. Anything that is used or is provided must be paid for. In plans where arrangements are made on a *contract* rather than through an insurance-funded plan, the remainder (what has not been used yet) can remain on a payment plan, as when four burial plots are purchased and only one is used. Otherwise, plans for a single person such, as a funeral service and casket, must be paid up.

Many funeral homes, or the insurance companies they use to fund funeral plans, will disqualify you completely if you have been diagnosed terminal or are currently confined to a hospital. They may or may not have any pre-need funding options if the insurance company rejects you. If they do, it is more than likely a *trust arrangement*—which may entail paying finance charges or fees on top of the cost of the plan. This would be a trust fund the funeral home has set up as an alternative. Insurance-funded plans are always better.

If you have been diagnosed “terminal” in the past year or two, there are insurance companies that will accept you on a limited or graded benefit basis. Bad health cases normally qualify for most of the funeral plans offered by funeral homes—on some basis—either with a final expense insurance company they use or on some payment terms with the funeral home directly.

Do You Trust the “Death Industry”?

“The nation is greatly overstocked with funeral establishments. In order to survive funeral directors adopt devices to raise prices and maintain them at a high level, since reliance on increasing volume of trade is precluded.”

“The undertaker replies to critics that there is no compulsion on the buyer. Nevertheless the pressures on him are great. The need to act quickly is one of them. He finds himself facing unusual responsibilities in a situation that isolates him while he is subject to pressure from within himself and from the undertaker. His lack of knowledge of what to do in the rare event that has occurred puts him at a serious disadvantage. The technical abilities of the undertaker are not great, and yet there is no criteria known to the client by which he can judge the money value of materials and services he buys. The total expenditures are determined largely by the other party to the bargain, and even comparison of charges by different firms is not open to him. The undertaker persists in his self-assumed right to use all possible, lawful means to induce expenditures up to the level that he assumes proper according the client’s station in life and ultimate capacity to pay.”

Leroy Bowman, *The American Funeral: A Way of Death*, 1964

Not every funeral service establishment or its employees are going to take advantage of families. Not all of them are putting profit ahead of caring service. However, there are enough of them out there to be a threat to you. They become “vultures,” because the opportunity to do so is to their advantage when a family is weak and unprepared. That demands that you know how to prepare. Using my preplanning and prepaying methods will protect you and disallow major mistakes and prevent your family from falling into traps.

Overview and History of Funeral Preplanning

People have used symbols and ceremony to honor their dead for thousands of years. Many kinds of memorialization rituals have been practiced, such as the placing of gatherings of flowers over the deceased or their graves, readings, prayers, music, etc.

Roman soldiers paid into burial funds to ensure they would be buried with honor. During the first few centuries A.D., similar funds ensured proper burials for the poorer citizens of the Roman Empire. During the middle Ages in Europe, fraternal groups and trade guilds provided burial and memorial benefits to their members. In England during the 18-19th century, “friendly societies” collected funds to arrange to bury the poor.

In the United States in the late 1800s, religious groups were organized for similar reasons, creating “death insurance” to provide for the burial of clergymen—and to benefit their surviving wives and children. This is similar to many of today’s life insurance policies. The so-called “undertakers” back then were not involved in these developments. As a matter of fact, U.S. funeral directors opposed involvement in preplanning of funerals in any way until after World War I, when certain funeral directors started offering “burial insurance.” This set a new precedent and paved the way for other funeral funding options, such as certificate plans, bonds, trusts, savings accounts, specifically designed for funerals and burials.

After World War II, much larger numbers of people were becoming interested in taking care of funeral details ahead of time. Prefunded funeral and cemetery promotions appeared that did not originate with the funeral profession or industry. By the 1950s, local governments and funeral directors became involved and new regulations were beginning to appear concerning how funds received by funeral homes from prefunded contracts were to be trusted. In the 1970s, the modern insurance-funded preneed contracts started to be written in the United States.

Funeral planning—and preneed and prefunding—as they are now, are mainly funeral service developments of the late 1980s and 90s. More and more of the North American public are interested in and see the importance of taking care of the details of death well in advance.

Growth of Preplanning

Preplanning continues to grow as families see its value. They prefer not to leave the decisions to relatives or friends to make after their deaths. They prefer to do their own homework and shopping. According to a study called the “Wirthlin Report,” the majority of people (72 percent) feel it is better for them to prearrange their own funeral services. Of that 72 percent, about one third report

that they have actually done it. This book will help you get beyond thinking it's a "good idea." The tools you need to get the planning in motion in the most advantageous way are here.

In a poll in 1999 by the A.A.R.P. focusing on adults 50 years old or older revealed that roughly one-third of the respondents reported that they had prepaid or were in the process of prepaying for funerals and/or burials. (Of this group, 86 percent had prepaid for cemetery plots, mausoleums or niches; over one-half had paid for other burial goods or services, such as headstones, urns, vaults or liners; and 40 percent had prepaid for funeral services.)

A 2004 Harris Interactive nationwide poll, representative of the total U.S. population, reported 10 percent of survey respondents had planned their funerals in advance and 47 percent of respondents said they intend to. ("A Study About Funeral Service," Prepared for the National Funeral Director's Association (NFDA), Harris Interactive, Inc. Public Relations Research, 2004).

Should I Prepay For a Funeral?

The simple answer to the question of whether you should prepay for a funeral, that is, accounting for its details and committing funds for its cost, is "yes," once you know how to do it correctly. It can easily be done incorrectly and expensively. In some cases, pre-paid funerals can be "raw deals" to the core. But if planned and paid for with the right knowledge, they are financially advantageous and are the better alternative to waiting until the time of need for it to be paid. In his book *Profits of Death*, Darryl Roberts says, "Death and the consequences of dealing with death are most often ignored until one has no alternative. But by then, the death merchants have us right where they want us—vulnerable, emotional, susceptible, and with checkbooks in hand." p.10

"I cannot overemphasize how important it is for everyone to do as much preplanning and prepaying of their funeral and cemetery needs as possible. This is the best way in which the consumer can reduce the high cost of dying (in my own experience, I found that most people will spend about a third less when making prearrangements than at a time of need) and avoid the stress of making the arrangements on an at-need basis. Also, it has the additional advantage of helping make certain that you will get the type of funeral and disposition you want." p.159

Darryl J. Roberts, *Profits of Death: An Insider Exposes the Death Care Industries*, 1997 (featured on "60 Minutes").

If you don't prepay for a funeral, it greatly increases the chances that your family will overspend. You can only prevent this by prepaying in a way that either locks in the prices with a "guarantee" contract or in a way that accounts for what you want with a high degree of accuracy, using the providers you have decided have the best prices as the basis.

To simply say "we have enough insurance to cover it" is foolish, unless you have estate money you're willing to waste. When someone says they have enough to cover it, what they really mean is "we have enough to overspend and don't care what other burdens we leave." Whether or not you have enough money or insurance to cover it is not the issue. After all, even rich people like to get high quality at the best cost and not get "taken." And no one should leave vague, incomplete instructions when they had the power to do otherwise.

Some people have told me over the years "we don't believe in pre-paying." There are many possible reasons. One could be that they know someone who paid far too much for what they ended up getting. But there are more reasons people feel this way. Most of these feelings go back to "horror stories" of decades past, before the laws became strict, where people lost everything they invested in a plan when a funeral home got into financial trouble. Or they know of a friend or family member who thought "everything was paid for" in a plan, only to learn they had to come up with a lot more money at the time of need.

What If I Buy a Plan From A Funeral Home and They Go Out of Business?

Funeral homes can go out of business. But in nearly every case their operations and obligations are taken over by other funeral service companies. And a vast majority of funeral plans, mostly those written after the 1970's, are funded by a life insurance company that is doing business in the final expense market, where each individual's funeral plan money is kept safely in a place outside that funeral home's business. These two factors nearly ensure that any *guarantees* given by the old funeral home will be honored in the future. The money along with its growth is still intact. The new funeral home taking over handles funerals, burials, and cremations nearly the same way as everywhere else. The new company will make a smooth transition while it assumes all obligations that originated in the past. This is also a matter of maintaining goodwill in the community. If a funeral home took over another funeral home and didn't honor previous agreements or contracts (even though they are not legally required to), the new funeral home would develop a bad reputation and would start losing a lot of business.

In any case, your money cannot go down the proverbial drain along with any funeral home and their financial troubles. The law requires that your investment be safely protected in a specially designated fund that the funeral establishment has no access to until you pass away.

If a funeral home you've chosen becomes a less desirable choice as time goes on, you can change whom you use. This can happen also if you decide to move away in the future, and the original funeral home you've chosen would be an inconvenient or inappropriate choice. If you have a contract with a funeral home that guarantees costs, you may lose those price guarantees if you switch funeral homes (but many will honor them so they can get your business). You won't, however, lose your *money*. Your money will be in an insurance policy specially designed for use in guaranteeing funeral costs or a final expense whole life policy, along with continuing cash value growth as long as you're alive. This money can be transferred elsewhere, by naming a different funeral home as the beneficiary of the funds. Or you can just make someone in your family the beneficiary of the funds, to do with as they wish at the time of need.

You should never make your funeral plan "irrevocable" to any funeral home. If you do, the funeral home gets your money no matter what and you can't direct the money to be used elsewhere. Although this provides a protection for your money against "attachments" or claims of any kind and can't be counted as an asset for Medicaid purposes, it stays in the possession of that funeral home permanently. On the other hand, a funeral expense trust that allows you to change funeral homes, such as National Guardian Life's *Funeral Expense Trust*, also called *Asset Guard*, is a much more useful alternative. The NGL *Funeral Expense Trust* gives you maximum protection of your money, to the point it is "untouchable" by anyone, and it belongs to no funeral home until your death. Until your death, you can change funeral homes as many times as you'd like. Go to www.nglic.com.

The irrevocable funeral (expense) trust is an insurance plan combined with a trust that preserves and protects your money and assets with a tax-free growing cash value. The trust ensures that your funeral expenses are paid first and are protected from any creditors, nursing homes, attorneys, probate and from being counted as an asset for Medicaid spend down. If you or your parents, for example, need to qualify for Medicaid assistance, this trust can ensure that your funeral money is left intact and all of it (up to certain limits depending on which state in the U.S. you live in, like \$15,000) is available to pay for funeral, burial or cremation expenses. This "insurance trust" is not to be confused with any other trusts. And it is completely different from any trust a funeral home maintains privately.

Choose a funeral home in advance and plan to direct funds to them, even if there's a chance they could go out of business and/or be taken over by someone else. This is because it is difficult and expensive to change to another funeral home once a funeral home has taken possession of your body. It is as simple as stating "At time of need contact [funeral home] [Phone number]." On the other hand, if you have a prepaid plan with a more expensive funeral home that has become a less desirable choice as you study and survey, *changing* that plan so

that the money to be used with a more economical funeral home is easy in most cases, unless you've made the plan *irrevocable* to a particular funeral home. I have helped many seniors *redirect* the funds they had invested with expensive funeral home's plans to a much less costly funeral home. Their families will undoubtedly be getting money back or credited at the time of their death. You can change to a better funeral home, even if you have it "already taken care of." Even if you have a funeral plan already prepaid, it could well be an *over-investment* you need to change.

Unless you are sure you are going to use a particular funeral home, don't buy a plan that puts your funds into that funeral home's "trust" fund, which they can legally use as an alternative to life insurance funding. Most funeral homes don't use such trusts. Funeral homes can impose penalties often as high as 25% with their private trusts when you try to take your money out to be used elsewhere. And these trusts don't offer the benefits of an insurance-funded funeral plan. Make sure your chosen funeral home offers one or more pre-need or final expense life insurance companies to use to prepay, such as *Forethought*, *National Guardian Life*, *Homesteaders Life*, *Great Western*, etc.

If a funeral home goes out of business or is taken over by another, you have nothing to worry about if your money is placed in an appropriate insurance fund. You can put your funds in a pre-need plan funded by a safe insurance company, get most of your costs frozen or guaranteed, and your money will grow in cash value for the rest of your life.

Why Folks Lost Money On Funeral Plans in the Past

The laws in the United States concerning pre-paid funerals have become strict. In decades past, many families lost all the money they invested in funeral plans. You could pay money to a funeral home in exchange for a paper promise to provide funeral, burial, or cremation services in the future. That plan worked fine as long as you stayed with that funeral home and that funeral home remained financially sound. The funeral home collected your money and then did whatever they wanted with it. They mingled the money with their operating funds, invested it in risky investments, or any number of things. In other cases, the funeral home's whole operation went on the rocks financially, and that money which was intended to secure future services was lost for good.

Fortunately, that can't easily happen any more.

Today, it is unlawful to pay money to any funeral establishment until someone has passed away. This means you can still purchase a plan to pay for a funeral in the future, but your money has to stay *somewhere else* in the meantime. The laws in almost every state only allow two options for guaranteed prepaid funerals: (1) a trust fund set up by the funeral home; and (2) an insurance policy with a final expense life insurance company. In either case, the consumer's

money is safely protected from loss, as long as all payments as agreed upon are made. By far the most common option is the insurance policy option. Most funeral homes find the option of setting up a trust fund of their own too expensive, and they have to pass that cost along to the consumer by charging them interest on any plans where payments are made over a long period of time. The insurance option gives the policyholder more benefits for what they pay, even on long-term plans, such as no balance due if death occurs before final payment and automatic premium loan provisions. And there is no penalty by the funeral home for changing funeral homes when you use the insurance-funded option.

Under the insurance option, the money you pay stays with a life insurance company who is specifically in the business of funeral and final expense funding. One of the largest of its kind is *National Guardian Life Insurance Company*, as well as others such as *Forethought Life*, *Homesteaders Life*, *Great Western*, or *MetLife*. You start a funeral expense fund, as well as an optional “pre-need contract” with the funeral home. The pre-need contract guarantees a large percentage of your funeral costs at a fixed amount (usually today’s prices are the basis). You “freeze” the cost of the funeral, burial, or cremation package with a particular funeral home. The “frozen” amount is limited to your investment in the items, and the funeral home can never charge more regardless of their prices at the time of need. During the time your money is with the insurance company, it will grow in cash value tax-free. This explains why the funeral home can guarantee the prices. At the time of death, the funeral service provider is the first “beneficiary” of the policy and is entitled to that cash value growth up to their “interest” in the money. This is sort of as an *inflation allowance*.

You can also buy “final expense whole life” insurance without any cost guarantees from any of hundreds of life insurance companies. The biggest advantages of both final expense life and guaranteed pre-need life are the relatively lenient health questions involved compared to normal life insurance. “Final expense” plans simply provide a fixed dollar amount (death benefit) and do not guarantee or freeze the cost of anything. There is no three-way contract between the customer, insurance company, and funeral home. The customer is simply buying enough life insurance to pay for funeral expenses and other final expenses. A typical amount might be \$10,000.00-\$15,000.00. On these plans, you normally make a payment for the *rest of your life* to get that fixed dollar amount at death, which could turn out to be a losing investment. Guaranteed prepaid funeral plans funded by insurance are limited to ten years of payments, so your total payout is total *controllable*.

But if you do business with an honest, privately-owned funeral home known for good pricing and only price increases as they are necessary, a *guaranteed pre-paid funeral contract funded by insurance* is your best option. These plans

don't guarantee that 100% of costs will be frozen, but they can come close. There's a lot less guessing and estimating and more zeroing in on exact costs. You don't have to worry about overcharging at the time of need if you set these plans up carefully, because what you have decided you want is set in stone on a guarantee form.

Only the items listed specifically on such a guarantee form are costs that are fixed at today's cost to you. Other costs remain that are variable and normally can only be "frozen" at the time of need. You estimate their costs, and the cash value growth of your plan will help cover the future inflation. These are things such as opening and closing of the grave and vault setting, obituary, sales tax, flowers, printed programs, video tributes, and so on. Some cemeteries have contracts that will allow you to guarantee ahead of time the cost of opening and closing of the grave, but most do not allow this due to the uncertainty of labor costs. And if they do, the contract is usually one that charges you interest if it is a long-term payment plan. This is where many memorial parks and cemeteries can charge quite a bit of money at the time of need. All I can suggest as part of your planning is to get the current costs from the cemetery you intend to use, then factor in inflation. If you can find out how much the cost of opening and closing of the grave (which also includes mausoleum entombment fees) have gone up from year to year, this is not hard to do. 5-10% per year increase is not uncommon.

You can make the purchase of *cemetery property* part of your final expense insurance plan, instead of purchasing the property beforehand. In other cases, you may have reasons to buy in advance on a separate plan, possibly relating to location of deceased family or other people close to you—even if it turns out to be a more expensive cemetery. When I set up a plan to pay for *everything* for those who have *nothing*, I usually help them select a cemetery with the best prices and the best probability of available space at the time of their death. We make an allowance of perhaps \$1,200 per burial plot to start.

The average fee for opening and closing a grave at "endowment care cemeteries" rather than city cemeteries that I have seen is around \$900.00 in 2018. This is quite a steep amount for the actual amount of work they do. But there is little you can do but prepare for it.

On a guaranteed pre-paid funeral plan, you should try to control and estimate with as much accuracy as possible the costs of both the guaranteed and non-guaranteed items. In many cases, it's a good idea to include extra funds in the plan to cover all the costs and not just the guaranteed items. This ensures that all the money needed to cover your arrangements reaches the funeral home at the right time and hopefully in the right amount. But you can also leave the matter of non-guaranteed items for other life insurance you may have or other sources of funds.

For example, you can determine with a funeral home the cost of a funeral service package with a viewing, a casket, and a burial vault to be \$5,000.00. To be realistic, you must also consider that an additional \$1,500.00 will probably be necessary. (And that's assuming you already own burial "plots" or the burial space or a mausoleum. If you do not, the costs of those things would be extra).

On average, based on many calculations I've made, the total cost of all pre-need items totaled together will increase about 70% over ten years. This average figure includes burial plots, vaults/grave liners, funeral services, cremations, caskets, opening and closing fees, grave markers, and obituaries. This is only a rule of thumb, but I've tested it over and over again. This amounts to 5.5% inflation per year. So if you can determine a rough number for your "life expectancy," you can determine how much your plans will cost in the future. (See *Life Expectancy Table* in this book).

Example:

Total cost of funeral and burial arrangements today: \$8,000

Your estimated life expectancy: 10 more years

Future cost of arrangements: \$13,655.00

\$8,000 + 70% or \$8,000 at 5.5% increase per year compounded.

Plug these numbers into your financial calculator. Or simply use the 70% factor for 10 years.

Freezing your costs as much as possible with a *guarantee contract* will make the 5.5% inflation (or whatever it really turns out to be) less worrisome. In tax-free growth funds such as the *NGL Funeral Expense Trust*, where the growth may be lower than the anticipated inflation rate, the non-guaranteed items can be best accounted for with a higher initial estimate of the costs. For example, if you're including an allowance for a burial plot, and the plots are today selling for \$1,100, start with an allowance of maybe \$1,300-\$1,400 and the growth of your money will begin at that amount.

Can Things Still Go Wrong With the Funeral Plans I Set Up?

This is what Darryl Roberts said in his book *Profits of Death*:

“So, you’ve made your prearrangement plans and arranged to pay for those plans. Everything’s set in stone. Right? Wrong. The death merchants, it seems, have their own chisel. They are ready for you—or rather your survivors—on this one. Since people who preplan funerals frequently spend far less than they would at the time of death, funeral directors have devised a strategy to increase the cost of your funeral after your death. They will do this by manipulating your emotionally distraught family members into changing your plans and spending more money. As repugnant as this thought is, it is happening. At this time, only two states—Texas and Washington—have enacted laws that protect the wishes of the deceased.

The primary purpose behind the thoughtfulness of prearranging is to protect surviving loved ones from having to go through this type of coercion on the worst day of their lives. How dare these supposedly caring and sensitive death professionals defy the wishes of the deceased and prey on the surviving members of the family! And to involve their friends, the clergy?

Once you’re deceased you can’t very well reach out and grab the funeral director by his nice black lapels, shake him, and yell, ‘This is what I wanted and this is the way it will be!’ Your only alternative is to involve all family members in the preplanning process. Let them know how important it is to you that the arrangements be carried out as you have planned. Warn them of the piranha disguised as the caring undertaker who will pounce on them once you’ve passed away.

Be Wary—But Be a Buyer

I know there are a lot of pitfalls to buying your funeral and cemetery goods and services on a pre-need basis, but the positives far outweigh the negatives. Preplanning is absolutely the best thing you can do to ensure that you get the final arrangements you want and save money at the same time.

I recommend you preplan your needs and arrange to pay for them through an insurance policy guaranteed to cover the cost of those needs. By properly preplanning and prepaying, you can lock in today’s prices and save up to 50% over what you or your survivors will be forced to pay if you choose to do nothing.”

Darryl J. Roberts, *Profits of Death: An Insider Exposes the Death Care Industry*, pp. 172-175

Bottom Line: Preplan and fund everything as accurately and as affordably as you know how. And leave instructions to your family to not allow the funeral director to induce them into spending more money for any reason, especially if it is deemed “higher quality.” You have already determined in advance what quality you desire. The “vultures” must be prevented from going after more of your estate money than they are entitled to. Don’t let your family get taken at this bad time.

Exhuming a Deceased Body - Disinterment

Exhumations are rare and tend to be traumatic for the family involved. They can take a long time to arrange and are usually expensive. For these reasons, it is always best to consult with all the relatives before proceeding. Although most cemeteries allow it, they tend to discourage it. The results are unpredictable at best.

One price list I have for a major cemetery lists their disinterment fee at \$1,895.00. And this doesn't include the cost of replacing the vault, which may fall apart upon removal or replacement of the casket, which may be badly deteriorated as well. And there are transportation costs, plus new opening and closing of the grave costs if the body is to be relocated

Reasons for Body Disinterment and Grave Relocation

"Let bygones be bygones. That's the standing motto when it comes to cemetery plots. Most folks believe that they should let sleeping dogs lie and not disturb the final resting places of our human predecessors. For the most part, I agree. But I do find it intriguing when a disinterment is scheduled to take place.

A lot goes into digging up a body. Permits must be secured, tractors have to be started up, laborers have to be given shovels, and morticians like me have to be present to oversee it all.

There are many reasons to dig up a dead person. Court cases and evidence collection readily comes to mind because those are the things you see on television a lot. There's probably a main character on the tube right now saying something like, "Dig 'em up. We need that semen sample."

Evidence collection isn't the only reason bodies are disinterred. Graves are excavated purposefully so that bodies can be relocated to a different plot, cemetery, city, or even state. Many families like to have their dead loved ones nearby, so if they move, the corpses must move too. I was involved in a disinterment like this once. The family was moving 2,400 miles away and wanted to take Grandma with them. So, they contacted us at the funeral home and we contacted the cemetery. Luckily, the casket was a metal one, so it was still mostly intact after 52 years. The bottom had only rotted out partway. Grandma had been embalmed. Embalming drastically slows down the decomposition process, but it still takes place. When we dug her up, she was still soaking in her own fluids and the stench was almost

unbearable. Once the chains were secured around her casket and she was pulled out of the hole in the ground, grandma was immediately placed in a plastic container called a grave liner. We closed that liner as soon as possible to save ourselves from the smell of decay. But we had a problem... the sprinkler system was on all night on the cemetery lawns. That meant that there was more fluid in the casket than anticipated. Since grave liners don't seal completely, those extraneous fluids started leaking from the corners :(

We called the family and they quickly arrived with a tow trailer. We lifted the grave liner, casket, and Grandma onto the trailer and covered it all up with a tacky blue tarp. You couldn't tell what it was, but if you caught a whiff of the fluid still leaking from the casket, you'd have a pretty good idea that it was something dead. The family then high-tailed it out of town and towed their dripping Grandma behind them the whole way. Kind of gross, huh?

You should know that grave relocation doesn't always happen on such a small scale. There are times when entire cemeteries must be moved because they are in the way of a city's growth or they pose serious health concerns (water supply contamination and the spread of diseases to name a couple). When this happens intentionally, huge efforts are made to dig up the bodies as quickly and reverently as possible. Oftentimes, this happens in Europe, especially at old churches. You see, in the old days, everyone wanted to be buried on the church grounds because they were considered to be holier and you'd have a better chance of getting into Heaven. Well, the cemeteries soon filled up, so they just kept adding more and more dirt to bury layers and layers of casketed bodies. The graveyards ended up growing to extraordinary heights, but that wasn't the main problem. Back then, the 6-sided coffins were lined with lead, and although lead lined coffins are excellent for preserving the dead, they are obviously harmful to the environment of the living.

Sometimes mass disinterment takes place unexpectedly! That's when organizations like DMORT are called out to handle the problem. An example includes areas with high water tables or massive flooding. This can actually cause the caskets to rise to the surface, and you can even find photos of them floating down the street in a flood! The organization presiding over the mess just rounds them up as quickly as possible, tries to identify the individual remains, and respectfully moves them to higher ground.

Disinterment doesn't always happen intentionally. Sometimes people stumble upon buried human remains. We did when my parents were

putting in their house on the ranch. My Dad was operating the bulldozer when he unearthed a small skeleton. It turns out that it was the remains of a Native American from the prehistoric era. Since we lived in an area where that was common, we never reported it. We just reburied the skull and other bones we found. I ended up finding more ancient bones when I put in my garden years later.

Whether it's intentional or not, it is always somewhat creepy and makes me contemplate death in a personal way. Will someone dig up my body years after I die? Not if I'm cremated!"

Digging Up The Past (Humans, that is...),
<http://emmabalmer.hubpages.com/hub/Digging-Up-The-Past>

Why Should I Have a “Visitation” or “Viewing”?

A visitation (also called the “wake” or calling hours) is a historically rooted practice. Fewer and fewer people are using it today, as traditional as it is. There are many valid reasons for a person to want a “closed casket” service, however.

The following are some reasons people still consider a viewing.

- To acknowledge the reality of the death. Having a viewing can help survivors in this respect.
- Move toward the pain of the loss. Viewing the dead body may be, in and of itself, therapeutically painful yet important.
- To remember the person who died. Often families will create a “memory table” on which they display objects that link them to the person who died. Memory boards are popular also, where survivors pin up a favorite memory of them. This goes hand-in-hand with a viewing.
- Search for meaning. A family member at a viewing might spend some time with the body as they think about “meaning of life” questions.
- Receive support from others. Advertising the viewing in the newspaper might help all survivors.
- Finally, and most simply, funerals serve as the central gathering place for mourners. When we care about someone who died or his family members, we attend the funeral if at all possible. Our physical presence is our most important show of support for the living. By attending the funeral we let everyone else there know that they are not alone in their grief.

Chapter 6

Forms and Worksheets

BODY DISPOSITION INSTRUCTIONS AND DISCUSSION GUIDE

VITAL STATISTICS for DEATH CERTIFICATE

Full Name: _____

Maiden/Other Name _____

Usual Address: _____

Birth Date: _____ Birth Place _____

Social Security Number: _____ - _____ - _____

Spouse's Full Name: _____

Father's Name _____

Mother's Maiden Name _____

How you should dispose of my body:

- Interred (buried), not embalmed (immediate burial).
- Interred (buried), embalmed.
- Cremated, not embalmed (immediate, direct cremation)
- Cremated, after embalming.
- Do above after organ/tissue donation.
- Donate entire body. (Precludes organ donation)

I wish to donate:

- My entire body for research, study or transplant.
- Any organs that can be used for transplantation, research or study.
- The following specific organs or tissues:
 - Corneas (eyes)
 - Heart/lungs
 - Liver
 - Pancreas
 - Skin
 - Bone
 - Other _____

I have already made arrangements for this with:

I do; do not have prepaid funeral plan funded by insurance. The policy is with _____ (company) and the policy number is _____

I prefer _____ funeral home/funeral service provider.

They have, or have not been previously contracted with via guaranteed plan.

I prefer my hair and body be prepared by the following individuals:

cosmetics _____

hair _____

funeral home mortician

no preference

Clothing I wish to be dressed in _____

Shroud only

Shroud over clothing

Latter-day Saint Temple clothing

No preference

I would like to be buried with (jewelry, favorite possessions, etc):

I prefer a:

funeral (with the body present)

open casket

closed casket

memorial (without body present)

no formal service

I prefer a public; or family-only funeral or memorial service.

I prefer to have services:

in a church/mosque/synagogue

at the funeral home/crematory

at the graveside only

at home, or

somewhere else (specify) _____

I want a religious, fraternal order, military/veterans or secular ceremony. (More than one choice is okay).

I want the service conducted by a: (enter name if known)

minister: _____

priest _____

bishop _____

rabbi _____

other _____

I have preferences for:

prayers: _____

readings: _____

music: _____

other _____

I do; or do not want “calling hours,” with, or without an open casket.

I want to be interred (buried) at _____ cemetery.

I own a plot, or a mausoleum.

The deed for the plot is kept: _____

It is in the name(s) of _____

I do, or do not want to be buried with anyone else.

If with someone, who? _____

I want a specific type of:

Casket: _____

Vault: _____

Grave marker: _____

I want the following written on my marker:

I want this symbol/decoration on my marker. _____;

None []

I [] do, or [] do not want a veteran's marker.

I was in the _____ (branch of military) from _____ to _____ (dates). I was discharged at _____ (place) on _____ (date).

My discharge papers are located at _____

If cremation, I want the following done with my ashes:

[] Inurned

[] Buried

[] Kept at home

[] Scattered

[] Other _____

I want a specific type of:

[] Urn: _____

[] Columbarium: _____

I want my ashes scattered:

[] At sea

[] At another site: _____

The following people should be notified of my death:

Name _____

Address _____

Phone: () _____ email _____

BODY DISPOSAL INSTRUCTIONS AND DISCUSSION GUIDE (continued) – Page 5

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Other family and friends are listed in my address book/rolodex/computer list/cell phone, which is located at _____.

Computer login information to find lists: _____

I want mourners to send:

Flowers

Donations. To whom? _____

I want something special in my obituary:

Send copies of the obituary to the following periodicals:

I have a cost limit on any of the services mentioned above: _____

My lawyer is _____ Phone: () _____

My life insurance company/agent is _____

Phone () _____

My will is located: _____

The executor of my estate is: _____

Phone () _____

DEATH CERTIFICATE FORM
(PLEASE PRINT OR TYPE)

Office Use Only
D.C. typed _____
Obit typed _____

Full Name of Deceased _____
first middle "maiden" last

Date of Death _____ **Time of Death** _____ **Date of Birth** _____

Age _____ **Birthplace** _____ **Social Security Number** _____
City & State or Foreign Country

Place & Address of death _____

City _____ **County** _____ **State** _____ **Zip** _____

Served in Armed forces? YES / NO **Branch of service** _____ **Dates of Service** _____
DISCHARGE PAPERS? YES / NO FROM TO

Marital Status 1. Never married 2. Married 3. Widowed 4. Divorced 5. Married, but separated 6. Unknown

Name of Spouse (1st) (INCLUDE MAIDEN NAME) _____

Spouse surviving? YES / NO If not, **Date of Death** _____ **Place and Date of Marriage** _____

Name of Spouse (2nd) (INCLUDE MAIDEN NAME) _____

Spouse surviving? YES / NO If not, **Date of Death** _____ **Place and Date of Marriage** _____

Usual occupation (BEFORE RETIREMENT) _____ **Kind of business or industry** _____

Residence address _____ **Apt. #** _____ **Inside city limits? YES / NO**

City _____ **County** _____ **State** _____ **Zip** _____

Father's Full Name _____

Mother's Full Name (INCLUDE MAIDEN NAME) _____

Responsible Party _____ **Phone No.** _____
NAME AND RELATIONSHIP TO DECEASED

Address _____ **City** _____ **State** _____ **Zip** _____

Attending Physician(s) _____ **Phone No.** _____

- Decedent of Hispanic origin? YES / NO**
(If yes, choose the one that best describes whether the decedent is Spanish/Hispanic/Latino)
- Yes, Mexican, Mexican American, Chicano
 - Yes, Cuban
 - Yes, Puerto Rican
 - Yes, other Spanish/Hispanic/Latino (specify) _____

- Decedent's Race**
- White
 - Black or African American
 - American Indian or Alaska Native (name of tribe) _____
 - Chinese
 - Japanese
 - Native Hawaiian
 - Filipino
 - Other Asian (specify) _____
 - Asian Indian
 - Korean
 - Samoan
 - Vietnamese
 - Guamanian or Chamorro
 - Other Pacific Islander (specify) _____
 - Other (specify) _____

- Decedent's Education**
- 8th grade or less
 - 9th-12th grade; no diploma
 - High School graduate or GED completed
 - Some college credit, but no degree
 - Associate degree (e.g. AA, AS)
 - Bachelor's degree (e.g. BA, AB, BS)
 - Master's degree (e.g. MA, MS, Meng, Med, MSW, MBA)
 - Doctorate (e.g. PhD, EdD) or Professional degree (e.g. MD, DDS, DVM, LLB, JD)

(PLEASE MAKE EVERY EFFORT TO INCLUDE THE CORRECT SPELLING OF NAMES, PLACES AND ADDRESSES)

Life Expectancy Table

Age Last Birthday	Male Life Expectancy	Age at Death	Female Life Expectancy	Age at Death
1	74.73	75.73	78.90	79.90
2	73.76	75.76	77.93	79.93
3	72.79	75.79	76.95	79.95
4	71.81	75.81	75.96	79.96
5	70.82	75.82	74.98	79.98
6	69.84	75.84	73.99	79.99
7	68.85	75.85	73.00	80.00
8	67.87	75.87	72.02	80.02
9	66.88	75.88	71.03	80.03
10	65.90	75.90	70.05	80.05
11	64.91	75.91	69.08	80.08
12	63.93	75.93	68.08	80.08
13	62.95	75.95	57.10	70.10
14	61.98	75.98	66.12	80.12
15	61.01	76.01	65.14	80.14
16	60.05	76.05	64.17	80.17
17	59.10	76.10	63.19	80.19
18	58.15	76.15	62.22	80.22
19	57.21	76.21	61.25	80.25
20	56.26	76.26	60.27	80.27
21	55.32	76.32	59.30	80.30
22	54.37	76.37	58.33	80.33
23	53.43	76.43	57.36	80.36
24	52.48	76.48	56.39	80.39
25	51.54	76.54	55.42	80.42
26	50.60	76.60	54.45	80.45
27	49.85	76.85	53.48	80.48
28	48.71	76.71	52.51	80.51
29	47.77	76.77	51.55	80.55
30	46.82	76.82	50.58	80.58
31	45.88	76.88	49.62	80.62
32	44.93	76.93	48.65	80.65
33	43.98	76.98	47.69	80.69
34	43.03	77.03	46.73	80.73
35	42.08	77.08	45.78	80.78
36	41.14	77.14	44.82	80.82
37	40.19	77.19	43.87	80.87
38	39.25	77.25	42.92	80.92
39	38.30	77.30	41.97	80.97
40	37.36	77.36	41.03	81.03
41	36.43	77.43	40.08	81.08
42	35.50	77.50	39.14	81.14
43	34.57	77.57	38.20	81.20
44	33.65	77.65	37.25	81.25
45	32.73	77.73	36.33	81.33

Age Last Birthday	Male Life Expectancy	Age at Death	Female Life Expectancy	Age at Death
46	31.82	77.82	35.40	81.40
47	30.92	77.92	34.48	81.48
48	30.02	78.02	33.58	81.58
49	29.13	78.13	32.65	81.65
50	28.23	78.23	31.74	81.74
51	27.34	78.34	30.85	81.85
52	26.46	78.46	29.96	81.96
53	25.58	78.58	29.08	82.08
54	24.72	78.72	28.21	82.21
55	23.86	78.86	27.34	82.34
56	23.02	79.02	26.49	82.49
57	22.19	79.19	25.65	82.65
58	21.37	79.37	24.82	82.82
59	20.55	79.55	23.99	82.99
60	19.75	79.75	23.18	83.18
61	18.96	79.96	22.37	83.37
62	18.18	80.18	21.58	83.58
63	17.42	80.42	20.79	83.79
64	16.67	80.67	20.01	84.01
65	15.94	80.94	19.24	84.24
66	15.23	81.23	18.48	84.48
67	14.53	81.53	17.73	84.73
68	13.84	81.84	16.99	84.99
69	13.16	82.16	16.27	85.27
70	12.50	82.50	15.55	85.55
71	11.84	82.84	14.84	85.84
72	11.20	83.20	14.15	86.15
73	10.59	83.59	13.48	86.48
74	9.99	83.99	12.81	86.81
75	9.40	84.40	12.16	87.16
76	8.83	84.83	11.53	87.53
77	8.28	85.28	10.91	87.91
78	7.75	85.75	10.30	88.30
79	7.25	86.25	9.72	88.72
80	6.76	86.76	9.14	89.14
81	6.30	87.30	8.59	89.59
82	5.87	87.87	8.08	90.08
83	5.45	88.45	7.55	90.55
84	5.06	89.06	7.07	91.07
85	4.69	89.69	6.60	91.60
86	4.34	90.34	6.16	92.16
87	4.02	91.02	5.74	92.74
88	3.73	91.73	5.34	93.34
89	3.45	92.45	4.98	93.98
90	3.20	93.20	4.64	94.64
91	2.98	93.98	4.29	95.29
Age Last Birthday	Male Life Expectancy	Age at Death	Female Life Expectancy	Age at Death

Birthday	Expectancy		Expectancy	
92	2.76	94.76	3.94	95.94
93	2.56	95.56	3.61	96.61
94	2.38	96.38	3.29	97.29
95	2.21	97.21	3.02	98.02
96	2.06	98.06	2.79	98.79
97	1.91	98.91	2.61	99.61
98	1.77	99.77	2.43	100.43
99	1.64	100.64	2.23	101.23
100	1.53	101.53	2.03	102.03
101	1.42	102.42	1.84	102.84
102	1.32	103.32	1.66	103.66
103	1.23	104.23	1.49	104.49
104	1.13	105.13	1.33	105.33
105	1.04	106.04	1.19	106.19
106	0.95	106.95	1.05	107.05
107	0.86	107.86	0.93	107.93
108	0.78	108.78	0.82	108.82
109	0.70	109.70	0.72	109.72
110	0.62	110.62	0.63	110.63
111	0.55	111.55	0.56	111.56
112	0.47	112.47	0.48	112.48
113	0.40	113.40	0.42	113.42
114	0.34	114.34	0.34	114.34
115	0.27	115.27	0.28	115.28
116	0.21	116.21	0.22	116.22
117	0.16	117.16	0.16	117.16
118	0.10	118.10	0.11	118.11
119	0.05	119.05	0.06	119.06
120	-	120.00	-	120.00

OBITUARY INFORMATION

Biographical Sketch For _____

Every Individual is deserving of a meaningful obituary in their memory. It is here that you list those achievements and accomplishments that have been of pride to you and your loved ones.

Early childhood and upbringing: _____

Adolescent years: _____

Early adulthood: _____

My proudest family moments: _____

My proudest career accomplishments: _____

Special Achievements/Awards/Offices Held/Additional Points of Interest and Memories: _____

Additional Information:

Photo Details:

COST CHECKLIST

Needed (Y/N)		(year) Estimated Average Cost	Can Be Frozen	Amount I Have it Paid For or Frozen At	Still Needs to be Paid (Y/N)	Amount of Funds Still to be Set Aside/Paid	Funds Already Set Aside (\$xx, NONE)	Other Notes (Provider Source)
	Package of Services: All transportation, embalming, services of funeral director, use of facilities for viewing and service or at church or graveside, burial arrangement, etc. as per General Price List dated _____.							
	Casket							
	Vault/Grave liner/Concrete grave box							
	Vault setting fee							
	Opening & closing of grave							
	Obituary in newspaper							
	Flowers							
	Printed programs							
	Register book							
	Death certificates (5)							
	Sales tax (___%) on vaults, caskets							
	Direct Cremation package							
	Cremation permit							
	Cremation casket or cardboard box							
	Cremation urn or other container							
	Sales tax (___%) cremation containers							
	Single burial space (plot of land)							
	Stacked double depth space							
	2 nd Interment right for stacked burial							
	Immediate burial fee (no service)							
	Mausoleum crypt (single)							
	Mausoleum crypt (double)							
	Mausoleum opening & closing							
	Single grave marker w/granite base							
	Double grave marker w/granite base							
	DVD Video Tribute							
	Other Misc.							

NOTES:

PLAN WORKSHEET

I understand that this sheet does not represent items bought or sold today and is not a contract to do so. These figures represent an estimate of the costs of my funeral preferences, to be paid with an increasing cash value and death benefit in the funding policy. NGL policy number _____

Name _____ Signature _____ Date _____
 Mortuary or Funeral Service Provider _____

SECTION I – SERVICES	
Funeral Package, describe: _____	\$ _____
For details, please refer to a copy of the General Price List dated _____	
ITEMIZED SERVICES	
Basic services of funeral director and staff _____	\$ _____
Transfer of deceased to funeral home _____	\$ _____
____ miles @ \$ ____ per mile _____	\$ _____
Embalming (if required) _____	\$ _____
Other preparation _____	\$ _____
Use of facility for viewing _____	\$ _____
Use of facility & staff for ceremony _____	\$ _____
Use of equip. & staff for ceremony _____	\$ _____
Funeral coach _____	\$ _____
Utility vehicle _____	\$ _____
Family car (limo.) _____	\$ _____
Other (specify) _____	\$ _____
SUBTOTAL – SECTION I	\$ _____

SECTION II – MERCHANDISE	
CASKET	\$ _____
Name _____	
Description _____	
Interior fabric/color _____	
Exterior material/color _____	
Gauge weight (where applicable) _____	
OUTER BURIAL CONTAINER	\$ _____
Name _____	
Description _____	
OTHER MERCANDISE	\$ _____
Alternative container _____	
Urn _____	
Marker _____	
Memorial Package _____	
SUBTOTAL – SECTION II	\$ _____

SECTION III - MISC. ITEMS	
Memorial Package _____	\$ _____
Obituary Notices _____	\$ _____
Death Certificates _____	\$ _____
____ copies @ \$ ____ each copy	
Flowers _____	\$ _____
Clergy honorarium _____	\$ _____
Musician honorarium _____	\$ _____
Reception _____	\$ _____
Grave opening and closing _____	\$ _____
Setting fees (vault, etc.) _____	\$ _____
Sales tax _____	\$ _____
Other _____	\$ _____
SUBTOTAL - SECTION III	\$ _____

SUBTOTAL - SECTIONS I & II	\$ _____
---------------------------------------	-----------------

TOTAL - SECTIONS I, II, & III	\$ _____
--	-----------------

PAYMENT PLAN OPTONS	
Health Classification	
Single Premium _____	\$ _____
Three-Year _____	\$ _____ per month
Five-Year _____	\$ _____ per month
Seven-Year _____	\$ _____ per month
Ten-Year _____	\$ _____ per month
Other _____	\$ _____
_____	\$ _____
_____	\$ _____

Uniform Donor Card

Print or type name of donor

In the hope that I may help others, I _____
hereby make this anatomical gift, if medically acceptable, to take
effect upon my death. The words and marks below indicate my
desires. **I give:**

- (a) any needed organs or parts
(b) only the following organs or parts _____

Specify the organ(s) or part(s)

- (c) my body for anatomical study if needed.

Limitations or special wishes, if any:

Signed by the donor and the following two witnesses in the
presence of each other.

Signature of Donor

Date of Birth of Donor

Date Signed

City and State

Witness

Witness

\$6,000 For EVERYTHING

FUNERAL PLAN ARRANGEMENT FUNDED BY INSURANCE

I understand that this sheet does not represent items bought or sold today and is not a contract to do so. These figures represent an estimate of the costs of my funeral preferences, to be paid with an increasing cash value and death benefit in the funding policy. NGL policy number _____

Name _____ Signature _____ Date _____
 Mortuary or Funeral Service Provider Premier Funeral Services Age 65



SECTION I – SERVICES

Funeral Package, describe: Church or Graveside 1,795.00

For details, please refer to a copy of the General Price List dated _____

If you have a burial plot or burial space...

ITEMIZED SERVICES

Basic services of funeral director and staff	\$	✓	Funeral coach	\$	✓
Transfer of deceased to funeral home	\$	✓	Utility vehicle	\$	✓
_____ miles @ \$ _____ per mile	\$		Family car (limo.)	\$	not incl.
Embalming (if required)	\$	✓	Other (specify)	\$	
Other preparation	\$	✓			
Use of facility for viewing	\$	✓			
Use of facility & staff for ceremony	\$	✓			
Use of equip. & staff for ceremony	\$	✓			
			FROZEN		
			SUBTOTAL – SECTION I	\$	1,795.00

SECTION II – MERCHANDISE

CASKET	\$	995.00	OTHER MERCANDISE	\$	
Name <u>Apollo</u>			Alternative container		
Description			Urn		
Interior fabric/ color			Marker		
Exterior material/ color					
Gauge weight (when closed)					
			Concrete Vault (Liner)		
			FROZEN		
OUTER BURIAL CONTAINER	\$	895.00			
Name					
Description					
			SUBTOTAL – SECTION II	\$	1,890.00

SECTION III - MISC. ITEMS

Memorial Package	\$		SUBTOTAL - SECTIONS I & II	\$	3,685.00
Obituary Notices (death notice w/URL)	\$	260.00	TOTAL - SECTIONS I, II, & III	\$	5,782.47
Death Certificates (5)	\$				
_____ copies @ \$ _____ each	\$	58.00			
Flowers	\$	300.00			
Clergy honorarium	\$				
Musician honorarium	\$				
Reception	\$				
Grave opening and closing	\$	900.00			
Setting fees (vault, etc.)	\$	450.00			
Sales tax	\$	129.47			
Other	\$				
SUBTOTAL - SECTION III	\$	2,097.47			

PAYMENT PLAN OPTONS		
Health Classification	GOOD	
Single Premium	5,551.17	231.30 savings
3-Year	\$ 170.12	per month
5-Year	\$ 109.87	per month
7-Year	\$ 85.29	per month
10-Year	\$ 65.52	per month
Other		
	\$	
	\$	



NGL Agent Number 1001349
 Insurance License No. 88816
Richard R. Bruneau
 (agent signature)

 (date)

Compare to \$12,000 at many funeral homes

(download fresh form from Web site)

FINAL WISHES SUMMARY

TO MY FAMILY: It has been my wish to spare you worry, anxiety, and expense in the event of my death. Through this set of instructions I have been able to outline many arrangements in advance of need. Below are detailed instructions to guide you in making final arrangements with a funeral director, together with information that will be required to complete the necessary legal records. Should something happen to me, this is much of what you need to know.

VITAL STATISTICS (for death certificate)

Full Name: _____
Birthplace: _____
Date of Birth: _____ Marital Status: _____
Date of Marriage: _____ Spouse: _____
Father's Name: _____
Mother's Maiden Name: _____
Social Security Number: _____

FUNERAL/BURIAL FUNDING SOURCE(S)

MILITARY RECORD (contact V.A. for benefits)

INTERMENT REQUESTS

Cemetery Preference: _____

I have burial space paid for: Yes No

FUNERAL SERVICE REQUESTS

Person(s) in Charge: _____
Religious Preference: _____
Viewing: Yes No Evening Prior to Service
Persons to Pray: _____
Persons to Speak: _____
Music Preference: _____
Jewelry: _____ Eyeglasses Yes No
Flower Preference: _____
Clothing: _____
Obituary: _____
Mortuary Preferred: _____

Opening and Closing: _____

Type of Vault: _____

Type of Memorial/Marker: _____

Additional Instructions: _____

I respectfully request that the above suggestions be considered as closely as possible in completing my final arrangements. The merchandise and services mentioned in this document may or may not already be paid for if not so indicated.

Signed: _____ Date _____

Name printed: _____

At time of need, contact:

Phone () _____ - _____

Funeral Home/Funeral Service Provider

Casket Description/Manufacturer/Model:

Services:

Church (traditional with viewing)

Graveside (with viewing)

Graveside (no viewing)

Service at Mortuary

Memorial Service Only

No services (Immediate burial)

Other _____