

20 Reasons Prepaying a Funeral is Not Optional

1. Paying for it is *required* no matter what, and paying in advance will cost less.
2. Paying at the time of a death is almost guaranteed to cost *more*.
3. There are funds such as [Funeral Expense Trusts](#) that make maximum use of your money that is set aside for funerals.
4. Pre-need plans are designed to allow you to “freeze” most costs in advance, which is not possible any other way but to prepay.
5. You can take complete control of the process when paying in advance.
6. Tax-free cash value growth gives you higher return on investment (ROI) in funeral expense investment funds.
7. Money set aside for funerals can be set up as a “protected asset” that no one can touch or attach, such as creditors, nursing homes, lawyers, Medicaid spend down, etc.
8. When you are prepaying, you have more choices in front of you to analyze.
9. When you prepay, you are in control of your emotions and are making a *rational* decision not an *emotional* one.
10. Prepaying is the only situation where you are analyzing every single detail slowly to be sure it is done right rather than being hit with it all at once under pressure.
11. When you prepay, you have time to *make changes* as you see fit that would prevent mistakes from being made.
12. When you prepay, you know exactly which person you are meeting with and what they know how to do.
13. You can pay only a fraction of the funeral’s total cost if your funding plan also has *insurance*, should you pass away prematurely.
14. Even if you feel you have “plenty of life insurance,” prepaying guarantees that you will use as little of the life insurance benefit money as possible.
15. You can prepay to make sure that no one in your family or any of your survivors have to come up with any money to pay for the funeral or related expenses.
16. When you prepay, you have a larger selection of caskets shown to you instead of the expensive caskets they intentionally push on families at the time of need.
17. When you prepay, you can compare a list of funeral homes before you pay any money, to see who has the best value.
18. When you prepay, you can outline a set of instructions that completely matches the funds you’ve set aside.
19. When you prepay correctly, you don’t leave anything “hanging” that would allow for surprises or over-paying at the time of need.
20. When you prepay, you are not “guessing” but instead calculating and accounting for the money required with a high degree of accuracy.