



## *QUESTIONS AND ANSWERS REGARDING ADVANCE FUNERAL PLANNING*

Question: Would someone from your funeral home help me plan my funeral today with the understanding that it will not be paid for until I pass away?

Answer: Yes. One of our staff members will be happy to help you document the details of how you want your services handled. The process usually takes about 45 minutes and service details would then be kept on file at the funeral home and would be made available for your family at the time of your death.

Question: If I choose to pay for my funeral today, will my survivors have to pay more at the time of my death due to inflation?

Answer: No. Regardless of how long you live or how much prices increase, your survivors will not have to pay another penny for the funeral home products and services you have selected.

Question: If I choose to pay for my funeral in advance, do I have to pay for it all at once?

Answer: No. You can pay in one lump sum if you wish; however, there are installment options available.

Question: What happens if I die before it is paid off?

Answer: If you die before your advance funeral plan is paid in full, it will automatically be paid off for you (with some limitations). Your advance planning counselor will explain these limitations to you. You must be current on all payments in order to receive this benefit.

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Question: If I choose to pay for my funeral in advance, how will the funeral home use my money?

Answer: According to state law, the funeral home may not use your money until you die. We are required to place the money into a bank trust or final planning insurance which becomes payable to the funeral home upon your death.

Question: What if the funeral home should go out of business?

Answer: You are still protected. Our funeral home has a strong financial foundation and it is highly unlikely to go out of business. If, however, this were to happen, your advance funeral plan would (by law) become payable to the funeral home of your choice. The new funeral home would have the option of whether or not to honor the price guarantee.

Question: What if I were to move or decide to use a different funeral home?

Answer: That would not create a problem. In the event you were to choose a different funeral home for any reason, your advance funeral plan would (by law) become payable to the funeral home that renders the service. Again, the new funeral home would have the option of whether or not to honor the price guarantee.

Question: Would I have to pay taxes on my advance funeral plans?

Answer: No, although your advance funeral plan (insurance funded) will grow a value, it would not result in additional income taxes to you.

Question: If I should have to go into a nursing home, would I be required to spend the money in my advance funeral plan before Medicaid would pay for my care?

Answer: No. If your advance funeral plans are made irrevocable (and most are) then the money in the plan cannot be touched for any purpose until you die.

Questions: Why are so many people making these plans today?

Answer: There are many reasons. However, most people make these plans because they love their families. If we die without advance funeral plans, the last thing we do on earth is leave our loved ones with an emotional burden and a financial debt.

Questions: How do I go about making these plans?

Answer: If you think we can be of further assistance to you, simply give us a call. My business card is enclosed.



## *ADVANCE FUNERAL PLANNING A SIMPLE THREE STEP PROCESS*

### STEP ONE – INFORMATION GATHERING:

In this first step we simply gather all the information (about you) that the funeral home will need on the day of your death. We are referring to the information that is necessary in order to prepare the obituary and death certificate. Providing this information ahead of time is quite simple. When death occurs the same process is often difficult because of the emotions brought on by the circumstances. So, it is a good idea to get this information on file in advance. There is no cost associated with this first step.

### STEP TWO – SERVICE SELECTIONS

This second step involves recording information about how you want your services conducted and what casket or vault you prefer. We will make detailed notes about your preferences so that there will be no unanswered questions for your children or family.

### STEP THREE – FUNDING

The third step involves deciding how and when you plan to pay for your funeral. The idea of prepayment may or may not suit your circumstances. We will share some options and help determine what's best for you. Regardless of whether or not you choose to pay in advance your information and service selections will remain on file for the benefit of your family.

*For additional information, simply give us a call.  
My business card is enclosed.*

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