LOWERING ALL YOUR DEATH EXPENSES

How to Win the Game of High Funeral, Burial, and Cremation Costs

BY RICHARD BRUNEAU

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PREFACE

I have read nearly every book I could find about how to pay less for funerals over thirty years, even books on how to pay *nothing*. I have found some good material, but most of the books have been written by individuals who were angry, disillusioned or upset about what they personally had to pay or go through. A couple of those books are in my bibliography. The authors wanted to save others from going through the same difficulties. Some of their suggested methods of counteracting were not the most practical solutions, but most of their ideas and attitudes were sound.

This book is much different. It is from the perspective of a funeral preneed professional of 34 years, not someone who has just done a lot of research. I have helped hundreds of people pay much less across the board for burials, funerals and cremations. Everything has been proven. All the strategies and tactics can be implemented using very reasonable methods, and you will not be fighting "the system" with radical methods or sacrifices. The laws today are on your side. Although there are methods that will work if you wish to go against conventional thinking, this book covers the most legitimate means I have been able to really use that give you the most choices. It focuses on the Federal Trade Commission's "Funeral Rule," as well as what consumer advocate organizations and alliances most recommend. It doesn't suggest you resort to radical solutions that would make too many people angry or that would prove to be a losing battle.

You can use this book for years to come to effectively deal with prices you don't really want to pay.

Richard Bruneau

INTRODUCTION: Who This Book is For

> **"Death and the consequences of dealing with death and paying for 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."**
> **Darryl J. Roberts, *Profits of Death, An Insider Exposes the Death Care Industries*, p. 10.**

This book is for people who are not rich and who want to control and lower their death expenses. Rich people can mostly ignore what is in this book. It is for families and individuals, especially seniors, who have paid too much for too many things their whole lives. It contains refreshing alternatives not shown to most people that are the secrets to winning the game of high funeral, burial and cremation costs, without the need to make sacrifices. It will enable you to deal effectively with deceptive business practices and over-pricing, along with inflation. It will enable you to find the right people to do business with more easily.

It is becoming very expensive to die. The facts are there. Dying is becoming more expensive due to many factors, including the rising cost of healthcare at the end of life, inflation in every industry relating to passing away, and the overall increase in the cost of funeral, cremation and burial services. But there are many ways you can win.

I have been setting up prepaid burial, funeral and cremation plans since 1992. I have deliberately helped hundreds of families learn how to cut their costs substantially through advance planning and strategizing. You will learn how to do the same. You can pay roughly half of what you were thinking of paying. The strategies are easy to use without making major sacrifices concerning your wishes or settling for lower quality. You won't need to purchase expensive insurance either, even if your health has been bad. You won't see high costs as inevitable, and you will know what the best alternatives are. You will get some ideas on how to use critical

thinking and objectivity to get exactly what you want at the lowest cost.

All of the ideas in this book have been proven in the real world. I have the contracts in my files to prove it, hundreds of prepaid plans that have cut costs on average by about 40-60%.

This book was originally titled *How to Control All of Your Final Expenses*. Its emphasis was on things you can "control" in advance. But I later found that many final expenses I was covering are very difficult to control. The strategies in this book are not as useful, for example, for medical expenses as they are for burial, funeral and cremation costs. But death expenses relating to which cemetery, funeral home, or crematory you should use and how best to fund it, will be covered, and these costs can be controlled with a lot more certainty.

Medical and legal expenses relating to the end of life are beyond the scope of this book, but they can be addressed generally. Even so, for some people, the best plan may be to buy one insurance plan that will help them cover the totality of expenses they are leaving behind—not just death expenses such as funeral, burial and cremation. We will explore all the costs you can definitely control, and how also to not neglect or disregard the rest. You will learn how easy it all can be.

The Bottom Line From the Beginning

The bottom line from the beginning of this book is that the very best way to cut death expenses across the board is to *prepay* for them with a preneed insurance company or a trust fund with the funeral home you have chosen through careful *surveying*. But there are other options that work as well. You can also do well without using any type of insurance or trust. You can keep money invested instead, although that is a bit less certain. I have over 30 years of experience helping families cut their costs, and my recommendations are not based simply on math I have done as you would get from most insurance agents. There are a number of sound strategies that work, which I have proven in meeting with families in a wide variety of circumstances.

You will see that you can take control of expenses by

preplanning and prepaying in a correct manner, rather than in ways many insurance agents, counselors and advisors will suggest. You can be your own advisor. Many advisors will try to steer you toward things that will profit *them* or the funeral homes but not *you*. Instead, you can study the matter out in just a few months and start a plan that will net thousands of dollars in savings. It doesn't require a large effort to cut a final bill of $25,000 down to $10,000 or less.

All you need is this book, a calculator, access to the Internet, a phone, a photocopier, a printer, and a spiral notebook or composition book.

Advisors Have to Know Exactly What They Are Talking About

A lot of insurance agents will give you advice about paying for death expenses who don't have very much knowledge of the funeral and burial industries. And the ones who do know the industries are too often biased. So called "preneed counselors," who are also usually licensed insurance agents, who work for funeral homes or even own funeral homes, will guide you toward the plan they most want to sell you, the one that profits the funeral home most. My advice, as found in this book, is sound as well as objective and doesn't steer you toward one particular type of plan. I have the experience of working with and working for many cemeteries and funeral homes for over thirty-four years, including side-by-side with expensive operations with high prices, as well as operations dedicated to saving families money.

For at least 16 years, I have specialized entirely in setting up prepaid plans in the most affordable and realistic ways, both with and without insurance funding. I have offered families and seniors the options of using the best type of insurance or trust plan options for their situations, along with straight payment plans for some things. I have not represented the profits of funeral homes or cemeteries in a very long time. The plans I write today are not the plans that make me the most money. And this book is not a means of selling you my plans either, because I only serve one state and

geographic area as an agent. The strategies in this book are for use anywhere in the United States.

Objectivity

I have always offered *objective* advice, even when the companies I represented didn't want me to. Objectivity means the information should be free of personal bias and should be independently verifiable. The information should be compared to other similar and factual information to determine its value. In this book, you will analyze with me the market and the options from the perspective of an outsider as well as an insider. Most advisors who tell you how to fund death expenses have not worked both in the funeral and burial industry at multiple companies along with numerous funding companies. Their perspective is limited and hardly ever objective. I have seen the whole picture from many angles. I will cover how to survey funeral homes and the entire market and then how to make all the correct calculations, without using any "fuzzy math."

Let's begin and see how you can be "sold" on critical thinking and objectivity, rather than being sold a particular product or plan by a funeral home or insurance agent. You will learn to create your own packages and plans that suit your needs exactly. You will not have to endure having something forced down your throat that might not be right for you.

CHAPTER ONE
Why Death Costs Continue to Go Up

> **"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 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**

Funeral, cremation and burial costs are still going up, but not everywhere. And where they are going up, not all funeral service providers are raising their prices at the same rate. Some are raising prices slowly and reluctantly. You can win the game by finding the right prices and locking them in. You can find the providers, the funeral homes, who are holding the line on price increases and are charging much less. Most funeral homes want you to believe that their high prices and continuous price increases are something you can do nothing about. You can bypass those funeral homes. Your job is simply to pay the lower prices of an alternative funeral home, without concessions or sacrifices of quality. And these funeral homes do not have to be close to your home, especially if you don't plan to use a funeral home's building or chapel for a service.

60 Minutes did a report in 1998 "The High Cost of Dying—The Funeral Business," which you can still watch on YouTube, about the rise of death costs in the United States. Leslie Stahl interviewed Darryl Roberts about his revealing book *Profits of Death: An Insider Exposes the Death Care Industry*. He grew up in a family-owned funeral home and cemetery business. He exposed all the "tricks" that who he calls the "death merchants" use to get more of customers' money. You can still find copies of this book in paperback on the Internet. Watch the video at: https://youtu.be/QcITThd6XNg

One point made by Darryl Roberts on the "60 Minutes" report is that the big conglomerate *Service Corporation International*, the largest funeral and burial company in the United States, has been buying up smaller, often family-owned businesses with big cash offers. After they acquire or buy the companies, they raise all their prices. And they try to maintain any previous images of a family-owned or community-based business the companies previously had. I worked for over four years for one of the companies SCI bought out, *Valley View Memorial Park and Funeral Home* in West Valley City, Utah. I stopped representing that company when they were bought out. They also bought out *Wasatch Lawn*, previously a family-owned business in the Salt Lake area I had some dealings with. It was only the pricing after the acquisitions that bothered me, not the quality of services provided.

The funeral, burial and cremation industry in the United States are still offering services and merchandise at ever-increasing prices. Funeral homes for decades have used deception and manipulative techniques to maximize their profits. They charge as much as they can get away with for everything they offer and say you need. Among the illusions they try to maintain is that they must raise prices every year or continuously, no matter what. In addition to across the board annual price hikes, they continue to spread the same myths. For example, many of them claim expensive "sealed" caskets and sealed burial vaults are more

dignified and will preserve a person's body—even though they will not. They will try to get $5,000-$6,000 for these two required burial items if possible. You can get by with a casket and a vault that cost a total of $2,500-$3,000.

They charge high prices for services held at a family's chosen church, even though their overhead or cost for using the church is usually lower than if they used their own mortuary chapel. Everything they deem to be normal requirements for a funeral and burial, or the least you can do for someone you loved and cared about, must carry a high price tag. They suggest there's not much that can be done about high and increasing prices, and they want you to believe there aren't any good alternatives that would lower costs.

The opposite is true if you look harder. The products and services the over-priced funeral homes make the most money on are not entirely desirable, nor are they necessary to have a dignified death. Many alternatives can be easily arranged that don't require sacrifices of quality to get lower costs. *Costco, Amazon* and *Walmart* sell caskets and other funeral products due to over-priced funeral homes. These companies look for what people really want and help them get it.

Affordable funerals or their associated products are everywhere. You can purchase your casket from any company or make your own, so no funeral home can insist on an expensive casket they sell. You can pay for a reasonably priced funeral service from a funeral home you like but purchase the casket you need somewhere else at a better price. Using a funeral home that is as far away as 100-150 miles is often worth the extra transportation cost of a few hundred dollars if their costs are much lower.

By using a modest amount of study and scrutiny, you can identify over-pricing and effectively deal with it. Even if you really want what the expensive funeral homes promote, you can get it at better prices. And you can certainly learn methods and strategies that give you nearly full control of your death expenses—far in

advance of the time of need and in advance of bills coming due. The key is to recognize all the alternatives available to you and to realize you are never stuck with one "raw deal."

When most seniors sit down and try to calculate what their death and other final expenses will be, they are usually only *guessing*. No one should have to guess. When they think of funeral and burial expenses, they typically think of a local funeral home closest to their residence, or the one that is the same company they bought their cemetery plots from that also conducts funerals. They may think of several funeral homes 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 might be what they've heard through the media—such as "the average funeral today costs…". The average cost of a complete funeral in 2025, according the National Funeral Directors Association, was around $9,000. You don't have to pay this much. The average does not have to apply to you. Most people generally only think, *it just keeps getting more expensive to die*. And most seniors turn to funeral homes to clarify how much must be spent and how best to do it. They might trust the funeral home that has been around a long time, no matter how high there prices may be.

In most areas of the United States, there are funeral homes with lower prices that are not increasing prices at all or only very slowly. You can use them instead. 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 calculate with accuracy what nearly all your death expenses will be at prices you want to pay, and you can properly prepare for them. You can rule out expensive companies completely. The methods and strategies are not complicated, and it can be done in a matter of weeks or sooner.

The alternative funeral homes you should be considering are those who 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. There are alternative products and services that cost less even with higher priced funeral homes. You may be able to get exactly what you want from a pricey funeral home if you know what to ask. You can force them to show you affordable alternatives to their "preferred" plan. When I worked for one expensive funeral home chain for over ten years, they wanted me to push their "Preferred Plan," and that was the term pitched to the customer, which was the plan that netted the company the most profit. But it was expensive to the customer compared to lower cost alternatives I could offer.

You can identify all of your alternatives and include them in your plans. You won't have to worry about anyone taking advantage of your survivors at a bad time or about having overpaid, because you will have thought through nearly all the details in advance, and you will know 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 can cost a lot of money.

Would You Let Someone Sell You A Car That is Overpriced?

In his book, *Profits of Death,* Darryl Roberts says:

> "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. People are using 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 there are always alternatives that are better values. Finding them is easy.

This book shows you how easy it is to pay 50%-60% less for funerals, including burials and cremations, while still getting the quality you want and expect. Just get yourself a composition book for making a lot of notes you can keep all in one place along with a calculator. You won't need the services of a salesperson.

The Law is On Your Side – The Funeral Rule of the Federal Trade Commission

All the proof you need that funeral homes over-charge on purpose can be found in what is called *The Funeral Rule*. From Google, I got this definition of the Funeral Rule:

> **"The purpose of the Funeral Rule is to protect consumers by ensuring they receive accurate and itemized price information for funeral goods and services. It aims to prevent deceptive practices and ensure transparency in the funeral industry. The rule applies to all funeral providers and requires them to provide consumers with the right to choose the funeral goods and services they want, without being required to purchase a package deal. It also prohibits the bundling of services and requires consumers to receive an itemized General Price List (GPL) before being shown caskets or other storage containers. The rule applies to both "at time of need" and "preneed" arrangements, and it ensures that consumers can use alternative containers for cremation, such as unfinished wood or cardboard, instead of traditional caskets."**
> **Federal Trade Commission**

You can read all the details here:
https://www.ftc.gov/business-guidance/resources/complying-funeral-rule#who-must-comply-with-funeral-rule
Funeral Rule - Wikipedia
https://en.wikipedia.org/wiki/Funeral_Rule

Note the words "prevent deceptive practices and ensure transparency." This rule came about in 1984 due to the widespread deception in the funeral industry.

Start Collecting General Price Lists

The law requires that all funeral homes must provide what is called a "General Price List" for potential purchasers to study. They must give you one when you ask for it, either in person, via email, or on the phone. The starting point for your planning is to contact funeral homes and ask for their General Price List to be sent to you. You can put them into a folder where they can all be easily compared.

General Price Lists break down the costs of everything they offer, which you can add up with a calculator. You can select only the items you want. The General Price Lists typically are clear about what is required and what is not, depending on the circumstances. They often, for your convenience and to offer you the best value, will show "packages." Packages, as I will explain later, are usually good if the price is low enough. But you can reject packages if you feel things can be handled better another way. For example, if you like the cost of a funeral service they offer for $3,995 but you feel their caskets are over-priced, you can purchase your casket somewhere else. You will most often see "Total Itemized Charges" of a typical or traditional funeral service, with the casket as an "additional" charge. On the General Price List, you will find a range of casket prices, which is not that

meaningful, and the funeral home's casket price list will be a separate page. You may want a service that does not really require embalming, and you can remove embalming from the package. In any case, the General Price List is something you must have from every funeral home you are considering.

You will also see cremation options listed on the General Price List. You can compare one General Price List to that of other funeral homes to see who has the best value on cremation.

When you have maybe 10 General Price Lists from funeral homes that service where you live, your primary residence, which can be 100 miles away from the funeral homes or even more, you can decide on comparing "apples to apples." This means you write down the total for the same set of charges onto one page in your notebook that you can use to compare them all at once. You can compare one funeral home's package to another funeral home's package that contains all the same services. In your notebook, you can write down these total figures and compare them easily in the form of a list. You could be looking at one funeral home that offers everything you want for $2,995 and another funeral home with a bigger name sells the same for $5,995.

1) Funeral Home 1 Package of Services: $3,995 Economy Casket: $1,595
2) Funeral Home 2 Package of Services: $3,795 Economy Casket: $1,395
3) Funeral Home 3 Package of Services: $4,495 Economy Casket: $1,695
4) Funeral Home 4 Package of Services: $2,995 Economy Casket: $1,195
5) Funeral Home 5 Package of Services: $4,195 Economy Casket: $1,795

Etc.

The "Package of Services" is usually for church, graveside, or mortuary chapel service. It includes everything you need and usually must be done, with the cost of a casket as additional. It includes everything from picking up the body from the place of death to bringing the body to the cemetery or crematory, and it covers everything in between.

A Funeral Home 100 Miles Away From Where You Live

One of the premises of this book is that you can use a funeral home that is 100 miles away or more from your primary residence to save several thousand dollars on the cost of a funeral. This is very realistic. A few people have challenged me and said that this is not practical or that it just doesn't work. It does work. We should explore that option before getting into the rest of this book's points. Using a further away funeral home could be one important key to finding the costs you want.

First let's assume that you can get a complete funeral service, casket included, for $2,000 less using a funeral home you've located maybe 100 miles away. This is easy to find. You can freeze their costs with a preneed insurance contract (explained later in this book). Your funeral plan contract guarantees your transportation costs are covered up to 25 miles before there are extra transportation charges. If your transportation exceeds 25 miles, you will be charged $4 per mile according to their General Price List. That means 75 miles times $4, or $300. Two trips might be involved, one to pick up the body to bring to the mortuary for preparation, and an additional trip to bring you to where you are having your service (church or graveside). This is a total of $600 more for a funeral that is costing you $2,000 less than a funeral in your neighborhood. You still saved $1,400.

Your family can often transport your body to a funeral home 100 miles away to save costs, with most states allowing family transport, and all that is needed is a Burial Transit Permit for $10-$20 from the local health department where death occurs. Some state laws require embalming for interstate transport, though exceptions are possible. I will discuss embalming in more detail later, but a church funeral service may require embalming anyway.

Funeral homes can also outsource various transportation-related tasks to specialized third parties. If you can hold the transportation costs down, using a funeral home far away is very realistic.

When a death occurs far from the final resting place, or if the deceased needs to be shipped out of state or internationally, a funeral home will typically hire a professional shipping service or common carrier. These specialized services handle the complex logistics, embalming requirements for shipping, necessary permits, and interactions with airlines or ground transport providers. Otherwise, choosing a funeral home that is far away from home but reasonable in distance doesn't present very many problems or expenses that cannot be easily handled.

The Time Value of Money Equation in Funerals

My college degree is in accounting, and business mathematics is an integral part of that discipline. We studied time value of money, which is the key to understanding interest growth and compounding, as well as inflation. The principle behind the time value of money (TVM) is highly important in funeral plans and funeral planning, because it addresses the impact of inflation along with investment growth potential over time. Your investment growth compared to rising costs over time must be carefully examined.

Although there are funeral homes who don't raise prices as much or as often as others, we have to assume inflation in a general sense of funeral costs over time. By the time you pass away, your cost of a funeral will be higher, even if you've chosen a lower cost funeral home. You simply need to estimate how long you will live and you will have a good ballpark amount to work with.

Using the Life Expectancy Table in this book, or another online life expectancy calculator, allows you to come up with a rough number of years you have left to live. With that number, such as 15 years, along with a good estimated yearly inflation rate of funerals and burials, such as 5%, we can estimate how much you will need to have at the time of death. This is most useful if you just plan to "keep money invested."

The time value of money formula is: $FV=PV\times(1+r)^n$

Doing calculations with this formula by hand is not advisable unless you are a good algebra student. All you need is a calculator that does TVM, such as the Texas Instrument BAII, or the Hewlett Packard HP12C, HP10, or the HP17bii. If you are not a financial professional, the HP10 is a good value at around $20-$30 used.

You can also get an HP12C emulator online for free, rather than buying that calculator, or another online financial calculator that does TVM.

Inflation is the primary concern. Funeral costs typically rise each year due to inflation (historically 3% to 5% annually). Applying TVM principles helps us understand that money set aside today needs to grow sufficiently to cover future prices, which will almost always be higher than current prices. We will discuss later how to "freeze" funeral and burial costs with preneed insurance, which can eliminate this factoring for the most part. You can freeze by contract around 60%-80% of funeral costs with a funeral home with preneed insurance, with the remaining costs estimated and accounted for. But in cases where preneed insurance is not used but rather final expense whole life or some other life insurance is the funding method, or no insurance is used at all, it is important to select a death benefit dollar amount that accounts for inflation.

Your chosen way to pay may be final expense insurance. And the death benefit in most final expense insurance policies does not grow and is fixed. So you simply calculate a "future value" to know you have enough money to cover costs down the road.

Here is an example. A funeral today at your chosen funeral home costs $7,000. You expect to live 15 more years. We estimate funeral inflation to be 5% per year on average, conservatively a bit high to be on the side. All we need to do next is plug the numbers into our financial calculator. Using the HP calculators, PV = Present Value of $7,000. i = interest (or inflation) per year of 5%. n = Period in years of 15. FV = Future Value, what we are calculating, the future cost of the $7,000 funeral. FV = $14,552.50. We need a policy with a death benefit of $15,000.

You don't need to know how the formula works or know algebra. You just need to know how to plug in the numbers correctly. Get yourself a calculator that does financial math. You can also go to this Website: https://www.calculator.net/finance-calculator.html. Everything you need is there.

No Surprises

Your goal in planning and prepaying is to ensure there are no surprises at the time of death. Everything will have been accounted for, prepared for and expected. You don't need to be engaged in a sales presentation, one that ends in a surprise—the total cost for what you want at the end of the presentation. You can determine that for yourself in advance without being pitched or sold. And there will not be any surprises for your family at the time of death of charges you did not anticipate, because your homework will have been thorough.

Once you determine which funeral home has the best offering, you move on to the next step of deciding how to fund it. You want there to be no money due at the time of death if possible. This means no burden on anyone surviving you to come up with any money. If you decide on not using any of my suggested funding methods, because you know for certain the funds will be there, you can at least learn how to make sure you know what the costs will be. So you will prevent being over-charged. Some funeral homes, when they know you have plenty of money or plenty of insurance, will try to get as much of that money as possible. There should be no unexpected "add-ons" at the time of death.

One add-on you can prevent in your pre-planning, for example, is casket upselling. This happens far too often when a person has selected a low price casket on purpose. All is fine until the time of death when the survivors are coerced into a buying a "better" casket, and then there is a bill of another $1,000 for the upgrade. Whenever I sell a casket to anyone prepaid, I make sure I show them the least expensive models first. Then I move up to better ones. Very few funeral homes do this, because they want you to buy something they make more profit on. My customers usually decline the higher priced caskets, which is what I want. You can specify in your instructions that your casket selection is fixed, and there will be no changes made to your choice. I make sure to include a photo of the casket for the customer to keep with their instructions, which can prevent upselling and also prevent substitution of another casket at the time of need. I don't feel a written description of the chosen casket is enough. Photos are very easy to include.

There are other add-ons you can prevent, which we will discuss later.

Buy a blank notebook and a folder. Use a folder for General Price Lists, casket price lists, burial costs lists, and so on. You can print them out after they have been emailed or texted to you. The notebook is for your calculations and other thoughts, all in one place. In a matter of just a few weeks or a month, you will start seeing through the fog and will be able to make sound plans. The MetLife Funeral Planning Guide I suggest will be a huge help, and you do not have to buy MetLife's insurance.

Dedicating a simple raw notebook specifically to mathematical aggregation, or grouping together, clears the analytical fog. It allows you to write down identical, customized itemized selections across multiple regional funeral homes to see who is artificially hiking costs. You don't even need to know how to use an electronic spreadsheet. In just a few weeks of recording these numbers, the high corporate price patterns become completely transparent. This is a highly practical, foolproof way to strip away the industry's sales pressure.

Chapter Two
What Are Death Expenses?

"Details matter. It's worth waiting to get it right."—Steve Jobs
"When you pay attention to detail, the big picture will take care of itself."—Georges St-Pierre

Final expenses are all the bills and costs associated with your death, or they are the bills that need to be paid at some point in time after you die. Burial, funeral, or cremation costs, "death expenses," are the first of final expense bills to consider before all other bills, because something must immediately be done with your body when you pass away. All other costs and debts can usually wait and be dealt with later.

Proof of payment or proof of available funds such as an insurance policy, receipts, money from a trust, paid up papers or deeds, or cash up front must be presented for death expenses. For example, a cemetery normally will not open and close a grave unless the plot and the grave opening and closing labor fee is fully paid for, along with a casket (or other acceptable "burial box") and burial vault (concrete outer container or grave liner). I will explain later how and where to purchase each of these items and how to freeze and guarantee the lowest costs, along with all the other costs that will or could come up.

If your estate needs to be settled before funds can be paid to a funeral home, you can sometimes sign a promissory note and pay the funeral home and cemetery later, but most will insist on a better guarantee than that. You can also use a credit card if funds are pending, though many homes now pass along a 3% to 4% processing surcharge. If a family cannot pay cash up front but holds a life insurance policy, the funeral home will not wait weeks for the insurance company to process the claim. Instead, they

require the beneficiary to sign an *insurance assignment form*. A third-party funding company instantly advances the cash to the funeral home, but they deduct a 3% to 5% factoring fee straight out of the final insurance payout, reducing the money left over for the survivors.

If There's No Money: Pauper's Graves or Public Health Funerals

> **Matthew 27: 7 "And they took counsel, and bought with them the potter's field, to bury strangers in."**

Hopefully you will not fall into this category. Pauper's graves, or public health funerals, are too common, with local authorities handling "unclaimed dead" burials in the United States due to poverty, lack of family or close friends, or issues like homelessness. This often results in unmarked or shared graves in designated areas called Potter's Fields. Historically, these unmarked burials were extremely widespread, sometimes making up the majority of burials in old cemeteries. The term "pauper's grave" is unofficial, referring to burials paid by public funds for the destitute. Cremation is the more common option for a person who dies with no help.

Cremation is a very common method for disposing of remains for those who die without money (indigent), often handled by county programs as a cost-effective alternative to burial. The specific process (cremation vs. basic burial) and whether ashes are returned vary by location and available funds, with direct cremation being cheaper and increasingly frequent.

A direct cremation may occur, with ashes sometimes stored and, if unclaimed after a period, buried in a pauper's grave. In some areas, ashes are returned to a designated person if they can claim them. A basic burial in a simple coffin in a public plot is another option.

While cremation is a frequent choice due to cost, the system aims to provide dignified, basic disposition (burial or cremation) for those with no means, coordinated through local government programs. There are no services like a memorial or funeral provided, and the containers provided are the minimum, such as cardboard or plastic.

You Should Use a Funeral Home No Matter What

Contacting a licensed funeral home is not always required when a death occurs, but it is the easiest way to deal with a death and I strongly recommend it. The funeral home should be carefully chosen in advance, which includes sending them your information long before your death occurs, so they can create a file for you. The deceased will be in the hands of skilled and experienced professionals when you use a funeral home. Your job is to make sure they do not try to charge you too much, beforehand or at the time of death. This can be handled in advance much easier than if you just set aside funds for "when the time comes." Choosing a funeral home in advance is a critical step.

In the majority of U.S. states, you are not legally required to hire a funeral director. You can often act as your own funeral director while you are still alive, handling the body and paperwork yourself or designating someone else to do it. But it is usually not worth the effort to eliminate a funeral home's funeral director. Ten states currently *do* require a licensed funeral director for certain tasks (like filing the death certificate or overseeing disposition): Alabama, Connecticut, Illinois, Indiana, Iowa, Louisiana, Michigan, Nebraska, New Jersey and New York.

At-home funerals are legal in all states. You may legally hold a home-based funeral or vigil (bathing, dressing, and private viewing) in all 50 states. While home funerals are legal everywhere, home burial (interment on private land) is restricted or totally prohibited in some states, such as California, Washington, and

Indiana, where bodies must generally be buried in established cemeteries.

For a good history of funerals, to discover what might be best for you, read *Rest in Peace: A Cultural History of Death and the Funeral Home in Twentieth Century America*, by Gary Laderman, 2003. It is still available for purchase on the Internet, new and used. There are many possibilities.

Pronouncement of Death

Before a body can be moved to a funeral home or crematory, a medical professional (physician, paramedic, hospice nurse, or coroner) must officially pronounce the death. It is usually a physician who has the final word. If someone is under hospice care at home, you should call the hospice nurse instead of 911. They can make the official pronouncement and notify the authorities for you if they are available.

Death Certificates

The filing of the death certificate is usually required within 72 hours to 10 days, depending on which state death occurs. Death certificates are critical legal and statistical documents requiring prompt completion for disposition (burial/cremation), settling estates, and public health tracking. Getting a certified copy typically takes longer. While some states like Florida may process them in 3–5 days, many states take several weeks or even longer if a coroner or medical examiner is involved. You will likely need 10 certified copies. Most facilities (banks, life insurance companies, the Social Security Administration, and title companies) require an original certified copy rather than a photocopy. So make sure to order a minimum of ten to fifteen to begin with, as part of your plan or set of instructions. They do not

cost a lot, and having a few too many is better than not having enough.

The state requires a long list of biographical data about the deceased. If a grieving family cannot remember or locate a mother's maiden name, an exact date of marriage, or a Social Security number, the funeral director must put "unknown." It is best to gather the required information as completely as possible in advance.

Go here to learn more about death certificates: https://trustandwill.com/learn/death-certificate.

When I prepare what I call a "Final Wishes Summary," included in this book, for my funeral plan clients, which is a set of instructions given to family members in advance, I make sure to include the death certificate vital information: Social Security number, date of birth, place of birth, date of marriage, spouses' name, and parents' names. This will speed up the process of getting death certificates.

Because a death certificate requires a significant amount of personal and statistical information, grief can make gathering these details difficult for your loved ones during an already emotional time.

Your chosen funeral home can create a file in their records with all of your details. Having all the details organized in one place means the funeral director can quickly and accurately complete the required forms without having to track down various family members or documents. The information you provide ensures accuracy on the final legal document, preventing potential delays or issues later when the family uses the certificates for things like life insurance claims, bank accounts, and benefits. It eliminates the "guesswork" for your family, allowing them to focus on grieving and arrangements rather than paperwork.

Information to Include for the death certificate:

- Full legal name and address
- Social Security number

- **Date and place of birth**
- **Date of marriage and spouse's name (including maiden name if applicable)**
- **Parents' names (including mother's maiden name)**
- **Marital status**
- **Occupation and kind of business/industry**
- **Education level**
- **Veteran status and details (including branch of service, if applicable)**

You can put this information onto a sheet of paper with a large title "VITAL STATISTICS" at the top.

Funeral Planning Guide

https://corporate.dow.com/content/dam/corp/documents/human-resources/165-02067-01-metlife-funeral-planning-guide.pdf

The MetLife Funeral Planning Guide on the Internet, or one similar to it, is an excellent way to get all the vital information about your death plans in place, for the death certificate, for the funeral home, and for your family. This is not an official endorsement, but it is to provide you with an example of how to get things organized in writing. There are many good planning guides out there. If the PDF is not "editable" on your device, just print the pages out and fill them in my hand. You shouldn't need more than such a planning guide to get all your thoughts, plans and preferences written down. Also make sure you have a composition book or spiral notebook to write down everything else.

While the printed Funeral Planning Guide acts as your static record for biographical details, the notebook acts as your active tactical laboratory. It is where you scratch out calculations, record

mileage estimates for long-distance funeral homes, list the itemized prices from your collected General Price Lists (GPL), and document third-party casket model numbers. This dual approach completely demystifies the planning process within a matter of weeks, keeping all your defensive consumer notes isolated from emotional sales pitches.

Designate a Person To Handle Your Funeral

I fill out a Final Wishes Summary with most of my clients or give it to them to fill out later and fax to me, and then I produce a nice printed copy which also contains a photo of their chosen casket if applicable. This worksheet has a space for "person(s) in charge." This is very important. Simply making your wishes known for your death is not enough. Someone needs to oversee, arrange and maybe manage everything that happens from the time of death to the final disposition of your body.

Sometimes we will indicate a child's name, "children" or "priest" or "bishop." But a specific person, maybe with an alternative person in the event the first choice predeceases you is best.

Sometimes it is appropriate to put "executor" as the one in charge.

In New Jersey, while you cannot authorize your *own* final disposition, you can appoint a "funeral agent" who has the legal authority to carry out your wishes after your death.

Designating a specific person to handle your final arrangements is a critical step in estate planning along with funeral planning, because an executor's legal authority often does not begin until after the funeral has already taken place.

Why Designating a Specific Person Matters

- **Avoids Probate Delays: A court must formally appoint an executor through probate, which can take days or weeks. Funeral decisions, however, must be made immediately.**
- **Overrides Default Laws: If no one is named, state laws follow a "next-of-kin" hierarchy (e.g., spouse, then children, then parents). If you have multiple children who disagree, the funeral home may refuse to act until a court orders a decision.**
- **Legal Authority: In many states, you can name a Funeral and Disposition Representative (sometimes called a Funeral Agent) who has the exclusive legal right to make arrangements immediately upon your death.**

Is an "Executor" the Same as a "Person in Charge"?

While you can name your executor as the person in charge of your funeral, they do not automatically have that power in many jurisdictions. The executor and person in charge of the funeral may have separate roles. It is often appropriate to name a specific "Funeral Agent" because their job ends once you are laid to rest, whereas an executor's job (managing money and property) begins later and lasts much longer.

A person who has passed away is normally taken into the "care" of a funeral provider. Someone has to arrange the transportation, refrigeration, and (if necessary) embalming of your body starting from where you pass away. The funeral home staff will pick up your body from where you pass away, take you to the

funeral home, later to the place of the service, and finally to your resting place (ground or tomb) or the crematory.

Very few of these services are free of charge, but their cost to you can be reduced—as we will explore. And reducing costs is not something that is easily done at the last minute, unless you're willing to make sacrifices. Reducing costs must be planned for well in advance.

Again, other, additional 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. This book does not cover how to handle these expenses.

Sales taxes on items such as caskets, vaults and urns are easily accounted for in advance. Sales taxes cannot be frozen in advance. I put allowances for sales tax, using a future rough estimate of costs of containers, for example, and multiply that times a sales tax rate a bit higher than today's sales tax rate. When I guarantee the cost of a casket for $1,595, I have to account for the sales tax using a future cost. Sales tax is never computed on past cost. So I would use maybe $1,800 as the future cost, times 8 percent for a sales tax allowance of $144. Burial vaults are taxed the same way.

Other final expenses we will not discuss would include debts left behind such as mortgages, vehicle and consumer loans, or education loans.

100 Miles Is Not Too Far

Funeral, burial and cremation costs are final expenses you can control. Again, if you live within approximately 100 miles of a small 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. Living in a rural area does not put you at a disadvantage either. Even using a more affordable funeral home that is 100-200 miles from home will only amount to an additional transportation charge of a few hundred dollars. The funeral home I use almost exclusively when I set up prepaid plans in Utah charges $3.25 per mile for extra transportation, so even 200 miles extra is only $650. If you are saving $2,000-$3,000 per funeral for using a funeral home further away, paying $650 for extra transportation should be no problem.

You more than likely have dozens of funeral homes to choose from if you expand the range of location instead of looking at only providers close to your home, and you can shop for the best value. 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 determine 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 this before you can take control of your death expenses. A downloaded "Funeral Planning Guide" can help you decide this.

Immediate Disposal or Immediate Disposition

"Disposition" refers to the manner in which a deceased person's body is taken care of after death. It encompasses the method chosen for the body's final resting place, such as burial or cremation, as well as any other events, like scattering ashes or placement into a mausoleum. It is a legal term that defines how a deceased person's body will be handled, and it is important to understand the various options available and allowed by law in your area.

The easiest and least costly option when you pass away is to prearrange an immediate disposal, which can be 1) an immediate burial, or 2) a direct cremation. These dispositions will happen without much delay, or immediately, since there will be no service either with or without a viewing, and there will be no services that require *embalming*. Immediate means that only refrigeration is required, which costs much less than embalming.

Traditional Jewish law (Halakha) prohibits embalming because it's seen as desecrating the body and delaying its return to the earth, with burial required as soon as possible. But some modern Reform Jews might permit it for transportation if necessary, as the body must return to its natural state. Jewish tradition emphasizes a simple, green burial, with the body returned to the soil, and embalming interferes with this process and the concept of resurrection, though exceptions for government or transport exist. If you are Jewish, the issue is how "orthodox" you are.

Most states require embalming with refrigeration first if there is a viewing, "wake," or visitation, however it is termed, after a certain amount of time has passed. They assume there is a threat to public health without embalming, although that has not been proven. Common scenarios where embalming might be legally required include when the body's disposal is delayed beyond a certain timeframe, often 24 to 72 hours, depending on state regulations. Some states require embalming or refrigeration if burial or cremation does not occur promptly. Embalming may also be required if the body is transported across state lines or via a common carrier, such as by air. If a public viewing or open-casket funeral is planned, many funeral homes may require embalming for presentation and sanitation. This is typically a funeral home policy, not a legal mandate.

Embalming does, however, eliminate odors resulting from decaying bodies. It can only "preserve" a body for a matter of

days. It is done more in the United States than the rest of the world, because it is not generally viewed as a necessary procedure. An embalming could cost $900, whereas refrigeration for two days would cost $200. A body can remain in refrigeration indefinitely until a decision is made by survivors concerning what is to be done next (but there is a charge for refrigeration that increases over time, usually per day).

Green Burials

A *green burial* is an alternative to traditional burials, focusing on minimizing environmental impact. This type of burial typically involves using biodegradable materials, such as natural caskets or shrouds, and avoiding toxic embalming fluids. Biodegradable essentially means that something can be broken down into increasingly smaller pieces by bacteria, fungi or microbes to be reabsorbed by the surrounding environment or the ground, ideally without causing any pollution. Green burials often take place in designated natural cemeteries that preserve the land's natural state. Most cemeteries do not accommodate green burials.

Green burials, where everything is biodegradable, do not allow embalmed bodies to be buried, but refrigeration is normally done first. Green burials eliminate the need for burial containers normally required—vaults (outer containers) and caskets.

Most traditional cemeteries don't accommodate green burials due to their rules requiring vaults and embalming, but there are a few "hybrid" cemeteries (offering both) and dedicated "conservation" burial grounds. While green burial is legal in all states, local cemetery regulations, often designed for traditional burials, rule it out. If you want a green burial, you'll likely need to find a specialized green or hybrid cemetery, as most existing

cemeteries will require adherence to their traditional (vault/embalming) rules.

Green burials can be less expensive than traditional burials, primarily because they often exclude costly services like embalming and caskets.

Where Can Funeral Services Be Conducted?

Funeral services can be held in many places, most commonly at funeral homes, churches and other religious venues, reception centers, or directly at the cemetery graveside. But less commonly they can also take place in personalized locations like private homes, gardens, parks, or even unique venues like ballrooms, museums, or beaches, provided there's space, access for the casket, and permission. The choice depends on personal preference, cultural/religious needs, accessibility, and budget.

Church Funerals Are Not Free

There is a misconception that if a funeral service is held at a church, it will cost nothing or next to nothing. This is not true. The funeral home and the funeral directors have to do just as much work as they would at their own funeral home chapel. Where I have set up prepaid funerals in Utah, churches have been the most popular choice. You don't always have to be active in your church to get use of a church for your funeral viewing or service, but you usually must be recorded as a member of that church. There are many Websites and videos that explain the protocol of church funerals. Here is one example for Mormons: https://www.churchofjesuschrist.org/study/manual/general-handbook?lang=eng (Type Ctrl-F "29.5")

For Catholics: https://www.usccb.org/prayer-and-worship/sacraments-and-sacramentals/bereavement-and-funerals

Graveside Services Suit Many Families Best

Graveside funeral services are a few hundred dollars less than church or mortuary funerals, because the use of a building is replaced with a tent and folding chairs outdoors near the grave. There may be no embalming required. A graveside service or direct burial often happens shortly after death, which means embalming is typically not required by law or necessary for a viewing. It can be "closed casket." Embalming can add several hundred to over a thousand dollars to the cost. Graveside services are generally simpler and shorter, allowing families to forego extra expenses like extensive flower arrangements, musicians, or catering that often accompany a full traditional funeral. While caskets can still be a significant expense, families opting for a graveside service might choose a less expensive, simple casket since there is no public viewing. The core services are provided by the funeral director (transportation, paperwork, coordinating with the cemetery), but without the staffing costs associated with a large event at their facility.

Reception Center Funeral Services

Choosing a reception center for a funeral can save a significant amount of money compared to holding the service at a funeral home, a church, or the graveside. I have found, however, that while some reception centers allow funeral services, they do not permit caskets on the premises. Zoning and health ordinances are the primary reasons reception centers ban caskets. Many jurisdictions strictly prohibit unlicensed facilities from holding or displaying human remains due to health codes. Memorial services without a viewing are much more readily accepted. By choosing a memorial

service with no viewing, families can also eliminate the need—and the extra cost—for embalming.

Design Your Service

You can have a full service or a memorial only. A memorial only will cost you less, is simpler, and it is easier to outline in advance. Whichever you choose, write down exactly what you want for your service or memorial. This will point you to any costs you need to cover also, so there won't be any surprises or add-ons you didn't account for in your funding plans.

You can arrange to have photos, memorabilia, slide shows and videos. You can make sure it happens the way you want it with nothing left out. You can prevent leaving the details in the hands of the wrong people.

Holding a Viewing (or Visitation) Without a Formal Funeral Service

A *viewing only* arrangement is another choice for families seeking a more personal, low-key, or private farewell. Family and close friends can have a chance to gather, share memories, and say goodbye without the structure of a large ceremony that costs more. The FTC Funeral Rule ensures you only pay for the services you choose. Viewings are generally more informal than funerals, allowing for personalized touches like music, photos, or shared stories. You can also keep it a small, private gathering for immediate family only and closest friends. Discuss your wishes with a funeral director at an affordable funeral home. They are experienced in organizing visitations (viewings) without full services.

A viewing can happen before cremation, as discussed next, even with direct cremation (simple, quick), or after cremation, with or

without the urn present. No one will be "viewing" the deceased per se, but the attendees can view whatever you want them to on a few tables or a video player.

Funeral Service Followed By Cremation

A viable way to eliminate death costs is to have a traditional funeral service followed by a cremation, which eliminates the thousands of dollars in burial costs. And the casket can be a rented wood or a purchased fiberboard casket that can be cremated, or you can purchase another lesser priced wood casket designed specifically for cremation. The savings for this type of funeral can easily be well over $5,000 when you factor in the elimination of ground burial costs. All the complete funerals followed by cremation I have set up to be prepaid through National Guardian Life have cost under $4,000 using Utah's most affordable funeral homes. The plans were done with nothing else to pay, either before or after death.

When Exactly is Embalming Done and When Is It Required?

> **"According to the homepage for the Wyoming Funeral Directors Association, modern Americans embalm for three reasons: disinfection of the potentially dangerous corpse; preservation to facilitate proper ceremonial steps in the final disposition and to ward off 'odors and other unpleasantness' that accompanies a corpse in decay; and restoration of the body to a semblance of life for the sake of therapeutic healing among survivors. The same website explains the standard procedure of embalming as consisting of several steps that include washing and disinfecting the body, shaving the face if necessary, closing the eyes, wiring the mouth shut, and tending to the lips. With the use of an embalming machine, an electric pump forces chemical fluids through a tube into either the carotid artery or the femoral artery. Another tube is inserted into the accompanying vein to drain the blood out of the body and into the sewer system. It generally takes three gallons of embalming fluid to get the body in the right shape. After removing the tubes and**

> suturing the incision, suctioning out the abdominal cavity with a trocar or hollow tube and injecting additional chemicals, the body is then washed a final time. Cream is used to prevent dehydration on the hands and face, hair is shampooed, fingernails cleaned, and after the bloodless body is dressed and placed in the casket, cosmetics are employed to restore the natural color of the face."
> *Rest in Peace: A Cultural History of Death and the Funeral Home in Twentieth-Century America.* Gary Laderman, 2003, Prologue, XVIII-XIX

You can eliminate embalming costs even if a service is delayed, as refrigeration is a legally valid, lower-cost alternative. Graveside, church, and mortuary chapel services do not require embalming if the casket remains closed or if a memorial service follows direct cremation. Since average embalming costs range from $700–$800, you should decline it unless an open-casket public viewing is selected. By law under the FTC Funeral Rule, funeral homes cannot charge for unauthorized embalming and must disclose that it is rarely legally required.

> "Popular ignorance about the law as it relates to the disposal of the dead is a factor that sometimes affects the funeral transaction. People are often astonished to learn that in no state is embalming required by law except in certain special circumstances, such as when the body is to be shipped by common carrier.
>
> The funeral men foster these misconceptions, sometimes by coolly misstating the law to the funeral buyer and sometimes by inferentially investing with the authority of law certain trade practices which they find it convenient or profitable to follow."
> *The American Way of Death Revisited*, Jessica Mitford, 1998, p. 49

For the cremation of the author I just quoted above of The American Way of Death Revisited, Jessica Mitford's family spent under $500. Later, they conducted a large memorial gathering. It was very much consistent with Jessica's hatred of extravagant funeral merchandise but love of a good party. She proved you can have exactly what you want at the lowest cost.

Eliminate embalming if possible. Funeral homes will try to sell it to you. Embalming is an invasive procedure that is not always required by law. While there are situations where it can be useful (for example, a long period between death and viewing), in no state is it required when burial or cremation is planned within two days, and in most states, refrigeration is all that is usually necessary.

Simple, Direct Cremation

***Direct cremation*, as it is usually termed, sometimes "simple cremation," is the least expensive of all, and containers required don't normally go beyond cardboard for the cremation casket and simple plastic or cardboard urn for the remaining ashes. The body of the deceased is bathed, cleaned, and dressed before the whole process starts. The body will stay refrigerated until the cremation can be done. Embalming is not required with direct cremation unless you requested a viewing or service beforehand. You can have a church, reception center or mortuary chapel service followed by a cremation, which eliminates all burial costs such as vault and grave opening and closing.**

Direct cremation can include a short memorial service before or after, at a cost of usually just a few hundred dollars more than the direct cremation. I have written many prepaid cremation plans that included a simple memorial at a church or no memorial at all for under $1,500.

Immediate Burial

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 (or

optional sealed vault) as well as a casket. The savings of immediate burial average $1,000 to $2,000. The casket can be among the least expensive available. Some cemeteries do not allow cardboard box burials, but most do if the box is designed as a burial container, or the equivalent of a casket, or "cardboard casket." Sometimes plastic caskets are used, which are often the liners or inner caskets of high quality rental caskets. Look for the lowest cost material for an immediate burial casket. Because nobody will be viewing the body during an immediate burial, paying a premium for cosmetics, high-gloss stains, or heavy metal hardware is a complete waste of money.

Rental caskets are suitable for a funeral followed by a cremation but not for a burial. This means you can rent a higher quality casket for less than $1,000 that you would purchase for $3,000, because the casket is returned to the funeral home and a different box is used for the cremation. The insert in the rental casket is a corrugated cardboard insert with a protective plastic liner, compliant with crematory operations. The outer casket is sanitized and used again for someone else. Concrete outer burial containers (vaults) and caskets made of at least fiberboard are the usual minimum requirements for burials and funerals.

How Burial Vaults Came About

Vaults or outer burial containers were originally invented during the 19th century to protect graves from structural collapse and to deter grave robbers. Cemeteries later realized that mandating these containers was a highly profitable requirement. Today, the primary reason given for an outer container is to protect the casket from being crushed by heavy cemetery equipment and to keep the ground from settling. Almost all cemeteries require these 'outer burial containers' along with caskets.

With a vast majority of traditional burials, the human body never comes into direct contact with the earth. The body inside the casket goes into a concrete outer container. Unsealed versions are typically called grave liners or grave boxes, whereas sealed versions

are referred to as burial vaults. Under Federal Trade Commission rules, funeral homes are strictly prohibited from claiming that a sealed vault will permanently or indefinitely preserve human remains, ensuring providers do not use deceptive marketing to upsell these items.

After a cremation, the cremated remains can go into an urn or other container, be buried in a plot, placed in a tomb called a columbarium, or inconspicuously scattered somewhere. Most cemeteries require a smaller, cremains outer container or cremains vault for burial of cremated remains and will not put the ashes directly into the earth. Again, their purpose is to get more money for the burial. You can keep the ashes at home in an urn instead, with just a grave marker to give people a place to visit. Your ashes don't have to be in the ground, and you don't have to pay for the digging or the cremains vault.

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 an affordable funeral home in my area. Look for "Immediate Burial" as a package on a funeral home's *General Price List*. [A General Price List is a document required by the Federal Trade Commission which lists the prices (or range of prices) for all of the services and merchandise regularly offered by the funeral home. This price list must be given to you to keep, at the beginning of an arrangement or a prepayment meeting. Funeral homes must give you in person or postal mail you their "General Price List" when you ask for it, in person, over the phone, or through email requests. This is important for your surveying of funeral home costs, as well as for arranging financing.]

IMMEDIATE BURIAL**

Minimal, low end casket purchased: $1,195

Concrete grave box, grave liner, or vault with setting fee: $1,595

Opening and closing of grave labor (weekday): $900

Taxes on containers, short obituary, flowers, etc.: $1,100

Total Cost of Immediate Burial $4,790

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

The above immediate burial plan eliminates the memorial service and the separate viewing of the body and lowers the total

cost by about $1,000-$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," or "grave liner") also, which is normally made of cement or concrete. 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 always save money, but it does eliminate the cost of a vault and embalming. Most cemeteries won't allow a non-casket or green burial, and almost all of them require an outer container (vault).

2. Mausoleum 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. I have sold a few dozen mausoleums over the years. The families feel better knowing the deceased is not buried in the ground, along with all the elements and insects. And even ground burial vaults cannot protect or preserve a body. Insects, water and other elements will still reach a buried body.

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 three primary reasons why cremation is becoming increasingly popular in the United States: (1) cremation usually costs significantly less than traditional burial or interment; (2) modern cremation methods are relatively clean, quick, and efficient; and (3) cremation has become widely accepted among religious and cultural groups that previously prohibited it.

All of the above methods of disposition can include a service or 'memorial' at additional cost. Generally, having a funeral service with a public viewing involves more costs, but these costs can be easily controlled and predetermined. If you choose to hold a public viewing or an extended service, the funeral home may require the body to be chemically embalmed as a matter of internal company policy, though no state law routinely mandates embalming for standard funeral services. Conducting a formal service requires an itemized staff fee to be paid to a funeral service provider, which can add several thousand dollars to your base burial or cremation costs.

Typical Funeral Packages

Here is how a typical "package" of services is worded, for a funeral service in a building such as a church, mortuary chapel, or a reception center:

> **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 (casket not included)***
> *****Limousine or family car is additional***

The cost of a casket or coffin is separate from the services package, because caskets vary so much in price. This is an area where a family can unknowingly overspend. Sometimes a more expensive casket is promoted by the funeral home and even "pushed" or imposed by the funeral home, because without it somehow the funeral service would not be as meaningful or memorable. 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.

For a complete explanation of casket construction and models, read Darryl J. Roberts' book *Profits of Death, An Insider Exposes the Death Care Industry*, 1997, pp. 36-43.

Make sure the funeral home you are considering has caskets that are reasonably priced. Some funeral homes don't engage in over-pricing of casket tactics, and there are also alternative sources such as *Costco, Amazon 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. It is unlawful for any funeral home to charge you a fee for using a casket not supplied by them. This explains why Costco and other discount retailers are still in the business of selling caskets to the public at the time of need. They know how funeral homes over-charge for caskets, and they provide what families need at better prices.

While a funeral home is legally obligated to accept an outside casket, they may require you to sign a waiver stating they are not responsible for any structural defects or damage that might occur if the third-party casket was improperly manufactured or delayed in shipping.

Over the years I have met a few individuals who constructed their own caskets and kept them in storage for when the day comes. There is nothing wrong with this, as long as it will fit into the burial vault.

Cemeteries hardly ever arrange burials by themselves without the help of a funeral home; they primarily perform the physical labor of opening and closing the grave. In a handful of restrictive states—including Connecticut, Louisiana, Michigan, Nebraska, New Jersey, and New York—it is explicitly required by law to hire a licensed funeral director to handle the body and file the death certificate, even for a completely private immediate burial.

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 and filing necessary state and local documents.

What is required: You must still pay for the basic services fee of the funeral director (which covers vital statistics paperwork and securing permits), the physical transportation of the body, and a basic container (though a regular casket can sometimes be swapped for an alternative rigid container if cemetery bylaws allow).

Double Depth ("Stacked") Burials To Save Money and Conserve 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. The $100 extra does not cover the *entire* second burial. The family will still pay a full, separate opening and closing fee when the second person passes away years down the road. 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 the second interment right can be purchased later in a burial space one already owns— usually provided no one has been buried in that space yet. In practice, many cemeteries *will* allow you to add a second right even after the first person is buried, provided the first burial was originally dug to the extra depth. If it was only dug to single depth, it cannot be deepened later.

Double depth burial arrangements cost you less money than burials 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 35-40 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 thoroughly discussed in this book as a means of lowering your expenses.

What are Burial Vaults?

What the deathcare industry calls "vaults" today are usually basic outer burial containers, grave liners, or grave boxes. Under Federal Trade Commission (FTC) rules, a true "vault" must be a sealed container. What most traditional burials actually utilize is a simple, unsealed concrete box. Cemeteries mandate these containers strictly to support their heavy lawn maintenance machinery and prevent the soil above the casket from sinking or settling over time.

You should only purchase the minimum, least expensive container required by your cemetery's bylaws. Despite aggressive sales pitches, there is nothing about a vault's construction that will permanently protect a body or halt natural decomposition. Expensive, reinforced sealed units only protect the outer casket from moisture or cracking. The body decomposes regardless. If a salesperson pushes a premium sealed vault, you can firmly decline it.

To protect against industry jargon, note the language used in typical cemetery advertisements:

"The primary purpose of the Outer Burial Vault is to protect the casket from the weight of the earth... We also offer a non-protective grave box that does not provide any of the sealing protection... but still meets most cemeteries' requirements."

Notice they explicitly say it protects the *casket*, not the corpse. They label the affordable minimum option as a "non-protective grave box" simply because it sounds inferior, allowing them to retail their "vaults" for an inflated $2,000 to $4,000.

Three Burial Costs

Every ground burial involves three distinct mechanical fees. Understanding the separation between them prevents funeral homes from sneaking hidden surcharges onto your invoice:

> **1. The Physical Vault: The raw concrete container itself. It operates like furniture inventory and typically costs $800 to $2,000.**
>
> **2. The Setting Fee: The mechanical labor of using a hoist to lower the vault into the earth and place the lid on top. This ranges from $300 to $800. Some cemeteries include this directly inside their digging fees.**
>
> **3. Opening and Closing: The heavy labor of operating a backhoe to dig the grave, backfill the dirt, and compact the lawn. This runs between $600 and $1,800, with heavy price spikes for weekends, evenings, or holidays.**

How to Freeze These Costs

By utilizing a prepaid preneed insurance contract, you can easily freeze the price of the physical vault and the setting fee in advance, locking them in against future inflation.

Freezing the third cost—the grave digging labor—is much more difficult. Most cemeteries refuse to freeze labor because holiday and weekend overtime rates fluctuate unpredictably. If a provider offers to freeze all three elements into one guaranteed package, it is usually because a large corporate deathcare conglomerate (like Service Corporation International / Dignity Memorial) owns the funeral home, the cemetery, and the insurance company backing the contract. While convenient, these corporate all-in-one bundles are typically very expensive.

For a more cost-effective approach, use an independent contract to freeze the physical merchandise and setting fee at a fair price, then set aside an estimated cash "allowance" in a bank account to cover the cemetery's future digging labor at the time of need.

The Vault Dirty Trick Memorial Parks Like to Play

Some cemeteries or memorial parks will charge a lower price for their physical vault than funeral homes charge. Some charge a high price for the setting of the vault if a family purchases a vault elsewhere. This is more typical of the chain operations. It's a dirty trick. 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 or plot 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 payment 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 can be finance and interest charges and/or the price may be high to guarantee this arrangement. And their plans may not have the insurance included you want to pay the plan off in the event of unexpected death.

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 along with the services and casket, since that cost can be frozen. I typically include in my insured funeral plans the service, the casket, and the outer burial container ("vault"), because not only do I freeze the vault cost with that funeral home, the purchaser also gets the insurance to pay off the balance in the event of unexpected death. Vault payment plans through cemeteries don't usually come with insurance.

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. The setting is the labor of installing the vault in an already open grave.

Using 2026 prices, a vault (unsealed grave box) with setting *plus* the opening and closing of the grave will be around $3,000. Use that average figure for calculations if you haven't determined any specific costs yet.

Lawn Crypts

Some cemeteries sell or have sold in the past plots with two vaults already installed in them one on top of the other, which is called a lawn crypt. These can be good values if you can find them. Some cemeteries have chosen to install lawn crypts in entire sections of a cemetery. Lawn crypts are usually installed with shared, reinforced walls and an elaborate drainage system. Since large sections are installed together, they are more likely to withstand floods and other natural disasters. Even though the initial cost of installation is high, lawn crypts are more cost-effective for them later. They are easy to access, even during the winter. They also eliminate sinking and collapsed graves.

Burial Plots

If the city you live in has a city cemetery and you are a resident, buying burial ground there is most likely less expensive than larger memorial parks or endowment care cemeteries. It might be $1,000 per plot at a city cemetery, and it might be $2,500 per plot at an endowment care memorial park. It might even be cheaper than a larger park to pay a city cemetery's *non-resident* cost in another city to use them. On the other hand, memorial parks or endowment care cemeteries sometimes have an abundance of unused space for sale or available for future development and might be your best option—especially if you are considering "family plots" or more than two plots together. You would be paying less for an "unassigned location until time of need" for a future development area. Other parks are running out of space and are likely promoting the double depth burial option to conserve what they have. Shop around. If you're going to be buried, burial plots are your first consideration.

Some cemeteries do not have payment plans. You must pay in full, either in advance or at the time of death. Most others do have payment plans, which are typically up to two years, sometimes longer, with no interest if paid off quickly. They can also tell you how many spaces are available left for purchase. This is important if they are running out of space. Some city cemeteries are sold out completely.

Plots or spaces at memorial parks and cemeteries often have different prices for different gardens, with the close-to-filled or more desirable areas with a higher cost. Sometimes if you want to be near family who also have plots, you have to pay more. But if you don't care where you are in the cemetery after burial, you can purchase space "unassigned" until time of need. This means no location is chosen until death, at which time your survivors choose from among what is available at that time.

Cemetery space tends to go up in cost and market value over time, not up and down as does much real estate. Cemetery plots are a form of real estate, or real property. It is more likely to go up as availability goes down and spaces are bought up. It is to your advantage to purchase cemetery property as soon as you can.

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, such as $50-$100, 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 or abandoned due to lack of

funds. They become a run-down eyesore, and they are not as pleasant for families to visit.

Many of the perpetual or endowment care cemeteries are owned by large 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 if they have that requirement. You can use another company for the vault (outer container) and funeral arrangements, and usually you can purchase the grave marker or headstone elsewhere also.

Important Caveat About Using A Single Facility

It is very important to note that while federal laws (like the FTC Funeral Rule for funeral homes) prevent forcing product purchases from a single source, cemeteries are often less regulated by federal law than funeral homes. The specific rules depend heavily on state and local regulations and the cemetery's own bylaws. Always request a written copy of the cemetery's rules and price lists before making any purchases.

This regulatory distinction becomes highly apparent when observing how independent cemeteries evolve over time. For instance, I sold over 1,000 burial spaces (plots and 2nd interment rights) 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 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 for the rest of what you want. 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. This includes the vaults (outer containers) they offer.

Buying and Selling Cemetery Property Privately for Profit

I have dealt with private sale of cemetery property for many years, mostly with sellers rather than buyers. You don't have to go to a cemetery or memorial park first if you want to purchase plots. They are often offered for sale in classified ads. Contact the cemetery if you intend to sell plots you own. They may require you to check for a Right of First Refusal. In certain states (like New York) and under many specific cemetery contracts, you are legally required to offer the plot back to the cemetery in writing before you can even list it for sale to a private buyer. You must also have the full rights of ownership and the cooperation of joint owners in order to sell.

Very few cemeteries will sell your plots for you. They have their own to sell. There is a private market for this type of property, including also burial vaults and grave markers/headstones. You can find the purchase price you want by looking for classifieds with property for sale, although it may take you a while to find the deal you are looking for. It may require waiting if you have property to sell also.

Because you are transferring an interment right (which behaves like real estate), a bill of sale alone cannot legally convey the title. The cemetery must formally execute a deed transfer or an assignment of rights certificate. Without a formal title transfer registered directly in the cemetery's database, the buyer cannot legally be buried there, no matter what paperwork the two private parties signed. Be sure to let the cemetery or memorial park you intend to sell the property before you proceed any further.

Classified ads work best for selling cemetery arrangements. The lower the price the seller asks, the quicker it will sell, like real estate. You can see examples in most newspapers or other online publications that have classified ads. Just look for the category "cemetery." Here is an example:
https://classifieds.ksl.com/v2/search/keyword/cemetery.

Niche online resale platforms like *BurialLink.com* and *GraveSales.com* cater specifically to buyers searching by zip code.

Asking for cash for the whole selling price is the norm, although making payments is something that can be arranged. The key here is to offer or to find a bargain, a price for the property that is below what the cemetery is offering or the market price for similar cemetery property. Some cemeteries require you to offer them first right to buy, but almost all cemeteries I have had dealings with have enough cemetery property to sell already. But a cemetery that is running out of space may want to buy back a plot.

While some municipal cemeteries keep transfer fees low, corporate or historic memorial parks frequently charge substantial transfer and administrative fees that can range anywhere from $200 to over $1,000 just to update the paperwork. But high fees over $500 are much less common. It is more typical to pay $200-$400 or less. The plot owner cannot have any outstanding debt to the cemetery or memorial park, and the plot must be fully paid for. Joint owners must be involved in the decision.

I have known one cemetery "broker" in my area. Brokers specialize in buying and selling cemetery property, in exchange for a commission or their "cut," maybe 15% to 25% of the selling price. Look for one on the Internet. They may help you make happen what you want faster. Brokers may be hard to find in your area, however.

Inheritance Laws Complicate Ownership

Many private plots have been sitting in families for decades. If the original purchaser on the deed has passed away, the current seller cannot just sell it on a classified site. They must first legally prove they are the sole rightful heir through a probate grant, an affidavit of heirship, or by getting written sign-offs from every single living heir of the original owner.

GraveSolutions.com **is a specialized, nationwide multi-listing database and marketplace dedicated to the buying, selling, and appraising of private cemetery property. Founded in 1996, it connects individual consumers with industry professionals to facilitate the transfer of interment rights, burial plots, crypts, niches, and mausoleums.**

Who can or should use *GraveSolutions.com*

- **Private Plot Sellers: Individuals who have inherited unwanted burial plots, moved to a new state, or changed their final arrangement plans can use the platform's advertising options to list their property. Sellers looking for professional help can also opt into their *Consignment & Brokerage Program* to offer sales commissions to cooperating industry brokers.**

- **Pre-Planning Buyers: Anyone looking to buy a plot in advance can search the platform's database of active listings to find plots, often at significant discounts compared to purchasing directly from a cemetery's active inventory.**

- **Funeral Directors & Brokers: Industry professionals frequently access the system to help grieving families locate immediate-need cemetery property directly from the funeral home's arrangement room.**

- **Estate Executors & Tax Donors: Anyone needing a certified property valuation for estate planning or charitable tax deductions can use the platform's dedicated appraisal services.**

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, providing perpetual care, though it can be more costly than traditional earth burial. In a mausoleum, the corpse never comes in contact with the earth or ground moisture. The body will still decompose over time unless special mummification or extensive embalming procedures are used, but entombment often provides comfort to families who prefer that the body is not

exposed to the earth's elements and insects. These arrangements are typically purchased on a contract with the facility that owns the structure. While buying a crypt grants a right of interment rather than traditional real estate ownership, these costs can be funded directly through life insurance or final expense insurance. Families can either use the policy's cash payout or assign the policy benefits directly to the cemetery or funeral home to cover the entombment expenses. Always check with the specific memorial park to confirm their policies and funding requirements.

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. A sealed casket doesn't do much anyway, as I explain later. 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.

Almost all mausoleum facilities require a regular, rigid casket and disallow cardboard boxes or shrouds. Cremains niches are often referred to as columbariums, especially when they are stand-alone structures, and they only require an urn—which can be made of plastic, cardboard, or most other materials. 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.

Headstones and Grave Markers

Over the years, I have helped families on Memorial Weekend find graves where no headstone or marker had been purchased, even years after the death. 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 sometimes 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, however, 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. I will discuss insurance plans in more detail later. 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 the marker 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.

Memorial parks operate for profit, so they like to sell you as large a marker as they can. Some require bronze for uniformity and will not permit a granite or wood marker. Others allow most other types. Most parks today require flat markers and disallow upright headstones, so they can mow the lawns much more easily.

I have sold a lot of flat bronze and granite grave markers. You can have a double marker for two burials that is 16 inches by 24 inches, and you won't be compromising. You can do without a more expensive 13 inch by 36 inch marker. Double depth burials require a marker that is not beyond a certain width, because a large one would encroach on adjacent graves, which might belong to

strangers. Even 14 inch by 24 inch markers can be used for two burials, if the amount of engraved or cast text is less. You can insist on the smallest sized marker in any case.

In most cases, when you prepay for a headstone or grave marker it is delivered and must be either stored or put on the grave. When paid in full, the marker is made and then *either installed at the cemetery or stored* by the provider until it's time for placement (often adding final dates later). You need to check cemetery rules for fees and permissions, as they dictate *what* can be placed and *who* can install it.

Once completed and paid for, the headstone is either installed (sometimes with space for the death date) or kept safe by the monument company until needed. Every cemetery has different rules about marker types (flat, upright), sizes, and installation, which can involve extra fees. Cemeteries often charge significant fees for the actual placement and foundation work, even if you bought the stone elsewhere. You usually need the plot owner's permission to place anything, and the cemetery must approve the design and installation if you buy from an outside company.

In short, you pay for the stone, it gets made, and then the logistics of storage or installation (with potential fees and cemetery approvals) happen later. It's not automatically "delivered" to your home to store yourself.

It is very common to pre-purchase a headstone, and you can often have it delivered to your home before choosing the cemetery, but you *must* confirm cemetery rules later as they control placement and installation. Pre-buying locks in prices, allows for personalized design, and eases family burden, but remember headstones are heavy, require professional setup, and cemeteries have regulations. It can be done over a much longer period of time, since it is never a requirement. It should be the last thing, unless it is part of a package cemetery deal that gives you a discount.

I worked for a chain of memorial parks in Utah for almost 11 years. They offered packages that included a burial vault outer container along with a grave marker for one price that was discounted. The payment terms were good, giving the buyer 24 months to pay with no interest. And the total allowable payments could be up to five years with interest. You can probably find reasonable deals to purchase cemetery arrangements that include the grave marker or headstone. It is most often a good deal if you can pay for two years with no interest, while freezing the costs at the same time. Down payment requirements are typically 10%, but they allowed me to set plans up with a smaller down payment near the computed monthly payment amount.

The alternative to the plan I just described is to buy your vault through the funeral home, along with the casket and funeral service with a plan that includes insurance. This means you can pay up to ten years with costs frozen. The grave marker is an optional item, so you can either leave it out or just provide "extra funds" in your funeral plan for it. If you are a senior couple, the problem again is knowing whose funeral plan to include grave market funds for. A separate third fund makes more sense. I have written full funeral plans for *individuals* who included extra funds for the marker, because there was no concern about another person.

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 at 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 cost cremation packages available if you still think that is your preferred option.

As I have said, 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. Just find the cheapest one.

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-$4,000 out of you, instead of the $2,000 or less you should pay, usually by selling you expensive or over-priced containers. You can buy your own urn and have it given to the funeral home at the time of need instead of paying their high prices for urns.

I still am writing complete direct cremation plans for less than $1,200 in 2026. 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 (covered later in this book) 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 ...$ 1,550**
- **Direct cremation with alternative container ...$ 1,700**
- **Direct cremation with casket selected from our mortuary ... $ 1,550 plus casket**
- **Cremation with embalming for a family only viewing …$ 2,400**
- **Cremation with embalming and rental casket for viewing only ...$ 3,300**
- **Cremation with embalming, rental casket for viewing and mortuary chapel service ...$ 3,700**
- **Cremation with embalming, rental casket for viewing and services at a church …$ 4,000**

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. You need 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.

You can help yourself and family the most by establishing directives concerning cemetery and other death-related property you own.

Cemetery Property Ownership

Owning burial plots gives 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 of top of the other, primarily because it saves money and efficiently utilizes the space.

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.

What Are Space/Vault Options or Convertible Plots?

You might be able to exchange extra or unneeded burial plots for vaults. I sold hundreds of plots at six cemeteries arranged as four plots at a time to begin with. One park called them "convertible plots." The others offered by a chain were called "space/vault options." The purchase of these cemetery items eliminated the need to trust money. In other words, when you purchase a vault from a cemetery, the money must go into a trust for you until the vault is needed. The purchase of a space or plot does not require this. Most of the 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. Ask the cemetery you are planning to use if this option is possible, even if they have never done it before. They might be willing to add space to their inventory by giving you a vault in exchange for your space.

Four burial plots allow up to eight burials in most cases. But each plot comes with only one interment right, but you can purchase second interment rights later. If you have a burial plot with a second right of interment prepaid, exchanging it for a single burial vault is not a profitable exchange.

Your intentions can change over time. 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 into the stone or cast into the bronze. 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 something in writing 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

Caskets are not always required for both burials and funerals, but if you are convinced you must have one, the following is what you should consider.

Don't look at caskets in a funeral home casket showroom, unless you are certain they are all very affordable. Funeral home showroom caskets are in general 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 2026 is around $3,000-$3,500. 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 from a single source. Odds are you won't see many in this price range displayed in funeral homes. You will find them available through *Costco, Walmart, and Amazon*, but purchasing through these companies requires immediate payment followed by delivery. You're better off finding the right priced casket you can freeze the cost of far in advance of need, maybe even with monthly payments. This usually means finding the funeral home that has the prices you want for both a service and a casket. Affordable funeral homes usually have affordable caskets.

> **"A Tisket, A Tasket—So THAT's How They Sell Caskets"**
> ***From Darryl Roberts' book:***
>
>> **"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.

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

With some funeral homes, funeral homes you've narrowed down to the most affordable with your surveying, you can get an attractive casket on payment terms for roughly 1/2 to 1/3 of what most expensive funeral homes will charge your family—with the casket only delivered at the time of need. When you pay for a casket in advance, there is no need for you to store it anywhere. Contrast this with headstones and grave markers. They are either delivered after paid, or the cemetery will store it for you.

On the other hand, if you like a funeral home's price for funeral services but not their casket prices, you can use *Costco, Amazon or Walmart* for your casket. The funeral home might charge you about $300 more on services for not using them for your casket, but they must by law accept your casket purchased from an outside source. The best arrangement of all, however, is to find a funeral home with good prices on both services and caskets. Find a combined complete package for both a funeral service and a casket for a total cost you think is a good value and is not over-priced.

I typically set up guaranteed, prepaid funeral service plans that include a casket offered in five colors in steel or various grades of wood for under $4.500 for everything. This is a complete funeral. The casket portion of the whole plan is between $1,295 and $1,895.

Finding a similar plan in your area, which means within about 100 miles, should be easy. You can resolve to pay $5,000 to $6,000 for a full funeral, casket included, instead of $8,000 to $12,000.

How Exactly Should I Purchase My Casket?

When you are purchasing a guaranteed prepaid funeral service funded by an insurance company ("preneed"), ideally 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 and what you chose, but good funeral homes try to give you the exact model you selected. If they have changed casket suppliers, something very close to it or significantly better must be provided at the time of death.

Since discount retailers such as *Costco, Walmart and Amazon* are selling caskets, you should use their prices as "baselines" for what you should pay. This makes the whole process of pricing simpler and easier. You should be able to determine that a good casket can be purchased for $1,500, just by looking at their prices.

Choose a casket model or style that has been offered for many years by different casket companies. If a substitute is used it will be less of a problem. The funeral home can use another supplier at the time of need and give you the same casket. 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 and the funeral home 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 might cost the funeral home (provider) less.

Substitution is not illegal, but they must give you something very close to what you chose. You should determine first of all how much you are willing to spend on a casket.

In my opinion, a casket is a box to be buried in that will only 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. You don't want to over-pay 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. 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 on." Practically every type of casket 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 can be supplied.

When I set up prepaid plans, 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, you 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 discount retailer in the market of supplying caskets at reasonable prices, such as Costco or Walmart (or another funeral home instead).

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 I've already said, is probably the worst place to look at caskets—despite the fact you can actually touch and feel it. 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.

In my experience of writing hundreds of prepaid funeral plans, a majority of my customers have told me the same thing: "We just want the cheapest casket." This makes it very easy. Some have said, "if the kids want something better, let them pay the difference." That is straightforward enough. Batesville offers a selection of caskets they call the Newpointe Collection, which are all lower costs alternatives. If your chosen funeral home uses Batesville, they should have a catalog to choose Newpointe caskets from. But they have the right to limit which caskets they sell, especially on a preneed cost-frozen basis. Batesville Apollo comes in five colors, and it can be purchased usually for well under $2,000.

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, elements, 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, because wood is porous.

> ***"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: An Insider Exposes the Death Care Industries*, p.43

The so-called "protective seal" of any kind is to increase the cost of the casket and reap a larger profit for the manufacturer, the vendor, and the funeral home. It offers no real value in preserving a body except perhaps a comforting thought to the survivors. You could be paying $500 for a $10 rubber caskets.

Which Caskets Are Truly the Cheapest?

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 $1,200 and suit most families' needs. Some cemeteries allow cardboard box burials, others insist on some form of minimum casket. But there are plenty of steel caskets in attractive colors for under $1,500.

How Can I Save A Lot of Money on the Cost of an Obituary?

Obituaries are sometimes costs that can be frozen with preneed insurance, and that can include writing the obituary with you or for you. The best way to proceed is to write a long obituary yourself that doesn't leave anything out. A long obituary won't usually cost you extra if it is used on a funeral home's online obituary section on their Website.   You can reduce the cost of it later by editing it and reducing the number of words. Newspapers charge for obituaries based on the number of words. So if your number of words comes to more than you want to pay, you must edit it and make it shorter. For good advice on writing obituaries, go to this Website: https://www.obituaryguide.com/.

Contact the newspaper you would expect to publish your obituary, and then come up with a future estimate of the most likely total cost. For example, here is the way obituary charges might look:

One Newspaper (Add 8% for two newspapers)
$324 – one photo or picture with 11 lines of text maximum ($350 for both newspapers)
$240 – no photo with 3 lines of text or less ($259 for both newspapers)
More than 11 lines of text - $9.50 per line ($11.50-$12.00 per line for two newspapers)
Average Obituary - $600 with photo and 40 lines of text

If you know you can keep the obituary under 40 lines with a small photo, you can make your "allowance" $700 to account for inflation. If you just want the short obituary, 3 lines with no photo, otherwise known as a "death notification," you can estimate $300. If you have determined that you will be getting a large obituary for free online by the funeral home or with them as part of your

prepaid funeral plan, the death notification can just direct readers to the funeral home obituary.

You can write three obituaries, one short, one medium length, and one long.

Preneed insurance policies can cover published obituaries as part of the overall funeral expenses, but the actual cost "freezing" and coverage details depend on the specific contract and funeral home's prices. Short notices are often free, but full or lengthy obituaries cost more money. Some funeral homes may have limitations or separate costs for things they consider "extras."

Not all guaranteed funeral plans are equal. Some policies are comprehensive, while others might have limitations on "optional" items like obituaries, flowers, or reception costs. Some plans offer "guaranteed" prices, meaning the funeral home covers cost increases, but you might not get a refund if the funeral costs less than the policy value. Read the Fine Print: Always check your contract to see if obituaries, flowers, and other specific items are covered, as they might be separate line items or have caps.

This is why it is important to compare apples to apples when comparing a list of funeral home packages, to ensure they all include the same things.

You can usually prepay for obituaries with preneed insurance, but confirm with the funeral home and insurance provider that it's part of the guaranteed package, as some "extras" might be separate or have limits.

Alternatives to Expensive Newspaper Obituaries

You can write and post an obituary of your own design for free on social media (Facebook, Instagram) or specialized memorial websites (like Ever Loved, https://everloved.com/) instead of paying high newspaper line fees. Most funeral homes offer free basic obituaries on their own sites. Make simple memorial cards and invitations with free online tools.

Most funeral homes offer a basic online obituary on their own website at no extra charge as part of their services, often including it in the overall funeral package, though fees might apply for premium features or newspaper publication; they usually handle writing and posting for you.

Expect your funeral home to offer a basic online obituary for free as part of their service. But always confirm with the director about any potential costs for enhanced features or newspaper placement.

Again, go here for help: https://www.obituaryguide.com/
Also, this Website is very helpful:
https://www.tributes.com/writing/obituary-cost

Flowers

To lower funeral flower costs, use in-season blooms, greenery fillers like baby's breath, choose flowers from local grocery stores, or even garden flowers, and consider silk flowers. Flowers are often not included in standard guaranteed prepaid plans, so you must specifically ask if they are, as some plans only lock in basic funeral home services, leaving decorations for family to cover separately. I have only written plans that do not guarantee the costs of flowers. Instead I have used "allowances" with extra funds in the plan for $500 to $600. That is enough money to get a fair collection of flowers for a funeral. Remember also that "allowances" for non-guaranteed items can be part of a guaranteed funeral plan but separated as "Additional Benefit," which means the funds for these things will be there, along with tax-free growth to help keep up with inflation.

Printed Programs and Video Tributes

In this age of home computers and inexpensive color printers, many families are choosing to produce their own funeral programs. But funeral homes offer these at reasonable prices for those who don't have the equipment or skills.

I have never included printed programs in my guaranteed prepaid plans, but as I've studied many General Prices Lists, I see that a lot of funeral homes do offer some good packages to consider. For example I have recently seen one offering referred to as "Memorial Media Package" guaranteed in a $5,495 package for $265, and another by the same funeral operation referred to as "Hallmark Media Package" for $525. The more expensive packages like this one might include a video tribute or photo montage set to music, personalized printed materials, such as memorial folders or prayer cards, and in some cases, streaming of the funeral service. The lower price package might include only a guest or register book for family and friends to sign their names and offer condolences, memorial or prayer Cards, thank you/acknowledgment cards, and maybe blank or pre-printed cards for the family to send their appreciation to attendees and well-wishers. Sometimes you will see offered "laminated obituary bookmarks, bookmarks that often contain the obituary and a photo of the loved one.

You can easily set a limit of, say, $300, for a printed funeral program package and stick to it. Most families have trouble producing their own video tributes. To include a video, you might want to consider an allowance of around $600 for printed material and video combined. This will either be an allowance or a guaranteed package the funeral home offers.

That is what death expenses are. This chapter has discussed many cost-cutting tactics and strategies. In the next chapters, I discuss what exactly happens when you die and what must done immediately, as well as what plans and funding must be prepared. The rest of the book will discuss how to nail everything down so you can then forget about it.

Chapter 3
What Must Be In Place When I Die?

"In preparing for battle, I have always found that plans are useless, but planning is indispensable."—General Dwight D. Eisenhower

"By failing to prepare, you are preparing to fail." – Benjamin Franklin

Overview and History of Funeral Preplanning

People have used ceremonies to honor their dead for thousands of years. Many kinds of rituals have been practiced, such as the placing of flowers over the deceased or their graves, gatherings and viewings of various kinds with readings, speeches, prayers, and music. But most of this was not pre-planned, and the costs of handling the deceased was not usually paid in advance.

But some amount of "forethought" has always proven valuable. 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 burials. The so-called "undertakers" back then were not involved in these developments and most of them

opposed involvement in preplanning of funerals in any way until after World War I. Other funeral funding options evolved in the 20th century, such as certificate plans, bonds, trusts and 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 1970s and beyond. 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).

Clearly the majority in the United States feel preplanning, and subsequently pre-paying, is the wisest choice. Instructions to survivors and the funeral home are critical.

I came up with this list of 20 reasons you should plan and pay for a funeral in advance and not wait until the time of need.

20 Reasons You LOSE Paying for Funerals "At Need" Instead of Ahead of Time

1. **At need funerals are very rarely arranged or thought through in advance, resulting in inevitable higher costs.**
2. **At need funerals allow funeral home salespeople to only display more expensive options—especially showroom caskets.**
3. **At need funerals are the very latest prices, not costs frozen in the past.**
4. **At need funerals are not thought through carefully with cost-cutting in mind.**
5. **At need funerals are arrangement by family when they are in very weak emotional states, leading to illogical choices.**
6. **Funeral directors and salespeople are trained to add as much "extra" cost as they can in the interest of profits at the time of need.**
7. **Limits are much easier to impose ("drawing the line") in advance than at the time of a death.**
8. **Families pay for a funeral at the time of need because they believe in "trusting" a name, instead of "shopping around."**
9. **Families have no idea that most affordable options are only available through pre-planning and shopping in advance.**
10. **Funeral home owners and representatives have no reason to help families save money once the family has decided on**

their funeral home. They will run the bill up as high as they can get away with. Preneed planning can prevent this.

11. Cost-cutting is automatic when pre-planning is underway. Once a death occurs, cost-cutting is often out the window.
12. Having "plenty of life insurance" is the most costly mistake of all. Funeral homes will gobble up all they can get.
13. Most life insurance policies that don't freeze costs don't grow enough in value to keep pace with funeral homes continual price escalation.
14. At need income at funeral homes "subsidizes" pre-need business.
15. Funeral homes on average earn 30%-70% more in profits from at need arrangements than pre-need.
16. Costco's online casket business is proof that funeral homes charge too much for caskets and take advantage of a family's emotional state at need.
17. Funeral homes generally charge what they want at need, because they know they can get away with it.
18. There are no regulations concerning how much a funeral home can charge, as long as the prices appear on their General Price List.
19. Funeral homes intentionally "hide" multiple color options in caskets, so you think a particular price has only one "ugly" color and you must therefore buy a more expensive one.
20. Funeral homes frequently try to make you feel "guilty" if you don't spend more money on high "quality" expensive caskets for someone you love so much.

Good plans begin with a brief set of instructions. These instructions point to the details.

When you die, there should not be chaos. The moment should have been prepared for. Your funeral home should have been chosen, along with a possible alternative. The funeral home you intend to use should already know everything about your wishes, and preferably you should have preneed funding in place with them. Giving your family or spouse the name of the funeral home is not enough, however.

I have worked part-time in hospice care as a Certified Nursing Assistant in recent years. Dying patients have often had business cards of their chosen funeral home in their rooms for when the time comes, usually provided by their family. (I have heard, however, that some funeral homes actually pay medical personnel to call them when someone passes away.) This is done so the nursing facility can call the correct funeral home when the person passes away. This is a good place to start, having a funeral home's business card. But you need more than that. You need *instructions*. And you need arrangements made in advance with your chosen funeral home, or the wrong things can happen—such as paying too much or using the wrong funeral home.

Mistakes can be made if you don't prepare clear instructions. For example, you may have plots paid for with a company that has both cemeteries (memorial parks) and funeral homes, but their funeral home is not your choice, only the cemetery. If all you have paid for is plots with such a company, and your survivors know where this facility is but have no instructions, they may be led to believe you want your funeral with them. Clear instructions prevent mistakes.

The clearer and more detailed the instructions are the better. If you have chosen a lower priced casket, clear instructions prevent anyone from buying one that is expensive, especially if you have it prepaid with costs frozen. There should not be any "upselling" at the time of death, where the funeral home talks your survivors into upgrading the original choice to something more expensive. Too many funeral home operations engage in upselling to increase their profits, and your family doesn't need to participate in it.

Their Turf: Visiting or Not Visiting A Funeral Home

Your funeral planning should be done remotely, on the Internet, via email and phone. Do not first go to a funeral home in person, because on their "turf" they know all the tools and tricks to use to coerce you into buying or planning to buy what they want you to. Their sales skills are at the maximum effectiveness at their funeral home. Even the funeral homes with lower prices can't resist the temptation to sell your more expensive options.

Take, for example, the casket showroom. This is where the funeral home representative gets to be the salesperson and show you the casket with a good profit margin. You can be enticed to appreciate the "quality" of a higher gauge, sealed steel casket selling for $3,000 or a mahogany or cherry wood casket for $4,000 to $5,000. You can decide which casket you want at what price from the Internet, as retailers who sell them online today have proven.

What Are My Instructions?

In just a few paragraphs, you can explain to your survivors what is to be done. Better is a document or worksheet that provides a lot of detail, but a summary can orient everyone in the right direction immediately. A set of instructions that is straightforward and easy to follow will prevent them from having to sort out or fish through folders and piles of papers. The key is to organize and consolidate your plans.

Here is an example of how you can word a short summary of your plans:

> MY FUNERAL PLANS
>
> Please follow exactly:
>
> I will be using Best Funeral Services, Salt Lake City, Utah. I have a funeral plan set up with them using National Guardian Life Insurance Company's Preneed Insurance to cover the cost of the burial vault, funeral service, and casket, which are guaranteed to be paid. Other costs are to be covered with funds I have available and set aside.
>
> It will be a church funeral, and the bishop will conduct the service.
>
> I have plots paid for at the Midvalley City Cemetery. The headstone or grave marker has not been paid for and is the

last consideration, because it is not required for the burial and funeral to take place.

Best Funeral Services will hand everything from beginning to end. Only call them, no one else, at the time of need.

This 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. You should prepare a more detailed set of instructions to be used at the time of death.

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 to change, for a service called "forwarding of remains" to another mortuary.

Kenneth V. Iserson 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 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.'"
>
> Kenneth V. Iserson, *Death to Dust: What Happens to Dead Bodies*, 1994, p. 441

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.

Forwarding and receiving, even locally, between mortuaries can be costly.

You might 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.)

For more about dying away from home, a place that is not your usual residence, go to this Website: https://www.us-funerals.com/when-death-occurs-away-from-home/

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 because they saw paperwork from that funeral home. Remove any and all papers that would create confusion about the provider you plan to use.

Choose a funeral service provider or funeral home 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. Paying for the plan might be in the future, but the choice of funeral home can and should be now.

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, those people 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. Your chosen funeral home will arrange things in the manner that best suits your family. Contacting a funeral home in a foreign place is too uncertain a plan.

More Detailed Instructions

I have written hundreds of funeral, burial, and cremation plans over the years. In far too many cases, I have had to help couples and individuals sort out and organize piles and folders of papers before we could proceed. The documents were not organized, and much of the paperwork needed to be thrown away. If they 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 what to do?

In the situation they were in, unorganized, if their death were to occur, it would have been almost certain that their final arrangements would have cost more than it should have. Or the wrong decisions would have been made.

Putting the whole picture together is an easy thing to put off. Death matters are easy to procrastinate. But when summarizing and organizing become a habit, everything moves along much faster toward what you really want.

Even when you make the decision to summarize it all on to one page or just a few pages, but it is still an incomplete plan or incomplete picture, you will have started. You can build upon this rough draft and add or change 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, and 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.

It is often best to begin your summary as just a file folder you put all the most critical information into. Start with a folder that is empty. Then start putting things into it that are most important, nothing else. Throw in the "trash" anything you know will not be used. This includes information from funeral homes that are too expensive. Keep these away from your focus.

As you come closer to what you want and have the pertinent paperwork in your folder, you can expand your basic summary of your wishes. I have designed a sheet called the Final Wishes Summary at the end of the book, which is better than just a paragraph of instructions.

This can be given to the funeral home and your family.

Chapter 4

How to Study and Survey Funeral Homes

"Shopping online is fantastic for comparison shopping, because never before have you had the ability to see all the prices offered from everybody at one time."--Bill Vaughan

Your goal is to find a funeral home or funeral service provider that is the most affordable and not over-priced. You can realistically use a funeral home that is more than 100 miles away, pay the extra transportation cost, if the savings is substantial—such as $1,000 per funeral or more.

The first goal is to come up with a list of maybe 10-15 funeral homes that can service your area. Get General Price Lists from each. Look for the "package" you are looking for, which usually has the casket not included. After you gather just a few GPLs, you will see the similarity of packages. Next, in a notebook start a "list" of packages as I described earlier.

The easiest way to begin finding alternative funeral homes, rather than just those that come to mind, is to use a search engine on the Internet such as Google, AOL or Yahoo!. Simply type in something like "funeral homes in Idaho," or "funeral homes within 50 miles of Burlington, VT." You most likely will come up with a good list you can use to start comparing. You will not be meeting with any funeral home's representative in person. I have done this using a long list of cities and states and come up with good results to begin surveys with. Doing this will point out to you funeral homes you had not considered or even known about.

Go to each funeral home's Website and look for pricing information without ever considering visiting them in person. Very often you can look at or even download their General Price List, which you need for comparison purposes. If the General Price List is not on the Website, call or email them and ask them to send you one. They must comply with your request by law. The Federal

Trade Commission (FTC) Funeral Rule requires funeral providers to give you a GPL if you ask for it, ensuring you can compare prices for different services.

Almost all funeral homes offer "packages" that include what most people want in a funeral. This is what you want to look for, so you can compare them to other funeral homes. You should be able to find package offerings somewhere on their site. If you cannot, call the funeral home and tell them you are looking for packages. They should be able to email you package pricing or direct you to where it is on the Web site.

This is an example of a package funeral offering, with the casket not included:

Traditional Funeral Service With Ceremonies, $3,490, Casket Not Included

Our charge includes, but is not limited to the following:

- 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 equipment and staff for a graveside service
- Registry/Attendance Book
- Two boxes of Acknowledgement/Thank You cards
- Use of funeral coach and service vehicle
- Printed Programs – one sided color, single fold, 200 copies.

Add a $1,500 casket, and the total cost of the above funeral is $4,990.

With these packages, you will sometimes pay the same even if you eliminate something, such as the embalming. You just "forfeit" that item. Your alternative would be to itemize just the things you want and add up the total. If the itemized total minus the embalming or whatever else you don't want is more than the package, go with the package. Just make sure your evaluation criteria is the same for all the funeral homes in your survey.

Determine whether you really need to pay for embalming. It is not legally required in most cases but sometimes is. If they insist upon it, find out the exact reason.

Each package you look at should be close to the same in content as all the others from other funeral homes. Make notes on your list of things that may be included with a funeral home that others are not offering. If one of the funeral homes offers something you would want but another does not, find out from the General Price List the amount they charge separate from their package offering and add that amount. You want all of your list to be comparing the same things.

These packages normally are quoted without the cost of the casket. Caskets vary in price greatly. After looking at the package cost, look at their casket price range. You want a lower price casket that can be chosen and purchased ahead of time. Casket price lists must be given to you if you ask for them, along with the General Price List.

In a matter of days or weeks, you should have found the funeral homes that would work for your needs, that have prices you like. Then you can narrow it down to one or two that you would most seriously consider.

The criteria to establish when evaluating funeral homes should not necessarily include how long the company has been in business, or how large the company is. By themselves, these factors are not the most important factors. Relatively new funeral homes are fine to consider if the owners or directors have many years of experience in the field.

What is usually most important with respect to cost is whether the funeral home is part of a large corporation or conglomerate, which means the funeral home is part of a "chain." These funeral

homes tend to be the most expensive, even though they might advertise in a way that leads you to believe they are privately owned.

Look for a privately owned funeral home that is not part of a larger corporation. Many funeral homes that were in business for decades as privately owned were bought out by large companies. Their prices went much higher after that. This is explained on the "60 Minutes" program I mentioned earlier. The best choices are the funeral homes that are still privately owned. Their pricing is not controlled by a big corporation's management.

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, that have outstanding reputations, that charge $1,000-$3,000 less for the same packages of goods and services.

Privately Owned vs. Publicly Traded "Chain" Funeral Homes

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. Many are 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. Chain funeral homes have a higher turnover of employees, and that includes morticians/funeral directors, salespeople,

counselors 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.
3. Chain funeral homes try to insist that 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, are more likely to 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, even if it is just one funding company. If the private funeral home only uses one funding company, they at least were able to choose that company.
4. 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. 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.

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, you money must remain in a fund that the law approves of, for your protection, which is usually a preneed funeral insurance fund or a trust. Most funeral homes have preneed insurance companies they use regularly to fund their plans. I will discuss these funding plans in the next chapter.

It is important to compare, again, apples to apples. This means compare packages that all contain the same list of things. See whose prices for the whole package is best.

Chosen Funeral Homes and Traveling and Dying Away from Home

Everything discussed in this book about prepaying funerals, burials and cremations and lowering the cost assume you pass away within a reasonable distance from your residence, such as 200 miles or less. If your intent is to be cared for by a funeral home near your permanent, primary residence, you have to account for transportation costs, as well as things that would be required in the far away place before they transport you.

You have to consider how likely the possibility of your dying away from home is. If you travel far away frequently, more than once a year, the possibility requires more consideration. If it is a remote possibility, then the need to cover it is less important. If the matter is concerning, say, 500 miles away from home, you can easily calculate the extra transportation charge from your chosen funeral home involved on a per mile basis. For example, $4 per mile for extra transportation times 500 miles is $2,000. You can find this rate on the funeral home's General Price List. If it is within the United States and this is your only additional expense, you can prepare for the possibility with extra "contingency" funds in your funeral plan. You can write this down as "traveling away from home contingency funds."

Go to this Website for some good ideas on preplanning considering traveling: https://www.us-funerals.com/when-death-occurs-away-from-home/

Homesteaders Life is a good preneed funeral insurance company. Funeral homes usually select one or two companies to use for their prefunded, guaranteed plans. They don't normally have a list of insurance companies, since that would complicate

their offerings. Homesteaders Life has an "away from home" rider option you can add to an insured, prepaid funeral plan. But other good insurance companies who fund funerals don't have an Away From Home option. This means you need to account for the possibility separately.

Once you select a funeral home who has want you want, including preneed funding that guarantees your costs in advance using a preneed insurance company, such as Forethought Life, National Guardian Life, Security National Life, etc., find out if there is a rider or option you can add to cover dying far away from home. If not, you need to consider where the extra money will come from and how likely the scenario is.

I use National Guardian Life to fund prepaid funerals using their Series 4 Preneed Insurance and the Funeral Expense Trust, depending on the needs of my clients. National Guardian Life (NGL) focuses on funeral expense trusts and final expense insurance, not typical travel insurance for "away from home" costs. They do, however, partner with companies offering Travel Assurance Plans (TAPs), like the Guaranteed Travel Assurance Plan (GTAP) from Funeral Directors Life (FDL), which *does* cover repatriation and funeral services if death occurs far from home, using NGL policies as funding for the trust. So, NGL doesn't sell the travel *plan* directly but provides the financial vehicle (trust) that integrates with such services.

How it Works with National Guardian Life:

- **You buy an NGL policy, such as the Funeral Expense Trust (FET) or Series 4 Preneed Insurance plan.**
- **Plan pays for funeral and pays your chosen funeral home for services.**
- **Travel Plan integration: Your funeral director, using NGL, offers a separate travel assurance plan (like FDL's GTAP) that handles the logistics and costs of bringing you home if you die while traveling.**

- **Covers death over 100 miles from home, globally.**
- **Arranges and pays for embalming/cremation in the traveled-to place and transport to your home funeral home.**
- **Covers travel for a next-of-kin or a companion.**
- **Handles necessary documentation and technical services.**

In short, NGL provides the funding mechanism, while their funeral home partners offer the actual "away from home" coverage as a bundled service.

Ask the funeral home you are seriously considering if they offer "away from home" or "travel protection" benefits, as riders or separate plans (e.g., Simple Return, Away From Home Assurance by Sepio Guard/Cyrus) that cover body transport costs if death occurs far from home. These plans handle logistics, permits, and coordination with local officials for a one-time fee or within the policy.

An "away from home" rider adds a relatively small, affordable fee (often just a few hundred dollars for a one-time payment or part of a policy) to a funeral plan, providing huge savings by covering significant transport costs ($2,500-$10,000+) to bring you home if you die far away, preventing major financial burdens on your family for repatriation. It's a cost-effective insurance add-on for peace of mind for travelers.

Portability: Can Your Plan Be Used Anywhere?

When you set up a guaranteed, prepaid plan funded through a specialized preneed insurance company, your money is held safely by the insurer, not the funeral home. Because the funeral home doesn't touch your funds until the time of need, most insurance-backed plans are highly portable. If your plans change, you can transition the plan to a different funeral home, though it involves executing a formal transfer or re-assignment with the insurance company rather than a simple beneficiary change. Even if you have

made the plan irrevocable for asset protection, the law still allows you to direct its value to any other cooperative funeral home.

Keep in mind that while your policy's tax-deferred growth travels with you, your original price guarantees generally do not. The new funeral home is not legally obligated to honor the old pricing, meaning your family may have to pay the difference if their costs are higher. However, I have often seen competing funeral homes willingly accept all the original pricing guarantees just to get the business through their doors. ***(Note: If your plan is tied to a localized cemetery trust or bank escrow account rather than an insurance policy, portability may be heavily restricted by state laws.)***

I will discuss the portability issue further later in the book, as I cover all the different funding options.

Chapter 5

Understanding Funeral Pre-Funding Methods

> "The benefits of individual plans are that the person maintains control of the money, the money is transferrable to another location or funeral home if necessary, cash can be used anywhere, and any excess income accrues to the individual or the estate."
> Kenneth V. Iserson, MD, *Death to Dust: What Happens to Dead Bodies*, 1994, p. 483

> "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: An Insider Exposes the Death Care Industries*, p. 174-175

Waiting until the time of death to pay for funeral and burial if you feel you have enough life insurance or enough money doesn't always serve you well if you have not taken full control of costs. Therefore, the most important step is to first identify the cost you want to pay with the right providers, the right funeral home and the right cemetery or memorial park, or cremation provider. Once this is done, you can make the decision of how to fund it, either in advance or with funds that will be available later.

Prepaying for as much of it as possible can net you a big savings, because 60-80% of your total costs can be frozen and guaranteed as prices continue to go up using preneed insurance

and trusts. And preneed insurance funding has non-restrictive health qualifications, so nearly anyone can get funding up to age 99—regardless of health history or present condition. Preneed insurance funding also is available for more, higher ages than final expense whole life policies permit. I have written quite a few preneed plans for individuals over the age of 90, which most final expense insurance companies reject. Nevertheless, I continue to have final expense insurance available for certain circumstances.

After you have surveyed maybe 10-12 funeral homes within 100-200 miles that could service your neighborhood without excessive transportation charges, you can investigate funding possibilities. Preneed insurance is offered by most funeral homes. Preneed insurance cannot be used to pay for specific burial plots or mausoleums ahead of time, but funds can be included in preneed insurance plans to pay for a plot or mausoleum at the time of need—based on what is available at that time if you don't have this already taken care of. So if you don't own a burial plot, you can still make it part of one preneed insurance plan. The portion allocated to burial plot will be an "estimate." Having one plan with insurance might be better than funding a plot and other cemetery items separately. I have written some plans for individuals who have nothing prepaid that will cover burial plot, vault, casket, funeral service, and everything else for under $10,000 with a payment of under $175 per month on a ten-year insured preneed insurance plan through National Guardian Life. The plot cost is not guaranteed, but the money is there to provide for one.

If the funeral home offers trusts instead of preneed insurance, you can still include extra funds to cover a burial plot in that trust fund. A separate POD account for cemetery expenses might offer more flexibility. A POD account gives your beneficiaries direct, simpler access to cover specific items like plots. Trusts work well for pre-paying services, but a separate POD can handle the plot and other specific needs without tying up all the money.

To set up a Payable-on-Death (POD) account for burial expenses separate from a funeral plan, you simply designate a trusted person as the beneficiary on a new or existing bank account (checking, savings, CD, or money market) by filling out a POD form with your bank, letting the funds bypass probate and go directly to your chosen beneficiary (like a child or friend) upon

your death, who then uses the money for your funeral, but you must ensure this aligns with your will and tell your family where the account details are. Consistently add money to the account to cover anticipated burial and other costs not covered in your guaranteed plan.

After you die, your beneficiary presents a certified copy of the death certificate and their ID to the bank. The bank releases the funds directly to the beneficiary, avoiding probate. The beneficiary then uses these funds for your burial and funeral expenses.

If a funeral home does not use preneed insurance, they must have another vehicle for funding you can use to freeze costs—usually a *trust*. Getting your money out of the trust means a penalty of 10-25%, and you will most likely pay interest on any payment plans to fund the trust. With preneed insurance, the extra you pay on long-term plans such as ten years is a "premium" for the insurance that pays your plan off if you die during payments. It is more often better to stick with a funeral home that uses preneed insurance instead of trusts, because the balance won't become due if you die prematurely. With preneed insurance, your money belongs to you until the time of death. Your money earns a return tax-free yearly; it grows. Both preneed insurance and trusts can be used to freeze funeral costs, so weigh the pros and cons of what the funeral home tells you it offers. Both plans can be paid off early or in one lump sum.

Preneed insurance often provides greater immediate coverage and can be slightly easier to transfer, but the best choice is highly dependent on individual circumstances, health status, and state regulations. It is essential to carefully review the specific terms and conditions of any preneed contract.

Nevertheless, if you have selected a funeral home that has the best price and value for what you want, the trust might be what you should use for funding. The key is to pay it up as soon as possible to avoiding interest or financing charges. And you must be certain you are going to stay with this funeral home to avoid the withdrawal penalties.

I have written hundreds of National Guardian Life's Funeral Expense Trust, or "Asset Guard," which is different from a funeral home's own trust. With these policies, there is no need to specify a funeral home. You can just narrow your total funeral cost down to a "range" you find acceptable and put that much into the trust. That type of trust is currently a single payment plan, and it grows in value tax-free for life and is easily set up to cover Medicaid "spend down" requirements. NGL provides the trust at no extra charge, with no fees taken from the trust itself. If the full amount isn't used for funeral expenses, the remainder typically goes to the insured's estate. Other companies offer funeral expense trusts also. These are a different investment than preneed or a funeral home's trust.

Preneed insurance is offered by insurance companies who are specifically in the business of funding funerals, even though they may offer other types of insurance. Examples are National Guardian Life, Homesteaders Life, Security National Life and Forethought. Preneed insurance plans can be used for a single payment, with no need to make any more payments, and your costs are frozen. Single payment plans are great parking places for money you've set aside specifically for funeral expenses.

With preneed insurance, no funeral home gets your money until the time of death. Your money stays with the insurance company and grows in cash value tax-free for life. If you change your mind about which funeral home you are going to use, you just tell the preneed insurance company about the change of plans. The new funeral home may or may not guarantee your costs. They are not obligated to. But your money with all its tax-free growth will go to that newly selected funeral home. There may be enough to cover everything due to the growth of the death benefit. Some will guarantee your costs after you make them the new beneficiary, because they appreciate having your money go to them—even if the total funds fall short. It is business they would not have had previously.

You may want to include burial vaults in the same plan as the funeral package if you have not arranged an acceptable vault payment plan with a cemetery. Every funeral home has burial vaults (or the required equivalent of vaults, which all cemeteries require) available for guaranteeing the cost of, but not all include the vault setting fee. Many city cemeteries don't charge any vault setting fee at all. 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 well under $7,000. You should purchase vaults from the cemetery if you feel their cost and terms are better.

The FTC Funeral Rule was recently updated to encourage, but not require, funeral homes to post their full General Price List (GPL) online. However, if a funeral home has a Website, they must list their goods and services with a notation that the GPL is available upon request, or post the full list. While you can inquire about specific caskets, a specific "preneed list" on their website is not a guaranteed feature.

With a phone call and with no need for a preneed counselor or funeral home representative 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 selected from their preneed list on their Web site. Be sure to get a "preneed" price on casket and services, because sometimes funeral homes will have a separate price for at need (time of death) 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. 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.

But once you have a package price for the funeral you want, they should have no problem calculating your payments based on your age and how you answer a simple health question. They can do this over the phone. They should be able to tell you the payment for a Single Payment, and 1-3-5-7-10 year plans, as well as any discount for Early Payoff.

You can download a preneed rate calculator you need to your phone, computer or other device to get a general idea of how preneed premiums compare to other types of insurance. I use National Guardian Life Series 4 Preneed Insurance, and anyone can download their rate calculator. Homesteaders Life has one the public can use:
https://play.google.com/store/apps/details?id=com.HomesteadersLife.HLCRateCalculator&hl=en_US.

You can do your own homework nicely if the calculator is on your device. The rates are close to the same at all the preneed funding insurance companies.

You can gather significant information and price estimates over the phone, but you can't always finalize the precise details of a preneed contract and payment plan entirely without engaging in a more formal process with a qualified representative of the funeral home. It is best to contact funeral homes directly to understand their procedures and the specific requirements in your area.

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 funded by a preneed funeral insurance company, such as National Guardian Life or Forethought, or a trust with the funeral home, with the option to switch funeral homes at any time without any kind of fee or penalty. It must build cash value growth tax-free for the rest of your life. 3) 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 probably rule it out. If you decide not to fund a plan, you still more than likely have chosen the correct funeral home and have not wasted your time with your survey. Surveying is critical.

With cost guarantees you have the best plan of all. Preneed insurance plans almost always come with a means of guaranteeing the costs. 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.

Is There An Early Payoff Discount?

The best way to fund a prepaid funeral, as I have been describing, is with preneed insurance funding, which most funeral homes offer. These plans will freeze your cost, which means your cost for the funeral is limited to what you pay for the plan. Stretching the payments out over a long period, usually a maximum of ten years, means you pay more than if you pay it off in one year or with a single payment. But during the payment period, you have insurance to cover any unpaid balance should you pass away during that time. So it's a trade-off whether you should pay for the insurance coverage and have lower payments or pay it off quickly for a lower total payout.

Paying the plan off early, which normally means within one year, will yield you the lowest cost for the funeral if you live a long time. Try to use that option if possible. One strategy I have advocated over the years is to start with a plan amount which is easier to pay off in one year. For example, you may be able to pay for only the service omitting the casket for a lower plan amount. Many funeral homes allow this type of arrangement, because it does tie you to their funeral home. So your total cost might be $2,995 for just the service instead of $4,495 for the casket and service combined. You can pay on the rest of what you need later once a smaller portion is paid. Prices may go up in the meantime, but not by much if you are paying it off quickly.

If you cannot pay your plan off early and you end up paying for the full term of the plan, such as ten years, you still will have gone through the process of selecting the funeral home with the best price. The extra you pay for stretching payments out is part of your cost, and it includes insurance. If you are advancing in age, that insurance component may be something you need. I have written a lot of ten-year plans for seniors in their mid-70's who don't want to pay their plan off early, because they believe they will die during the ten-year payment period.

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

You should not make a plan irrevocable to a funeral home, except in certain circumstances. A plan irrevocable to a particular funeral home does not allow you to get your money back, although you can probably transfer to another funeral home.

However, if you are facing Medicaid "spend down" or threats from creditors, it makes sense to change the beneficiary to the funeral home irrevocably. The money then becomes untouchable. 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.

In addition to preneed insurance, funeral expense trusts can be used to protect your money, without specifying a funeral home. National Guardian Life offers funeral expense trusts, what they call "Asset Guard," which is the Funeral Expense Trust I already described. It has only a single payment option, no monthly payments, and there are no cost guarantees. I have sold a few hundred of these trusts. Those were a better product when NGL allowed insureds to make monthly payments up to ten years to fund the trust. When they discontinued the payment plans, I mostly discontinued setting up the Funeral Expense Trust in favor the preneed plans.

Making a funeral plan irrevocable does not necessarily mean you can never change funeral homes. You can often transfer an irrevocable plan to a different funeral service provider. The "irrevocable" part means you cannot cancel the contract and get a refund, but you can typically change the funeral home that will provide the services.

You can make a regular preneed insurance plan irrevocable and thus exempt as a Medicaid spend down asset. Converting a regular preneed insurance plan to an irrevocable plan is a standard

strategy to make it an exempt asset during a Medicaid "spend down" process.

Why Making a Plan Irrevocable Works for Medicaid

Medicaid considers revocable funeral plans as "available resources" because the owner can still access the cash value. Making the plan irrevocable means the funds can no longer be withdrawn for other purposes, excluding them from asset limit calculations. Prepaying funeral expenses through an irrevocable plan is a legitimate way to reduce countable assets to meet Medicaid's limit (often $2,000 for an individual in 2026). Using the Look-Back Rule Exception, establishing a properly structured irrevocable funeral trust or contract typically does not violate Medicaid's 60-month (5-year) look-back period.

What "Irrevocable" Means

- **You are not able to cancel the contract and get your money back.**
- **It is often used to qualify for government benefits like Medicaid because the funds are designated for a specific purpose and are not considered a countable asset.**

How to Change Funeral Homes

- **Transfer the plan: You can transfer the funds to another funeral home.**
- **Check your contract: Some contracts may not include transferability, or they may specify a fee for a transfer. It is crucial to read your contract carefully.**

- Contact the new funeral home: The new funeral home will be able to help you with the process of accepting the transfer.
- Contact legal counsel if necessary.   If you are unsure about the terms of your contract or how to proceed with a transfer, it is recommended to consult with an attorney.

Irrevocable Funeral Trusts / Burial Contracts & Medicaid
https://www.medicaidplanningassistance.org/irrevocable-funeral-trust/

Using a Large Life Insurance Policy to Pay for Your Funeral

You may have a life insurance policy with a death benefit big enough to cover funeral costs. You may only want to go as far as studying the funeral homes and choosing the best value. In any case, you want to make sure the funeral home is not the beneficiary of that policy, because it allows them to do what they want with your money, charge as much as they'd like, and then give your survivors the remaining funds. This is not the best plan. You can "assign" the proceeds to them and they can take out funds only "as their interest may appear," but you and your family still have no control over how much the funeral will cost.

Designate a trusted family member or friend as the beneficiary of your life insurance policy. This person can then use the funds to pay the funeral home after comparing options and negotiating a fair price or the price you have predetermined with surveying.

You can limit the cost of your complete funeral to well under $6,000 and freeze most of the cost using the methods and strategies in this book and conserve your life insurance funds for other purposes. Your survivors may need funds for other things. This

means setting up a separate funeral expense preneed insurance policy, to nail the costs down with certainty.

What About Final Expense Whole Life Insurance?

Some people use final expense whole life that is offered as the preferred method of paying for a funeral, often dubbed "burial insurance." It does not lock you into a particular funeral home. It has easy qualifying health questions, and you can get death benefits of up to $35,000. It is usually termed "guaranteed issue" insurance when your health status does not matter. Because the health questions are easy to pass, and there may be no health questions at all, the monthly premium is likely to be higher than term life or other types of whole life. And if your health condition is serious or life-threatening, the first year or two may only have a limited or graded death benefit like 50%-70% of the face amount.

Choosing Your Funding Method: Final Expense Whole Life vs. Preneed Insurance

I do not recommend paying for a funeral with final expense whole life insurance if your primary goal is to lock in your final costs. With a standard final expense policy, you must make premium payments for your entire life. If you end up living a long time, the total premiums you pay can add up to significantly more than the actual cost of your funeral. While your premium stays locked and your death benefit is guaranteed, the policy typically pays a fixed dollar amount that does not grow to keep pace with inflation. If you buy a $10,000 policy today, it pays out exactly $10,000 in ten or fifteen years, leaving your family to cover the deficit as real-world funeral costs rise. The only real advantage of final expense whole life is its complete flexibility—the payout can be used by your survivors for medical bills, credit cards, or any other final debts.

With funeral preneed insurance, you are funding a specific prearranged contract with a funeral home. Instead of lifelong premiums, preneed plans allow you to make a limited number of payments (such as a 3, 5, or 10-year plan) or even pay for everything upfront in a single lump sum. Paying a plan off early can yield massive long-term savings.

Furthermore, a guaranteed preneed contract acts as a true shield against inflation: the funeral home agrees to provide the specific services and merchandise you selected at today's prices, absorbing the risk of future price increases. The underlying funds grow tax-deferred within the policy to cover those future costs. Your plan is also legally protected and portable; if you move or change your mind, you can typically transfer the policy's growth and value to a different funeral service provider.

The table below shows some average rates I've tabulated for preneed funeral insurance compared to final expense whole life. These are objectively-chosen real figures from the Internet, not "fuzzy math" offered by biased agents or a funeral home. This comparison assumes you can freeze your total funeral costs with a funeral home using preneed insurance with a $15,000 plan. To get the same plan and cover inflation you will need a $25,000 final expense whole life policy. The figures are composite average premiums from a list of insurance companies.

$15,000 Preneed Insurance Plan With Funeral Home that Freezes Costs	$25,000 Final Expense Whole Life Policy With No Costs Frozen, Fixed Death Benefit
Age 65: $234 per month for ten years	Age 65: $140 per month for life
Age 70: $248 per month for ten years	Age 70: $180 per month for life
Age 75: $268 per month for ten years	Age 75: $250 per month for life
Age 80: $302 per month for ten years	Age 80: $350 per month for life
Age 85: $448 per month for five years	Age 85: $470 per month for life
Discount for early payoff and single pay.	No early payoff or single payment possible.

Which Type of Funeral Insurance is Better, Preneed or Final Expense Whole Life?

Neither is universally better. The best choice depends on your priorities. Final expense insurance is more flexible, as the payout can be used for funeral costs along with other debts, while preneed insurance is specifically for funeral expenses and locks in prices at today's rates. Final expense insurance is a good option for leaving some money to family for other costs, while preneed insurance is better if you want to ensure every detail of your funeral is pre-planned and paid for with your chosen funeral home.

Which One is Right for You?

Choose preneed insurance if you want to lock in funeral costs, have specific funeral preferences, and don't want your family to have to make those decisions during a difficult time. Choose final expense insurance if you want the flexibility to cover funeral expenses along other final bills, or want to leave a small amount of money to your family for any purpose. You can also have both types of policies.

I Already Paid for a Preneed Funeral Plan—Did I Pay Too Much?

If you have a fully paid preneed funeral plan and feel you overpaid, look closely at your contract. Your original pricing is generally frozen only if you stick with the specific funeral home named in the agreement.

If your policy is revocable, you have the legal right to change the funeral home beneficiary. However, transferring your funds to a cheaper funeral home rarely guarantees a cash refund. Shifting providers usually voids your original price guarantees, and the new funeral home may charge their current retail rates, which could eat up any expected savings. Additionally, if your plan was made

irrevocable (often done to qualify for Medicaid asset spend-downs), the beneficiary cannot be changed, and the funds cannot be refunded.

Before making any changes, always review your contract rules regarding portability and fees.

Don't Surrender a Plan for Cash While You Are Alive

One of the worst things you should consider, however, if you have a paid up plan, 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? Keep the plan for life and let the cash value continue to grow. Change the funeral home designation at any time.

Keeping the plan allows the cash value to continue growing and ensures the full death benefit is available when needed, relieving your survivors of the financial burden. Unless you are facing an extreme financial emergency, surrendering the policy for cash is not recommended.

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

Death can occur unexpectedly in families, which includes young people who pass away long before their time. Most families are totally unprepared for this. When an unexpected death occurs, relatives are sometimes called upon to "chip in" to pay for the proper burial and funeral.

There are some things you can do.

Preneed funeral insurance companies typically have <u>riders</u> that cover children and grandchildren up to age 18 at no extra cost. The insured will receive money, in addition to their own coverage, one time if an unexpected death occurs. The death benefit amount is

normally less than the insured's coverage but it is most often enough.

If you have another family member in mind, perhaps with a short life expectancy due to disease or genetic reasons, purchasing a separate funeral plan can be done with preneed insurance. You simply purchase and pay for the plan as "owner" and make the person you want to cover the "recipient" or beneficiary. You can buy a preneed insurance plan for most anyone if you are making the payments and take on the responsibility of paying it off.

To legally buy a policy for someone else, you must have an "insurable interest," meaning their death would cause you a financial loss. Covering funeral costs for a family member is a standard and widely accepted example of insurable interest.

You generally cannot buy a plan for another adult *secretly*. The person being covered (the "insured") must typically participate in the application process and sign it, even if you are the one paying the premiums and acting as the owner. They must have consent and knowledge.

For individuals with short life expectancies or terminal illnesses, traditional life insurance may be difficult to obtain.
However, Guaranteed Issue policies or specific preneed contracts most often do not require medical exams or health questions, making them a viable option for those with chronic diseases.

When you set up an insurance plan for someone else, you are the owner (responsible for payments and modifications), while the family member is the insured (the person whose life the policy covers). Upon their death, the funds are typically paid directly to the funeral home or the named beneficiary to cover the pre-arranged services.

Cemetery and Funeral Plans: Flexible Options for Families

You can set up cemetery arrangements—such as burial plots, vaults, and grave markers—to be used for anyone in your family, offering more natural flexibility than traditional, single-person

funeral service contracts. While most funeral home trusts are tied to one specific individual, some establishments offer group or flexible trusts. If you choose a trust rather than an insurance plan, be aware that you may pay administrative fees or interest without the immediate full coverage that insurance provides. Many cemeteries and memorial parks offer direct pre-need contracts. These are not insurance policies, but rather installment agreements that freeze current prices and often allow interest-free financing if paid off within a short window, such as two years.

You can freeze the cost of cemetery property (including plots, second rights of interment, and mausoleum crypts) using either a direct cemetery installment contract or a specialized pre-need insurance policy. This flexibility is highly beneficial for families. Cemetery property can have multiple owners, can be designated under joint tenancy with rights of survivorship, and can be used for individuals other than the purchaser. Owners can also add new names to the deed later or sell the property privately, subject to cemetery bylaws and state laws. Outer burial containers (vaults) and grave markers share this flexibility and can easily be funded through pre-need insurance or trust plans. If you are starting to invest in future cemetery arrangements, you can take comfort in knowing that these assets do not have to be used strictly by the person who bought them.

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.

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." And 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.

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.

Life Insurance Companies Are the Safest of All Financial Institutions

The law does not allow a funeral home to keep your money until someone has passed away. The money has to remain somewhere else in the meantime, either with an insurance company or in a trust, and sometimes that is the funeral home's trust fund. 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 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. Life insurance companies are strictly regulated by state laws and funds are reserved for the event of insolvency. The life insurance industry is exceptionally safe due to strict reserve requirements and state-mandated safety nets, but it is not 100% immune to loss if a policy exceeds state guaranty limits. Nonetheless, they are by far the safest. 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 a good choice for funeral plans that have costs guaranteed. Life insurance is also

used for simple final expense insurance plans with no guarantees of freezing costs. *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 life insurance, such as National Guardian Life Series 4 Preneed 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.

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 enough 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. You might do well if you have chosen a funeral home with low costs that doesn't raise prices often, and you invest your money at a rate higher than their prices go up. But freezing your costs with them is a more certain plan.

Bureau of Labor Statistics (BLS) indicate that funeral cost inflation is a little bit lower than the general inflation rate, but not consistently. Since 1986, the average annual inflation rate for funeral expenses has been approximately 3.65%. Recent Trends

(2023–2025): The NFDA reported that the median cost of a funeral with burial increased by 5.8% over a two-year period (roughly 2.9% annually), while cremation increased by 8.1% over two years (roughly 4.05% annually). For 2025, funeral expense inflation is estimated at approximately 2.22%, lower than the broader headline CPI of roughly 2.74%.

Although unpredictable, the rate of funeral inflation can be higher than general inflation rate and interest rates. This means you have to earn a rate of return of at least 3%-4% 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 higher risk mutual funds, stocks, variable annuities and other similar investments. And most conservative, fixed return investments are not paying 3%-5% per year these days. So just 'keeping money invested' can be a losing proposition as far as paying for funerals is concerned—especially if your earnings are taxable. Funeral plan cash value growth, on the other hand, 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' can be 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 or specified 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. You don't have to know the future, and you can't. But funeral services can be realistically expected to double in cost in about 15 years. As I cited earlier, Since 1986, the average annual inflation rate for funeral expenses has been approximately 3.65%. How much is this increase over 15 years? It is 71% in 15 years, but we have to account for high inflation years.

For senior citizens, relying on invested funds to keep up with funeral inflation is unrealistic. It is easier for younger investors to do this. Preneed funding makes more sense for individuals over, say, 60 years of age. Seniors often have a fixed income, a reduced risk tolerance, and a shorter time horizon for investing compared to younger individuals. This makes it more difficult for their investments to significantly outpace high funeral inflation (historically 3% to 5% annually, but varying) with "safe" investments.

Younger individuals have a much longer time horizon, which allows them to take on more investment risk (e.g., in the stock market) and potentially achieve returns that far exceed funeral cost inflation over several decades.

For individuals over 60, especially those concerned about protecting assets for Medicaid eligibility, preneed (prepaid) funeral plans can make sense because they can lock in the cost of services at today's prices, shielding their families from future inflationary pressures. In many cases, the growth on the funds held in trust or insurance by the funeral home is intended to cover the difference, or the price is guaranteed by the provider, which can be a better return than a senior's low-risk personal investment might achieve.

Estimating your life expectancy, based on your current age, can allow you to project funeral costs at the time of your death. If we use 3.65% inflation per year, and you are now 65, and your life expectancy is 80, you can roughly determine funeral costs. Let's say that today your funeral costs $6,000 complete with a casket included. If you put that number into a time value of money calculator, you will need $10,273 at age 80.

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 3% or 4% 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.

Summary Of Guaranteed Cost Plans

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 <u>not</u> 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 or burial 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, but not with insurance. Double markers should not be included in insured funeral plans in most cases. The marker will not be provided until the person dies whose plan contains the double marker. Funeral homes cannot freeze grave marker costs, but you can add funds to an individual plan to pay for it on a non-guaranteed basis.**

List of items <u>not</u> 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 a few other things. Ask the funeral home you are considering what costs they will freeze for you.

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. You can also use a Payable of Death (POD) bank account for non-guaranteed items.

Including high estimated costs helps for things that can not be frozen. 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.

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 Microsoft 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 <u>more</u> 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.

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

The solution is to 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.

Synopsis of Funeral Prefunding Options Made Simple

You can determine and calculate with a great deal of accuracy what all of your death 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 in favor of cremation 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.

In most cases, using a funeral home within your own state that is as far away as 100 miles will work in your favor if their costs are lower and the extra transportation charge is not more than a few hundred dollars. In most cases, the potential cost savings from shopping around and choosing a more affordable funeral home 100 miles away are likely to make the extra transportation fee worthwhile, provided the logistics are manageable for the family.

To have your final disposition taken care of, which may or may not include a funeral service, you still 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 your 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. You can make sure that enough money is there. 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. The insurance option is much more portable. And you can buy an insured funeral plan for another person where you are the owner and the other person is the "recipient."

Cemetery property, such as plots, vaults, and headstones, are often 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 and they offer a discount for buying it all at once. 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 $10,000 using 2026 costs 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 $15,000 to $20,000 instead.

Chapter 6

Veterans Benefits—What the Government Actually Covers

"Honor to the Soldier and Sailor everywhere, who bravely bears his country's cause," President Abraham Lincoln, 1863

"For love of country they accepted death, and thus resolved all doubts, and made immortal their patriotism and their virtue," James A. Garfield, in a speech on May 30, 1868, at Arlington National Cemetery.

I spent many hours over the years walking through cemeteries and memorial parks in Utah, finding graves for families. I couldn't help but notice all the grave markers that emphasized the deceased's service in the U.S. military. Some of the markers were supplied by the Veterans Administration, while others had inscribed words and often a cross to show their service. I have attended services where military honors were ceremoniously carried out. Some of these people paid with their lives during service, even in wars. All had served and defended their country.

The United States provides burial and death benefits to veterans to honor their service, show gratitude, and relieve some of the financial burden on their families. This long-standing commitment ensures veterans receive dignity in death through services like national cemetery arrangements, government headstones, and financial aid for funeral costs.

If you or your spouse served in the military, you have earned significant burial benefits. However, a common misconception is

that the Department of Veterans Affairs (VA) pays for everything. It does not. The VA provides distinct, valuable honors and cost-relief, but families must still plan for upfront funeral home expenses.

Here is exactly what the VA covers, stripped of the bureaucratic fine print:

Free Burial in a National Cemetery

If eligible, a veteran, their spouse, and dependent children can be buried in any VA national cemetery at zero cost to the family. This benefit is worth thousands of dollars and includes:

• The gravesite or columbarium niche (for cremated remains)
• The opening and closing of the grave
• A government-provided headstone, marker, or niche cover
• Perpetual care of the gravesite

Military Honors and Memorial Items

Regardless of where the veteran is buried—whether in a national, state, or private cemetery—the family can request the following at no charge:

• A U.S. burial flag to drape the casket or accompany the urn
• A Presidential Memorial Certificate honoring their service
• Military Funeral Honors, which include a minimum two-person uniformed detail to fold the flag and play "Taps"

Cash Burial Allowances (Reimbursements)

If you choose a private cemetery instead of a national one, the VA will not pay the cemetery or funeral home directly. Instead, the family must pay the upfront costs and apply to the VA for a partial reimbursement allowance. The cash payout amounts depend heavily on the circumstances of the veteran's death:

• Service-Connected Payouts: Up to $2,000 to help cover funeral and burial costs if the veteran died as a result of a service-connected disability. If the veteran is buried in a VA national cemetery, some or all of the transportation costs may also be reimbursed.

• Non-Service-Connected Payouts: If the death was not related to military service, the VA provides a maximum allowance of $978 to $1,002 for burial and funeral costs, plus an additional $978 to $1,002 plot allowance if they are buried in a private cemetery.

Important Limitations to Remember

Spousal Allowances: While a spouse is eligible for free burial and a headstone inside a national cemetery, the VA does not provide cash burial allowances or plot reimbursements for a spouse buried in a private cemetery.

Upfront Costs: Because cash allowances are paid as reimbursements, families must still be prepared to handle immediate, upfront expenses with the funeral home.

How to Apply:

1) **Gather Documents: You'll need proof of military service, like a DD Form 214.**
2) **Fill out VA Form 40-1330, Claim for Standard Government Headstone or Marker.**
3) **Submit the form. Apply through the National Cemetery Administration (NCA) website: https://www.cem.va.gov/ or work with a funeral director.**

Markers can only be ordered after the veteran has passed away. You cannot pre-order a veteran's marker.

It often will save a family money on death expenses when veterans death benefits are used, but sometimes they are forfeited if a couple or family want to be together in the same cemetery, rather than in a veterans cemetery.

The VA distributes its cash benefits under a single "Burial Allowance" umbrella, which formally covers both burial and funeral/cremation service expenses. The VA does not pay separate amounts for a funeral service versus the actual burial. Instead, they provide a single flat-rate reimbursement meant to offset both.

So when you are planning everything to prepay, allow in your funding methods enough money for everything, with the expectation of being *reimbursed* later. This means also that you can pay for some of the benefits mentioned with a credit card at the time of need if you wish, knowing the money will be reimbursed later. Otherwise, your arrangements will be short of funds at the time of need. As I mentioned earlier, grave markers are headstones are always optional. If funds are very tight, don't worry about grave markers at all. The funeral and burial can take place without them. But caskets and burial vaults are required to be paid in advance.

Chapter 7
Miscellaneous Death Concerns

"Thoroughness characterizes all successful men. Genius is the art of taking infinite pains. All great achievement has been characterized by extreme care, infinite painstaking, even to the minutest detail."

--Elbert Hubbard

This chapter will cover some important topics not discussed, or not fully discussed, in previous chapters.

Terminal Illness and Imminent Death

I worked in skilled nursing facilities for over three years part-time as a CNA (Certified Nursing Assistant). I have seen and cared for many hospice patients, patients expected to live only six months or less. I have never written any insurance plans for these people, as that would be seen as a possible conflict of interest. But it reminds me of the need to preplan and prepay as soon as possible. I have seen people die unexpectedly also while under nursing care who were not necessarily diagnosed terminal.

Terminal illnesses are incurable, progressive diseases expected to lead to death in the foreseeable future, such as advanced cancers, severe organ failure (heart, kidney, or liver), Alzheimer's, dementia, Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease), end-stage COPD, and advanced HIV/AIDS, or any irreversible condition where treatment is no longer effective. All that can be done during remaining days is focusing on improving

quality of life, or palliative care, which was my primarily responsibility as a CNA.

A diagnosis of a terminal illness may hasten, or make absolutely necessary, preparations such as a pre-paid funeral, burial, or cremation. Too 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.

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 due to lack of funds.

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 most often limited to the amount paid in at the time of death until a "waiting period" of normally two years has been satisfied. Typically after one year, the insurance coverage increases from 0% to 50-80%. After the waiting period of two years, 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. But if the insurance is preneed rather than just

final expense life, you can have your funeral costs frozen. Throughout this book, I recommend preneed insurance over final expense insurance, because it has more benefits and can cost you much less and can be issued to terminally ill people. Use a calculator to compare rates carefully. In some instances, final expense life may work better.

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 paying on 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. The survivors can continue paying on the remaining three plots as scheduled. Otherwise, plans for a single person, such as a funeral service and casket, must be paid up.

Some 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 almost always better. And again, starting one sooner is usually better than later.

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.

I wrote a prepaid plan for a "terminally ill" man 38 years old in 2014 to cover burial, funeral and headstone, so there would be nothing left to pay upon his death. He was HIV-positive and diagnosed with AIDS. He could not qualify for regular life insurance. He qualified for the plan I was selling at the time through National Guardian Life. The policy was issued by National Guardian Life on 03/07/2014 at age 38 with a monthly payment of $66.47 for ten years. He was expecting to die due to his diagnosis. He didn't want to leave anyone a burden. The insurance component required him to live at least one year. Otherwise, there would be a balance due. As of August 25, 2026, he had not died and his policy was paid in full, because it was a limited pay whole life plan with a maximum payment of ten years. It has a death benefit of $7,434.50, and the original face amount was $6,485.00, and that policy's death benefit will continue to grow tax-free until he passes away.

If you are terminally ill or are planning for someone who is, there are still many options, even payment plans with insurance. As I just pointed out, sometimes people live longer than expected after a terminal diagnosis. In any case, don't wait for your health to get worse before getting serious about starting a plan.

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 homes or funeral service companies. I have seen several funeral homes discontinue business and have noted some changes of the

business ownership in dealing with clients who had prepaid plans. I have never seen evidence that anyone lost all of their investment when a funeral home went out of business; their money was still there mostly or fully as intended.

A vast majority of funeral plans written after the 1970's are funded by a life insurance company doing business in the final expense market, where each individual's funeral plan money is kept safely outside that funeral home's business. If a new funeral home takes over, it handles funerals, burials, and cremations nearly the same way as everywhere else and most likely honors plans of the old funeral home. 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 today cannot go down the 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. Your best choice is a preneed insurance company, rather than a funeral home's own trust fund, but your money is safe in either case. In essence, the system is designed to prevent you from losing your investment, even if the specific funeral home closes down.

If a funeral home you've chosen becomes a less desirable choice as time goes on, you can change to another. 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 cost guarantees if you switch funeral homes. You won't, however, lose your *money*. Your money will be in an insurance policy specially designed for use in paying funeral

costs, 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.

Again, you should never make your funeral plan "irrevocable" to any funeral home unless you need your money protected from creditors or Medicaid spend down. Otherwise, until your death, you can change funeral homes as many times as you'd like.

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. 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]."

You can change to a better funeral home, even if you have it "already taken care of." 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. Even if you have a funeral plan already prepaid, it could well be an *over-investment* you need to change. It is a simple matter of changing the beneficiary. You don't have to be locked into an expensive funeral plan. I have had some customers cancel their plans after they were up to two years into them, because they were too expensive. They saved money with my alternative plans. Most of them did not get any money back on the plans they were paying on, because they had not paid long enough. But the thousands of dollars they saved with the new plans made up for their losses.

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. 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 all the benefits of an insurance-funded funeral plan. Make sure your chosen funeral home offers one or more pre-need life insurance companies to use to prepay.

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 be portable and will grow in cash value for the rest of your life.

Ways Your Property Can Be Passed After Death

When you die, all of your property 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, 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 you live in.

Probate is 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. Cemetery property can bypass probate if you make sure you have designated co-owners with rights of survivorship on anything such as burial plots and vaults.

There are 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, the words "as joint owners with rights of survivorship" can be added.**
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.

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

You can still have a funeral service even if your body or organs are donated. After donation, the donor is taken to a funeral home, and the OPO (Organ Procurement Organization) works with the funeral director to honor the donor and donor family's funeral wishes. An open casket funeral is possible after organ donation.

How is a Power of Attorney Relevant to Prepaying A Funeral

A Power of Attorney (POA) allows someone you appoint (the agent) to prepay a funeral for you, the principal, (the person who granted the power) while the principal is alive, ensuring your

wishes are followed and relieving family stress if you become mentally incapacitated. But the POA ends at death, so it cannot be used *after* you have passed away. A durable general POA remains effective during incapacity, making it ideal for preplanning. A durable financial POA with specific language granting authority over final disposition is important, enabling the agent you designate to manage funds and sign contracts for pre-need funeral plans before death, which can prevent conflicts among heirs and survivors.

You should only use the POA if you have postponed payment of the preneed plan until death. This means use the POA if you have made all the arrangements except payment of funds. You should choose the specific funeral home and all the details yourself. In most cases, you are better off prepaying while you are of sound mind and body, without the need for the power of attorney. You can set up the power of attorney for other matters aside from prepaying a funeral, burial or cremation.

With POA, you grant your agent authority for financial and legal decisions, specifically including final disposition (burial/cremation). While you are alive, the agent could use this authority to select funeral services, choose burial plots, and pay for them, often through an irrevocable funeral trust or pre-need contract—without your input or help.

Prepayment, whether through use of a POA or without, ensures the funeral happens as desired, preventing family disagreements over costs and choices when grieving.

What a POA Cannot Do:

- **Make funeral plans after the principal dies.**
- **Make funeral plans for someone else (like a spouse) unless the POA document allows it or they are also a legal next-of-kin.**

You do not necessarily need a lawyer to set up a power of attorney. Many states allow individuals to create a power of attorney using DIY (do it yourself) forms or online services. However, consulting with a lawyer is advisable for complex situations, such as those involving significant financial matters, a large estate or complicated family situations, to ensure that the document meets all legal requirements and adequately protects your interests. You may not need a power of attorney at all.

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.

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.

Social Security Death Benefit

The Social Security death benefit includes a one-time lump-sum payment of $255 to eligible survivors, such as a spouse or child, and ongoing survivor benefits for family members

The payment is primarily available to the widow, widower, or child of a deceased Social Security beneficiary. Priority is given to the surviving spouse if they were living with the deceased at the time of death or were eligible for benefits based on the deceased's record. If there is no eligible spouse, the payment may go to a child who qualifies for benefits on the deceased's record. survivors must contact the Social Security Administration (SSA) within two years of the death. They can apply by calling the SSA at 800-772-1213 or visiting a local Social Security office. Necessary documentation includes the deceased's birth and death certificates.

The Social Security Death Benefit (LSDB) wasn't exactly "frozen," but its maximum amount was capped at $255 by Congress in 1954, linking it to the maximum primary insurance amount (PIA) at that time; this cap later became a floor, meaning most qualifying survivors received that fixed $255 sum, but recent efforts (like the Social Security Fairness Act in 2025) focus on ending other offsets (WEP/GPO), while the SSA also works to stop improper payments to the deceased through better data sharing, not freezing the core death benefit itself.

Don't Use Your Will to Outline Funeral Preferences

Since a will is usually not read until after the funeral, it's not a good place to indicate your funeral preferences. It's also not a good idea to put the only copy of your Funeral Planning Guide in your safe deposit box, since your family may not have immediate access to the box following your death.

Once you have completed the Funeral Planning Guide, it can be saved to your computer. As a backup, I recommend printing it out to keep with your other important papers. You may want to use the guide to initiate conversations with your family about other end-of-life issues, as well. In any event, be sure to let your family know where this information can be found, should they need it.

Avoid putting the only copy of your preferences in a safe deposit box, since it may not be immediately accessible. Instead, keep a copy at home, perhaps with a list of your safe deposit box contents.

Chapter 8
Putting It All Together

"Synergy - the bonus that is achieved when things work together harmoniously."—Mark Twain

***"The whole is greater than the sum of its parts".*—Aristotle**

"*The essence of strategy is choosing what not to do.*"--Micheal Porter

Develop a Strategy

After reading this book from beginning to end, especially after making notes in a notebook and gathering lots of information, you should be developing a *strategy*, based on your particular circumstances. A strategy is what you want to focus on to win the game and take control of your costs. Strategy outlines the long-term vision, while tactics are the concrete actions taken to realize that vision.

There are various *tactics* you can use along the way once the strategy is in place. I have covered many tactics you can use. You can also have multiple strategies. I've covered a lot of possibilities, based on a large variety of situations I've studied and dealt with first hand for many years. Unlike meeting with a funeral home without considering alternatives, you are able to objectively choose from a lot of different options offered by many different companies.

One strategy could be to make sure your kids don't have to come up with any money or have a burden. I have heard this motive hundreds of times over the years. This is a general strategy but a good one to start with.

Another strategy might be to freeze the lowest cost with a plan or plans that includes low payments over a long period of time with

insurance also that will pay off the balance should you die early. This is easily done by choosing the right funeral home, one that has everything you need, and setting up a preneed insurance plan with them.

Another strategy might be to get things going, one step at a time, with plans you can afford. Once one step is paid, you will move on to the next step.

Your strategy could be that you want to pay as little as possible and do it as soon as possible, maybe just one or two years.

Develop a strategy of some sort, and write down what that strategy is exactly.

You should come to the conclusion that you can, in fact, substantially lower all of your death expenses. You can decide better whether an immediate burial, direct cremation, or full funeral service is best for you. You can select only what you want, based on your knowledge of General Price Lists. You can shop around effectively by surveying funeral homes. You can totally avoid sales presentations that are good for the person selling the plans but may not be good for you at all.

The MetLife Funeral Planning Guide, or another like it, will help you put all of your wishes into one place. For your family, you can use my Final Wishes Summary to make your wishes known to everyone. It can include photos of your chosen casket or urn. You can put together a short paragraph that states your wishes clearly.

Websites like LegalZoom.com and LawDepot.com offer free or low-cost, printable "End-of-Life Plans" or "Letters of Last Instruction" that serve as a non-legally binding document to outline personal and funeral wishes. Here is one article that is good to read: https://www.legalzoom.com/articles/final-wishes

> ***"A letter of last instruction is a document that allows you to organize and give your family instructions pertaining to your final wishes. This document typically lays out your legal documents, important personal and financial information, and funeral wishes, among other items.***
> ***It's important to note that a last wishes document is not a will or a substitute for one since it's not legally binding. A will is a legal document that states what you want to do with your assets after your death.***

Although a letter of last instruction is not legally binding, it's a very helpful way of guiding your family. It's also valuable because you're able to update it whenever you like without having to pay to do so."

You can see an example of a letter of last instruction here: https://extension-store.montana.edu/assets/publications/montguidepdfs/mt198904hr-letter-of-last-instructions-rev08.22.pdf

Again, you can write a short paragraph as well, such as this:

MY FUNERAL PLANS

Please follow exactly:

I will be using Affordable Funeral Services, Inc., Salt Lake City, Utah. I have a funeral plan set up with them using National Mutual Life Insurance Company's Preneed Insurance to cover the cost of the burial vault, funeral service, and casket, which are guaranteed to be paid. Other costs are to be covered with funds I have available and set aside.

It will be a church funeral, and the bishop will conduct the service.

I have plots paid for at the Midvalley City Cemetery. The headstone or grave marker has not been paid for and is the last consideration, because it is not required for the burial and funeral to take place.

Best Funeral Services will hand everything from beginning to end. Only call them, no one else, at the time of need.

This is not a letter of last instructions, but it can be taped to your folder of documents where you survivors can see it first.

Once you have chosen the funeral home you want to use for sure, and you have set up guaranteed funding with them, be sure to put all of your paperwork into a folder with the funeral home's name and logo on it. This is very important. I have written many

funeral plans through a lower cost funeral home for families who purchased their cemetery arrangements through one of the "chain" operations. These chains had their own, more expensive funeral homes. If papers were kept in a folder with the names of the expensive company, the children could easily be led to believe they should be contacting the expensive company at the time of need. This would allow the expensive company to try to charge the family a lot more money, even insisting they use them for the funeral. It is best to have "subfolders" within your main folder of the funeral home you have chosen, which cannot be seen from the outside at a quick glance.

By having one folder from your chosen funeral home, it becomes clear who needs to be contacted at the time of need. No confusion. No calling the wrong company. Your chosen funeral home will contact the cemetery about burial or entombment arrangements. No one in your family needs to contact the cemetery. The one folder should be set up even if you have more work to do on pre-planning and pre-paying.

Getting the folders set up is a critical step in getting organized.

Paying for All of It With One Plan

I have explained various methods of paying for burial, cremation, and funerals in this book. You can certainly do it with more than one type of plan, or you can do it one step at a time with the same type of plan. In fact, a majority of my clients have chosen to do "one bite at a time," the proverbial way to "eat an elephant." I was even selling cemetery property owners plans for just a casket and a burial vault, which are required items for a burial, rather than funeral service, casket and vault. The company I represented hated this practice of mine, and they wanted me to sell the "whole enchilada." They wanted the casket to be a higher priced model, and they wanted the funeral service to always be included in the big package. But people I met with were often on fixed incomes and low budgets. So I took their side and set them up with partial

plans they could afford more easily, and I become the hero. And I became the enemy of the company I was selling for.

Nevertheless, I have had many customers who wanted one plan to take care of it all. I set up plans for many people who only owned a burial plot, and they wanted a single plan to pay for "the rest." Between 2009 and 2025, I proved this can be done for under $10,000, which is what the plan would cost with one payment. Stretching the plan out ten years would cost more than that, but roughly 70% of costs could be frozen, which means their cost was limited to what they pay into the plan.

To account for differences around the United States on total costs, and assuming you are not able to find the same bargains I have found in Utah, let us use a higher figure of $12,000 for 2026. If you own a burial plot and nothing more, you can purchase a plan to pay for a full funeral service at a church, mortuary chapel, or graveside, a casket, a burial vault, and everything else such as flowers, grave labor, vault setting, sales tax, obituary, etc. for $12,000. Some funeral homes charge $12,000 for just the funeral service and the casket. The rest would still cost you $5,000 more, for a total of $17,000, not including the headstone, which is optional.

Here's how it could break down if you find the right funeral home:

Funeral Service:	**$5,000**
Casket:	**$1,200**
Burial Vault/Grave Liner:	**$1,500**
Total of Frozen Costs:	**$7,700**

Non-frozen Estimated:	**$4,300**

(Vault setting fee, labor of opening and closing of the grave, flowers, newspaper obituary, sales taxes, programs, etc.)

Total for EVERYTHING:	**$12,000**

You can probably do better than this. The $5,000 for the funeral service is a high amount. I typically sell a service guaranteed

frozen for $2,495. But $12,000 for everything is realistic if you have done your homework. $10,000 is not hard to come up with as the amount that will cover it all. If your plot is paid, the above plan will ensure there is no money due for a funeral followed by a burial. Cremation plans will come to much less.

I will use two preneed insurance calculators to estimate your total monthly payment for a 10-year plan. Ten year plans can be paid off early, and there are also 3-5-7 year plans. The shorter term plans are available for ages 81-99. The ten year plans are only available up to age 80. I will only use the ten year plan for the sake of simplicity. The payments vary by age and health status. But these should allow you to do some good estimating.

$12,000 Complete Burial and Funeral Plan Costs Frozen

Ten Year Plan – Monthly Payments

National Guardian Life Series 4 Preneed   Other Preneed Average

Age	Good Health	Bad Health	Good Health	Bad Health
56-60	$181.63	$186.91	$181.44	$186.88
61-65	$186.91	$192.19	$189.00	$194.67
66-70	$198.53	$204.86	$200.34	$206.35
71-75	$214.37	$220.70	$211.68	$218.03
76-80	$241.82	$249.22	$246.33	$253.71
81-85	N/A	N/A	N/A	N/A

$7,700 Plan with Only Guaranteed Items: Service, Casket, and Vault

Ten Year Plan

National Guardian Life Series 4 Preneed   Other Preneed Average

Age	Good Health	Bad Health	Good Health	Bad Health
56-60	$116.55	$119.94	$116.32	$119.80
61-65	$119.94	$123.32	$121.22	$125.62
66-70	$127.39	$131.45	$129.11	$132.92
71-75	$137.55	$141.62	$141.21	$145.11
76-80	$155.17	$159.91	$158.52	$163.42
81-85	N/A	N/A		

The second plan for $7,700 will freeze the costs of a casket, funeral service and burial vault. The first plan for $12,000 includes an additional amount of $4,300 to cover everything else, with no cost guarantees on that portion but with a growing death benefit. For example, the $4,300 could grow 2% per year for life, to help account for inflation, even though it will not freeze any costs.

The preneed insurance plan is a *limited pay whole life* policy that freezes costs, and the maximum term is ten years. You will not make payments for the rest of your life.

If, on the other hand, you were to use a *final expense whole life policy*, there are no frozen costs whatsoever, the death benefit is fixed and does not increase, and you must make payments for life. In order to account for inflation and living a long life, you must set the death benefit to $15,000 for the $12,000 plan, and you must set the death benefit to $10,000 for the $7,700 plan if we use a conservative 3% inflation rate for ten years. (This is using the time value of money formula, or plugging in the numbers on a Hewlett Packard HP 12 C financial calculator. 1) n=10 years, i=3%, PV=12,000, FV=$16,127, 2) n=10 years, i=3%, PV=$7,700, FV=$10,348. All this assumes you live ten years, and the inflation rate for funerals and burials remain around 3%. If you live 20 years, you have to up your face amount to quite a bit more, which means a much higher payment.

According to the 2023 NFDA General Price List Study, the median cost of a funeral with casket and burial has increased by 5.8% over the past two years, from $7,848 to $8,300. The median cost of a funeral with cremation, including alternative cremation casket and urn, has increased by 8.1%, from $5,810 to $6,280.

Here is a table showing preneed insurance, which has frozen costs with payments that end and an early payoff option, and final expense whole life insurance with no frozen costs, no early payoff, payments for life with a fixed death benefit. Clearly the final expense whole life insurance has lower payments. But what happens if each one of the ages lives 15 more years?

$12,000 Preneed Insurance Plan With Funeral Home that Freezes Costs NGL Series 4 Preneed	$15,000 Final Expense Whole Life Policy With No Costs Frozen, Fixed Death Benefit
Age 65: $187 per month for ten years	Age 65: $84 per month for life
Age 70: $199 per month for ten years	Age 70: $108 per month for life
Age 75: $215 per month for ten years	Age 75: $150 per month for life
Age 80: $242 per month for ten years	Age 80: $210 per month for life
Age 85: $359 per month for <u>five</u> years	Age 85: $282 per month for life
Discount for early payoff and single pay.	No early payoff or single payment possible.

$12,000 Preneed Insurance Plan With Funeral Home that Freezes Costs NGL Series 4 Preneed	$15,000 Final Expense Whole Life Policy With No Costs Frozen, Fixed Death Benefit
Age 65: Total paid in after 15 years: $187 x 120 months = $22,440	Age 65: Total paid in after 15 years: $84 x 180 months = $15,120
Age 70: Total paid in after 15 years: $199 x 120 months = $23,880	Age 70: Total paid in after 15 years: $108 x 180 months = $19,440
Age 75: Total paid in after 15 years: $215 x 120 months = $25,800	Age 75: Total paid in after 15 years: $150 x 180 months = $27,000
Age 80: Total paid in after 15 years: $242 x 120 months = $29,040	Age 80: Total paid in after 15 years: $210 x 180 months = $37,800
Age 85: Total paid in after 15 years: $359 x 60 months = $21,540	Age 85: Total paid in after 15 years: $282 x 180 months = $50,760
Discount for early payoff and single pay.	No early payoff or single payment possible.

Up to age 70, the person who uses final expense insurance pays in less after 15 years with a fixed death benefit of $15,000. After age 75, the person using preneed insurance pays in much less. If a person starts a plan at age 80 and lives to be 95, using preneed they pay $29,040, and using final expense life they pay $37,800. Age 75 pays in almost the same after 15 years for both plans.

So what is the bottom line? Final expense whole life insurance can be used to pay for more than just funerals, burials and cremations. So let's say you need $15,000 to account for total funeral and burial costs with inflation factored in. But you have another anticipated $10,000 in debts such as medical bills you expect to be leaving behind. This means you need a $25,000 death benefit. Preneed insurance won't work for this, because preneed money is only paid to a funeral home, not your creditors. You can have just one policy, a final expense whole life, to cover it all. Or you can have two policies, one preneed for the funeral and burial or cremation, and one final expense life for the rest.

This might seem complicated, but it's really not. Let's examine two scenarios. First, what will it cost for a single policy, a final expense whole life plan for $25,000.

$25,000 Final Expense Whole Life Policy With No Costs Frozen, Fixed Death Benefit
Age 65: $140 per month for life
Age 70: $180 per month for life
Age 75: $250 per month for life
Age 80: $350 per month for life
Age 85: $470 per month for life
No early payoff or single payment possible.

Or we can have one preneed policy for $12,000 that freezes funeral costs,

$12,000 Preneed Insurance Plan With Funeral Home that Freezes Costs
Age 65: $187 per month for ten years
Age 70: $199 per month for ten years
Age 75: $215 per month for ten years
Age 80: $242 per month for ten years
Age 85: $359 per month for <u>five</u> years
Discount for early payoff and single pay.

And another final expense whole life plan for $10,000 for miscellaneous final expenses, using the same good health classification. We then add the two payments together.

Age	$12,000 Preneed Payment	$10,000 Final Expense Life Payment	Total Monthly Payment for Two Plans	Monthly Payment for ONE Final Expense Life Policy for $25,000
56-60	$181.63	$45.00	$226.63	$115.00
61-65	$186.91	$55.00	$241.91	$140.00
66-70	$198.53	$65.00	$263.53	$180.00
71-75	$214.37	$100.00	$314.37	$250.00
76-80	$241.82	$120.00	$361.83	$350.00
81-85	N/A			$470.00

Clearly, the payment with one final expense whole life policy is lower for a $25,000 death benefit than if you use two policies at most ages. You must accurately estimate funeral costs to win. This is not hard to do. If you have chosen the right funeral home that will give you the best price at the time of need, there may be no need to freeze costs. You can pay for your funeral and burial, plus other debts with one policy.

One the other hand, if you are not expecting to leave behind very many other final expense bills such as medical bills, credit cards, etc., than your best bet is a preneed policy with payments that end and with costs frozen. Plus with preneed you can pay the plan off early and be done with payments.

I have not mentioned *mortgage* balances. You should have a separate mortgage insurance policy to pay off your home if you should die with a mortgage balance. Most people carry mortgage insurance. They do not use final expense life to pay off their mortgages.

People don't commonly use final expense whole life for mortgages because it offers smaller death benefits (under $50,000) primarily for immediate funeral/burial costs, medical bills, or other small debts, whereas paying off a mortgage usually requires a larger traditional life insurance policy (like term or regular whole life) for substantial income replacement or debt payoff. Final expense insurance's main purpose is to prevent loved ones from being burdened with end-of-life expenses, offering affordable premiums for seniors, including those with health issues, with flexible use for funeral services, taxes, or other small debts.

The focus of this book has been how to lower all of your death expenses, particularly funeral, burial and cremation costs. Whether you use preneed or final expense life depends on the factors we just discussed. But, again, if your sole intention is to lower the funeral and burial costs, preneed offers you the best value and protection for the money. You can pay the whole thing off at any time, usually at a discount.

CONCLUSION

We have covered a lot of ground in this book, and the overarching conclusion is clear: you can cut your death expenses substantially without making sacrifices. If this is the only chapter you read, let it serve as your definitive roadmap to taking total control of your final arrangements and saving thousands of dollars.

The process begins by shifting your mindset from passive acceptance of what you are told or have heard to active consumer research and surveying. The funeral home closest to you, or the one your family knows best, is often not your most affordable option. Use them merely as a baseline or comparison point. Open a dedicated paper notebook where you can write notes with a pencil and start documenting a preliminary strategy. Don't use a word processor to start, use pencil and paper. Transfer these penciled notes later to another summarized plan, such as the Final Wishes Summary in this book, your Letter of Last Instruction, Funeral Planning Guide, etc. Your immediate goal should be to expand your geographic scope, researching funeral homes and crematories up to 150 miles away to locate the best value.

To systematically compare your options, request the General Price List (GPL) from five to fifteen different providers. If the GPL is online, print it out; if not, request a physical copy by mail and keep them all in a single folder. As you narrow your choices down to a top choice and an alternative backup choice, contact the providers directly. Clearly state that you are simply studying their price list, and ask specific questions to confirm your estimates—such as verifying if a complete funeral with a casket can be secured for around $5,000.

When you find the right provider, you must decide how to address funding. If you choose a guaranteed prepaid funeral plan to freeze current prices, always ask the provider which company handles their funding—whether it is a specialized insurance company or a trust company. Request written payment options ranging from a single lump sum up to a ten-year plan. If you opt for a multi-year plan due to a limited current budget, always ask if there is an early payoff option to save on total payout costs if your financial situation improves later. You may only want a single plan that includes costs you can freeze. But if your intention is to make it all one plan with one payment, consider adding an estimated allowance to cover variable expenses like taxes, flowers, newspaper obituary, grave labor, and so on.

If you choose not to fund your plan directly through a funeral home where you can freeze or guarantee most of your costs, you must account for the steady impact of inflation. Funerals traditionally see a realistic annual price inflation rate of 5% on average, using a slightly high estimate to be safe. Use an online financial or time-value-of-money calculator to project future costs based on how often the provider raises prices or based on this inflation rate. This calculation determines the exact amount of life insurance death benefits or investment value required to ensure your future costs are fully covered.

Finally, extend this same financial scrutiny to your cemetery arrangements. Determine whether to pay for your plot, burial vault, or mausoleum entombment immediately or later. Most funeral homes allow you to freeze burial vault costs within a prepaid plan. But cemeteries operate independently and may have separate installment plans for vaults that would benefit you more, especially

if you can combine a burial plot and headstone with a grave marker into one plan with a payment that suits you.

You do not need to visit these providers in person to conduct this preliminary work. A cooperative provider should easily handle these details via email or phone. And even finalizing your plans with a funeral home and setting up funding can be done remotely, without ever visiting them.

Take control, do your homework, and put your plan in writing—it will be worth thousands of dollars to you and priceless peace of mind to your loved ones.

Life Expectancy Table

Find your age, find your life expectancy, subtract one from the other, and you have the number of years you have left.

See also: https://www.ssa.gov/oact/STATS/table4c6.html

https://www.insurance.wa.gov/sites/default/files/2024-09/table_ia_through_it_single_life_based_on_2020_us_population_mortality.pdf

Age Last Birthday	Male Life Expectancy	Age at Death	Female Life Expectancy	Age at Death
1	74.73	75.73	78.9	79.9
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	80
8	67.87	75.87	72.02	80.02
9	66.88	75.88	71.03	80.03
10	65.9	75.9	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	57.1	70.1
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	59.1	76.1	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	59.3	80.3
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	50.6	76.6	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

Age Last Birthday	Male Life Expectancy	Age at Death	Female Life Expectancy	Age at Death
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	38.3	77.3	41.97	80.97
40	37.36	77.36	41.03	81.03
41	36.43	77.43	40.08	81.08
42	35.5	77.5	39.14	81.14
43	34.57	77.57	38.2	81.2
44	33.65	77.65	37.25	81.25
45	32.73	77.73	36.33	81.33
46	31.82	77.82	35.4	81.4
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	12.5	82.5	15.55	85.55

Age Last Birthday	Male Life Expectancy	Age at Death	Female Life Expectancy	Age at Death
71	11.84	82.84	14.84	85.84
72	11.2	83.2	14.15	86.15
73	10.59	83.59	13.48	86.48
74	9.99	83.99	12.81	86.81
75	9.4	84.4	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	10.3	88.3
79	7.25	86.25	9.72	88.72
80	6.76	86.76	9.14	89.14
81	6.3	87.3	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	6.6	91.6
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	3.2	93.2	4.64	94.64
91	2.98	93.98	4.29	95.29
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	0.7	109.7	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	0.4	113.4	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	0.1	118.1	0.11	118.11
119	0.05	119.05	0.06	119.06

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: ______________________

MILITARY RECORD (contact V.A. for benefits)

____

____

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: _________________________

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)

____Cremation___with Memorial ___ Direct Cremation Only

____Funeral Service Followed by Cremation

____ Other ______________________________

FUNERAL/BURIAL FUNDING SOURCE(S)

____

____

____

INTERMENT REQUESTS

Cemetery Preference: _________________________

I have burial space paid for: __ Yes __ No

____

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

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:________
Adjecent/Adjoining? ___ **Yes** ____ **No**
Date Paid:___________________ **Outstanding Balance**______________
Date_____________

No. of Outer Burial Containers (Vaults) Paid For: ______
Type: ___ **Sealed** ___ **Unsealed**
Manufacturer of Container ______________________
Funding: ___ **Insurance** ____ **Trust Funded**
Date Paid:___________________ **Outstanding Balance**______________
Date_____________

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_____________

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:_____________________________

Name:____________________________
What They Are to Own:_____________________________

Name:____________________________
What They Are to Own:_____________________________

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 ______________________________

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Smith, Scott Taylor, with Michael Castleman, *When Someone Dies: The Practical Guide to the Logistics of Death*, 2013

Mitford, Jessica, *The American Way of Death Revisited*, 1998

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

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