

How to Prepay Funerals and Final Expenses

By Richard R. Bruneau



1. **Broad subject area:** Financial planning.
2. **Topic for exploration:** Prepaid funeral plans funded by insurance and final expense whole life.
3. **Key question:** Is prepaying for a funeral or cremation a good idea and a good investment?
4. **THESIS:** Prepaying and planning a funeral and other final expenses is a very wise decision—when properly done with an eye single to receiving maximum value, an investment in time outlining as many details as possible, leaving a clear set of instructions for surviving loved ones, and funding a plan through the right life insurance vehicle.

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Introduction

I have worked in the final expense life insurance and death industries for over twenty years, helping families set up plans to pay for funerals, cremations, and other related final expenses. I've worked with funeral directors, morticians, and owners and managers of funeral service establishments. I've learned a lot that can go wrong. I have seen the good, the bad, and the ugly. I've learned how families can be taken advantage of financially during a difficult time. Overcharging for merchandise and services should never happen, but it does--to families who are not armed and ready. There is still a large profit motive in the death industry. This leads to deception and manipulation during the selling process, which can be avoided if families have the right facts. Funeral home "salespeople" are not necessarily the best sources for these facts. The *money* to be made by both the representative and the funeral service provider they represent are too often the primary objectives—not the real needs of the family. Information you get from a sales representative is normally too biased to be considered reliable information.

I've written this book only to expose and explain the facts, facts that will enable you and your family to know exactly what you are getting, if what you are being told is true or not, who your best sources of both information and funding are, and what mistakes not to make.

I have sold almost 700 pre-paid or "pre-need" plans. I have always resisted the temptation to sell a plan that would earn me the most money while not benefiting the customer the most, especially in today's economy with more and more people with limited means or incomes. But many funeral home salespeople don't operate this way, who instead convey or express in one way or another that "that's the way it is," or "I don't like it any more than you do," while they leave the sales appointment with a very nice commission.

The good news is that there are ways for you to cut straight to facts, which are often facts they don't want you to know. I want you to know these facts. Although I still sell final expense products and funeral plans, I don't try to become wealthy from selling plans to families at *their* expense. In fact, my honesty earns me less money than it used to—when I was forced to promote over-priced products and packages in order to conform to "company policy."

In this book you will find many answers, warnings, and precautions representatives from funeral service companies and even insurance companies will not tell you. You will also find many useful forms, worksheets, and tables to help you do very accurate planning. You will be able to do your own homework in a systemic, objective and orderly manner—without sales pressure.

This book focuses primarily on the "funding" aspects of the process and what "pre-need" really means. It does not replace the services a good funeral director and funeral service company will provide. The details of your funeral or other arrangements will be handled by the people you have decided to trust. What you will find in here is the work of two decades of helping families pay for their arrangements in the best possible way.

This book was intentionally written in 8 1/2" x 11" format and sent out free of charge so you can print the pages you feel are most useful to you.

Richard Bruneau

Richard Bruneau

How To Use This Book

Your family meeting with a funeral director or funeral home representative only *after* a death has occurred, with no prior planning, is a big mistake. Use this book in the slow process of getting a handle on everything your death will entail—long before it happens.

The details of funeral arrangements ultimately should be handled with a caring funeral director that you have chosen carefully. In the meantime, there are many things you should do. This book focuses on how to spend and invest wisely and how to arm yourself against the abuses that occur in the interest of making sales.

Use this book as a *notebook* and *workbook* as you start the planning process. It will help you think through many things before you meet with anyone to write a check. Cover the angles on your own as much as possible. Print all the pages you see as useful that are tables, worksheets, and forms, or just print the entire book and put it in a binder.

I have met with hundreds of families over two decades and seen the frustration of not knowing how to put the right set of plans together. I have seen folders full of disorganized papers that they did not know how to interpret. If they could not understand what the papers and documents mean, how could their children be expected to?

I hope this book will help you put it all together, so at some point your family can look at one sheet or a few sheets of paper you've prepared that summarizes everything so they know exactly where to look and what to do when the time comes. Your family should not be lost, confused, and worried about what all the papers you have mean or where the money is going to come from. Your job is to make it *clear*.

The Gateway We Call Death

“...we can't fully appreciate joyful reunions later without tearful separations now. The only way to take sorrow out of death is to take love out of life. The grief we feel is not unknown to the Lord. We can come unto the Lord Jesus Christ. With consummate love, he said: 'Peace I leave with you, my peace I give unto you; not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid.' (John 14:27.) His peace differs from that offered by any other. His is the peace provided by our knowledge of the resurrection. His gift of life after death applies to all mankind. His gift includes the opportunity of dwelling again with him and with his Father. He said, 'Let not your heart be troubled; ye believe in God, believe also in me.' In my Father's house are many mansions. if it were not so, I would have told you. I go to prepare a place for you. I will come again, and receive you unto myself; that where I am, there ye may be also.' (John 14:1-2.)

“Grief is assuaged as his peace enters our lives. It brings true understanding and calm assurance that all is well. 'The peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.' (Phillipians 4:7.) Peace comes when we go directly to our best friend--the Prince of Peace. We find solace when we lose ourselves in service to him and to our neighbors. Though we mourn today, tomorrow we will wish to bring comfort to others. Instead of being ministered unto, we will become the ministers of soothing 'balm' in the 'Gileads' of our own neighborhoods. (See Jeremiah 8:22.) Our experience with sorrow will make us more compassionate and capable in our desire to ease the suffering of another.”

"Even our own logic would cause us to understand the ensuing problems if people only entered and never exited the stage on which act two of life's drama is being played. What would this world be like without death? It would become mighty congested. Perhaps a time of mourning is not the best time for analytical thought, but it is a time to be reminded of the necessity of passing on.

Estimates suggest that some seventy billion people have lived on planet earth. If they were all still here--if there were no death--we could probably own nothing. Groceries would be scarce and housing would be overcrowded, to say the least. We could hardly make any choices, and accountability would be inopportune. The whole reason for our existence would thus be frustrated."

Russell M. Nelson, *The Gateway We Call Death*, 1995

WHY IT PAYS TO PURCHASE A FINANCIAL CALCULATOR

Most people who are not trained in business will use a basic calculator with no financial or “time value of money” (TVM) functions. Without an understanding of financial math, they often rely on professionals or others who are more fluent. But you can save yourself a great deal of money by buying a financial calculator and taking a crash course. One very popular choice over the decades has been the Hewlett Packard HP-12C. It comes with a very easy-to-use instruction



manual. It is still available retail for around \$80, but it can easily be found used on eBay and other Internet sources for maybe \$25. This model has been the most popular of all financial calculators, and it has excellent battery life.

It uses “Reverse Polish Notation,” which can be frustrating at first, because you enter the numbers in a different way than most calculators. But this is easy to get used to after a short while. It’s a minor inconvenience to bear considering how useful this calculator is.

Since they made so many of this calculator, it is easy also to find the “Owner’s Handbook and Problem-Solving Guide” that comes with every new model sold. Plus there have been a number of other books published about how to use this calculator.

There are quite a few easy-to-follow examples in the manual on how to solve typical problems such as this one:

“Looking forward to retirement, you wish to accumulate \$60,000 after 15 years by making deposits in an account that pays 9 $\frac{3}{4}$ % interest compounded semiannually. You open the account with a deposit of \$3,200 and intend to make semiannual deposits, beginning six months later, from your profit-sharing bonus paychecks. Calculate how much these deposits should be.”

There are other brands and models for even less money. As long as they have the “time value of money” functions, you have most of what you need. Why is this important? Knowing how to use TVM functions allows you to calculate: 1) How much a loan will cost you over time; 2) how compounded interest and rates of return affect your money; and 3) they allow you to project rates of inflation.

With respect to funeral plans, which are generally a good investment if purchased at the right price, you can determine how much a plan will cost you with much more accuracy and clarity—especially if you plan to pay it off early. But if you are investing your money or relying on life insurance alone, you need to be even more attentive to the factors of inflation as well as the cash value growth of either your investments or the life insurance. You don’t need to earn a degree in accounting or finance to do this. It only takes a few weeks to get down some useful scenarios that will teach you how to plan carefully.

Sufficient Preparation

“Begin With the End in Mind” is the title of a section in Stephen R. Covey’s book *The Seven Habits of Highly Effective People (1989)*. To begin with the end in mind, according to Covey, “...means to start with a clear understanding of your destination. It means to know where you’re going so that you better understand where you are now and so that the steps you take are always in the right direction.” (p. 98). He describes an exercise in visualization where you imagine yourself at your own funeral. He continues to say: “When you begin with the end in mind, you gain a different perspective. One man asked another on the death of a mutual friend, ‘How much did he leave?’ His friend responded, ‘He left it all.’”

The end we all will face is our death. It is natural to put this reality as far in the back of our minds as possible. But if it stays out of our minds completely for too long, we are doing ourselves and our families a disservice.

Preparing your survivors for this eventuality is an important responsibility that you must take seriously at some point. You must make “sufficient preparation.” Sufficient preparation does not mean a life insurance policy and a will. Leaving behind enough money to settle your affairs, including your funeral, is very important. But you also need clear instructions, and this book should help you do that if you haven’t or haven’t done enough. And leaving clear instructions will prevent something from happening that should concern you: overspending and overcharging.

Clear instructions will not only prevent too much money from being spent, but they will make a majority of the rest of the details of handling your passing and your arrangements much easier. A useful worksheet which I included in this book is called *Body Disposition Instructions And Discussion Guide*. I recommend starting with this worksheet. Then move on to some of the others. You don’t need to use them all. The worksheet I would end with is *Final Wishes Summary*. This is one page that your family can look at first, to eliminate much confusion. The details of what this page summarizes can be referenced thereon and looked at later.

****** *Sufficient preparation means that your survivors won’t have anything to worry about. Things will be in order. The funding will be in place and properly directed.***

It has always bothered me over the years when approaching families about making preparations and hearing, “Oh, I’ll let my kids worry about it,” almost as though they are saying they should burden or punish their children after all they’ve done for them. Unless the children have already made it clear that their parents need not worry about it, there should be no “surprises” or burdens left to survivors. I believe if you use what is in this book, you can prevent any undesirable things from happening.

The next part of the book deals with “end-of-life” issues more than funeral arrangements. So if you want to skip this, go the section *I’ve Been Pronounced “Dead”—Now What?*

Myths About the Dying Process

“Patients and caregivers can only make truly informed decisions about end-of-life care when they understand the natural process of dying, says Tani Bahti, RN.

When people don’t understand the wisdom of the body, they will make decisions based on fear, lack of information or misinformation,” Bahti says. “Knowing and honoring the body’s changes will lead to the best possible choices and care for our loved ones.”

Based on her work as an educator on end-of-life issues, Bahti responds to some common myths about the dying process.

Myth: Dying is painful.

Reality: *Pain* is not an expected part of the dying process. In fact, some people experience no pain whatsoever. If someone’s particular condition does produce any pain, however, it can be managed by prescribed medications.

Myth: Not drinking leads to painful dehydration.

Reality: Natural dehydration is comfortable and causes the release of endorphins that promote comfort. Unlike in a healthy person, providing artificial fluids near the end of life may actually increase discomfort. Natural dehydration results in less chance of nausea and vomiting, swelling and lung congestion.

Myth: If people don’t eat, they should get a feeding tube or they will starve to death.

Reality: The needs of the body and its ability to process and utilize food changes in the final months of life. People do not die because they are not eating; they do not eat because they are dying. Complications from forced feeding and the use of tubes might actually hasten death. One of several reasons people will be more comfortable when not eating is that endorphins, the body’s natural pain killers, are released to promote a sense of well-being and comfort.

Myth: Every means necessary must be used to keep people alive or the caregiver is responsible for their death.

Reality: It is the disease that kills people, not the caregiver. When dealing with a progressive or terminal illness, the use of machines may only prolong dying rather than prolong living. Just because we have technology doesn’t mean it’s always the most appropriate care.

Myth: If people are allowed to stay in bed or sleep as much as they want, they are giving up and will die sooner.

Reality: Energy diminishes throughout an illness. To push people beyond their natural limit will not strengthen them and may further deplete what little energy they have left, thus putting increased strain on their already fatigued body.

Myth: People should be conscious until the moment of death. If they are increasingly tired or confused, they are being over-medicated.

Reality: The dying process almost always causes people to sleep more and more, until they drift into a coma. Sleepiness and possible confusion are often due to natural chemical and metabolic changes in the body as it begins to shut down, and they occur even when a person is not taking any medications at all. Proper management of medication can keep people pain-free while not contributing to confusion or hastening the dying process.

Myth: *Narcotic pain medications will cause loss of control or even hasten death.*

Reality: Adequate pain medication can actually give people more life, providing better rest and therefore more energy and comfort to do things. Inadequate pain control can harm the body and even hasten death due to damage from stress hormones, increased risk of clots or complications of immobility. Properly prescribed medications do not hasten death. They keep people comfortable during the dying process.

Myth: *Dying ends in a final struggle.*

Reality: In the end, most people essentially “die in their sleep” due to a coma that can last from minutes to days, depending on their disease.

Myth: *When people die alone, their loved ones have failed them.*

Reality: One of the mysteries of dying is the timing of death itself. Sometimes people will wait for someone to arrive or for everyone to leave the room before they die. Caregivers should make no judgments about whether they were there at the final moment. The patient’s knowledge of their love, not their physical presence, is what is most important.”

www.curetoday.com

What Does it Mean for a Person to Become a “Vegetable”?

“Is persistent vegetative state the same as death by brain criteria? No. Individuals (philosophers continue to debate whether they are “persons”) in persistent or permanent vegetative states (PVS) are *not dead*. Their brains still function at a very rudimentary level, they have sleep-wake cycles, and they normally can breathe without assistance. Humans are dead only when their brains have stopped working (“death by brain criteria”) or their heart and lungs have permanently failed (“cardiorespiratory arrest”). It is estimated that there are now 10,000 to 25,000 PVS individuals in the United States.

People go into PVS after sustaining injuries to the brain resulting from a lack of oxygen, a lack of sugar, or similar events. First, the person normally goes into a coma. If he neither dies nor wakes up, he lapses into a “vegetative state.” Usually only young, injured individuals awaken from even this simple vegetative state; older or oxygen-deprived individuals (the more common situation) usually do not awaken. After one to three months, the condition is called “persistent vegetative state.” After three months if the brain damage was not from trauma, and after six months (adults) to one year (children) after trauma, it becomes exceedingly rare for anyone to emerge from this state. Some indeterminate time later they are declared to be in a “permanently vegetative state.”

What those in PVS are is hard to define. Are they still “persons” even though

they can no longer interact with or experience their environment? They cannot feel pain, must normally be fed through tubes surgically implanted in their stomachs, cannot receive communications of any kind, and cannot express themselves in any way--their thinking, feeling brain is gone. They will not get better, but they can live with support for many decades. The enormous expense for many of these patients' care is paid by government medical programs. In the recent case of Nancy Beth Cruzan, a young woman in PVS for more than seven years who was finally allowed to die after a prolonged court battle, the state of Missouri paid \$130,000 annually for her medical care. Some state statutes recognize the hopelessness of the PVS situation by allowing withdrawal of life support, including artificially supplied nutrition and hydration."

Kenneth V. Iserson, MD, *Death to Dust: What Happens to Dead Bodies*, 1994, pp. 18-19.

About the author: Kenneth V. Iserson, M.D., MBA, FACEP, is a professor of emergency medicine and director of the Arizona Bioethics Program at the University of Arizona College of Medicine. In his medical career, he has driven ambulances, served in the Air Force Medical Corps, worked with the Baltimore, MD, medical examiner's office, directed the medical activities of the Southern Arizona Rescue Association. He is also the author of hundreds of scientific articles and numerous books, including *Death to Dust: What Happens to Dead Bodies*, 2nd ed.; *Iserson's Getting Into a Residency: A Guide for Medical Students*, 5th ed.; *Grave Words: Notifying Survivors about Sudden, Unexpected Deaths*; *Get Into Medical School: A Guide for the Perplexed*; and *Ethics in Emergency Medicine*, 2nd ed. (senior editor). He has been interviewed by numerous organizations, including NPR's *All Things Considered* and *Fresh Air*, CBS's *Up to the Minute*, NBC's *Dateline*, BBC International, and the Canadian Broadcasting Company, and was recently cited in the *New Yorker*.

The Death Wish – Suicidal Tendencies

Many people, in almost always depression states of mind, will to end their lives either slowly or through some plan of action to end it once and for all. Often death of a loved one, especially a spouse, can hasten death or the desire for one's life to end.

Everyone should be aware of factors that predispose a person to suicide, especially among older people. Some of these are:

- Communicating suicidal intent, or a preoccupation with death, such as "I'm tired of living. I've put my affairs in order. I'm better off dead. I'm a burden to my family."
- History of a previous suicide attempt or a family history of suicide
- Loss of a parent at a young age
- Having a specific plan for suicide and maybe a means to carry out the plan

Poor health, terminal illness diagnoses, or serious injury, paralysis, or amputation can all lead to depressive thoughts that one's life should be ended. This would also include doctor-assisted suicide when and where it is allowed. Victor Frankl, in his book *Man's Search for Meaning*, recorded how many prisoners of Nazi concentration camps lost their will to live or "will to meaning"—allowing themselves to deteriorate and rot away given their perceived hopelessness of the horrible conditions. But he also asserted that there are ways to avoid such hopelessness thinking. Those who survived the camps learned in some way to do this. The person needs to have conscious awareness in order for this be possible.

During periods of depression that can lead to suicidal thinking, a person must feel that his

activity is purposeful, even if it does amount to work. Many people at advanced ages continue in either work or hobbies and thus find relief from depressive thinking or that their lives don't mean much. If physical exertion is counterproductive, mental exertion can be the right alternative.

Garth Wood, MD talks about some means of feeling worthwhile in later life, in order to avoid self-destructive thinking:

“Relaxation is valuable, necessary and worthwhile for the efficient functioning of our bodies and minds, for our muscles and joints as well as for our psychological well-being, but unlike hard work, it is not intrinsically good for us and should not be sought for its own sake. Unfortunately, many of us fail to see the truth of this and mistakenly believe that it is relaxation and leisure which are the real goals in life and that hard work is a relatively unpleasant but unfortunately necessary part in the obtaining of them. In fact the real pleasure lies in the contemplation of a good job well done and in the actual performance of the task. The feeling of increased self-esteem may spill over into the rest period but cannot survive in the absence of the effort and struggle which preceded it. We may feel that we owe ourselves a ‘good’ time, but with continued inactivity and lack of application the time will soon cease to be good and we will be left with vague feelings of guilt which no amount of rational intellectualizations about how wrong we are to feel it can dispel. We may know that we have earned our rest, but unless we are constructive and active in our leisure time our self-respect will soon decline.

Such is often the problem of retirement and old age. All our lives we have worked and striven to earn the right to a peaceful and relaxed old age. Insurance policies have been taken out and the premiums paid, savings set by and children had so that we will be able to bask in the relative inactivity of our twilight years. By a life of toil we have earned the right to be lazy. And so, when the old person gives up his job and his role, his strife and his struggle, he is frequently unable to replace it with something of value. As he does less his self-respect declines and his confidence in himself fails. While confidence decreases so his bitterness increases as his expectations of tranquility and peace evaporate. People sense the depressed and dissatisfied mood and explain it away, unthinkingly, as the ‘problems of aging.’ If, however, the old person had retained his activity and interests, striving day after day to acquire new skills or perfect old ones, constantly fighting to overcome any physical deficiency resulting from the aging process, then his self-respect and self-confidence will increase. He need never then accept the role that society so readily casts for those of its members who are different chiefly in that they have been alive for longer than most. By being interested he becomes interesting and he need never become ‘old’ in the traditional sense.”

Garth Wood, *The Myth of Neurosis: Overcoming the Illness Excuse*, 1986

The Ultimate Victory: Choosing to Live

“Dr. Aaron T. Beck reported in a study [1972] that suicidal wishes were present in approximately one-third of individuals with a mild case of depression, and in nearly

three-quarters of people who were severely depressed.* ...In fact, when a person with a depressive illness dies, the chances are one in six that suicide was the cause of death.

No age group or social or professional class exempt from suicide; think of the famous people you know of who have killed themselves. Particularly shocking and grotesque—but by no means rare—is suicide among the very young....Even infants who undergo maternal separation can develop a depressive syndrome in which failure to thrive and even self-imposed death from starvation can result.

Before you get overwhelmed, let me emphasize the positive side of the coin. First, suicide is unnecessary, and the impulse can be rapidly overcome and eliminated with cognitive techniques. In our study, suicidal urges were reduced substantially in patients treated with cognitive therapy or with antidepressant drugs. The improved outlook on life occurred within the first week or two of treatment in many cognitively treated patients. The current intensive emphasis on the prevention of depressive episodes in individuals prone to mood swings should also result in a long-term reduction in suicidal impulses.

Why do depressed individuals so frequently think of suicide, and what can be done to prevent these impulses? You will understand this if you examine the thinking of people who are actively suicidal. A pervasive, pessimistic vision dominates their thoughts. Life seems to be nothing but a hellish nightmare. As they look into the past, all they can remember are moments of depression and suffering.

When you feel down in the dumps, you may also feel so low at times that you get the feeling you were never really happy and never will be. If a friend or relative points out to you that, except for such periods of depression, you were quite happy, you may conclude they're mistaken or only trying to cheer you up. This is because while you are depressed you actually distort your memories of the past. You just can't conjure up any memories of periods of satisfaction or joy, so you erroneously conclude they did not exist. Thus, you mistakenly conclude that you always have been and always will be miserable. If someone insists that you have been happy, you may respond...'Well, that period of time doesn't count. Happiness is an illusion of some kind. The real me is depressed and inadequate. I was just fooling myself if I thought I was happy.

No matter how bad you feel, it would be bearable if you had the conviction that things would eventually improve. The critical decision to commit suicide results from your illogical conviction that your mood *can't* improve. You feel certain that the future holds only more pain and turmoil! Like some depressed patients, you may be able to support your pessimistic prediction with a wealth of data which seems to you to be overwhelmingly convincing.

Research studies have shown that your unrealistic sense of hopelessness is one of the most crucial factors in the development of a serious suicidal wish. Because of your twisted thinking, you see yourself in a trap from which there seems to be no escape. You jump to the conclusion that your problems are insoluble. Because your suffering feels unbearable and appears unending, you may erroneously conclude that suicide is your only way of escape.

If you have had such thoughts in the past, or if you are seriously thinking this way at present, let me state the message...loud and clear:

You Are Wrong in Your Belief That Suicide Is the Only Solution or the Best

Solution to Your Problem.

Let me repeat that. *You Are Wrong!* When you think that you are trapped and hopeless, your thinking is illogical, distorted, and skewed. No matter how thoroughly you have convinced yourself, and even if you get other people to agree with you, you are just plain *mistaken* in your belief that it is ever advisable to commit suicide because of depressive illness. This is not the most rational solution to your misery.”

David D. Burns, MD, *Feeling Good: The New Mood Therapy*, 1980, pp. 384-386.

The issue of finding meaning and purpose regardless of the situation we find ourselves is the key to survival and happiness.

The magazine “Cure,” a publication free for cancer patients, survivors, and caregivers, has many articles about how patients cope with every aspect of medical treatment, as well as financial worries and depression. For example, one article by Charlotte Huff, “Animal Instincts,” discusses how pets provide comfort and relieve stress. (Cure, Winter Issue., Vol. 10, No. 4, 2011). Another article in one issue discusses how yoga can help cancer survivors with fatigue. It’s helpful to know what has helped others. Go to their Website curetoday.com.

Advance Care Planning and When to Think About It

Advanced care planning first means thinking ahead to a time you when you might not be able to make healthcare decisions for yourself, or not do so correctly without help. Some forms you can use to properly prepare are in the this book, such as “SPECIAL POWER OF ATTORNEY,” “MEDICAL TREAMTENT PLAN,” “LIVING WILL,” and Medical History. You may be many years away from such a need, or that day may never come. But you should start a “discussion plan,” perhaps even a journal, with your many thoughts and the thoughts of close loved ones. Important and helpful clues may end up in these recordings on paper.

What Does Advance Care Plannning Include, and Why Should I Make Advance Care Plans?

There is no set or complete checklist that indicates what you have to consider in your advance care planning. You can cover as many topics in what level of details interests you and comforts you. Adance Planning is not concerned nearly as much as about your death as the “end of your life,” which could turn out to be a long time. Through such an effort you ought to end up with less fears and anxiety, acquire more abilitiy to influence and direct your medical care (even at advanced ages), will be able to communicate with your doctors better, and hopefully not feel that financial destitution, pain, misery, and ruin are your destiny.

A couple of the biggest concerns that comp up time and again are:

- Are there any situations where you would refuse medical care or treatments? Some people feel that certain states or conditions are worse than death.
- Someday your doctor may ask your spouse, siblings, or children to make decisions about your care. Do they want such a responsibility, and/or are they prepared for it? Would someone in particular you have in mind be best for carrying out your wishes? Choosing the right person for care, and even more than one person, does much to define “roles.”

Think of health care professionals you want to have all along the way in life. I have met many middle-aged and older folks who were in the care of many different types of people, depending on what their families decided along with them. Whether or not the obligation of care should fall to family members is not an easy issue for everyone to deal with. And some family members may be only suited to help in certain respects but not all, which means professional care is needed. A knowledgeable health insurance agent would one professional to first consider, especially as illness increases along with the cost of medical care. They can provide advice concerning supplemental insurance, for example.

The cost of long-term care and nursing home care can be quite expensive, and a of lot a person’s assets and money resources could be at risk. All of this is beyond the scope of this book, except where I explain how funeral money can be totally protected from creditors, lawyers, and nursing homes. But everything from home health care to assisted living facilities should be considered as you make plans, as well as palliative care and hospise care.

Advance Care Planning Conversation Guide

Thoughtful conversation with those you *trust* is the most valuable part of advance care planning.

It's an *ongoing conversion*, but it begins with yourself. It then remains a work in progress. Revisit your notes often. Then begin to review your notes with a close family member or friend. Write down some of what they think. Reflect on the experience of someone in your family, especially if there is a disease that runs in the family. Ask, "I wonder if Aunt Mary would have wanted her life to end like it did." Or when Grandpa died, he made it easy for his children by making it very clear what he wanted." Think of what you have known famous people to have done. Or think of a story a friend has related to you some time ago, and make notes about it.

1. Talk about your core values and your religion.

How you feel strongly about certain things remains constant across many circumstances in life. Talk and write about your basic beliefs and fears about major health concerns, serious and terminal illness, and the end of life. This will help you everyone you are discussing and consulting with better senses of how make future decisions in your place.

- Do you have fundamental beliefs about medicine and life? Should life be prolonged at all costs?

NOTES:

- What to you would be a good death? Where is the best place to be and to be with?

NOTES:

- What would you do today if you knew for sure you only had six months to live?

NOTES:

Which of these would you fear most?

1. Losing your ability to think ____
2. Chronic pain ____
3. Becoming a financial burden to your loved ones ____
4. Losing you ability to communicate ____
5. Being removed from life support too soon ____

2. Imagine different scenarios.

Even if you've thought about your core and religious beliefs and the many factors that could influence care decisions, it can be difficult to anticipate a right plan of action. It is often easiest to be thinking about different "scenarios" or unique situations.

- You have a stroke. You're mostly alert, but you can't care for yourself properly or communicate. You must live in a full-time care facility, and your family comes to visit regularly. Would you, for example, want to be fed through a tube if spoon feeding is no longer possible?

NOTES:

- You have Alzheimer's disease. You live with your son—but you don't really recognize him any longer. He hired a care assistant to stay with you while he works during the day. This person is somewhat expensive to pay month after month. Twice this year you had pneumonia. If you get it again, do you want antibiotics, or just comfort until death comes?

NOTES:

- You've been in PVC (persistent vegetative state) for 13 months. Your doctors don't expect you to ever become as you once were. You had always said you didn't want to be kept alive on life support. But your children are having differing opinions about this matter. Who should make the decisions?

NOTES:

The conditions just listed are usually permanent and irreversible conditions. But prior to such scenarios, other choices you can make concerning your treatment may vary and are controllable to a greater degree and could improve your life.

- **The Setting.** For some kinds of care, you may have to move to a care facility or nursing home. You might have to be hospitalized for some time. Your stay could be permanent or temporary. How would the setting matter in your care planning?

NOTES:

- **Your prognosis.** Your prognosis is the prospect of recovery as anticipated from the usual course of the disease or peculiarities of the case. What other treatment options could be discovered? How and in what ways would this affect your care decisions?

NOTES:

- Length and possible effects of treatment. Your doctors can tell you how long a treatment should be expected to last, how expensive it may be, and whether it is painful. How might these factors affect your decisions about care?

NOTES:

- Daily caregiving. How do you feel about being bathed and fed by a caregiver instead of yourself? How much does it matter to you if it is a member of your family, a volunteer, or a professional?

NOTES:

Prolonging Life and Medical Technology

Over the past century or so, degenerative diseases have replaced communicable diseases as the major causes of death. Although advances in technology have extended and improved the lives of many, the ability to extend a life beyond what is considered a *meaningful* life has come under question ethically. Because we know how to prolong life, does it automatically mean that we should or must do it? In the latter half of the twentieth century a practice or “imperative” emerged among health care professionals with the expectation that every means available should be used or tried to extend life. This decision has shifted from the home to the hospital or extended care facility. Hospice care for the terminally ill really began in the 1970s, when before people chose to die at home. Families are becoming more and more distanced from the death experience. You can use the forms labeled “SPECIAL POWER OF ATTORNEY,” “MEDICAL TREATMENT PLAN,” and “LIVING WILL” in this book to prevent any procedure that only serves to prolong the dying process. These decisions can be best made by you or your personal representatives *now*, so that later there will not be any question.

You can use the form on the next page to specify some of your medical history.

MEDICAL HISTORY

Information for _____

This information may become very important for your spouse, children and grandchildren. It is also suggested that you keep an updated copy of your medical records for your family, as physicians often ask for it.

I have had treatment for:

- Cancer:** _____
- Tuberculosis:** _____
- Kidney Disorder** _____
- Diabetes:** _____
- Heart:** _____
- Other:** _____
- Other:** _____

I am allergic to the following drugs:

1. _____ 3. _____
2. _____ 4. _____

Physician: _____ **Phone#:** _____

Address: _____

I have a Living Will: Yes No

Location of Document: _____

Additional Remarks: _____

I am an Organ Donor: Yes No

Additional Remarks _____

I've Been Pronounced "Dead"—Now What?

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

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

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

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

A death certificate is the official document declaring a person dead. Your survivors need death certificates to obtain burial permits, make life insurance claims, settle estates, and obtain death benefits. Death certificates are not very expensive, but they must be done.

I've included in this book a "DEATH CERTIFICATE FORM" used by funeral homes, as well as other advance directive types of forms where you can write this information down. There is some information on that form that your family should know. If you haven't written it down, there's a chance they may not know and things will be slowed down until that information is obtained. For example, a person's mother's full maiden name is required, and often the children or survivors will not know it. Or the exact date of marriage may be unclear. It is a very simple matter to record this information, or what we can term "vital statistics" on any set of instructions or advance directives you leave for your survivors.

I recommend to all of my clients and help them prepare a one-page summarization of their final wishes and preferences, and instructions on who to contact, what's been taken care of already and what has not, etc. (There is a one page worksheet in this book called "FINAL WISHES SUMMARY" you can print out and use). I recommend putting this completed form in the front of any folder of papers you want your family to see and read immediately. This may not be a final and complete set of instructions, but, rather, a map to use. Other documents and filled-out forms can provide more details. Once complete, send these instructions to your children and whoever else important to you that should know these things.

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

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

RECEIVING REMAINS FROM ANOTHER FUNERAL HOME.....\$995.00

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.....\$1,295.00

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

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

- International Forwarding of Remains \$1,895.00
- Casket Shipping Tray \$ 175.00
- Air/Combo Tray \$ 250.00

So even forwarding and receiving *locally* between mortuaries can be costly. But you can make sure it does not happen. Investigate the funeral homes thoroughly while you are still alive, and then choose the one you want to have care for your body as well as provide services. They don't have to provide your casket if you can arrange for that more easily with someone else, but services and care should be done by the same funeral service provider. And choose an alternative if it turns out that using that particular funeral service provider would not be practical if circumstances change (e.g., you move to another state or city, you have a second home, etc.)

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

Also, remember this very important point. You may have made cemetery arrangements with a particular company that also have funeral facilities for you to use. If you don't plan to use their funeral home (which you do not have to), make sure your family doesn't make the mistake of making funeral arrangements with their funeral director, thinking your intention was to have it all done at one place. This could be a very costly mistake, even though it may be more convenient in your family's view. The “overspending” and “overcharging” I warn clients about so much can much more easily happen in such cases. Remember, you are never obligated to use a funeral home that happens to be part of the same company you bought your burial spaces, vaults, or grave marker from. If they try to say you must or you will be penalized for using another funeral home, they are breaking the law. Your family can end up paying “forwarding” and “receiving” charges as I've already outlined, plus possibly higher prices overall. But these charges can be totally avoided by choosing the right funeral service provider in the first place.

If you want to use a funeral service provider that gives you what you want at the right price, make that decision to use them well in advance and put that in writing. If you want to spend less money for using your church or the graveside for the funeral service, find out who does that at the price you want. Many funeral homes charge the same whether you use their facility or another, and sometimes the price is high. Don't feel you must pay the higher price when alternatives exist.

For example, if you have determined that a funeral provider with a good reputation will give you a full traditional funeral service, casket included, for \$4,000.00, but the funeral home that is at the same location as your burial plots is going to charge you \$6,500.00 for exactly the same package, which are you going to choose? This is critical if you know for sure you want a church funeral. Except for preparation of the body and transportation, everything else is done at the church—including a viewing. If a reputable funeral home won't give you a discount for using a church but you want one, find the provider that will. There are a number of them.

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

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

But the bottom line is to know exactly who you plan to use, let everyone know that is who to contact at the time of need, that your arrangements with them are spelled out, and that the financing for it all is in order. This book will help you do that.

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 your 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. They can arrange the best deal and make everything happen more smoothly. But if you are away visiting family or close friends, they may know of a funeral service provider that is a good value. All things considered, your best plan is to carry the business card of your funeral home of choice with you whenever you travel.

On the next page is a death certificate form. You can fill this out partially as part of your instructions, even though a different form may actually be used at the time of death. The information would simply be transferred.

DEATH CERTIFICATE FORM
(PLEASE PRINT OR TYPE)

Office Use Only
D.C. typed
Obit typed

Full Name of Deceased _____
first middle "maiden" last

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

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

Place & Address of death _____

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

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

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

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

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

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

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

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

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

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

Father's Full Name _____

Mother's Full Name (INCLUDE MAIDEN NAME) _____

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

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

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

Decedent of Hispanic origin? YES / NO

(If yes, choose the one that best describes whether the decedent is Spanish/Hispanic/Latino)

1. Yes, Mexican, Mexican American, Chicano
2. Yes, Cuban
3. Yes, Puerto Rican
4. Yes, other Spanish/Hispanic/Latino (specify) _____

Decedent's Race

1. White
2. Black or African American
3. American Indian or Alaska Native (name of tribe) _____
4. Chinese
5. Japanese
6. Native Hawaiian
7. Filipino
8. Other Asian (specify) _____
10. Asian Indian
11. Korean
12. Samoan
13. Vietnamese
14. Guamanian or Chamorro
15. Other Pacific Islander (specify) _____
00. Other (specify) _____

Decedent's Education

1. 8th grade or less
2. 9th-12th grade; no diploma
3. High School graduate or GED completed
4. Some college credit, but no degree
5. Associate degree (e.g. AA, AS)
6. Bachelor's degree (e.g. BA, AB, BS)
7. Master's degree (e.g. MA, MS, MEd, MEd, MSW, MBA)
8. Doctorate (e.g. PhD, EdD) or Professional degree (e.g. MD, DDS, DVM, LLB, JD)

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

STATE OF UTAH - DEPARTMENT OF HEALTH

STATE OF UTAH - DEPARTMENT OF HEALTH CERTIFICATE OF DEATH

Access to information on this form is limited under the Vital Statistics Act and Rules

18-4640

STATE FILE NUMBER

LOCAL FILE NUMBER 18-4640		1. NAME OF DECEDENT FIRST MIDDLE LAST [REDACTED]		2. SEX Male	3a. DATE OF DEATH (Mo., Day, Yr.) Fd OCT 12, 2001	3b. TIME OF DEATH (24hr clock) Fd 14:15
4. DATE OF BIRTH (Mo., Day, Yr.) August 24, 1916		5. AGE - (Last Birthday) 85	IF UNDER 1 YEAR Months Days		IF UNDER 24 HOURS Hours Minutes	
8a. PLACE OF DEATH (Check only one) HOSPITAL: <input type="checkbox"/> 1. Inpatient <input type="checkbox"/> 2. ER/Outpatient <input type="checkbox"/> 3. DOA		OTHER: Residence <input type="checkbox"/> 5. Nursing Home <input type="checkbox"/> 6. Residence <input type="checkbox"/> 7. Other		8b. NAME OF HOSPITAL, NURSING HOME OR OTHER FACILITY (If outside a facility, give street address of location) 245 South 800 East #7		
8c. CITY, TOWN OR LOCATION OF DEATH Salt Lake City		8d. COUNTY OF DEATH Salt Lake		9. SURVIVING SPOUSE (If wife, give maiden name) Unk.		
10. WAS DECEDENT EVER IN THE U.S. ARMED FORCES? <input type="checkbox"/> 1. Yes <input checked="" type="checkbox"/> 2. No		11. MARITAL STATUS <input type="checkbox"/> 1. Never Married <input type="checkbox"/> 2. Married <input type="checkbox"/> 3. Widowed <input type="checkbox"/> 4. Divorced		12a. DECEDENT'S USUAL OCCUPATION (Give kind of work done during most of working life. Do NOT use retired) Unk.		12b. KIND OF BUSINESS OR INDUSTRY Unk.
13a. RESIDENCE - STREET AND NUMBER 245 South 800 East #7		13b. CITY, TOWN OR COMMUNITY Salt Lake City		13c. COUNTY Salt Lake		13d. STATE Utah
13e. INSIDE CITY LIMITS? <input checked="" type="checkbox"/> 1. Yes <input type="checkbox"/> 2. No		13f. ZIP CODE 84102		14. WAS DECEDENT OF HISPANIC ORIGIN? (If yes, Specify) <input type="checkbox"/> 1. Mexican <input type="checkbox"/> 2. Cuban <input type="checkbox"/> 3. Puerto Rican <input type="checkbox"/> 4. Other (Specify)		15. RACE - Black, White, Am. Indian (Tribe may be entered), Japanese, etc. (Specify) Oriental
16. EDUCATION (Specify only highest grade completed) Elementary or Secondary (9-12) College (13-16 or 17 +) Unk.		17. FATHER'S NAME (First, Middle, Last) Unk.		18. MAIDEN NAME OF MOTHER (First, Middle, Last) Unk.		
19. NAME, RELATIONSHIP AND MAILING ADDRESS OF INFORMANT Salt Lake County Burials (Lynda Gygi) 231 East 400 South Salt Lake City, Utah 84111						
20. METHOD OF DISPOSITION <input type="checkbox"/> 1. Entombment <input type="checkbox"/> 2. Donation <input type="checkbox"/> 3. Other <input checked="" type="checkbox"/> 4. Burial <input type="checkbox"/> 5. Cremation <input type="checkbox"/> 6. Removal		21a. DATE OF DISPOSITION October 20, 2001		21b. PLACE OF DISPOSITION (Name of cemetery, crematory, or other place) Alt. Cremation Society		21c. LOCATION - City or Town, State Lindon, Utah
22. SIGNATURE OF FUNERAL SERVICE LICENSEE <i>Barry E. Nangle</i>		23. LICENSEE NUMBER 2774305		24. FUNERAL HOME (Name, address and license number) Deseret Memorial Mortuary #103300 36 East 700 South Salt Lake City, Utah 84111		
25. DATE DECEASED WAS LAST ATTENDED BY CERTIFYING PHYSICIAN		26. If not certified by medical examiner, was death reported to M.E.? (If yes, enter the date and hour reported: M.E. Case #) 20010136		27a. CERTIFIER <input type="checkbox"/> 1. CERTIFYING PHYSICIAN To the best of my knowledge, death occurred at the time, date, and place, and due to the cause(s) and manner as stated. <input checked="" type="checkbox"/> 2. MEDICAL EXAMINER / LAW ENFORCEMENT OFFICIAL On the basis of examination and/or investigation, in my opinion, death occurred at the time, date, place, and due to the cause(s) and manner as stated.		27b. SIGNATURE AND TITLE OF CERTIFIER <i>Maureen J. Frikke</i>
27c. LICENSE NUMBER 91-185651-1205		27d. DATE SIGNED (Mo., Day, Yr.) OCT 13, 2001		28. NAME AND ADDRESS OF PERSON WHO CERTIFIED THE CAUSE OF DEATH (ITEM 31) (Type Print) Maureen J. Frikke, M.D., Asst. Med. Examiner 48 N Medical Dr., Salt Lake City, UT 84113		
29. REGISTRAR'S SIGNATURE <i>Patti Covey</i>		30a. DATE REGISTRAR NOTIFIED OF DEATH (Mo., Day, Yr.) October 23, 2001		30b. DATE FILED (Mo., Day, Yr.) October 23, 2001		
31. PART I ENTER THE DISEASES, INJURIES, OR COMPLICATIONS THAT CAUSED THE DEATH. DO NOT ENTER THE MODE OF DYING, SUCH AS CARDIAC OR RESPIRATORY ARREST, SHOCK, OR HEART FAILURE. LIST ONLY ONE CAUSE ON EACH LINE. IMMEDIATE CAUSE (Final disease or condition resulting in death) a. NATURAL CAUSES DUE TO (OR AS A CONSEQUENCE OF): b. DUE TO (OR AS A CONSEQUENCE OF): c. DUE TO (OR AS A CONSEQUENCE OF): d. PART II. Other Significant Conditions contributing to death but not resulting in the underlying cause given in Part I		32. IN YOUR OPINION, TOBACCO USE BY THE DECEDENT <input type="checkbox"/> 1. Probably contributed to the cause of death. <input type="checkbox"/> 2. Was the primary reason for death. <input type="checkbox"/> 3. Did not contribute to the cause of death. <input type="checkbox"/> 4. Is unknown in relation to the cause of death.		33a. WAS AN AUTOPSY PERFORMED? No <input type="checkbox"/> 1. Yes <input type="checkbox"/> 2. No		33b. WERE AUTOPSY FINDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? <input type="checkbox"/> 1. Yes <input type="checkbox"/> 2. No
34. MANNER OF DEATH <input checked="" type="checkbox"/> 1. Natural <input type="checkbox"/> 2. Accident <input type="checkbox"/> 3. Suicide <input type="checkbox"/> 4. Homicide <input type="checkbox"/> 5. Undetermined if injured Purposely or Accidentally <input type="checkbox"/> 6. Pending Investigation		35a. DATE OF INJURY (Mo., Day, Yr.)		35b. TIME OF INJURY (24 Hour Clock)		35c. INJURY AT WORK? <input type="checkbox"/> 1. Yes <input type="checkbox"/> 2. No
35d. LOCATION (Street or rural route number, city or town, county and state.)		35e. PLACE OF INJURY - At home, farm, street, factory, office, building, etc. (Specify) 35f. If motor vehicle accident specify if decedent was driver, passenger or pedestrian.				
35g. DESCRIBE HOW INJURY OCCURRED (enter sequence of events which resulted in injury, NATURE OF INJURY SHOULD BE ENTERED IN ITEM 31)						

This is to certify that this is a true copy of the certificate on file in this office. This certified copy is issued under authority of section 26-2-22 of the Utah Code Annotated, 1953 As Amended.

Date Issued: OCTOBER 23, 2001

County SALT LAKE

Registrar *Patti Covey*

LL 876039



Barry E Nangle

Barry E. Nangle
DIRECTOR OF VITAL RECORDS

By *Ellen Freeman*



WARNING: IT IS ILLEGAL TO DUPLICATE THIS COPY FOR OFFICIAL PURPOSES. ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATION.

Terminal Illness and Imminent Death

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

The best time to preplan and prepay 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, and they had no liquid funds to pay for a funeral. They may have been able to borrow some money against their home, but I did not find out any details concerning how they ended up paying or for what. I wrote a plan with a \$100 down payment for a full traditional funeral. They did not follow through and pay for it as scheduled (which was a 24-month plan). They had not made plans of any kind, which they should have years before.

Even in cases where insurance coverage on such plans is “guaranteed issue,” which means you cannot be disqualified due to health status, the amount of death “benefit” the insurance company will pay on such plans is limited to the amount paid in at the time of death—maybe with a small percentage added to that—unless a “waiting period” requirement has been satisfied.

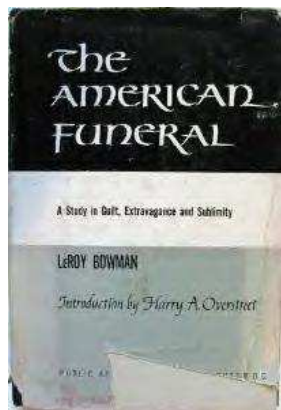
Funeral homes require *payment in full*, or a guarantee of it, before they will provide any services or merchandise. The same is true of cemeteries with respect to burial plots, vaults, and opening and closing labor. This also means you cannot “continue making payments” in most cases. Once you're gone,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

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

The GOOD NEWS IS, 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. This “limited” period of time usually consists of the first two years, during which time you must stay alive to qualify for the full insurance benefits on a payment plan. For example, a typical long-

term payment plan on a funeral funded by insurance is 10 years or 120 months. The monthly payment, for example, might be \$50.00. If the insured dies in 24 months or less, the amount the insurance company would pay would be \$50.00 times the number of payments made to that time—with perhaps a percentage of 2-5% additional. After the limited or graded benefit period, however, the insurance benefit becomes a full benefit. In other plans, the second year, or months 13-24, may be a 70-75% benefit. But after 24 months, a premature death would result in no further payments due on the plan and the full “face amount” or death benefit would be paid. Bad health cases normally qualify for most of the funeral plans offered by funeral homes—on some basis.

Do You Trust the “Death Industry”?



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

“The undertaker replies to critics that there is no compulsion on the buyer. Nevertheless the pressures on him are great. The need to act quickly is one of them. He finds himself facing unusual responsibilities in a situation that isolates him while he is subject to pressure from within himself and from the undertaker. His lack of knowledge of what to do in the rare event that has occurred puts him at a serious disadvantage. The technical abilities of the undertaker are not great, and yet there is no criteria known to the client by which he can judge the money value of materials and services he buys. The

total expenditures are determined largely by the other party to the bargain, and even comparison of charges by different firms is not open to him. The undertaker persists in his self-assumed right to use all possible, lawful means to induce expenditures up to the level that he assumes proper according the client’s station in life and ultimate capacity to pay.”

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

Not every funeral service establishment or its employees are going to take advantage of families. Not all of them are putting profit ahead of caring service. However, there are enough of them out there that become “vultures” because the opportunity to do is to their advantage when a family is weak and unprepared.

I recommend that you go to the Web site below and download the PDF book “Guidebook for Running A Funeral Consumers Alliance,” 2006 Edition

http://www.funerals.org/affiliateresources/doc_view/54-guidebook-for-running-a-funeral-consumers-alliance

Read closely Chapter 3 “Working with Mortuaries.”

This book on the Internet is a good help in planning and prepaying final expenses. Since it is available for download on the Internet, I have not reproduced it all here. What it is intended for is likely more work than you would want to engage in, such as setting up an “alliance,” but many good points are made in the book about dealing with funeral homes and their practices.

The American Way of Death Revisited, by Jessica Mitford (available at www.alibris.com)

“About this title: In the early 1960s this classic work of investigative journalism was a number one bestseller. The savage and hilarious analysis of America's funeral practices rocked the industry and shocked the public. This up-dated edition (revised just before the author's death) shows that if anything the industry has become more pernicious than ever in its assault on our practices and wallets. And it's an industry that - alas - sooner or later affects us all.”

Overview of Funeral Preplanning

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

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

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

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

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

Growth of Preplanning

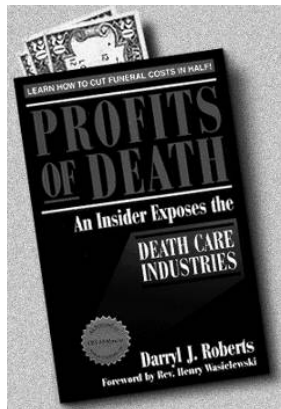
Preplanning continues to grow as families see its value. They prefer not to leave the decisions to relatives or friends to make after their deaths. They prefer to do their own homework and shopping. According to a study called the Wirthlin Report, the majority of people (72 percent) feel it is better for them to prearrange their own funeral services. Of that 72 percent, about one third report that they have actually done it. This book will help you get beyond thinking it’s a “good idea.” The tools you need to get the planning in motion are here.

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

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

Should I Prepay For a Funeral?

The simple answer to that question is “yes”—once you know how to do it correctly. It can so easily be done wrong and expensively. In some cases, in fact, pre-paid funerals can be “raw deals” to the core. But if planned and paid for with the right knowledge under your belt, they can be well worth paying for. In his book *Profits of Death*, Darryl Roberts says, “*Death and the consequences of dealing with death are most often ignored until one has no alternative. But by then, the death merchants have us right where they want us—vulnerable, emotional, susceptible, and with checkbooks in hand.*”p.10



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

Darryl J. Roberts, “Profits of Death: An Insider Exposes the Death Care Industries,” 1997 (featured on “60 Minutes). (www.profitsofdeath.com)



Another way to look at it is that if you don't prepay for a funeral, it greatly increases the chances that your family will *overpay* or *overspend*—which is normally undesirable. You can only prevent this by prepaying in a way that either locks in the prices as per a “guarantee” contract or a plan that spells out the quality of your services and merchandise as specifically as possible.

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

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

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

Funeral homes can, in fact, go out of business. But nearly in every case their operations and obligations are taken over by other funeral service establishments. And this usually means that the guarantees given by the now defunct funeral home will be honored by whoever takes over. This is 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, that funeral home would develop a bad reputation quickly and would start losing a significant amount of business.

In any case, however, as I explain in the next section "Why Folks Lost Money On Funeral Plans in the Past," your money can't go down the drain along with a funeral home. It is safely protected in a specially designated fund that the funeral establishment has no access to until you pass away.

If a funeral home you've chosen becomes a less desirable choice as time goes on, you can change whom you use. This can happen also if you decide to move away in the future, and the original funeral home you've chosen would be an inconvenient or inappropriate choice. If you have a contract with a funeral home that guarantees costs, you may lose those price guarantees if you switch funeral homes (but many will honor them so they can get your business). You won't, however, lose your money. Your money should be in an insurance policy specially designed for use in guaranteeing 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.

Never make your funeral plan "irrevocable" to any funeral home. If you do, when you pass away they get your money no matter what. This is not to be confused with an "irrevocable funeral trust," such as that sold by National Guardian Life Insurance Co. The irrevocable funeral (expense) trust is an insurance plan that preserves your money and assets. The trust ensures that your funeral expenses are paid first and are protected from any creditors, or being counted as an asset for Medicaid spend down. If you or your parents need to qualify for Medicaid assistance, this trust can ensure that your final expense trust is left intact and is available to pay for funeral expenses. Without a funeral expense trust, some families have to pay for their parents' funerals out of their own pockets. The irrevocable funeral trust can easily prevent this. I talk more later about FIT's. This "insurance trust" is not to be confused with any other trusts.

Choose a funeral home in advance and plan to direct funds to them, even if there's a chance they could go out of business and/or be taken over by someone else. This is because it is difficult and expensive to change to another provider once they have your body. It is as simple as stating "At time of need contact [funeral home] [Phone number]."

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, even though it is a viable, legal option. They impose penalties often as high as 25% when you try to take your money out to be used elsewhere. And these trusts don't offer the benefits of an insurance-funded funeral plan.

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, explained throughout this book.

Why Folks Lost Money On Funeral Plans in the Past

The laws in the United States concerning pre-paid funerals have become strict for a very good reason: in decades past, many families did, in fact, lose all the money they invested in funeral plans. At one time you could pay money to a funeral establishment in exchange for a paper promise to provide funeral and/or cremation services in the future. The funeral homes would collect that money and then do whatever they wanted with the funds. They mingled the money with their operating funds, invested in risky stocks or mutual funds, or any number of things. In other cases, the funeral homes went on the rocks financially, and that money that was intended to secure future services went down the drain along with the funeral home.

Fortunately, that can't easily happen any more.

Today, it is unlawful to pay money to any funeral establishment until someone has passed away. This means you can still purchase a plan to pay for a funeral in the future, but your money has to stay *somewhere else* in the meantime. The laws in almost every state only allow two options: (1) a trust fund set up by the funeral home; and (2) an insurance policy. In either case, the consumer's money is safely protected from loss. By far the most common option is the insurance policy option. Most funeral homes find the option of setting up a trust too expensive, and they have to pass that cost along to the consumer by charging them interest on any plans where payments are made into a pre-paid plan over a long period of time. The insurance option gives the consumer more benefits for what they pay, even on long-term plans.

Under the insurance option, the money you pay stays with a life insurance company that is specifically in the business of funeral and final expense funding. One of the largest of its kind is National Guardian Life insurance Co, as well as Forethought Life. You engage in what is known as a "pre-need contract," which normally includes a form that guarantees costs at a fixed amount (usually today's price). You essentially "freeze" the cost of the funeral or cremation package with a particular funeral service establishment. During the time your money is with the insurance company, it will grow in cash value. This explains why the funeral service provider can guarantee the prices. At the time of death, the funeral service provider is the "beneficiary" of the policy and that cash value growth goes to them—sort of as an "inflation" allowance.

You can also buy "final expense whole life" insurance without any cost guarantees from any of hundreds of life insurance companies. The biggest advantages of both final expense life and guaranteed pre-need life are the relatively lenient health questions involved compared to normal life insurance. "Final expense" plans simply provide a fixed dollar amount (death benefit) and do not guarantee or freeze the cost of anything. There is no contract between the customer, insurance company, and funeral home. The consumer is simply buying enough life insurance to pay for funeral expenses and/or other final expenses. A typical amount might be \$10,000.00-\$15,000.00.

But if you can do business with an honest, privately-owned funeral home, a *guaranteed* pre-paid funeral contract funded by insurance is probably your best option. You don't have to worry about overcharging at the time of need or inflation, because what you have decided you want is set in stone on the guarantee form. On the next four pages are examples of a Federal Trade Commission approved form used in most every state. The wording can vary slightly depending on the states and companies involved, but generally they are all structured the same way.

**Pre-need Funeral Agreement and Assignment
STATEMENT OF FUNERAL GOODS AND SERVICES**

Funeral Service Arrangements For: _____

Name of Funeral Home: _____

Contract # _____

Funeral License # _____

Pre-Need License# _____

This Agreement ("Agreement") is entered into this _____ day of _____, 20____, between _____ hereinafter called "Buyer" and _____ hereinafter called "Provider," a pre-need funeral arrangement provider licensed in the State of Utah.

I. STATEMENT OF GOODS AND SERVICES

Arrangement and Professional Staff Services	\$ _____
Embalming	\$ _____
If you have selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming that you did not approve, if you selected arrangements such as direct cremation or immediate burial. If we charge for embalming, we will explain why below: _____	
Dressing, Cosmeizing, Caskeketing	\$ _____
Use of Facilities/Staff/Equipment for:	
Visitation _____ Days @ \$ _____ /day	\$ _____
Funeral/Memorial Service	\$ _____
Graveside Service	\$ _____
Transfer of Deceased (_____ mi.)	\$ _____
Family Car(s) # _____ @ \$ _____ each	\$ _____
Coach Vehicle	\$ _____
Utility Vehicle	\$ _____
Forwarding/Receiving Remains	\$ _____
Other Services/Facilities/Equipment (Specify) _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total Cost of Guaranteed Services	\$ _____

Casket	\$ _____
Manufacturer	_____
Model # and Name	_____
Exterior Material & Color	_____
Interior Material & Color	_____
Outer Burial Container	\$ _____
Manufacturer	_____
Model # and Name	_____
Material	_____
Other Merchandise (specify)	\$ _____
_____	\$ _____
Required Purchases	
Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below. Any legal, cemetery or crematory requirement that we represented to you as compelling the purchase of any goods and services called for by this Agreement is identified and described below:	
Total Guaranteed Cost of Items Selected	\$ _____

Additional Benefit: For the Recipient's benefit, Provider has given the Buyer the option of adding coverage to the face amount of the insurance policy/annuity contract. If an additional benefit is included, the total death benefit payable will be prorated to the goods and services selected and to the additional benefit. The additional benefit amount will be paid to the contingent beneficiary named in the insurance policy/annuity contract for use however he or she deems necessary.
(Initial Here) _____ \$ _____

Disposition	<input type="checkbox"/> Burial	<input type="checkbox"/> Cremation	<input type="checkbox"/> Other	TOTAL FUNERAL PRICE	\$ _____
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2. IRREVOCABLE ASSIGNMENT. By initialing here (_____), you agree to irrevocably assign beneficial interest of the life insurance policy funding this Agreement to Funeral Provider, as their interest may appear and subject to the terms set forth in paragraph 5 of this Agreement.

This Agreement, including the terms contained on the reverse side, constitutes the entire pre-need funeral agreement.

AGREEMENT AND ASSIGNMENT BY:

_____ (Date) _____
(Signature of Buyer)

(Address) _____ (Phone) _____

(City / State) _____ (Zip) _____

(Signature of Agent)

AGREEMENT AND ACCEPTANCE BY:

_____ (Date) _____
(Funeral Provider's Authorized Representative)

(Funeral Provider's Address) _____ (Phone) _____

(City / State) _____ (Zip) _____

3. **DEFINITIONS** - "You" and "Your" means the Buyer/Policy Owner; "We", "Us", "Provider" means the Funeral Home-Seller/Provider identified on the reverse side of this page; "Policy" means the life insurance policy or annuity contract used to fund this Agreement.

4. **AGREEMENT** - We agree to provide the funeral service as specified on the Statement of Goods and Services in consideration of your assignment of death benefits of the life insurance policy or annuity contract purchased by You to fund this Agreement.

5. **ASSIGNMENT** - If initialed on the reverse side, the assignment becomes irrevocable when the policy is issued. You understand this assignment does not affect the right to cancel the Policy under the terms of the "free look" period or the "Notice of Cancellation." You also understand the assignment is permanent and cannot be revoked and cannot be amended except as provided herein. You understand that You waive all rights under the Policy to surrender it for cash, to obtain a loan, or to change the owner. If you assign the Policy for the purpose of obtaining favorable consideration for Medicaid, Supplemental Security Income, or another public assistance program, this assignment must be irrevocable. You do not assign the rights waived to any other person or entity. You reserve the right to change the Contingent Beneficiary to the estate of the insured for public assistance planning purposes. The use of the proceeds of the Policy is limited to the funding of the funeral goods and services selected.

6. **MEDICAID NOTICE** - Notice: under federal regulations, a Medicaid recipient whose pre-need agreement is revoked, cancelled or mutually rescinded may become ineligible for Medicaid benefits. Before permitting or causing your pre-need agreement to be revoked, canceled or rescinded, you should seek the advice of an attorney or a Medicaid representative.

7. **PRICE GUARANTEE** - The prices shown on the reverse side, on the Statements of Funeral Goods and Services, are the now-current retail prices and are illustrated for the sole purpose of establishing the amount of insurance required to fund this Agreement. At the time the goods and services are provided, the then-current retail prices will be charged. If the retail prices then exceed the death benefits assigned and the guarantee is not limited as described below, the Provider will supply and perform as specified and accept the available assigned death benefits as payment in full.

8. **LIMITATION OF GUARANTEE** - If the Buyer funds this Agreement with a Policy that has an initial benefit less than the Total Funeral Price, and the funeral recipient dies during the reduced benefit period, the party responsible for the funeral must pay any difference between the available death benefits and the then-current prices.

9. **EXCESS BENEFITS** - If the actual death benefit of the Policy exceeds the then-current retail prices, the excess will be paid to the beneficiaries in accordance with the terms of the Policy. The beneficiaries may authorize payment of excess proceeds for additional items that are desired but not specified on the Statement of Funeral Goods and Services.

10. **CANCELLATION** - You, the buyer, may cancel this transaction at any time prior to midnight on the third business day after the date of this transaction. See the included "Notice of Cancellation" form for an explanation of this right. If this right of cancellation is not exercised, this Agreement may not be revocable by You, except in the event of a substantial breach of this Agreement by the Provider; or substantial evidence that the Provider is or will be unable to provide products or services under this Agreement. This Agreement may not be revocable by the Provider, except in the event of non-payment by You or in accordance with the other terms of this Agreement. However, canceling this Agreement does not cancel the Policy. The Policy can only be cancelled according to its terms, subject to any assignments. Unless the Policy is cancelled within 30 days of receipt only the cash surrender value, if any, will be refunded. In the early years of coverage, this may be considerably less than the premiums paid. No cancellation benefit is available if the Policy is irrevocably assigned.

11. **OBLIGATIONS** - This Agreement shall be void unless the Buyer applies for and has issued the life insurance or annuity coverage, pays all premiums due, fully maintains the cash values intact, and the death benefits thereof are assigned to the Provider.

12. **SUBSTITUTION** - 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 or services specified. The representative of the Buyer has the right to choose the goods and services to be substituted.

13. **DISCLOSURES** - By completing and signing this form, You acknowledge that You have read, understood, and have received a copy of the Agreement. You understand that a Policy is being used to fund the Agreement. You also acknowledge by Your signature that a current General Price List, a current Casket Price List, a current Outer Burial Container Price List, and the disclosure regarding insurance funding were made available to You prior to the selection of goods and services. You understand that the funeral establishment is under no obligation to pay any premium on this Policy. You understand the person presenting this document is a representative of the Funeral Firm and is an agent of Security National Life Insurance Company (5300 South 360 West, Suite 250, Salt Lake City, UT 84123) to whom commissions may be paid. The only warranties, expressed or implied, granted in connection with the goods sold with the funeral service are expressed warranties, if any, extended by the manufacturers thereof. No other warranties and no warranties of merchandise fitness for a particular product are extended by the Provider.

14. **INSURER RESPONSIBILITY** - Security National Life Insurance Company ("SNLIC") is not a party to this Agreement and is not responsible for the fulfillment of its terms. The sole responsibility of SNLIC shall be to pay the proceeds of the Policy. Any Policy issued has been filed with and approved by the Utah Department of Insurance.

15. **NOTICE TO BUYER'S REPRESENTATIVE** - If you desire, we can inform persons, not living with You and who may be responsible for making Your funeral arrangements, that You have entered into a pre-need funeral arrangement agreement. Then when Your death occurs, they will know to contact us. Please indicate your choice: I want you to provide written notice to the following persons that I have entered into a pre-need funeral arrangement agreement, and provide a copy of the entire agreement to them. I want you to provide written notice to the following persons that I have entered into a pre-need funeral arrangement agreement, and give them information regarding who to contact to arrange for funeral services, but do not provide a copy of the entire agreement to them. I do not want you to advise anyone. I will be responsible for informing persons who will be responsible for these funeral arrangements to contact you. Name and address of persons to inform. Attach additional names if desired.

Full Name _____

Address _____

City _____ State _____ Zip Code _____

Premier Funeral Services, Inc.
7043 Commerce Park Dr.
Salt Lake City, UT 84047
801-930-9822
License #7328502-0901

**GUARANTEED PRENEED FUNERAL ARRANGEMENT CONTRACT
 FUNDED BY INSURANCE POLICY OR ANNUITY CONTRACT**

This contract is entered into this _____ day of _____, 20____, between _____ Hereinafter called "Buyer" and _____, hereinafter called "Provider," a preneed funeral arrangement provider licensed in the state of Utah. This is a guaranteed product contract, not insurance, although the contract is funded by insurance or annuity.

1. RECIPIENT OF GOODS AND SERVICES

Recipient of goods and services means the individual who at death will receive the goods and services purchased under this Contract. The Recipient of goods and services or beneficiary of this Contract is as follows:

Recipient _____ Social Security # _____ Date of Birth _____
 Address, including City, State, Zip _____

Professional Services:

Arrangement and Professional Staff Services \$ _____

 Transfer of Remains to Mortuary _____ \$ _____
 Embalming _____ \$ _____
 Reason for embalming _____

 Other Preparation of the Deceased _____ \$ _____
 Additional Services of the Funeral Director and Staff _____ \$ _____
 Use of Facilities for Funeral Ceremony _____ \$ _____
 Use of Facilities for Visitation _____ \$ _____
 Funeral Coach _____ \$ _____
 Family Car _____ \$ _____
 Acknowledgment Cards _____ \$ _____
 Memorial Folders without Picture _____ \$ _____
 Memorial Book _____ \$ _____
 Additional Services _____ \$ _____

Total for Professional Service Selected \$ _____

Funeral Goods and Merchandise Selected:

Casket _____ \$ _____
 Description _____
 Outer Burial Container _____ \$ _____
 Description _____
 Reason for Outer Burial Container _____

 Cremation Alternative Container _____ \$ _____
 Urn _____ \$ _____
 Description _____
 Additional Merchandise _____ \$ _____
 _____ \$ _____

Total for Goods and Merchandise Selected \$ _____

Total Guaranteed Funeral Amount

\$ _____

Additional Benefit: For Recipient's benefit, Provider has given Buyer the option of adding coverage to the face amount of the insurance policy/annuity contract. If additional benefit is included, the total death benefit payable will be prorated to the goods and services selected and to the additional benefit. The additional benefit amount will be paid to the contingent beneficiary named in the insurance policy/annuity contract for use however he or she deems necessary. \$ _____

I WAS SHOWN A GENERAL PRICE LIST

DATED _____
INITIAL OF PURCHASER

Total Guaranteed Funeral Amount Plus Additional Insurance

\$ _____

2. REQUIRED SIGNATURES

This contract is not valid until all required signatures below have been obtained. The Buyer should seek legal counsel before signing this contract if Buyer does not fully understand the contract.

Buyer's Signature _____ Date Signed _____

Preneed Sales Agent's Signature _____ License Number _____ Date Signed _____

Insurance Agent's Signature _____ License Number _____ Date Signed _____

Funeral Service Director's Signature _____ License Number _____ Date Signed _____

STATE OF UTAH, COUNTY OF _____)

The signature of the Funeral Service Director on the foregoing instrument was acknowledged before me this _____ day of _____, 20____. My Commission Expires: _____ Residing in: _____

Notary

3. BUYER REPRESENTATIVE

The Buyer shall have the right to appoint a representative, who shall have the Buyer's power of attorney, to act for and on behalf of the Buyers for purposes of arranging services under this contract at Recipient's death or making other decision regarding this contract. In the event the Buyer's representative predeceases the Buyer, the Buyer or the Buyer's next of kin shall have the right to appoint a replacement representative.

Representative _____ Social Security # _____ Date of Birth _____

Address _____ City _____ State _____ Zip _____

4. NOTICE TO BUYER'S REPRESENTATIVE

It is advisable to inform person living outside of your personal residence, who may be responsible to make funeral arrangements, that you have entered into a preneed funeral arrangement contract so that when your death occurs, they will know to contact our funeral firm. As required by UTAH CODE ANN. § 58-9-701(7) (2003), if you desire, we will assist you in informing these persons. Please indicate if you want us to assist by indicating your choice below (check one):

I want you to provide written notice to the following persons that I have entered into a preneed funeral arrangement contract and provide a copy of the entire contract to them.

Name _____ Address _____ City _____ State _____ Zip _____

I want you to provide written notice to the following persons that I have entered into a preneed funeral arrangement contract and give them information regarding who to contact to arrange for funeral services, but do not provide a copy of the entire contract to them.

Name _____ Address _____ City _____ State _____ Zip _____

I don't want you to advise anyone. I will be responsible for informing persons who will be responsible for my funeral arrangements to contact you.

5. SELECTION OF FUNERAL GOOD AND SERVICES

The goods and services shown are those we can provide to our customers. You may choose only the items you desire, however, any funeral arrangement you select will include a charge for our basic services. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected. Except in certain circumstances, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements such as a funeral with a viewing. If you do not want embalming, you usually have the right to choose an arrangement which does not require you to pay for it, such as direct cremation or immediate burial. This Contract only applies to goods and services listed.

6. BUYER'S OBLIGATIONS

Buyer agrees to designate Provider as the beneficiary of a life insurance policy to be written on the life of the Recipient of Goods and Services of this Contract, in a face amount at least equal to the total amount set forth at on page one item #1. The beneficiary designation shall be made contingent upon the provision of the funeral goods and services by the Provider as its interests may appear. In other words, the designation shall require that the Provider provide the funeral goods and services selected in the Contract before being entitled to the proceeds of the life insurance policy which funds this Contract.

7. PROVIDER'S OBLIGATIONS

Absent a default by Buyer, Provider agrees that at the time of need it or its successors or assigns will furnish the funeral goods and services selected on page one item # 2, "Selection of Funeral Goods and Services", regardless of the market price at the time of need. Provider shall not accept or be entitled to the life insurance proceeds funding this Contract, beyond the Provider's insurable interest which is defined as the current price for goods and services as determined by Provider's price list in effect at Recipient's death for such goods and services actually furnished under this contract. Provider further agrees that the life insurance policy is a policy which complies with the requirements of Title 31A, "Insurance Code", and is filed with the Utah Department of Insurance. Provider agrees to assign any claim or right to any amount in excess of the insurable interest under the life insurance policy to the Buyer or Buyer's Representative or heirs.

8. ITEMS NOT INCLUDED IN THIS CONTRACT

This contract does not include goods and services not selected on page one for inclusion in this contract.

9. IRREVOCABILITY

This contract is irrevocable except as set forth in paragraphs 6 and 7.

10. LIFE INSURANCE PROCEEDS

Provider shall be entitled to payment of the life insurance proceeds representing the prorata portion of the total insurance purchased for the contract price of goods and services selected which is funding this contract upon providing the funeral goods and services selected in this contract, provided that the proceeds of the prorata portion may not exceed the lower of the Provider's price for the goods and services as set forth on page one item # 2 or the provider's price list in effect at the date it provides the goods and services. The Buyer or the Buyer's designated beneficiary is entitled to any proceeds beyond Provider's insurable interest or to funds to which the Provider is not entitled.

11. EXCEPTION TO FUNERAL SERVICE AGREEMENT FUNDING GUARANTEE

If this contract is funded by the purchase of a limited pay graded benefit whole life policy on the life of the contract beneficiary, the Funeral Service Agreement will NOT be guaranteed until your Graded Benefit Policy has passed the grading period and reached the full death benefit. (Graded benefit is not available in all states.)

12. DEATH AND/OR REQUESTED BURIAL OF RECIPIENT OF GOODS & SERVICES OUTSIDE PROVIDER'S SERVICE AREA

If the death of recipient of goods and services occurs outside the area the provider is reasonably able to serve, Provider shall assign its rights under the life insurance policy to the funeral service provider designated by the Buyer or the Buyer's representative. All charges by another funeral home in excess of the amounts available under the life insurance policy shall be the sole responsibility of the Buyer or Buyer's Representative or heirs. Following such assignment, Provider shall then be relieved of all liabilities and obligations under this Contract.

13. BUYER DEFAULT

The Buyer shall be in default upon the occurrence of any of the following:

- (a) changing the beneficiary designation of an insurance policy funding this Contract in whole or part;
- (b) allowing an insurance policy funding this Contract in whole or in part to lapse;
- (c) borrowing against an insurance policy funding this Contract in whole or in part;
- (d) assigning an insurance policy funding this Contract in whole or in part; or
- (e) any other action upon part of the policy owner or insured which may result in cancellation of policy or nonpayment of policy proceeds.

14. INCORPORATION BY REFERENCE OF EXHIBITS

All Exhibits referenced in this Contract are incorporated by reference into this Contract.

15. PROVIDER DEFAULT

The Provider shall be in default upon the occurrence of any of the following:

- (a) failure to provide the goods and services at the time of need when requested; or
- (b) substantial evidence that the provider is or will be unable to provide the personal property or services to the beneficiary as provided under the contract.

Buyer may revoke this contract for Provider default. If this contract is revoked for Provider default, Buyer shall be entitled to assignment of the insurance policy to the Buyer.

16. IMPOSSIBILITY OF PERFORMANCE

In the event it becomes impossible for Provider to perform this contract as a result of destruction of its facilities by fire, flood, or otherwise, or because of labor disputes, government enactment or regulations, water epidemic, or other disaster, Provider shall at the request of Buyer or Buyer's Representative or heirs assign its right under the life insurance policy to the funeral service provider designated by the Buyer or the Buyer's representative or heirs. All charges by another funeral home in excess of the amounts available under the life insurance policy shall be the sole responsibility of Buyer or Buyer's Representative or heirs. Following such assignment, Provider shall then be relieved of all liabilities and obligations under this Contract.

17. MODIFICATION

This Contract may be modified only by a written agreement signed by the Provider and Buyer.

18. MUTUAL RECISSION

This Contract may be rescinded by written agreement signed by the Provider and Buyer.

19. MEDICAID ELIGIBILITY NOTICE

Under federal regulations, a Medicaid recipient whose preneed contract is revoked or mutually rescinded may become ineligible for Medicaid benefits. Before permitting or causing your preneed agreement to be rescinded or revoked, Buyer should seek the advice of a private attorney or a Medicaid representative.

20. ASSIGNMENT

The Buyer shall not assign its rights hereunder without the written consent of the Provider. Provider may assign its rights hereunder.

21. ATTORNEY'S FEES AND COURT COSTS

If either party to this Contract incurs attorney's fees and/or court costs to enforce this Contract or establish the default of the other, that party shall be entitled to attorney's fees and court costs.

22. ENTIRE CONTRACT

This Contract contains the entire agreement of the Provider and Buyer and supersedes and cancels any and all prior negotiations, representations, understandings, or agreements between the parties. There are no verbal agreements which modify, interpret, construe, or affect this Contract.

23. CONTRACT FORM APPROVAL

The form of this contract was approved by the State of Utah, Department of Commerce, Division of Occupational and Professional Licensing on February 6, 2007. Please be aware that the Division's approval, only means that the contract meets minimum content requirements contained in the Utah Funeral Services Licensing Act and Rules. This approval does not constitute a finding that the contract meets the requirements of any other statute or any other legal requirement, does not constitute a review of the provider's financial ability to provide the goods and services at any future date and does not constitute a determination that purchasing a preneed contract is the best alternative for a person to plan for their funeral. Purchaser should consider seeking appropriate advice from qualified persons, such as an attorney or CPA before entering into any contract.

24. BUYERS RIGHT TO CANCEL

If this contract was solicited at your residence and you do not want the goods and services, you may cancel this contract by mailing a cancellation notice to Provider. The notice must state that you do not want the goods and services and must be mailed to the office of the Provider at the address set forth herein before midnight on the third business day after you sign this Contract. This right is distinct from an insured's right under Utah Code Ann. §31A-22-423, to cancel any insurance policy funding this agreement by delivering or mailing the insurance policy to the insurer or its agent within ten days after the policy is delivered to the insured, requesting cancellation of the policy.

Only the items listed specifically on such a guarantee form are costs that are fixed at today's prices. Other costs remain that are variable and normally can only be paid for at the current prices at the time of need. See "Make Your Own Notes" where I've added a section called "Allowances for Miscellaneous." These are things such as opening and closing of the grave, obituary, various taxes, flowers, printed programs, and so on. Some cemeteries have contracts that will allow you to guarantee ahead of time the cost of opening and closing of the grave, but most do not. And if they do, the contract to do so is usually one that charges you interest if it is a long-term payment plan, and they tend to charge a substantial fee for this pre-paid service. This is where many memorial parks and cemeteries have families "over a barrel" as they say, and can charge quite a bit of money at the time of need. All I can suggest as part of your planning is to get the current costs from the cemetery you intend to use, then factor in inflation. If you can find out how much the cost of opening and closing of the grave (which also includes mausoleum entombment fees) have gone up from year to year, this is not hard to do. 5-10% per year increase is not uncommon. You can make purchase of cemetery property part of your insurance plan, instead of purchasing it beforehand. But you may have reasons to buy in advance, possibly relating to location of deceased family or other people close to you.

The average fee for opening and closing a grave at "endowment care cemeteries" rather than city cemeteries that I have seen is around \$800.00 in 2012. This is quite a steep amount for the actual amount of work they do. But there is little you can do but prepare for it.

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

For example, you can determine with a funeral home the cost of a funeral service package with a viewing, a casket, and a burial vault to be \$6,000.00. To be realistic, you must also consider that an additional \$1,500.00 will probably be necessary. (And that's assuming you already own burial "plots" or the burial space or a mausoleum. If you do not, the costs of those things would be extra). The worksheets and tables in this book will help you determine all these costs.

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

Example:

- Total cost of funeral and burial arrangements today: \$8,000.00
- Your estimated life expectancy: 10 more years
- Future cost of arrangements: \$13,655.00
- \$8,000 + 70% or \$8,000 at 5.5% increase per year compounded.
- Plug these numbers into your financial calculator. Or simply use the 70% factor for 10 years. Or look at the table on the next page.

FINAL EXPENSE AND FUNERAL INFLATION PLANNING TABLE

5.5% average inflation (increase in costs) per year

What you can expect your costs to be in...							
Total	5	7	10	12	15	20	25
Cost	years	years	years	years	years	years	years
3,000.00	\$3,920.88	\$4,364.04	\$5,124.43	\$5,703.62	\$6,697.43	\$8,753.27	\$11,440.18
3,500.00	\$4,574.36	\$5,091.38	\$5,978.51	\$6,654.23	\$7,813.67	\$10,212.15	\$13,346.87
4,000.00	\$5,227.84	\$5,818.72	\$6,832.58	\$7,604.83	\$8,929.91	\$11,671.03	\$15,253.57
4,500.00	\$5,881.32	\$6,546.06	\$7,686.65	\$8,555.43	\$10,046.14	\$13,129.91	\$17,160.27
5,000.00	\$6,534.80	\$7,273.40	\$8,540.72	\$9,506.04	\$11,162.38	\$14,588.79	\$19,066.96
5,500.00	\$7,188.28	\$8,000.74	\$9,394.79	\$10,456.64	\$12,278.62	\$16,047.67	\$20,973.66
6,000.00	\$7,841.76	\$8,728.07	\$10,248.87	\$11,407.24	\$13,394.86	\$17,506.54	\$22,880.35
6,500.00	\$8,495.24	\$9,455.41	\$11,102.94	\$12,357.85	\$14,511.10	\$18,965.42	\$24,787.05
7,000.00	\$9,148.72	\$10,182.75	\$11,957.01	\$13,308.45	\$15,627.34	\$20,424.30	\$26,693.75
7,500.00	\$9,802.20	\$10,910.09	\$12,811.08	\$14,259.06	\$16,743.57	\$21,883.18	\$28,600.44
8,000.00	\$10,455.68	\$11,637.43	\$13,665.16	\$15,209.66	\$17,859.81	\$23,342.06	\$30,507.14
8,600.00	\$11,239.86	\$12,510.24	\$14,690.04	\$16,350.38	\$19,199.30	\$25,092.71	\$32,795.17
9,000.00	\$11,762.64	\$13,092.11	\$15,373.30	\$17,110.87	\$20,092.29	\$26,259.82	\$34,320.53
9,500.00	\$12,416.12	\$13,819.45	\$16,227.37	\$18,061.47	\$21,208.53	\$27,718.70	\$36,227.23
10,000.00	\$13,069.60	\$14,546.79	\$17,081.44	\$19,012.07	\$22,324.76	\$29,177.57	\$38,133.92
10,500.00	\$13,723.08	\$15,274.13	\$17,935.52	\$19,962.68	\$23,441.00	\$30,636.45	\$40,040.62
11,000.00	\$14,376.56	\$16,001.47	\$18,789.59	\$20,913.28	\$24,557.24	\$32,095.33	\$41,947.32
11,500.00	\$15,030.04	\$16,728.81	\$19,643.66	\$21,863.89	\$25,673.48	\$33,554.21	\$43,854.01
12,000.00	\$15,683.52	\$17,456.15	\$20,497.73	\$22,814.49	\$26,789.72	\$35,013.09	\$45,760.71

How to Use This Table: From the column on the far left, select the total final expense costs which you have not yet paid for. Then select a life expectancy figure, or number of years in the future until time of need. Listed in the table is what you can reasonably expect to pay if we assume a 5.5% rate of inflation. This is the amount your policy must be worth to cover the expenses. For example, if your total costs today are \$5,000.00, you will need a "death benefit" or "face amount" on your policy of at least \$14,588.79 if you expect to live another 20 years.

If you use a Hewlett-Packard financial calculator like the 12C or 17Bii, or any other financial calculator, you would plug in 5.5% a 'i' or interest, 10 as 'n' (number of periods or years) \$5,000 as 'pv' (present value), 0 as 'pmt' (payments) and calculate for the FV or Future Value. If you use a financial calculator, you can use the Life Expectancy Table in this book for the 'n' (number of periods) figure.

This table is an example of how to estimate with accuracy the amount you need to plan for with 'non-guaranteed' items. Guaranteed pre-paid items are locked in at today's prices, so for those things this table is not necessary. Prices are guaranteed regardless of future price increases.

This is how a typical price guarantee will read on a guaranteed pre-paid funeral:

PRICE GUARANTEE – *The prices shown on the reverse side, on the Statements of Funeral Goods and Services, are the now-current retail prices and are illustrated for the sole purpose of establishing the amount of insurance required to fund this Agreement. At the time the goods and services are provided, the then-current retail prices will be charged. If the retail prices then exceed the death benefits assigned and the guarantee is not limited as described below, the Provider will supply and perform as specified and accept the available assigned death benefits as payment in full.*

The five tables that follow use inflation rates 3%,4%,5%,6%, and 7%. Use whichever rate you wish. To be more realistic and to be sure the money you need is there, choose a higher rate.

Choose Your Inflation Rate - 3%

What They Will Cost You in ___ Years

Find the no. of years closest to your life expectancy

Funeral and
Final Expense
Costs Not Yet

Paid	5	8	12	15	18	21	24
500.00	\$579.64	\$633.39	\$712.88	\$778.98	\$851.22	\$930.15	\$1,016.40
1,000.00	\$1,159.27	\$1,266.77	\$1,425.76	\$1,557.97	\$1,702.43	\$1,860.29	\$2,032.79
1,500.00	\$1,738.91	\$1,900.16	\$2,138.64	\$2,336.95	\$2,553.65	\$2,790.44	\$3,049.19
2,000.00	\$2,318.55	\$2,533.54	\$2,851.52	\$3,115.93	\$3,404.87	\$3,720.59	\$4,065.59
2,500.00	\$2,898.19	\$3,166.93	\$3,564.40	\$3,894.92	\$4,256.08	\$4,650.74	\$5,081.99
3,000.00	\$3,477.82	\$3,800.31	\$4,277.28	\$4,673.90	\$5,107.30	\$5,580.88	\$6,098.38
3,500.00	\$4,057.46	\$4,433.70	\$4,990.16	\$5,452.89	\$5,958.52	\$6,511.03	\$7,114.78
4,000.00	\$4,637.10	\$5,067.08	\$5,703.04	\$6,231.87	\$6,809.73	\$7,441.18	\$8,131.18
4,500.00	\$5,216.73	\$5,700.47	\$6,415.92	\$7,010.85	\$7,660.95	\$8,371.33	\$9,147.57
5,000.00	\$5,796.37	\$6,333.85	\$7,128.80	\$7,789.84	\$8,512.17	\$9,301.47	\$10,163.97
5,500.00	\$6,376.01	\$6,967.24	\$7,841.68	\$8,568.82	\$9,363.38	\$10,231.62	\$11,180.37
6,000.00	\$6,955.64	\$7,600.62	\$8,554.57	\$9,347.80	\$10,214.60	\$11,161.77	\$12,196.76
6,500.00	\$7,535.28	\$8,234.01	\$9,267.45	\$10,126.79	\$11,065.81	\$12,091.91	\$13,213.16
7,000.00	\$8,114.92	\$8,867.39	\$9,980.33	\$10,905.77	\$11,917.03	\$13,022.06	\$14,229.56
7,500.00	\$8,694.56	\$9,500.78	\$10,693.21	\$11,684.76	\$12,768.25	\$13,952.21	\$15,245.96
8,000.00	\$9,274.19	\$10,134.16	\$11,406.09	\$12,463.74	\$13,619.46	\$14,882.36	\$16,262.35
8,500.00	\$9,853.83	\$10,767.55	\$12,118.97	\$13,242.72	\$14,470.68	\$15,812.50	\$17,278.75
9,000.00	\$10,433.47	\$11,400.93	\$12,831.85	\$14,021.71	\$15,321.90	\$16,742.65	\$18,295.15
9,500.00	\$11,013.10	\$12,034.32	\$13,544.73	\$14,800.69	\$16,173.11	\$17,672.80	\$19,311.54
10,000.00	\$11,592.74	\$12,667.70	\$14,257.61	\$15,579.67	\$17,024.33	\$18,602.95	\$20,327.94

The figure in the table is the amount your plan must have in dollars or grow to (face amount) to cover your expenses.

Choose Your Inflation Rate - 4%

What They Will Cost You in ___ Years

Find the no. of years closest to your life expectancy

**Funeral and
Final Expense
Costs Not Yet**

Paid	5	8	12	15	18	21	24
500.00	\$608.33	\$684.28	\$800.52	\$900.47	\$1,012.91	\$1,139.38	\$1,281.65
1,000.00	\$1,216.65	\$1,368.57	\$1,601.03	\$1,800.94	\$2,025.82	\$2,278.77	\$2,563.30
1,500.00	\$1,824.98	\$2,052.85	\$2,401.55	\$2,701.42	\$3,038.72	\$3,418.15	\$3,844.96
2,000.00	\$2,433.31	\$2,737.14	\$3,202.06	\$3,601.89	\$4,051.63	\$4,557.54	\$5,126.61
2,500.00	\$3,041.63	\$3,421.42	\$4,002.58	\$4,502.36	\$5,064.54	\$5,696.92	\$6,408.26
3,000.00	\$3,649.96	\$4,105.71	\$4,803.10	\$5,402.83	\$6,077.45	\$6,836.30	\$7,689.91
3,500.00	\$4,258.29	\$4,789.99	\$5,603.61	\$6,303.30	\$7,090.36	\$7,975.69	\$8,971.56
4,000.00	\$4,866.61	\$5,474.28	\$6,404.13	\$7,203.77	\$8,103.27	\$9,115.07	\$10,253.22
4,500.00	\$5,474.94	\$6,158.56	\$7,204.64	\$8,104.25	\$9,116.17	\$10,254.46	\$11,534.87
5,000.00	\$6,083.26	\$6,842.85	\$8,005.16	\$9,004.72	\$10,129.08	\$11,393.84	\$12,816.52
5,500.00	\$6,691.59	\$7,527.13	\$8,805.68	\$9,905.19	\$11,141.99	\$12,533.22	\$14,098.17
6,000.00	\$7,299.92	\$8,211.41	\$9,606.19	\$10,805.66	\$12,154.90	\$13,672.61	\$15,379.82
6,500.00	\$7,908.24	\$8,895.70	\$10,406.71	\$11,706.13	\$13,167.81	\$14,811.99	\$16,661.48
7,000.00	\$8,516.57	\$9,579.98	\$11,207.23	\$12,606.60	\$14,180.72	\$15,951.38	\$17,943.13
7,500.00	\$9,124.90	\$10,264.27	\$12,007.74	\$13,507.08	\$15,193.62	\$17,090.76	\$19,224.78
8,000.00	\$9,733.22	\$10,948.55	\$12,808.26	\$14,407.55	\$16,206.53	\$18,230.14	\$20,506.43
8,500.00	\$10,341.55	\$11,632.84	\$13,608.77	\$15,308.02	\$17,219.44	\$19,369.53	\$21,788.09
9,000.00	\$10,949.88	\$12,317.12	\$14,409.29	\$16,208.49	\$18,232.35	\$20,508.91	\$23,069.74
9,500.00	\$11,558.20	\$13,001.41	\$15,209.81	\$17,108.96	\$19,245.26	\$21,648.30	\$24,351.39
10,000.00	\$12,166.53	\$13,685.69	\$16,010.32	\$18,009.44	\$20,258.17	\$22,787.68	\$25,633.04

The figure in the table is the amount your plan must have in dollars or grow to (face amount) to cover your expenses.

Choose Your Inflation Rate - 5%

What They Will Cost You in ___ Years

Find the no. of years closest to your life expectancy

Funeral and
Final Expense
Costs Not Yet
Paid

	5	8	12	15	18	21	24
500.00	\$638.14	\$738.73	\$897.93	\$1,039.46	\$1,203.31	\$1,392.98	\$1,612.55
1,000.00	\$1,276.28	\$1,477.46	\$1,795.86	\$2,078.93	\$2,406.62	\$2,785.96	\$3,225.10
1,500.00	\$1,914.42	\$2,216.18	\$2,693.78	\$3,118.39	\$3,609.93	\$4,178.94	\$4,837.65
2,000.00	\$2,552.56	\$2,954.91	\$3,591.71	\$4,157.86	\$4,813.24	\$5,571.93	\$6,450.20
2,500.00	\$3,190.70	\$3,693.64	\$4,489.64	\$5,197.32	\$6,016.55	\$6,964.91	\$8,062.75
3,000.00	\$3,828.84	\$4,432.37	\$5,387.57	\$6,236.78	\$7,219.86	\$8,357.89	\$9,675.30
3,500.00	\$4,466.99	\$5,171.09	\$6,285.50	\$7,276.25	\$8,423.17	\$9,750.87	\$11,287.85
4,000.00	\$5,105.13	\$5,909.82	\$7,183.43	\$8,315.71	\$9,626.48	\$11,143.85	\$12,900.40
4,500.00	\$5,743.27	\$6,648.55	\$8,081.35	\$9,355.18	\$10,829.79	\$12,536.83	\$14,512.95
5,000.00	\$6,381.41	\$7,387.28	\$8,979.28	\$10,394.64	\$12,033.10	\$13,929.81	\$16,125.50
5,500.00	\$7,019.55	\$8,126.00	\$9,877.21	\$11,434.10	\$13,236.41	\$15,322.79	\$17,738.05
6,000.00	\$7,657.69	\$8,864.73	\$10,775.14	\$12,473.57	\$14,439.72	\$16,715.78	\$19,350.60
6,500.00	\$8,295.83	\$9,603.46	\$11,673.07	\$13,513.03	\$15,643.03	\$18,108.76	\$20,963.15
7,000.00	\$8,933.97	\$10,342.19	\$12,570.99	\$14,552.50	\$16,846.33	\$19,501.74	\$22,575.70
7,500.00	\$9,572.11	\$11,080.92	\$13,468.92	\$15,591.96	\$18,049.64	\$20,894.72	\$24,188.25
8,000.00	\$10,210.25	\$11,819.64	\$14,366.85	\$16,631.43	\$19,252.95	\$22,287.70	\$25,800.80
8,500.00	\$10,848.39	\$12,558.37	\$15,264.78	\$17,670.89	\$20,456.26	\$23,680.68	\$27,413.35
9,000.00	\$11,486.53	\$13,297.10	\$16,162.71	\$18,710.35	\$21,659.57	\$25,073.66	\$29,025.90
9,500.00	\$12,124.67	\$14,035.83	\$17,060.64	\$19,749.82	\$22,862.88	\$26,466.64	\$30,638.45
10,000.00	\$12,762.82	\$14,774.55	\$17,958.56	\$20,789.28	\$24,066.19	\$27,859.63	\$32,251.00

The figure in the table is the amount your plan must have in dollars or grow to (face amount) to cover your expenses.

Choose Your Inflation Rate - 6%

What They Will Cost You in ___ Years

Find the no. of years closest to your life expectancy

Funeral and
Final Expense
Costs Not Yet

Paid	5	8	12	15	18	21	24
500.00	\$669.11	\$796.92	\$1,006.10	\$1,198.28	\$1,427.17	\$1,699.78	\$2,024.47
1,000.00	\$1,338.23	\$1,593.85	\$2,012.20	\$2,396.56	\$2,854.34	\$3,399.56	\$4,048.93
1,500.00	\$2,007.34	\$2,390.77	\$3,018.29	\$3,594.84	\$4,281.51	\$5,099.35	\$6,073.40
2,000.00	\$2,676.45	\$3,187.70	\$4,024.39	\$4,793.12	\$5,708.68	\$6,799.13	\$8,097.87
2,500.00	\$3,345.56	\$3,984.62	\$5,030.49	\$5,991.40	\$7,135.85	\$8,498.91	\$10,122.34
3,000.00	\$4,014.68	\$4,781.54	\$6,036.59	\$7,189.67	\$8,563.02	\$10,198.69	\$12,146.80
3,500.00	\$4,683.79	\$5,578.47	\$7,042.69	\$8,387.95	\$9,990.19	\$11,898.47	\$14,171.27
4,000.00	\$5,352.90	\$6,375.39	\$8,048.79	\$9,586.23	\$11,417.36	\$13,598.25	\$16,195.74
4,500.00	\$6,022.02	\$7,172.32	\$9,054.88	\$10,784.51	\$12,844.53	\$15,298.04	\$18,220.21
5,000.00	\$6,691.13	\$7,969.24	\$10,060.98	\$11,982.79	\$14,271.70	\$16,997.82	\$20,244.67
5,500.00	\$7,360.24	\$8,766.16	\$11,067.08	\$13,181.07	\$15,698.87	\$18,697.60	\$22,269.14
6,000.00	\$8,029.35	\$9,563.09	\$12,073.18	\$14,379.35	\$17,126.03	\$20,397.38	\$24,293.61
6,500.00	\$8,698.47	\$10,360.01	\$13,079.28	\$15,577.63	\$18,553.20	\$22,097.16	\$26,318.08
7,000.00	\$9,367.58	\$11,156.94	\$14,085.38	\$16,775.91	\$19,980.37	\$23,796.95	\$28,342.54
7,500.00	\$10,036.69	\$11,953.86	\$15,091.47	\$17,974.19	\$21,407.54	\$25,496.73	\$30,367.01
8,000.00	\$10,705.80	\$12,750.78	\$16,097.57	\$19,172.47	\$22,834.71	\$27,196.51	\$32,391.48
8,500.00	\$11,374.92	\$13,547.71	\$17,103.67	\$20,370.74	\$24,261.88	\$28,896.29	\$34,415.94
9,000.00	\$12,044.03	\$14,344.63	\$18,109.77	\$21,569.02	\$25,689.05	\$30,596.07	\$36,440.41
9,500.00	\$12,713.14	\$15,141.56	\$19,115.87	\$22,767.30	\$27,116.22	\$32,295.85	\$38,464.88
10,000.00	\$13,382.26	\$15,938.48	\$20,121.96	\$23,965.58	\$28,543.39	\$33,995.64	\$40,489.35

The figure in the table is the amount your plan must have in dollars or grow to (face amount) to cover your expenses.

Choose Your Inflation Rate - 7%

What They Will Cost You in ___ Years

Find the no. of years closest to your life expectancy

Funeral and
Final Expense
Costs Not Yet
Paid

	5	8	12	15	18	21	24
500.00	\$701.28	\$859.09	\$1,126.10	\$1,379.52	\$1,689.97	\$2,070.28	\$2,536.18
1,000.00	\$1,402.55	\$1,718.19	\$2,252.19	\$2,759.03	\$3,379.93	\$4,140.56	\$5,072.37
1,500.00	\$2,103.83	\$2,577.28	\$3,378.29	\$4,138.55	\$5,069.90	\$6,210.84	\$7,608.55
2,000.00	\$2,805.10	\$3,436.37	\$4,504.38	\$5,518.06	\$6,759.86	\$8,281.12	\$10,144.73
2,500.00	\$3,506.38	\$4,295.47	\$5,630.48	\$6,897.58	\$8,449.83	\$10,351.41	\$12,680.92
3,000.00	\$4,207.66	\$5,154.56	\$6,756.57	\$8,277.09	\$10,139.80	\$12,421.69	\$15,217.10
3,500.00	\$4,908.93	\$6,013.65	\$7,882.67	\$9,656.61	\$11,829.76	\$14,491.97	\$17,753.28
4,000.00	\$5,610.21	\$6,872.74	\$9,008.77	\$11,036.13	\$13,519.73	\$16,562.25	\$20,289.47
4,500.00	\$6,311.48	\$7,731.84	\$10,134.86	\$12,415.64	\$15,209.70	\$18,632.53	\$22,825.65
5,000.00	\$7,012.76	\$8,590.93	\$11,260.96	\$13,795.16	\$16,899.66	\$20,702.81	\$25,361.83
5,500.00	\$7,714.03	\$9,450.02	\$12,387.05	\$15,174.67	\$18,589.63	\$22,773.09	\$27,898.02
6,000.00	\$8,415.31	\$10,309.12	\$13,513.15	\$16,554.19	\$20,279.59	\$24,843.37	\$30,434.20
6,500.00	\$9,116.59	\$11,168.21	\$14,639.25	\$17,933.71	\$21,969.56	\$26,913.66	\$32,970.39
7,000.00	\$9,817.86	\$12,027.30	\$15,765.34	\$19,313.22	\$23,659.53	\$28,983.94	\$35,506.57
7,500.00	\$10,519.14	\$12,886.40	\$16,891.44	\$20,692.74	\$25,349.49	\$31,054.22	\$38,042.75
8,000.00	\$11,220.41	\$13,745.49	\$18,017.53	\$22,072.25	\$27,039.46	\$33,124.50	\$40,578.94
8,500.00	\$11,921.69	\$14,604.58	\$19,143.63	\$23,451.77	\$28,729.42	\$35,194.78	\$43,115.12
9,000.00	\$12,622.97	\$15,463.68	\$20,269.72	\$24,831.28	\$30,419.39	\$37,265.06	\$45,651.30
9,500.00	\$13,324.24	\$16,322.77	\$21,395.82	\$26,210.80	\$32,109.36	\$39,335.34	\$48,187.49
10,000.00	\$14,025.52	\$17,181.86	\$22,521.92	\$27,590.32	\$33,799.32	\$41,405.62	\$50,723.67

The figure in the table is the amount your plan must have in dollars or grow to (face amount) to cover your expenses.

The Typical Full Funeral Plan

The table below shows you what it will cost to purchase a full traditional funeral service package with a casket included on a pre-need basis. It is based on a 2012 total cost of \$6,000.00. I'm using this somewhat high figure to be realistic. Bear in mind you can get the same thing for \$4,000.00-\$5,000.00 if you shop around. The monthly payments (3-year, 5-year, and 10-year) are composite averages computed from rate tables used by Security National Life, Great Western, and Forethought Insurance. These are not exact quotes but *averages*—but they can be considered fairly accurate. Select your age category and then the payment term. These plans have insurance, so that if you die prematurely during the term of the plan, the balance is paid off by the insurance company. All the plans have a graded benefit for serious, life-threatening health conditions, in which case the death benefit during the first two years is “graded” or limited. After the two years have elapsed with full premiums paid, the coverage becomes full.

The *National Guardian Life Funeral Expense Trust* figures are exact quotes, based on a Standard health classification. It is only slightly more for the same coverage for serious health conditions, with generally the same type of graded benefit the first two years.

\$6,000 Guaranteed Plan

SNL, Great Western, Forethought (average)				National Guardian Life - Funeral Trust (Insured)				NGL CASH
Monthly Premium				Monthly Premium				
AGE	3 year	5 year	10 year	AGE	3 year	5 year	10 year	
0-25	145.20	98.18	62.03	0-25	158.48	95.58	55.44	5,340.00
26-30	146.00	95.54	62.86	26-30	158.48	95.58	55.44	5,340.00
31-35	147.24	101.45	66.10	31-35	158.48	95.58	55.44	5,340.00
36-40	155.81	104.04	69.41	36-40	158.48	95.58	55.44	5,340.00
41-45	173.45	117.80	78.55	41-45	158.48	95.58	55.44	5,340.00
46-50	178.78	119.16	79.00	46-50	158.48	95.58	55.44	5,340.00
51-55	185.40	124.81	81.58	51-55	164.22	98.76	59.64	5,340.00
56-60	197.97	134.33	85.57	56-60	168.42	101.88	65.46	5,700.00
61-65	198.14	134.57	91.04	61-65	172.68	111.42	66.54	5,826.00
66-70	212.90	144.92	96.10	66-70	175.80	117.24	67.56	5,886.00
71-75	221.46	150.54	100.92	71-75	189.00	122.52	68.64	5,916.00
76-80	235.08	163.62	111.30	76-80	195.93	124.62	77.64	5,994.00
81-85	245.46	180.00	140.70	81-85	201.18	132.54	n/a	5,994.00

How the Graded Benefit Works

A typical graded benefit plan will limit the amount of insurance coverage provided on a plan for serious health conditions should the insured die prematurely on a payment plan. A 10-year plan, for example, might only pay “return of premium” (amount paid in to date) if the death occurs during the first year plus a percentage on top of that, 75% during the second year, and 100% during the third year. Again, these plans have lenient health qualifying conditions.

Some health conditions that would put you in the graded benefit category are diagnosis of or hospitalization for: congestive heart failure, heart disease, stroke, cancer, immune system disorder, cirrhosis of the liver, drug or alcohol dependency, kidney failure (including dialysis, COPD, emphysema, Alzheimer's/dementia, amputation due to disease, and diabetic coma.

Evaluating a Funeral Home Representative

Persons who are licensed to sell funeral plans may have gotten their training at “*sales meetings*.” This is particularly true of chain funeral home operations. Funeral service providers often have a revolving door of people they recruit and try to retain profitably by making them salespeople. These people often quickly find they don’t like the job and leave, which results in a high turnover that increases the odds that the representative you meet with doesn’t know as much as he or she should about the whole funeral planning process. And if they are relatively new or inexperienced, or they focus on “sales,” they aren’t always going to show you how to get the best value for your money.

There are certain things to ask them that can ensure they understand your needs and that they understand the funeral and final expense planning process.

It is typical for a funeral operation to offer “packages” and “specials,” and these are most often fairly good values. And they are easier for them to train their salespeople how to sell. But these packages may not be right for you. This is where you can determine whether or not the person you are meeting with you is the person you need to be speaking to. First say, “*Before we start, I need a copy of your General Price List in front of me.*” They must comply or they break the law.

Here is a short list of questions you can ask a representative:

1. *I want the least expensive package for a regular, traditional funeral with an attractive casket—with services to be held at our church. How can you help me?* There should be no reluctance here. There should be no compromise in the quality of services you receive for paying less money, and a casket should be shown to you for somewhere around \$1,000.00.
2. *What if I purchase a funeral plan from your company, start paying on it, and then decide on using someone else? What happens to my money?* The answer to this depends on many factors. However, you should understand that under no circumstances should you ever make your funeral plan “irrevocable” to that funeral home. If you make your plan irrevocable to them, your money goes to them when you pass away no matter what. Otherwise, when you die that money can go to whoever else you would have in mind. The “cash value at death” or “death benefit” of a funeral plan, no matter who you start it with, can go to any other beneficiary you so name.
3. *What are my ‘nonforfeiture’ options?* Nonforfeiture provisions provide you with a number of protective options if you stop making payments (premiums) for any reason after a number of years. In other words, *what happens to the money I’ve paid in if I decide later I don’t want the plan?* During the first year or two on long-term plans such as five years or more, there will not be much cash value accumulated. But after the early years, the cash value it will grow to will be more substantial. After sufficient cash value has built up and then you discontinue before all payments have been made, you typically have several options: (1) a reduced paid-up amount of insurance, a certain value in cash at death that will be there when you need it but does not grow any longer. (2) a cash surrender value that can be sent to you now, an amount always less than the reduced paid-up amount, or (3) some other option of purchasing term insurance or a roll over into another plan. Options (1) and (2) are by far the most common. These options are explained in the policy.

All funeral home representatives must be able to answer these questions.

What Else to Do When the Funeral Home Representative Comes to Your Home

Meeting with a funeral home sales representative in your home to discuss possibly starting a pre-need plan can be a good idea. But you should be armed and aware of some things.

First, as we've said, you will likely not be meeting with a funeral director/mortician but a *salesperson*. This does not mean they are not knowledgeable about their field, but it could mean that if you have not prepared yourself for the meeting, you could end up purchasing something that is better for the salesperson and the funeral home than it is for you.

Nonetheless, professional salespeople are frequently respected consultants in their fields and can help you a great deal. You just need to be able to separate the sheep from the goats.

Rather than take notes on a blank piece of paper while talking to the representative, use prepared worksheets and checklists. Otherwise, you may find yourself only writing down information as he or she wants it presented to you. Go to the section "Make Your Own Notes" and look at the worksheets I have prepared that you can print out, as well as the other worksheets and forms in this book.

The first thing to ask any sales agent is how much it costs for a "traditional funeral service package." (If you want cremation, there are packages that included that as well, with or without any memorial, embalming, or services). Most funeral homes offer packages for the services that most people choose, such as transportation of the deceased, embalming, casketing, a viewing, a funeral service at a chapel or your church, hearse, utility vehicle, etc.---all for one price. This makes matters simpler than itemizing everything first. If you visit the Web sites of most funeral homes, you will see package offerings. In 2012, they are on average between \$3,200 and \$4,500, casket and burial vault not included. Many funeral homes charge this same price regardless of whether you have the service and/or viewing at your own church or their mortuary chapel. Ask if there is any difference in price for having it at your own church. If there is none, ask why. Be aware there are funeral service providers that will conduct your funeral at a lower price, which includes pre-paid, pre-need packages, if you use your own church, lodge, reception center, home, or the graveside.

You can find out many things over the phone, before anyone comes over to show you a plan. Two I've just mentioned: the cost of a traditional package funeral and whether there is a difference in price if you use your own facility or the graveside. Another question to ask is, "how many caskets do you have that I can choose from for under \$1,500.00?" If the answer is, "not very many," you are most likely talking to someone who will only sell you an expensive funeral. Another question to ask is, "at my age, how much would a \$6,000.00 funeral cost per month on a ten year payment plan with full insurance coverage included?" If they can't give you a ballpark figure, or the figure they give you is \$90.00-100.00 per month or more, this is probably not the person you want to speak to further. A full funeral on a ten-year plan should be less than \$65.00 per month, and if you choose the right provider, the payment should be more like \$35.00-50.00.

At the very least, before anyone comes to explain a funeral plan, fill out the "Body Disposition Instructions and Discussion Guide" in this book. Keep it in front of you, if possible. If you are dealing with an honest person, they will respect all of your decisions and not try to dissuade you from using your own prepared worksheets, guides and checklist. See "What is a General Price List?" for examples of packages, including cremation.

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

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

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

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

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

Be Wary—But Be a Buyer

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

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

***Profits of Death*, pp. 172-175**

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

Make Your Own Notes

When talking to a funeral home representative, you may be unprepared to know how to write down things in an understandable way, such as prices you are quoted. On the next two pages are worksheets to help you know what a funeral will cost. You can fill in the information as you talk to representatives either in person or on the telephone. The person you get quotes from will probably be taken aback by your preparation.

Taking notes on a blank piece of paper is typical. But with a prepared form, you can scare or disarm any funeral salesperson. You will be demonstrating that you have some knowledge of how the pieces of the puzzle fit together. You will be showing you can't be manipulated easily.

One of the best investments you or someone else in your family can make is in a financial calculator that does "TVM" or "time value of money" calculations. These formulas are also built into every version of Microsoft Excel, so if you already have Excel on your computer, you have everything you need. One of your kids with any business training can help. Take out your financial calculator when the funeral salesperson starts talking numbers.

The most valuable thing you can learn from the time value of money math is how to factor "inflation" into your calculations. You can also learn what your investment will be worth over whatever period of time you choose, whether it is "simple" growth or "compound" growth. Know the difference between the two. They are both relevant to the cash value of insurance policies. Most funeral insurance plans have growth, usually simple growth. But inflation on the costs of most everything must be considered on a "compounded" basis.

Keep in mind that a headstone or grave marker is not required for a burial or funeral to take place. But if having a marker is important to you, factor it into your plans. Marker plans can often be guaranteed with insurance plans as well as with cemetery contracts. If you put a marker allowance or the cost of a guaranteed marker in your insurance plan, be aware that funds for a marker for two people (double marker) can only be paid out when the insured dies, not when the other person dies. Also see Veteran's Benefits. If you are a veteran, you can get a single marker for free. Then the other marker can go on the insurance funded plan.

Grave markers generally are bought cheaper from monument companies than from cemeteries and memorial parks, so see if that is feasible. Sometimes, however, cemeteries will want to charge you extra for "maintenance" with "no warranty" if you buy from someone else. Weigh the pros and the cons. It may be better to pay the higher price through the cemetery.

On the first worksheet, everything above the line "Allowances for Miscellaneous" can be guaranteed in advance through a contract, although "opening and closing" fees are usually not. Since they sometimes can be, I've put them with the potentially guaranteed items. Bear in mind, again, that a double marker cannot be put into an insurance plan without some possible undesirable results.

Also, print out the worksheet "FUNERAL PLANNING COST CHECKLIST." This will help you determine with more accuracy how much money your family would still need to come up with, and also how you can ensure enough funds are set aside for everything. See the instructions that precede that checklist.

Worksheet to Take Notes While You Get Quotes

Prearrangement for: _____
Funeral Home _____
Insurance Co. Funding _____

Casket _____ **COST YOU'VE CHOSEN**
 Model & Manufacturer _____
 Description/Color _____
 Sealed Unsealed

Outer Burial Container (or cremation urn or other cremation containers) _____
 Model & Manufacturer _____
 Description/Color _____
 Sealed Unsealed

Headstone/Marker _____

Funeral Service	Includes:	
<input type="checkbox"/> Outside Location	<input type="checkbox"/> Transfer of Remains to Mortuary	<input type="text"/>
<input type="checkbox"/> Funeral Home	<input type="checkbox"/> Embalming	<input type="text"/>
<input type="checkbox"/> Graveside	<input type="checkbox"/> Other Preparation of the Deceased	<input type="text"/>
	<input type="checkbox"/> Services of Funeral Director and Staff	<input type="text"/>
	<input type="checkbox"/> Basic Facilities, Preparation Room and Supplies	<input type="text"/>
	<input type="checkbox"/> Use of Facilities for Funeral Ceremony	<input type="text"/>
	<input type="checkbox"/> Use of Facilities for Viewing	<input type="text"/>
	<input type="checkbox"/> Funeral Coach	<input type="text"/>
	<input type="checkbox"/> Family Car	<input type="text"/>
	<input type="checkbox"/> Flower Car (Van)	<input type="text"/>
	<input type="checkbox"/> Other _____	<input type="text"/>
	Total Funeral Costs	<input type="text"/>

Opening/Closing of Grave _____

Cremation Options _____

Allowances for Miscellaneous

Obituary	\$___ per line ___ lines	Photo	No Photo	<input type="text"/>
Flowers				<input type="text"/>
Printed programs				<input type="text"/>
Sales taxes				<input type="text"/>
Death Certificates				<input type="text"/>
Other/Miscellaneous				<input type="text"/>
Other/Miscellaneous				<input type="text"/>
				Total of Costs <input type="text"/>

FUNERAL/BURIAL PLAN COST CALCULATOR

Name _____ Date of Birth _____ Age _____

Funeral Home (Provider): _____ 2nd Choice _____
 Today's date: _____

<input type="checkbox"/>	Package Funeral/Cremation Package Per General Price List	<input style="width: 100%;" type="text"/>
	Service: <input type="checkbox"/> Church <input type="checkbox"/> Mortuary Chapel <input type="checkbox"/> Graveside <input type="checkbox"/> Other _____	
	Description of Package _____	
<input type="checkbox"/>	Immediate Burial only	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Direct Cremation only	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	<input type="checkbox"/> Cremation urn/container <input type="checkbox"/> Cremains urn vault for burial	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Casket preference	<input style="width: 100%;" type="text"/>
	Description _____	
	<input type="checkbox"/> Bronze <input type="checkbox"/> Steel <input type="checkbox"/> Wood <input type="checkbox"/> Other _____	
<input type="checkbox"/>	Burial vault/grave liner-box <input type="checkbox"/> Sealed <input type="checkbox"/> Unsealed	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Vault or cremains vault setting fee	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Opening & Closing of Grave (digging)	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Obituary Allowance / Estimate	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Flowers	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Printed Programs, Registers, Thank-you cards, DVD's etc.	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Sales tax allowance (all containers)	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Burial Plot and/or 2nd Interment Right	<input style="width: 100%;" type="text"/>
	Cemetery/Memorial Park _____	
<input type="checkbox"/>	Grave marker/Headstone	<input style="width: 100%;" type="text"/>
	<input type="checkbox"/> Single <input type="checkbox"/> Double Size _____	
	Description _____ Vendor _____	
<input type="checkbox"/>	Other/Misc. Costs _____	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Other/Misc. Costs _____	<input style="width: 100%;" type="text"/>
<input type="checkbox"/>	Other/Misc. Costs _____	<input style="width: 100%;" type="text"/>
	Total of _____ Costs	<input style="width: 100%;" type="text"/>
	(year)	

Notes:

I Don't Want My Kids or Anyone Else to Have to Come Up With Any Money

On the next page is a detailed breakdown of what you should plan on paying for with a "traditional" funeral with a burial afterwards, or for cremation, direct burial, etc. I've put 2013 average costs, plus a blank line for you to determine how much it might cost you in the future.

How to Use the Worksheet on the Next Page: "FUNERAL PLANNING COST CHECKLIST"

This worksheet lists nearly all possible costs associated with funerals, burial, and cremations. In the first column labeled "Needed," indicate whether it is something you are going to need by putting a "✓" or "X" in the column. The next column contains an average cost you can expect to pay using 2012-2103 prices. In the column labeled "Guaranteeable Item" you can indicate whether or not there is a way either the cemetery or funeral provider can guarantee the cost of this at today's prices, regardless of future price increases.

The next column is labeled "Amount I have it Paid For/Frozen At." Here you indicate the amount you have locked in with a guaranteed plan. If you don't have it paid and your family or someone else would have to come up with the money, put a "Y" in the next column.

If you have determined how much that item should cost and have factored in inflation (maybe 5%-7%) over your expected lifespan from the Life Expectancy Table in this book, put an amount where it says "Amount of Funds Still to be Set Aside/Paid." This would represent a bill coming due at the time of your death. If you have enough money set aside for that item or have included "additional funds" in the funeral plan (but which are not guaranteeing anything), put that amount in the next column "Funds Already Set Aside." Use "Other Notes" for anything you'd like.

An important total to come up with would be "Amount of Funds Still to be Set Aside/Paid." This represents an estimated total amount to be paid at the time of need, not covered by a contract/payment plan with the cemetery/memorial park or not covered by the guaranteed funeral plan (funded by insurance).

This worksheet should help you to determine the total amount you will need in insurance or other contract to pay what isn't already covered.

Remember, too, that sales tax can only be collected or assessed at the time of need, and the tax rate at that time will be applied to the market value of your casket and vault—NOT what you paid for it. So you might need to figure in a higher rate, maybe 7.5%, for the future, and estimate how much the value of your vaults and caskets will have gone up in the future. (Again use the Life Expectancy Table and an inflation factor to estimate future costs).

FUNERAL PLANNING COST CHECKLIST

Needed		2013 Estimated Average Cost	Guaranteeable Item	Amount I Have it Paid For/Frozen At	Still Needs to be Paid (Y/N)	Amount of Funds Still to be Set Aside/Paid	Funds Already Set Aside (\$xx, NONE)	Other Notes
	Package of Funeral Services: All transportation, embalming, services of funeral director, use of facilities for viewing and service or at church, etc. as per General Price List.	4,000.00	Y					
	Casket	2,000.00	Y					
	Vault/Grave Liner (min. required)	800.00	Y					
	Vault setting fee	400.00						
	Opening & Closing of Grave	800.00						
	Obituary in newspaper	325.00						
	Flowers	200.00						
	Printed Programs	200.00						
	Register Book	50.00						
	Death certificates (5)	50.00						
	Sales tax (6.85%) on vaults, caskets	200.00						
	Direct Cremation	1,500.00	Y					
	Misc. non-guaranteed cremation costs: cremation permit & tax	100.00						
	Cremation urn	300.00						
	Single burial space (plot)	1,200.00	Y					
	Stacked double depth space	1,800.00	Y					
	Immediate Burial (instead of service)	1,500.00	Y					
	Mausoleum Crypt (single)	2,700.00	Y					
	Mausoleum Opening & Closing	350.00	Y					
	Single grave marker w/granite base	1,800.00	Y					
	Double grave marker w/granite base	3,000.00	Y					
	Other Misc.							
	Other Misc.							

Methods Of Disposition

What follow is how you can be put to rest or “disposed of” when you are gone.

1. **Interment (earth burial)**. This is where the body is placed in a casket and then into the earth. Most cemeteries require a burial vault (or “outer container”) also, which the casket goes into. The original reason for burial vaults (now most often referred to as “grave liners”) was to deter grave robbing around the nineteenth century. The reason a vault or liner is required today is to prevent the ground from sinking or settling. 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 done as “green burials” with no casket, something that is of concern to some environmentalists.
2. **Entombment**. This is the use of a mausoleum or tomb for either casketed or cremated remains.
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. Elsewhere in the world, cremations have been the norm for a long time for various reasons, the primary being scarcity of land for burials. There are four primary reasons why cremation is becoming increasing popular in the United States: (1) cremation usually costs less than burial or interment; (2) our country is running out of cemetery space; (3) modern cremation methods are relatively clean, quick and efficient; and (4) cremation has become more tolerable, especially among religious groups, than in the past.

All of these options can include a “service” or “memorial.” It all very much depends on whether you want survivors to see and/or remember you. Generally having a funeral service with a viewing involves more costs. If you are not directly cremated or immediately buried, the body is required in most cases to be embalmed—a fee that runs around \$600.00 on average.

Double Depth (“Stacked”) Burials

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. They generally 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 \$1,400.00, a second interment right in that space might cost \$700.00. These rights can be purchased with the space at the outset for one total price, or they can be purchased later in a burial space you already own. Double depth burial arrangements will normally cost you less money than two 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 40 inches. When you have two side-by-side burial spaces, on the other hand, you can have a much wider marker by putting it midway between the two spaces.

Headstones and Grave Markers. Headstones and markers are not required for a burial or funeral to take place. They can be purchased much later, or even never at all. Therefore, they are not as thoroughly discussed as a pre-need item in this book.

What Is “Embalming” and Why Is It Required?

“The word embalm, in the beginning, literally meant to place balm—a mixture of tree or pine sap and aromatic spices—in the body after removing the internal organs and then allowing the body to dry out. Modern embalming replaces the blood and other fluids of the body with solutions designed to retard decomposition. Embalming, according to a funeral director’s handbook, ‘is the art of disinfecting dead bodies and thereby slowing the process of decomposition.’ In other words, the handbook admits that the decomposition of the body is merely ‘slowed’ rather than prevented—a major distinction often obscured by funeral directors when they sell surviving family members on the idea of embalming.”

Darryl Roberts, *Profits of Death*, p. 16

“Corpses are embalmed for two main reasons: public health and public viewing. Public health reasons are, at best, questionable; public viewing is an American cultural phenomenon.

Advocates suggest that embalming ensures public health by preserving the corpse for transport over long distances and by preventing the spread of infectious disease to mourners or into the ground when the body’s fluids disperse after burial. An early reason for embalming a body in the United States was to preserve the body during transport to the site of burial. This solved a practical problem. Embalming a corpse to protect public safety is highly questionable.”

Kenneth V. Iserson, *Death to Dust: What Happens to Dead Bodies?*, pp. 187-188

Most funeral home General Price Lists will describe embalming such as this:

“Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with a viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.”

So this means you should plan on paying for embalming unless your plan is to be immediately disposed of, with no family or other viewing, ceremony or service involved.

What Is a “Traditional Funeral Service”?

Almost all of the pre-need plans I have written over the years have been for “Traditional Funeral Services,” normally offered at one package price rather than itemized. It makes the process simpler and easier for everyone. It includes all the things most families want to have at one pre-determined price. For example, as I describe under “Details of Funeral Offerings,” you might pay for something like this:

Option A: Church or chapel funeral\$3,985.00
Basic services of funeral director and staff, Transfer of remains to the funeral home (within 25 mile radius), Embalming,
Other preparation of the remains, Use of facilities/ equipment and staff for visitation (3 hours), Use of facilities/ equipment

and staff for funeral ceremony, Funeral coach, Limousine, Utility vehicle, Register book, Thank you cards, Committal services. (This charge does not include the casket, outer burial container, obituary, service programs, clothing, and flowers)

What bothers me about most funeral homes is the fact that they will charge the same amount for a funeral service package, even if you use your church, and only slightly less for a graveside service. They claim it is just as much work or more for them to conduct a funeral at a church.

I prefer to write funeral plans for providers who charge much less for church or graveside services. These types of funeral service providers do not provide the chapel for your funeral service. Your family does. Their facilities have everything a typical “funeral home” does, except the chapel, large parking lot, and all the associated potentially high overhead. These funeral service providers often operate without much debt and can lease their facilities and thereby pass the savings onto the families who use them for funerals.

What Is The Purpose Of A “Traditional” Funeral?

“Most people are familiar with the traditional funeral. A person dies, they’re embalmed and dressed. A time of viewing and visiting is set aside, usually the night before the service. The service is then held, customarily in the funeral home chapel, a lodge, hall or at a local church the person may have belonged to or attended. All predictable and functional for the most part.

This was how our grandparents and parents usually handled funerals. And, for many of us today, it is the way most will handle them. Yet many people have different ideas on what they want for loved ones and for themselves.

In one form or another, funeral services are important in many different ways to people. The ‘traditional’ funeral as we know it is the most beneficial therapy that we can bestow upon ourselves.

Why do you suppose we go to such lengths to recover a person who may be lost at sea, in the wilderness, on a snow covered mountain or wherever? It is because of our need to know for sure that the person is ‘gone.’ We have heard ourselves say, ‘I can’t believe he or she is really dead. I just talked to him the other day.’

The time immediately after we first learn of a friend or loved one’s death is often a time of confusion and bewilderment—a time when some people suffer from shock. It’s a time when the reality of life’s shortness hits home. It’s a painful time to endure, and it’s important that we deal with our feelings in a manner beneficial for healing.

A funeral or time of acknowledgment does exactly that. It gives family and friends a chance to acknowledge and accept the fact that a person’s life has ended on this earth. It’s a time of gathering for friends and relatives to meet and talk about their loss and share their feelings.

Every individual has his or her own particular way of dealing with loss. How that is done is important to our future well-being.

If a person has lived any kind of life, why not remember it and give it a closing chapter? Otherwise, why not just get rid of those who die in any manner regardless of how it’s done?

The answer is obvious. We care! We care about those we know, and we have respect for the survivors. We pay our respects because we care about them. It’s that simple.

So, a traditional funeral is important in this country today. It gives an opportunity for friends, neighbors and members of the community the chance to express concern.

There are exceptions to this in some areas of the United States. For instance, in Marin County, California, in a majority of deaths, there are what is referred to as ‘Direct Cremations.’ It’s what some professionals refer to as ‘garbage service.’ ‘Box and burn.’

I have found the country's rural areas are definite in the traditional funeral. I contribute that to the fact that country people depend on one another. When a neighbor needs help in any way, or when one dies, they all come together to offer support and to receive support in return. It's a time of talking; and sharing emotions, thoughts and experiences. It is almost the complete opposite in large metropolitan areas.

No one likes to talk about death, but a funeral gives everyone the opportunity to deal with one's death and express one's self. When one can talk about their feelings on any subject that may be painful, almost always they will feel better.

Whether accidents, suicides, homicides or natural deaths, we all need a chance to talk about it in order to go on with our lives. A funeral service helps us to adjust.

Trying to avoid the fact that someone close to you has died only hurts yourself. Denial only prolongs the acceptance that needs to come. There is no time limit in accepting. It can take days, weeks, months and even years.

Some people never come to that place of acceptance in the loss of a loved one. That is why it's wise to deal with it as soon as possible. It's a difficult time and measured in different ways for each of us.

Funerals, who needs them? I don't want any in my family. No normal person enjoys going to funerals, even myself, a professional funeral director all these years. When the day comes to a close, and I reflect on the day's events, it takes some time to adjust to 'normal.'

I, too, spend many months grieving over the loss of a loved one. No two of us are alike, and we need to be patient with one another at such a difficult time. Give space and acceptance to those who need it, even when it does not agree with your own philosophy. Would you want any less for yourself?

To purposely stay away from a funeral hurts only oneself. It will only take longer, if ever, to recover from the loss.

Remember, a funeral can be a lot of different things besides the 'traditional' type of service. It can be a time of silence beside a stream in the mountains, or at the seashore, or in the backyard. It can be several close friends talking and sharing their thoughts of the deceased. It can be a gathering at the funeral home, one's own home, the office or workplace or on a mountaintop. It really doesn't matter, as long as a person finds a way to put an end to his or her loss.

If one is part of a family who chooses an untraditional type of service, why not out of respect and to help yourself, honor that person? People will never be sorry for attending a service. However, they may be sorry for the rest of their lives if they do not attend."

Clarence W. Miller, *The Funeral Book*, 1994

Leroy Bowman makes some good points about funerals and funeral planning:

"The important consideration concerning funerals is their meaningfulness to the participants, particularly to those most deeply affected by the death. To hold gatherings merely because of a weak tradition is not only mummery; it is also a mockery that compounds the tragedy which has struck the family and closest friends. Any constructive action the problem of funerals then must be centered on their significance to the individuals involved and also to their communities. It is therefore to the problem of expressing meanings within the practical situation of today that the last words of this study of funerals are addressed.

The first essential of the funeral, in all but the ritual of the church, is that it have unique meaning to the family and close friends. It should take the form they desire, and hence should be planned by them. Certain of its features will follow the pattern of the faith professed by the deceased. Other features may or may not be traditional, according to the wishes of those most concerned. The life, affections, and work of the honored dead form for most persons the basis of their wishes for a farewell to him. The uniformity of present usage of present usage should give way to individually adapted procedures, whatever they may be.

Active, purposeful planning by those who have been closest to the deceased should supersede the passive acceptance of a pattern devised by individuals outside the circle of close associates. The function of the funeral director should consist of finding the technical means of carrying out the self-determined wishes of the family. The wake, especially, should take the form of a gathering planned as a social affair that will be expressive of one man's interests, associates, and manner of living. The formal, especially the funereal features of the wake, should be eliminated. Only by so doing can the occasion be made to serve the needs of the mourners or the community. That it be held at all, or that it should be a matter of open house for a number of occasions, should not be obligatory. More than one gathering for more than one circle of friends or associates would be completely acceptable from the standpoint of propriety.

The order of precedence of the gatherings in the funeral period should also be regarded as a flexible matter. There is no valid reason why the religious ceremony should terminate the observance of the death. There are many instances in which the friendly social atmosphere of the wake is more appropriate *after* the religious service. This is true when the service has been a memorial gathering from which the body or ashes are absent. From the standpoint of the experience of many families, and from that of abstract theory, friendly interpersonal association, cutting across the segmented pattern of the activities of the dead person would operate most effectively as a final stage in the funeral proceedings. The frequent spontaneous activity of relatives, friends and neighbors in providing food, and an informal social atmosphere at the home testifies to the need for a gathering of the more intimate associates after the funeral.

Whether to have music or not at church ceremonies is a decision best made on the basis of individual preferences, unless the matter is determined by religious authority. Vocal solos, congregational singing, or instrumental music appeal to different groups in different ways. Frequently group custom is strong and innovation resented. Hymns constitute the only acceptable type of songs in certain evangelical and other groups; sentimental songs are prized by some individuals and deprecated by others. Classical instrumental music is preferred above all other types by certain groups. Whether to have one or more speakers at the funeral service, how much group participation should take place at the wake, and what kind, these are all matters to be decided differently in different instances.

The second essential of a satisfying funeral is preparation for it by the family long in advance. On this point there is a maximum of agreement by clergymen, funeral directors, families who have held funerals, and writers on the subject. ...The only extensively followed form of preparation is insurance for funeral expenses, both in commercial companies and in fraternal orders.

Through pre-arrangements which include comparison of various types of funerals, the family can save itself from the unpleasantness and possible exploitation in the bargaining process. Prearrangements should cover, not only costs and the manner of disposal of the body, but also the family's wishes for the procedure to be followed. Clergymen are often of great help in making preliminary plans. Helpful also are the religious, labor, cooperative and fraternal groups. The advice of a firm or organization which allows for no alternative choices of funeral methods and undertakers is apt to be the least helpful in the end. The less commercial interest the advising group has, the greater the probable value to the inquirer. Whatever advice may be sought from various sources, it is of utmost importance that the individual's wishes be clearly stated and understood by all members of the family. This helps to avoid confusion and to settle disagreements after the death."

The American Funeral: A Way of Death, Leroy Bowman, 1964, pp. 146-148.

Why Should I Have a "Visitation" or "Viewing"?

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

The following are some reasons people still consider a viewing.

1. **To acknowledge the reality of the death.** Having a viewing can help survivors in this respect.
2. **Move toward the pain of the loss.** Viewing the dead body may be, in and of itself, therapeutically painful yet important.
3. **To remember the person who died.** Often families will create a “memory table” on which they display objects that link them to the person who died. Memory boards are popular also, where survivors pin up a favorite memory of them. This goes hand-in-hand with a viewing.
4. **Search for meaning.** A family member at a viewing might spend some time with the body as they think about “meaning of life” questions.
5. **Receive support from others.** Advertising the viewing in the newspaper might help all survivors.

Finally, and most simply, funerals serve as the central gathering place for mourners. When we care about someone who died or his family members, we attend the funeral if at all possible. Our physical presence is our most important show of support for the living. By attending the funeral we let everyone else there know that they are not alone in their grief.

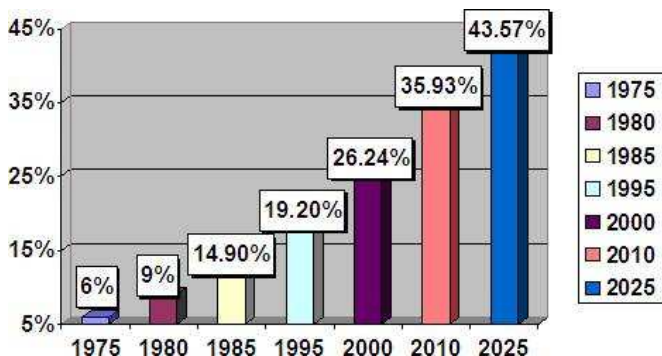
Immediate Disposal – Immediate Burial or Direct Cremation with No Services

Direct Cremation Only. This is your least expense option. This is what is done with your body after it is used by university medical schools after you’ve donated your body (after about two years). A direct cremation does not include a viewing (except for identification by next of kin) or an embalming. After brief refrigeration, you are brought to a crematory and incinerated to ashes, which are then returned to your family or other survivors. The cost includes transportation and minimal containers required to do the job. Additional fees, amounting to less than \$100.00 total are cremation permit, death certificates, and sales taxes on containers. Direct cremations today with all of these things included run between about \$800.00 and \$2,000.00. Some funeral homes will try to insist you purchase higher priced containers and urns, and some even say they “require” it. If, after shopping and calling, you’ve decided on the most you’ll pay, see who will do it at the right price.

Immediate Burial Only. This is when you are immediately put into a casket (after being transported to the funeral preparation facility) and briefly refrigerated. There is no viewing of the body, except perhaps an identification viewing by family, no services, and the burial is done at the convenience of the provider and the cemetery. Aside from cremation, this is your least expensive option. Immediate burial costs range from between about \$600 and \$2,000.00. Again, shop around and see who will do it for the right price and determine what their record and reputation are in the community. Bear in mind that a *casket* of some sort is required for every burial. Determine in advance what type you’re willing to pay for, especially if the body is never going to be viewed. A cremation box or cremation casket, which cost less than most regular burial or entombment caskets, may be adequate.

HOW TO PREPAY FOR CREMATION AND NOT OVERSPEND

Growth of Cremation in the United States



Americans are following most of the rest of the world in opting for cremation for various reasons. They aren't making any more land for cemeteries for the most part, so scarcity of cemetery plots is one reason. It also costs families less. Some believe it is a more efficient means of disposition. There is an increasing tolerance for cremation than in decades past.

Fortunately, if your family prefers traditional (by U.S. standards) burial and funeral, in most areas of the United States cremation is not becoming a necessity as much as in other, densely-populated countries with a limited amount of land.

What is a "Direct Cremation." This is your least expense option at the time of your death. This is what is done with your body after it is used by university medical schools after you've donated your body (after about two years). A direct cremation does not include a viewing (except for identification by next of kin) or an embalming. After brief refrigeration, you are brought to a crematory and incinerated to ashes, which are then returned to your family or other survivors. The cost includes transportation and minimal containers required to do the job. Additional fees, amounting to less than \$150.00 total, are cremation permit, death certificates, and sales taxes on containers.

Don't make the mistake of *overpaying* for a cremation. If you think you should be loyal to a particular funeral home, and their prices are already high, their cost for direct cremation probably is high also. Direct cremations today with all of these things included run between about \$800.00 and \$2,000.00. Some funeral homes will try to insist you purchase higher priced containers and urns, and some even say they "require" it. If, after shopping and calling, you've decided on the most you'll pay, see who will do it at the right price. A direct cremation should not cost much more than about \$1,000.00,



All things considered, there's only so much a company can do to improve upon how a cremation is done. But it should be done by a well-know provider, such as one used by many funeral homes. Most funeral homes do not have their own crematories. They contract with crematories. Make sure you know exactly who your funeral provider of choice is using.



There are two containers required for a cremation: 1) the box you are put in first, which goes into the retort (furnace) and 2) the box your ashes are put

in after the burning is over. The cost of these two containers should not be more than \$100.00. The sales ploy many funeral homes use is to get you to spend maybe another \$1,000.00 just for the containers. I know of one funeral home operation that insists on a fiberboard casket-like box for the cremation, which has a price range beginning at \$295.00. And they also insist on an “urn” for returning the cremains to the family, which also start at \$295.00. That’s almost \$600.00 added to the cost of the direct cremation itself. Don’t do business with a company that uses these tactics.

Multiple Cremations in Burial Spaces. Most cemeteries require a cremains urn or cremain vault, somewhat smaller than a regular adult burial vault for a casket. Normally, you can expect to fit twice as many cremated remains into a burial space, which would mean four cremated burials in two interment spaces. It depends on what the cemetery allows and how much they want to sell.

Keeping Cremated Remains in Your Possession. Many families prefer to keep the ashes of a passed loved one at home. This is where it is appropriate to purchase an urn, usually from a catalogue the provider can show you. But I have known a number of families who provide their own containers or urns, sometimes ones they have constructed themselves. This is perfectly permissible.

Scattering Ashes

This is technically illegal. Just don’t wear a sign that says: “I’m scattering Dad’s ashes.”

Burying Cremains With Another Loved One

Sometimes one of a married couple will die first and be cremated. The surviving spouse and/or family then retains the ashes in whatever container they wish. Then, when the second death occurs, and that person is buried in a casket and vault, the ashes of the first are placed in the casket and buried. Cemeteries allow this and should not charge you much, if anything at all. This eliminates the cost of a cremains vault for the first death. The grave marker or headstone purchase can then be prolonged as well. It is probably best to keep such intentions to yourselves if that is what you prefer. Keep the ashes in your possession and do not reveal to anyone outside your family that you later intend to bury them. This will prevent any unnecessary charges from being imposed.

Here is an example of how cremation is usually explained on a funeral service provider’s General Price List.

DIRECT CREMATION.....\$1,890.00 to \$1,595.00

The charge for a direct cremation includes removal of remains, refrigeration (not to exceed two days)* sanitary care of un-embalmed remains, dressing and placement in container chosen, local transportation to crematory, crematory fee, and basic services of staff. This charge does not include the use of facilities and staff for any visitation or ceremony, public or private, prior to the cremation. 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 fiberboard boxes and wood.

- Direct cremation with container provide by purchaser \$1,595.00
- Direct cremation with “Formal” cremation container..... \$1,890.00
- Direct cremation with alternative container or cremation casket selected from our funeral home \$1,595.00
- Witness Cremation Fee..... \$100.00
- Priority Cremation Fee..... \$100.00
- Crematory Fee..... \$250.00

NOTE: If direct cremation cannot be accomplished within 24 hours as required by Utah Health regulation, refrigeration or embalming is required.

Funeral homes will adjust their cremation prices to align with all their other services. If it seems too high, move on to another funeral home.

Direct cremation with memorial service. This option allows for a modest memorial service after the cremation is done. It should be no more than \$300.00-\$400.00 more than the direct cremation.

Cremation with funeral service. This option is not much different than the traditional funeral service package. The difference is that after it is all over, the body is cremated instead of buried. This allows your family to use a rental casket instead of purchasing a casket. The details of traditional funerals is explained in more detail in my book *How to Prepay Funerals and Final Expenses*.

Details of Funeral Offerings
(What is a “General Price List”?)

The Federal Trade Commission Funeral Industry Practices Revised Rule (included in this book) requires funeral providers to supply you with accurate itemized prices and specific disclosures about funeral goods and services. What follows is what is known as a “General Price List”—which you must be given whenever anyone talks to you about making funeral arrangements, whether at the time of need or in a pre-planning situation. All prices are fictitious and are not related to any mortuary in reality. They are for illustrative purposes only, but the variances in various offerings can be considered realistic. The format is strictly regulated by law, so you can expect most General Price Lists to be very close to what you see here. The General Price List allows buyers to comparison shop and to purchase only the goods and services they want on an itemized basis if desired. Study this sample so you know what your options are, keeping in mind that the prices you actually see from a funeral establishment might be substantially different.

Local Mortuary

1110 So. Main Street, Erdaville, UT 84099
555-5555

GENERAL PRICE LIST

Prices effective October 1, 2006 but are subject to change without notice.

The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain that in writing on the statement we provide describing the funeral goods and services you selected.

FUNERAL PACKAGE SELECTION

Option A: Church or chapel funeral\$3,985.00

Basic services of funeral director and staff, Transfer of remains to the funeral home (within 25 mile radius), Embalming, Other preparation of the remains, Use of facilities/ equipment and staff for visitation (3 hours), Use of facilities/ equipment and staff for funeral ceremony, Funeral coach, Limousine, Utility vehicle, Register book, Thank you cards, Committal services. (This charge does not include the casket, outer burial container, obituary, service programs, clothing, and flowers)

Option B: Graveside Service.....\$3,585.00

Basic service of funeral director and staff, Transfer of remains to the funeral home (within 25 mile radius), Embalming, Other preparation of the remains, Use of facilities/ equipment and staff for evening and day of service visitation, Funeral coach, Limousine, Utility Vehicle, Register book, Thank you cards, Committal services (This charge does not include the casket, outer burial container, obituary, service programs, clothing, flowers)

Option C: Church or chapel funeral followed by cremation.....\$4,385.00

Basic services of funeral director and staff, Transfer of remains to the funeral home (within 25 mile radius), Embalming, Other preparation of the remains, Use of facilities/ equipment and staff for visitation (3 hours), Use of facilities/ equipment and staff for funeral ceremony, Funeral coach, Utility vehicle, Register book, Thank you cards, Committal services, cremation fee (This charge does not include the casket or alternate container, urn, Limousine, obituary, service programs, clothing, flowers)

Option D: Direct cremation with a memorial service at the funeral home.....\$1,885.00

Transfer of the remains to the funeral home, Shelter of the remains, Use of facilities and staff for memorial service, Transfer of remains to the crematory, Cardboard cremation container, Cremation fee, Register book, Thank you cards (This charge does not include an urn, visitation, limousine, obituary, service programs, flowers)

ITEMIZATION OF GOODS AND SERVICES

The goods and services shown below are those we can provide to our customers. You may choose only those items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements necessitate the purchase any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF.....\$1,900.00

Our basic service charge includes, but is not limited to, staff to respond to initial request for service, arrangement conference with family or responsible party, preparation and filing of necessary certificates and permits, shelter of remains, placement of obituary notices, planning of funeral arrangements, and coordination of service with cemetery, crematory, vault companies and others as required. Also included in this charge are overhead expenses relative to our facility such as insurance, maintenance and utility expenses, secretarial and administrative costs, and equipment and inventory expenses. This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials and forwarding and receiving remains.)

EMBALMING.....\$ 575.00

Except in certain cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements such as a funeral with a viewing. If you do not want embalming you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial. Utah law requires refrigeration, burial, or cremation within 24 hours if no embalming is performed. If a body is being taken out of the state or is being transported by common carrier, it must be embalmed.

PREPARATION OF REMAINS.....\$360.00

Preparation of remains includes, but is not limited to, care of remains following embalming, preparation for viewing, dressing, grooming, and cosmetology and placing of deceased into the casket selected.

OTHER PREPARATION OF REMAINS

Hairdressing	\$100.00
Restoration/reconstruction charge per hour	\$ 90.00
Special care for autopsied remains.....	\$150.00
Special care for anatomical donations	\$150.00
Professional care of remains if no embalming selected	\$150.00

FACILITIES, EQUIPMENT AND STAFF

Charge for use of mortuary facilities and staff for visitation the evening before the service (\$50 for each additional hour over two hours.....)	\$250.00
Charge for use of equipment and staff for a one hour visitation in another facility or the mortuary (\$50 for each additional hour).....	\$250.00
Per hour charge for use of equipment and staff for an evening visitation in another facility.....	\$150.00
Use of mortuary facilities and staff for funeral ceremony	\$525.00
Use of equipment and staff for funeral ceremony in <i>another facility</i>	\$525.00
Use of equipment and staff for graveside services.....	\$160.00
Use of mortuary facilities and staff for memorial services	\$525.00
Casket packaging disposal fee.....	\$100.00
Sunday / holiday arrangement fee.....	\$150.00
Cremation fee.....	\$250.00

AUTOMOTIVE EQUIPMENT

Transfer of remains to funeral home	\$195.00
Funeral coach.....	\$195.00
Limousine	\$130.00
Utility vehicle	\$ 80.00
(\$1.75 per mile additional charge for each vehicle over 25 mile radius, both ways)	
TOTAL CHARGES FOR ITEMIZATION OF GOODS and SERVICES.....	\$4,460.00

MERCHANDISE

Caskets	\$655 to \$15,000.00
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(A complete list will be provided at our funeral home)

Outer Burial containers..... \$600.00 to \$4,825.00

(A complete list will be provided at our funeral home)

Guest book\$ 35.00

Thank you cards (box of 25).....\$ 25.00

Funeral programs (price per 100) \$ 75.00 to \$150.00

Burial clothing \$ 75.00 to \$500.00

Grave markers..... from \$320.00

Flowers..... from \$ 50.00

Urns..... \$ 75.00 to \$3,500.00

(A complete list will be provided at our funeral home)

FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME\$1,175.00

This charge includes: Transfer of remains to the funeral home (within 25 mile radius), Embalming and professional care, reduced fee for services of funeral director and staff, (This charge does not include the container used for forwarding the remains, viewing or funeral ceremony prior to forwarding of remains. Full basic service fee will be charged when a funeral ceremony or visitations are selected)

With minimum shipping container.....\$1,340.00

Air tray, required by airlines..... \$ 165.00

RECEIVING REMAINS FROM ANOTHER FUNERAL HOME.....\$ 935.00

This charge includes: Temporary shelter of remains, Reduced fee for services of funeral director and staff, transfer of remains, to cemetery (This charge does not include viewing, funeral ceremony or merchandise. Full basic service fee will be charged when a funeral ceremony or visitations are selected)

IMMEDIATE BURIAL..... \$1,925.00 to \$3,000.00

This charge includes: Transfer of remains to the funeral home (within 25 mile radius), Services of funeral director and staff, Transfer of remains to the cemetery, (This charge does not include embalming, viewing, funeral ceremony or merchandise. If refrigeration is required, a \$50 per day fee will be charged)

Immediate burial with grey cloth covered, softwood casket selected from our funeral home\$2,442.00

Immediate burial with casket to be provided by purchaser.....\$1,925.00

Immediate burial with casket selected from our funeral home (in addition to cost of casket)\$1,925.00

DIRECT CREMATION.....\$995.00 To \$2,165.00

This charge includes: Transfer of the remains to the funeral home, Shelter of the remains, Services of the funeral director and staff, Basic facilities, Transfer of the remains to the crematory, Cremation fee, (This charge does not include urn, embalming, viewing or funeral ceremony. If refrigeration is required, a \$50 per day fee will be charged.)

If you want to arrange a direct cremation, you can use an alternate container. Alternate containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The container we provide is a cardboard container.

Direct cremation with container provided by purchaser\$ 1,165.00

Direct cremation with cardboard container. \$ 1,235.00

Direct cremation with casket selected from our funeral home (in addition to cost of casket)..... \$ 1,165.00

Cremation container.....\$ 70.00

Always be sure to obtain a General Price List from every funeral service provider you visit or from every funeral plan sales representative who visits your home. Keep them together in a 3-ring binder, and update them frequently.

Unexpected Death

“The disaster of sudden death or the ever-present possibility of catastrophe should impress upon our minds the importance of living each day to the very best of our ability. Should such tragedy strike, our soothing consolation can come from the Lord, whose atonement makes the resurrection a reality regardless of how or where one passes the gateway to immortality and eternal life.”

The Gateway We Call Death, by Russell M. Nelson, ‘When Death Comes Without Warning,’ 1995, p. 37.

“If Something Happens to Me”

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

Choose a funeral service provider or funeral home for the family to call, which should include an alternative in the event death occurs away from home and it would be more convenient to have things handled there.

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

Choose your funeral home or funeral service provider—and do so carefully.

Privately-Owned vs. “Chain” Funeral Homes

Over the past few decades, large publicly traded companies have been purchasing funeral homes across the United States. The early nineties saw hundreds of family operated funeral homes across North America brought into the fold of large multi national firms. Recent media reports such as *60 Minutes*, *Time*, and *US News and World Report* conclude that these death care business operations, while trying to maintain the facade of a family operation, quickly increase prices considerably and enforce merchandising policies on employees geared to significantly increase their bottom lines. To mention only a few that have been bought out by publicly traded chains are in the Salt Lake Valley: Wasatch Lawn, Memorial Estates, Valley View Memorial Park and Funeral Home, Holladay Cottonwood Mortuary, Deseret Mortuary, Lake Hills Cemetery and Mortuary, Evans and Early, and numerous others—all previously family-owned businesses.

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

Why “Chains” Can Be A Big Risk For Your Family

1. Pricing and profits are too often more important than service. Chain funeral homes are normally “publicly traded companies,” which means they are accountable to their stockholders for continued profit year after year. This frequently means continual price increases, year after year.
2. Most of them don’t give you a discount on services if you use your church instead of their building. They claim it’s just as much or more work for them to use your church. The reality is that they want to charge you the higher price for services, because it is the price they need for high profits. But even private funeral homes do this.
3. Chain funeral homes have a higher turnover of employees, and that includes morticians/funeral directors, salespeople, and managers. This translates into lack of long-term consistency of service and a higher probability of errors being made at your family’s expense.
4. Chain funeral homes most often force you to use their funding companies, insurance companies that are part of the same larger conglomerate corporation, no matter how expensive it is for a plan. Privately owned funeral homes, on the other hand, often 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 the family.
5. You’re more likely to get “cookie cutter” service than service that meets your family’s exact needs and wants. And this can include casket price fixing.

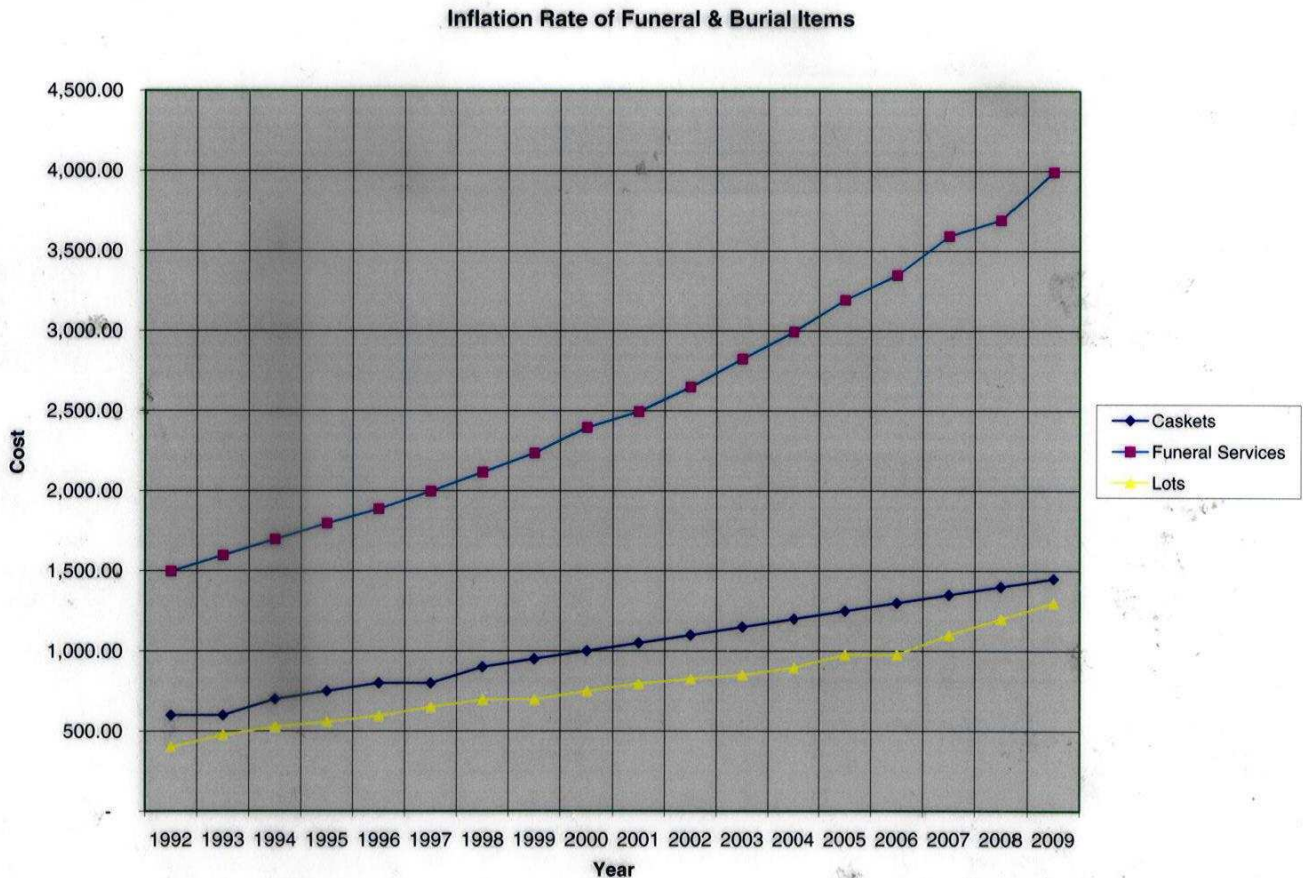
Why Use A Privately-Owned Funeral Service Company?

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

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 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. Two examples in the Salt Lake area are Goff Mortuary and Jenkins-Soffe Funeral Home/Crematory, which both started the same year, 1915. 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 privately-owned funeral service providers. 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.
7. They 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 with ideas drastically different from his predecessor and it could adversely affect business and the community, and it could also mean ghastly price increases.

The Inflation Rate Of Funerals

My experience with so many funeral and burial establishments has given me many prices and averages to work with so I could plot figures and make this chart. It shows that “services,” work done by people, goes up at a higher inflation rate than other things, such as ground, vaults, caskets, etc. And since this inflation rate is around 6% per year on average with many funeral homes, pre-paying and freezing the costs of services is a good idea—since in today’s economy it is nearly impossible to earn a rate of return that keeps pace with funeral service inflation.



We Have Plenty of Life Insurance to Cover It.

For many people this is true, whether it be term or whole life insurance. The inflation rate of funerals isn't much of a consideration in such cases. If the policy is large enough, why worry about pre-paying for a funeral? Plus, many folks don't have the extra money to pay out for a funeral plan, so they figure the life insurance is sufficient.

But you can freeze funeral costs without buying more insurance. Commonly used in the life insurance industry, it is called a "1035 Exchange," so named after the IRS rule that allows it. Using the 1035 exchange, you can freeze the cost of the funeral you want without spending more money.

Your existing life insurance policy must have more than enough existing "cash value" to cover the cost of the funeral plan you are considering buying. You transfer a portion of your existing policy funds to the insurance company funding your guaranteed pre-paid funeral. There is no additional investment on your part. (This, of course, rules out *term life insurance*, which has no cash value, as well as policies that you have not paid enough into to have the cash value necessary).

It is known as a "partial 1035 Exchange," rather than surrendering an entire policy for a new one (a complete "replacement"). Not all companies allow partial 1035 exchanges, so it would be beneficial to contact the company prior to completing all the paperwork. And some policies are not assignable, which means they cannot be 1035 exchanged under any circumstances. Otherwise, the process is quite simple, although it takes on average about a month for the process to be completed.

The 1035 Exchange form is normally as simple as this:

This exchange is ___ Full Exchange ___ Partial Exchange Amount: \$_____.

For value received, the undersigned policyowner assigns to [funeral insurance company] all rights, title and interest in the above policy. The policyowner intends this assignment to be part of an exchange of an insurance policies as set forth in Section 1035 of the Internal Revenue Code. The policyowner agrees that [funeral insurance company] has made not representations concerning the tax treatment under Section 1035 or otherwise.

The policyowner is aware that [funeral insurance company] intends to surrender all or part of this policy for its cash value and specifically directs that the proceeds of this policy indicated above be transferred to [funeral insurance company].

Dated at _____ this ___ day of _____, 20___

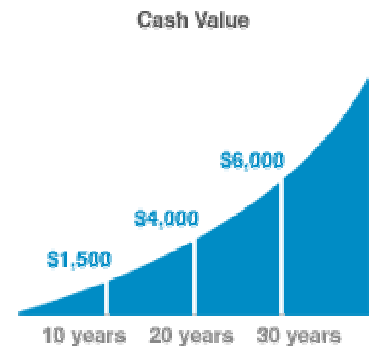
.....

This exchange works with any policy with more than enough cash value to cover the cost of the guaranteed funeral plan. This could be an especially prudent move in cases where, for example, you have purchased a life policy with a face amount such as \$15,000, thinking it will be more than enough to cover the funeral. It may or may not be, depending on how funeral inflation continues into the future. With a 1035 exchange, if you are purchasing a \$6,000 guaranteed funeral plan, you will be absolutely sure there is enough to cover it, and there will still be money left over in your old policy—assuming you have enough cash value in your current policy to make the exchange. Your policy must have cash surrender value enough to pay for a new one.

WHY TERM LIFE INSURANCE IS USUALLY NOT GOOD FOR SENIOR CITIZENS

Since the 1950s a lot more people have come to believe that term life insurance is a better value for their money. But that popularity probably peaked in the 1980s, and more and more people are coming to understand the true value of *whole life insurance*.

Whole life insurance builds cash value, which can be particularly important to senior citizens. With term life insurance, there is no cash value built up during the entire term of the policy. What this means to seniors is that if they should have difficulty making payments at any time and are forced to allow the policy to lapse, they have nothing. There is no cash value to claim as their own. Cash value whole life, on the other hand, has “non-forfeiture options,” which means at some point in the future, after making a certain number of payments, the plan has a guaranteed cash surrender value (as well as a guaranteed death benefit).



If you were paying, for example, on a term life insurance policy for five years and then found it difficult to make payments for any number of reasons, your policy coverage would terminate. A whole life insurance plan, on the other hand, would allow you to use some form of the non-forfeiture option(s) outlined in the policy to skip payments or get a loan against the policy’s built-up cash value. This keeps the policy in force. But even if you are forced to discontinue payments, there will be a “reduced paid up” amount of insurance that will be payable as a death benefit, even if the policy no longer grows in cash value. And there will usually also be a cash surrender value should you need the money now. None of this is available with term life insurance.

Term life insurance compares more closely to property and liability insurance than any other life insurance contract. If a building valued at \$100,000 is insured for that amount under a ten-year term policy, the insurance company will only pay this amount if the building is totally destroyed during the term. Similarly, if a person insures his or her life for \$100,000 under a ten-year term policy, the company will only pay in case of the person’s death before the expiration of the ten years. Nothing is paid if death occurs *after* the expiration of the contract period.

Although initial premiums are lower per \$1,000 for term coverage than for whole life, premiums for term coverage can rapidly go up as the duration of the policy lengthens. Even though most term policies are “renewable” and often “convertible” to whole life plans, you don’t usually get the best value for the money you pay in. Most people are better off having started with some form of whole life insurance to begin with, even if the premiums are higher.

Term life insurance has its value for younger people, who may be more concerned with temporary insurance needs with a large death benefit to replace income, for example. It could be used for business asset replacement needs, or to replace a key person in the event of an accident. But ideas such as “buy term and invest the difference” can be dangerous for older people.

Seek out the best whole life policy to suit your needs and do your best to stay with it.

Why It Usually Pays to Buy a Funeral Plan With a Single Payment

If you purchase a funeral plan from a funeral home that uses the trust option as well as the insurance option, and you are forced to use the trust because you cannot qualify for the insurance due to age or health, you can avoid paying any interest or finance charges that are normally associated with long-term payment plans on trusts with a single payment or some other time period they allow “interest free,” such as one year. Keep in mind that buying a funeral plan on a trust maintained by the funeral home locks up your money with a penalty to pay if you decide to use the money elsewhere. The penalty can be quite steep, such as 20-25%. This reason alone makes trusts the least desirable of purchasing options. The only viable and sensible reason to purchase a funeral plan through the trust option is that it allows you to use the funeral plan for *anyone*, not just a specific person as with an insurance-funded plan. Often folks can only afford one plan at a given time, and they want to be able to use it for “whoever goes first.” This makes sense.

Purchasing a funeral plan, whether with multiple payments or with one payment is best done with an insurance company the funeral establishment uses to guarantee funeral costs. There are many reasons. Trust plans, if purchased on a multiple payment basis, will not pay off if you die before making all the payments. For some this is not a problem so long as the prices are frozen and that’s what they value most. But for other families, it is a risk.

Insurance funded guaranteed pre-paid plans have cash value growth, as well as portability. (You must be sure, however, that you have not made the plan “irrevocable” to that funeral home, in which case the money is not portable.) But a major factor to consider with respect to cash value growth is how it grows, i.e., does it depend on how much is paid in and how quickly it is paid in? With many insurance plans, your cash value will grow much faster if it is paid off quickly. With others, however, the cash value growth is a simple “dividend” paid yearly based on the “face amount” of the policy or something else like a “paid up addition” of a fixed amount.

In other cases, however, the cash value may grow much faster if you pay it up sooner.

The best option of all is a funeral insurance company that offers a discount for making a single payment. This discount is often based on your age and health, two factors that determine how long you will live. Generally, the younger you are, the bigger the single payment discount will be. For example, I’ve written numerous plans funded through National Guardian Life that give you a discount of 11% up to age 55. That’s an automatic “return on investment” of 11%. If your plan has a death benefit or “face amount” of, say, \$5,000.00, you only have to write a check for \$4,450.00 to get a plan worth \$5,000.00. And the cash value will also grow thereafter as long as you are alive. The discounts go down as you get older, of course. So buying a funeral plan this way pays better if you buy it when you are relatively younger.

Check to see if the funeral funding company you are considering using will discount your total funeral cost for paying for it with one check. This is the best deal of all—everything considered. The discount is a return of your investment along with the cash value growth—and all of it is tax-free. If you are able to get such a discount and can swing it, consider transferring money from CD’s, savings bonds, other insurance with cash value sufficient to pay for it, or with money from other sources or savings.

Here is a table that shows the discounts I give families for paying for their funeral with one payment. If the funeral home and funding company you're considering don't offer anything comparable or any discount whatsoever, you might want to consider other options. If no discount for one payment is available, you should be able to pay for one year "same as cash" with full insurance coverage during the one-year payment period. During that year, they should charge you no interest or extra for insurance, thus allowing you to keep your money invested in the meantime to earn a rate of return.

3,000.00 Standard Health			3,000.00 Bad Health		
Age		Discount	Age		Discount
0-50	2,670.00	11.00%	0-50	2,835.00	5.50%
51-55	2,670.00	11.00%	51-55	2,835.00	5.50%
56-60	2,850.00	5.00%	56-60	2,928.00	2.40%
61-65	2,913.00	2.90%	61-65	2,955.00	1.50%
66-70	2,943.00	1.90%	66-70	2,967.00	1.10%
71-75	2,958.00	1.40%	71-75	2,979.00	0.70%
76-80	2,997.00	0.10%	76-80	2,997.00	0.10%
81-99	2,997.00	0.10%	81-99	2,997.00	0.10%

5,000.00 Standard Health			5,000.00 Bad Health		
Age		Discount	Age		Discount
0-50	4,450.00	11.00%	0-50	4,725.00	5.50%
51-55	4,450.00	11.00%	51-55	4,725.00	5.50%
56-60	4,750.00	5.00%	56-60	4,880.00	2.40%
61-65	4,855.00	2.90%	61-65	4,925.00	1.50%
66-70	4,905.00	1.90%	66-70	4,945.00	1.10%
71-75	4,930.00	1.40%	71-75	4,965.00	0.70%
76-80	4,995.00	0.10%	76-80	4,995.00	0.10%
81-99	4,995.00	0.10%	81-99	4,995.00	0.10%

Single Payment on a Simplified Issue Final Expense Whole Life Plan – No Price Guarantees

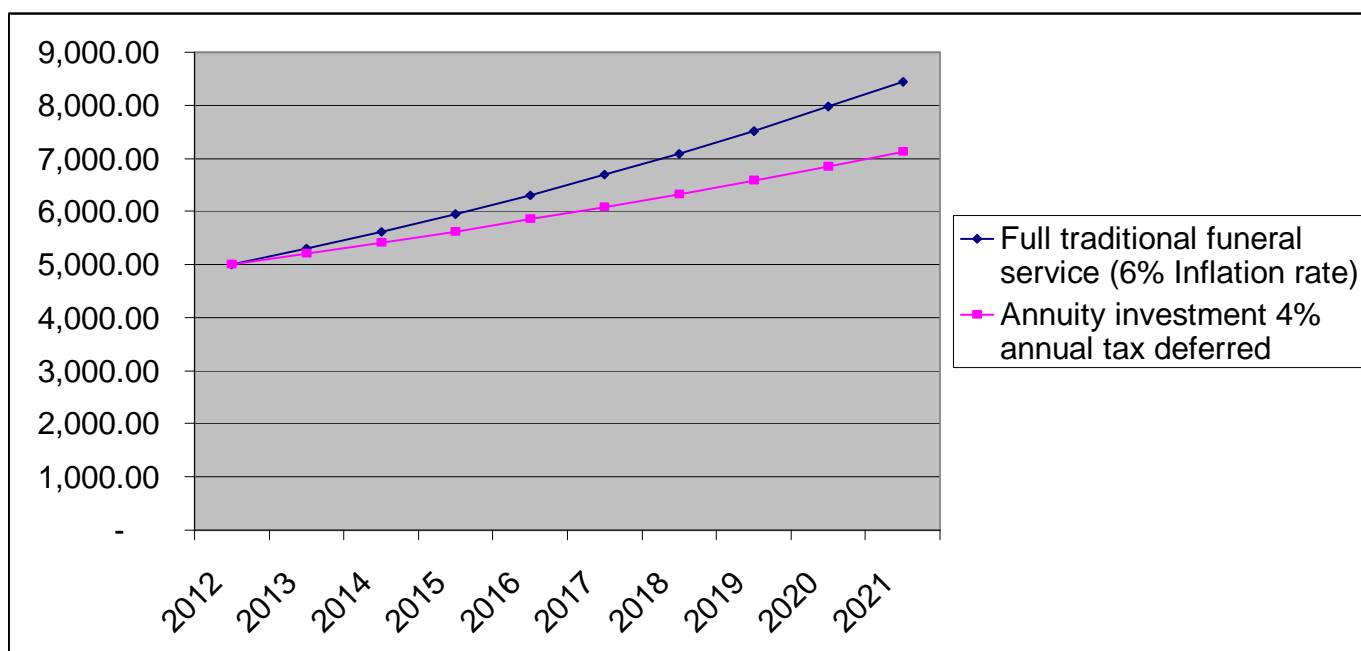
If you don't want to set up a funeral plan with price guarantees but instead want to purchase *final expense whole life* to cover your estimated funeral cost, you can make a single payment with a number of insurance companies and save money also. There won't be any way of freezing the prices, but the return on money invested will be better than if you made monthly payments.

Here is an example from one life insurance company I studied. Let's say you've determined, based on your life expectancy, that you're going to need \$7,000.00 to pay for your funeral, and you're now age 65. You are a male, non-smoker. To get a guaranteed cash death benefit of \$7,000.00, you would write a check today for \$4,313.91. These types of plans require more health questions than the "guaranteed issue" rates in the table above (they are considered "simplified issue"). No medical exams are necessary for many of these whole life plans—usually just a short list of health questions. There is no lifetime cash value growth as there is with the guaranteed plans. The value of the plan stops at the death benefit you've chosen.

If you can't afford a single payment, look for discounts for paying in a relatively short period of time (3 years or less, for example). Your most expensive plans will be those for ten years or more, or those you pay for the remainder of your life.

I'll Keep My Money Invested While Funeral Prices Are Going Up

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Full traditional funeral service (6% Inflation rate)	5,000.00	5,300.00	5,618.00	5,955.08	6,312.38	6,691.13	7,092.60	7,518.15	7,969.24	8,447.39
Annuity investment 4% annual tax deferred	5,000.00	5,200.00	5,408.00	5,624.32	5,849.29	6,083.26	6,326.60	6,579.66	6,842.85	7,116.56
Your loss after ten years										<u>1,330.84</u>



If a funeral service today costs \$5,000.00, and we assume the inflation rate of 6% on average that we have seen over the past few decades on funeral costs, it is very difficult to come out ahead by “keeping money invested.” Even the best of fixed return investments such as tax-deferred annuities are not likely to give a return high enough for you to win.

On the other hand, a guaranteed pre-paid funeral plan will give you a funeral at today’s cost, regardless of any future price increases. If you should decide not use that funeral home that is guaranteeing the costs, and you have not made the mistake of making the contract “irrevocable” to that funeral home, your money is still there—usually with some cash value growth every year you are alive (1.5-3% are typical). Your money goes to whichever beneficiary you name.

You stand a better chance of losing by keeping keep your money invested, believing you will do better that way. It may be possible for you to consistently earn high rates of return, year after year, but odds are against you. Unless you are in an investment that will consistently give you a high rate of return, year after year, keeping money set aside “for when the time comes” is a losing plan.

“The key to controlling future funeral and cemetery costs is to arrange and pay for them in advance.”
Darryl J. Roberts, *Profits of Death*, 1997

A funeral plan funded by insurance is portable, which means it can be used at any funeral home by making that funeral home the “beneficiary” of the policy’s death benefit or “face amount.”

Average Funeral Costs (National Funeral Directors Association)



This list represents the most commonly selected services and merchandise according to the National Funeral Directors' Association 2009 study. These numbers do not include cemetery, monument/marker costs or miscellaneous charges, such as for flowers or obituaries. Remember, none of these are costs you must accept. You can look for lower cost alternatives.

Item Price

Non-declinable basic services fee \$1,817
Removal/transfer of remains to funeral home \$250
Embalming \$628
Other preparation of the body \$200
Use of facilities/staff for viewing \$395
Use of facilities/staff for funeral ceremony \$450
Use of a hearse \$275
Use of a service car/van \$125
Basic memorial printed package \$125
Vault \$1,195
Metal Casket \$2,295

Total Cost of a Funeral \$7,755

Additional Cemetery Costs

*(Grave space, monument, service charges) \$2,000**
**Cemetery costs vary by location and can range anywhere from \$500 - \$20,000 or more.*

Total Cost of Typical Burial and Funeral Services \$9,500+

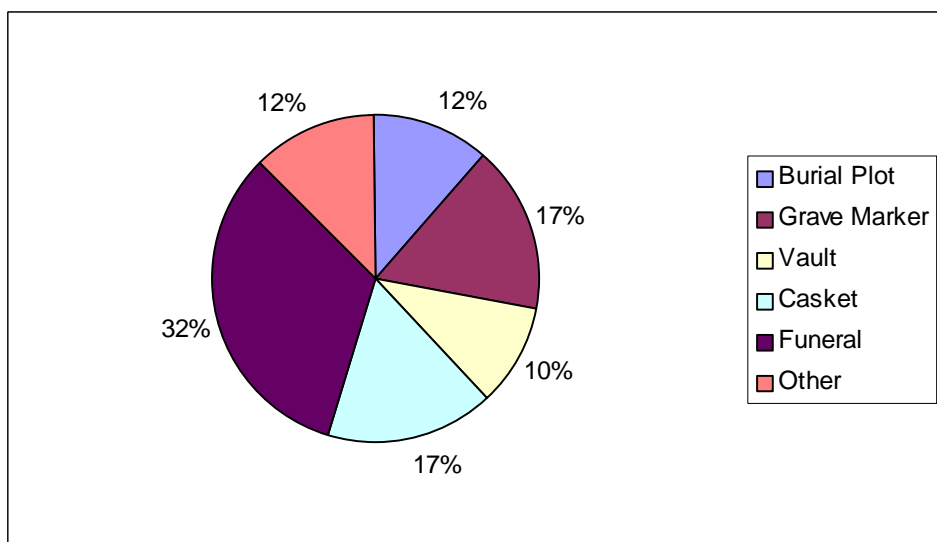
The “Pie Chart” Deception

Using 2013 average prices, the total cost of a funeral and burial might be summarized as follows:

Burial Plot	1,400.00
Grave Marker	2,000.00
Vault	1,200.00
Casket	2,000.00
Funeral	4,000.00
Other	1,500.00
	12,100.00

Notice that the cost of a funeral and a casket are about 50% of the total, around \$6,000. The cost of a grave marker or headstone, including all casting or engraving, installation, and warranty will average around \$2,000.00 for a single marker, more like \$3,000.00 for a double marker.

Beware of funeral home representatives who show you the old “pie chart” trick. They present to you a pie chart that shows what percentage of the total each thing is. This technique is used by the chain operations that have funeral homes and cemeteries at one location or in one town under one ownership. The objective is to imprint on your mind the idea that you will be taking care of it all through them. But the pie chart can also be used to sell you an expensive marker (such as a 13” x 36” bronze marker with a cameo (photo) and a granite or marble foundation). In the pie chart produced from the list above, you can see the percentages. Notice that the grave marker makes up 17%, which appears to be a big portion. Cemetery representatives will often persuade couples to buy a marker along with burial vaults (grave liners) after their lots are paid for.



But this is putting the cart before the horse. They neglect to tell you that a marker or headstone is not required for a burial or funeral to take place, and a marker is not required at all. It is the last thing you will need, and purchase of a marker can be prolonged for as long as your family would like. It makes sense to pay for or make sure funds are in place for the vault, the funeral, the casket (which is required for all burials), opening and closing of the grave, and miscellaneous costs such as the obituary, death certificates, and sales tax. Once these are covered or accounted for, purchasing a marker makes sense, but not until. Even if it is offered

as a “package discount,” you should think twice about committing to a marker plan. In addition, what happens if you move away? The marker you purchased loses its value immediately, because your warranty and installation costs have gone down the drain. And you cannot sell your marker to someone else if it has been engraved or cast with your name on it. On the other hand, a marker that is simply paid for but not ordered and/or set on the ground can be sold or given to someone else. But what sense does it make to purchase one before other important things?

If you plan to have a burial and a funeral service, the order you should purchase everything should be as follows:

1. The burial plot (the land) must be purchased first. Keep in mind that most cemeteries allow double-depth or “stacked” burials. Double-depth burials require a second right of interment.
2. The burial vault, grave liner, or grave box. This is required at almost all cemeteries.
3. A casket. This is often thought of as a funeral service item, but it is also a burial item. Most cemeteries require a box of some kind that is more than cardboard. It is unacceptable to many cemeteries and memorial parks to conduct a burial in a body bag or cardboard box. Fiberboard is usually the minimum required. Cremation boxes made of hardwood are often chosen when there is no viewing but instead an immediate burial.
4. Opening and closing of the grave. Only some cemeteries allow pre-payment of this labor charge, but it must be paid in full before a burial can take place.
5. Transportation to a mortuary or other preparation facility. This must be paid for no matter how you decide to be disposed of. Transportation from the mortuary to other facility, such as cemetery or crematorium must be paid. In between refrigeration is required.
6. Death certificates, sales tax on containers, and any required permits must be paid for.

All of the above are required to be paid for before a burial can take place. Notice the list does not include a headstone or grave marker. Also notice that embalming is not listed. Embalming is only required for a viewing or if immediate disposal doesn’t take place within 24 hours after being removed from refrigeration.

Now the list can continue with the optional items:

- Embalming, as explained above and elsewhere in this book.
- Funeral service or memorial, either at grave, in a church or other facility, a mortuary chapel, etc.
- Headstone or grave marker. This can be purchased by the family any time after all else is done, and very few cemeteries make this mandatory.
- Obituary in newspaper.

When doing any cost calculations to determine how much you need, start with the first list. Transportation as described is normally included in package funeral service plans and immediate burial plans. Vaults and caskets are usually separate items.

Beware also of so-called “package” funeral plans that combine funeral service and casket (which is typical) but the casket is priced high (such as \$2,500.00-\$3,000.00). If you are adamant about paying no more than a set amount, such as \$1,500.00, for a casket, don’t fall for a package “deal” where the casket is too far beyond your limit.

Designing a Funeral Plan Without a Guaranteed Prepaid Contract

Most funeral homes have plans with funding through a funeral funding life insurance company (sometimes more than one to choose from) that will “freeze” the prices of the services and merchandise you’ve selected—provided you use them as your funeral home or funeral service provider. This will often be your best option.

With some funeral homes, however, it may be expensive, especially if you are older. In this book, I’ve explained how you can anticipate what a funeral will cost based on various inflation rates between 3% and 7% and using a ballpark life expectancy figure for yourself. You can fund a plan based on these factors and be reasonably sure your plan will cover the costs. You can do it with a plan through a life insurance company specifically in the final expense and funeral pre-need business, and your plan can be on the same “easy qualify” health basis at lowest cost, such as Sentinel Life, Humana, National Guardian Life, Lafayette Life, and hundreds of others.

Although this approach may not “guarantee” your costs, you are at least anticipating the inflation of prices. Using the inflation tables in this book (“Choose Your Inflation Rate”), you might estimate that a \$7,000 funeral will cost about \$10,000 by the time you die. The next step is to see how much a \$10,000 final expense policy will cost. Contact a number of insurance companies that sell final expense whole life insurance, which is generally cheaper and easier to qualify for than ordinary life. Often there is a discount for paying for the plan with one lump sum investment, but even making a monthly payment for the rest of your life might be a good option, or a “limited pay” plan, such as ten years.

Using a \$7,000.00 figure for a funeral today, ask the funeral home what it would cost for a ten year plan at your age through their funding company for a guaranteed plan. One rate calculator for a well-known company I have gives me a monthly payment of \$106.21 at age 65 for a \$7,000.00 guaranteed pre-paid funeral. That’s a total payout of \$12,745.20 over ten years. United Home Life, on the other hand, has a whole life policy, where you pay a monthly premium for your entire life rather than ten years, at age 65 with a death benefit of \$10,000.00 for \$56.46 per month in one health category and \$77.72 per month in another (graded benefit) health category. If you live 15 years (to age 80) and you qualified for the \$56.46 payment, your total payout will only have been \$10,162.80 instead of \$12,745.20.

You have to weigh the pros and cons of a guaranteed plan and live within your budget, especially if you are on a fixed income. If \$110.00 per month per person is more than you can afford, don’t be led to believe there are not more affordable options that will accomplish the same objectives. *I regularly write guaranteed prepaid funerals funded by insurance at most ages for under \$50.00 per month.*

Also, the funeral home you have in mind might just be too expensive. Alternative funeral service providers who can provide exactly what you want at a lower cost might be the best first choice. After all, if your total cost of the same funeral can be cut to \$4,000.00 from \$7,000, your investment, even on a monthly plan, will be substantially less. *To save money, find a provider that will give you a full traditional funeral at a discount for using your church or the graveside.*

Compare *chain* operations to privately or family owned funeral homes. You will very often find a substantial difference. In a survey of 22 funeral homes I conducted in 2012, on average privately owned funeral homes charged about 18-20% less than the chain funeral homes for packages of services.

How the Guaranteed and Non-Guaranteed Items are Prorated on Guaranteed Plans

It is often a good idea to incorporate funds into your guaranteed pre-paid plan funded by insurance to cover items that cannot be guaranteed but can nonetheless be substantial. For example, opening and closing of the grave, obituary, flowers, printed programs, sales tax, cost of death certificates, etc., in 2013 can easily add up to \$1,500.00 or so.

Below is an example of how adding an "Additional Amount" to your plan is separated and prorated. Any amount you include as extra funds in your plan will grow in cash value along with the guaranteed portion. The funeral home will only be entitled to the amount prorated for what they provide. The rest of the money belongs to your family or the second beneficiary.

ILLUSTRATION OF PRORATED AMOUNTS OF GUARANTEED PLAN

Funeral Package - Guaranteed Prices	5,000.00	
Additional Benefit	<u>1,500.00</u>	
	6,500.00	
	<u>5,000.00</u>	
	6,500.00	77%
	<u>1,500.00</u>	
	6,500.00	23%
Cash Value Grows to ____ at Death	8,500.00	
Funeral Package - Guaranteed Prices	6,538.46	
Additional Benefit	<u>1,961.54</u>	
	8,500.00	

The \$1,500.00 extra in this hypothetical illustration has grown to \$1,961.54. The funeral service provider cannot use this money without your family's consent.

Additional Benefit: For Recipient's benefit, Provider has given Buyer the option of adding coverage to the face amount of the insurance policy/annuity contract. If additional benefit is included, the total death benefit payable will be prorated to the goods and services selected and to the additional benefit. The additional benefit amount will be paid to the contingent beneficiary named in the insurance policy/annuity contract for use however he or she deems necessary.

A Guaranteed Pre-Paid Funeral or Final Expense Whole Life?

Let's say you're trying to decide if you'd be better off with a guaranteed pre-paid funeral funded by insurance through a funeral home or if you'd be better off purchasing a final expense whole life insurance policy through an insurance company after you've determined roughly how much you'll need to pay for a funeral at the time of your death.

Assumptions:

- You could freeze the cost of a full funeral today at \$5,000.00. You could pay monthly for ten years and then have no further payments.
- The same funeral is expected to cost \$10,000.00 in ten years (7.2% inflation per year).

The table on the next page shows what a typical final expense whole life insurance company charges per month for your *entire life*, based on your age and that you are a non-smoker. At the time of your death, the benefit paid will be \$10,000—no more, no less. The table also shows how much you will have paid in after a certain number of years, up to 20 years. This is how much the plan will cost you.

The next set of figures are for National Guardian Life's *Asset Guard Funeral Expense Trust*. The maximum total you will pay is fixed, because you are done paying after 120 months. Plus you will pay even less if you pay it off early. There is no early payoff with a whole life policy, but they may allow you to be on a limited pay basis (such as 5 years, 10 years, etc., or even with a single payment).

If you can arrange a plan with a funeral home to be funded by insurance as a limited pay whole life policy, you will have frozen the costs and your total payout may be less than with a final expense whole life plan. Compare figures and see. Remember, too, that with a final expense whole life plan you are only *estimating* the cost of a funeral (so it's better to estimate with a higher inflation figure to be safe). The health questions are usually a bit more restrictive with final expense whole life, but they are not as restrictive as those with regular life insurance. Guaranteed pre-paid funerals are generally the easiest to qualify for with respect to health, but some of them rule you out completely if you are diagnosed terminal or are in the end stages of a terminal illness.

10,000.00 Death Benefit
Simplified Issue Final Expense Whole Life

Prices
Frozen
5,000.00
NGL 10-pay

Age	Monthly	Paid in 5 years	Paid in 10 years	Paid in 15 years	Paid in 20 years		Paid in 10 Years
40	19.76	1,185.60	2,371.20	3,556.80	4,742.40	46.20	5,544.00
41	20.28	1,216.80	2,433.60	3,650.40	4,867.20	46.20	5,544.00
42	20.85	1,251.00	2,502.00	3,753.00	5,004.00	46.20	5,544.00
43	21.35	1,281.00	2,562.00	3,843.00	5,124.00	46.20	5,544.00
44	21.84	1,310.40	2,620.80	3,931.20	5,241.60	46.20	5,544.00
45	22.34	1,340.40	2,680.80	4,021.20	5,361.60	46.20	5,544.00
46	23.25	1,395.00	2,790.00	4,185.00	5,580.00	46.20	5,544.00
47	24.07	1,444.20	2,888.40	4,332.60	5,776.80	46.20	5,544.00
48	24.81	1,488.60	2,977.20	4,465.80	5,954.40	46.20	5,544.00
49	25.64	1,538.40	3,076.80	4,615.20	6,153.60	46.20	5,544.00
50	26.46	1,587.60	3,175.20	4,762.80	6,350.40	46.20	5,544.00
51	27.37	1,642.20	3,284.40	4,926.60	6,568.80	49.70	5,964.00
52	28.27	1,696.20	3,392.40	5,088.60	6,784.80	49.70	5,964.00
53	29.27	1,756.20	3,512.40	5,268.60	7,024.80	49.70	5,964.00
54	30.34	1,820.40	3,640.80	5,461.20	7,281.60	49.70	5,964.00
55	31.41	1,884.60	3,769.20	5,653.80	7,538.40	54.55	6,546.00
56	32.44	1,946.40	3,892.80	5,839.20	7,785.60	54.55	6,546.00
57	33.57	2,014.20	4,028.40	6,042.60	8,056.80	54.55	6,546.00
58	34.85	2,091.00	4,182.00	6,273.00	8,364.00	54.55	6,546.00
59	36.22	2,173.20	4,346.40	6,519.60	8,692.80	54.55	6,546.00
60	37.83	2,269.80	4,539.60	6,809.40	9,079.20	54.55	6,546.00
61	39.67	2,380.20	4,760.40	7,140.60	9,520.80	55.45	6,654.00
62	41.76	2,505.60	5,011.20	7,516.80	10,022.40	55.45	6,654.00
63	44.00	2,640.00	5,280.00	7,920.00	10,560.00	55.45	6,654.00
64	46.42	2,785.20	5,570.40	8,355.60	11,140.80	55.45	6,654.00
65	49.06	2,943.60	5,887.20	8,830.80	11,774.40	55.45	6,654.00
66	51.78	3,106.80	6,213.60	9,320.40	12,427.20	56.30	6,756.00
67	54.66	3,279.60	6,559.20	9,838.80	13,118.40	56.30	6,756.00
68	57.54	3,452.40	6,904.80	10,357.20	13,809.60	56.30	6,756.00
69	60.49	3,629.40	7,258.80	10,888.20	14,517.60	56.30	6,756.00
70	63.44	3,806.40	7,612.80	11,419.20	15,225.60	56.30	6,756.00
71	66.37	3,982.20	7,964.40	11,946.60	15,928.80	57.20	6,864.00
72	69.46	4,167.60	8,335.20	12,502.80	16,670.40	57.20	6,864.00
73	73.03	4,381.80	8,763.60	13,145.40	17,527.20	57.20	6,864.00
74	77.32	4,639.20	9,278.40	13,917.60	18,556.80	57.20	6,864.00
75	82.49	4,949.40	9,898.80	14,848.20	19,797.60	57.20	6,864.00
76	89.06	5,343.60	10,687.20	16,030.80	21,374.40	64.70	7,764.00
77	96.53	5,791.80	11,583.60	17,375.40	23,167.20	64.70	7,764.00
78	104.94	6,296.40	12,592.80	18,889.20	25,185.60	64.70	7,764.00
79	113.94	6,836.40	13,672.80	20,509.20	27,345.60	64.70	7,764.00
80	123.32	7,399.20	14,798.40	22,197.60	29,596.80	64.70	7,764.00

Don't Look At Caskets In A Funeral Home Showroom



Why? Funeral home showroom caskets are in general badly overpriced. Or the funeral home chooses only to display and promote the higher priced, “quality” caskets. The average cost of a funeral home casket is around \$3,000. Your family should pay half that, while still getting a high quality casket.

\$1,500.00 or less is what you should expect to pay for a good casket. If the person you are meeting with doesn't have an attractive selection in that price range, politely greet them 'Goodbye,' unless that's what you want to say to your money.

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

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

Different methods have been tested and tried over the years. In his book *Successful Funeral Management*, W.M. Krieger suggested discarding the idea of placing caskets in a row from least to most expensive. Such an arrangement (he referred to it as the 'stairstep' method) enabled the consumer to make price comparisons too easily. Instead, he recommended an approach which divided the arrangement of caskets into fourths, two of them above a certain median price and the other two below it, with the goal to sell a casket just above the median price. The consumer would first be shown a casket in one quadrant priced above the median and higher than the budget discussed. If the consumer said it was too expensive, the next casket shown would be in a second quadrant and considerably less expensive and also of lesser quality. The funeral director would be betting that the consumer would say the lesser casket was insufficient and would then lead him to the 'rebound' casket located in the third quadrant and priced just below the price of the first casket shown. The 'rebound' casket was the one initially targeted for sale by the funeral director, but the consumer was led to feel that he or she was in charge of the whole process. Complicated, but he was convinced it worked.

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

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

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

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

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

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

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

The average funeral home showroom casket is priced at around \$3,000, and the average profit margin on caskets is around 200%. Why is Costco in the business of selling caskets? For exactly this reason. The only trouble with buying from Costco is that you are required to pay in full (now) and then have the casket delivered. Most people are not willing to do that. You can get an attractive casket on payment terms with no finance charges for roughly 1/2 to 1/3 of what most funeral homes will charge your family—with the casket only delivered at the time of need.

Where Should I Purchase My Casket?

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

Because of this issue of “substitution,” over the years I have made sure that in the set of instructions to the family is included a photo of the casket that they chose. This can prevent the funeral arranger from giving something of *lesser* value at the time of death, something that will cost the provider less. Of course, this practice of substituting can quite easily be considered illegal or unethical behavior.

You should determine first of all how much you are willing to spend on a casket. It also means not allowing a salesperson to talk you into something that is beyond what you consider to be “reasonable” to pay. Unfortunately, many people are ignorant about what “reasonable” should be. In 2012, \$1,500.00 is what I consider reasonable for a carbon steel casket, up to \$2,000.00 for wood. I could write another short book on all the differences between wood, bronze, copper, stainless steel, and carbon steel caskets (not to mention gold and silver). But in my view a casket is a box to be buried in that will be viewed for a matter of hours before it is put in the ground for good. It’s not a mansion or castle you are building for generations to admire, nor is it a monument. It will never be seen again after the funeral. Therefore, my main consideration here is that you are not over-paying for something whose value is quite temporary.

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

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

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

What exactly “unavailable” means with respect to caskets is not clear. *Unavailable* might mean “too expensive for us to buy and make a profit.” Practically every type of casket ever made is available to buy somewhere, and it can be delivered quickly. But the funeral home may just be inclined to supply what will make them the amount of profit they are looking for, even if it means

compromising the deceased person's original wishes. And that is very easy for them to do if the casket description is vague on the guarantee form. I have seen casket descriptions that said nothing more than the words "Air Force Blue" or "20 gauge Alaskan Bronze." No more description than that. This almost ensures that something of inferior quality will be supplied.

I spell out the most complete description of the casket desired as possible, and with that is an accompanying photo. It's not always as convenient for a consumer to do this as it has been for me, because I have hundreds of casket photos saved in .jpg or .bmp format on my computers that can be easily pasted into documents. However, a consumer should insist on being supplied with a photo of the casket when setting up a plan. This is ALWAYS possible—no exceptions—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 in the world 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 \$2,500.00. If you cannot be shown a casket that you consider attractive at the price you are willing to pay, don't include a casket in your funeral plan—at least not with that representative.

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

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

The casket showroom, as we've already said, is probably the *worst* place to look at caskets—despite the fact you can actually touch and feel the thing. You may not get the chance to see the best values in a showroom. But I have been in showrooms of funeral homes where there was an honest representation of value, with reasonably priced caskets on display. If the funeral showroom you visit while meeting with a representative to set up a pre-paid plan has the lowest price casket at \$1,895.00 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 leave and 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.

Look for caskets such as these for around \$1,000.00-\$1,500.00. These are the caskets many funeral home representatives don't want you to know about.



A funeral provider worth trusting should be able to show you many caskets in this price range.



If your preference is wood, don't be duped into believing that wood caskets can only be purchased in the \$3,000+ price range. I found all these caskets selling for \$1,500.00 to \$1,700.00 in 2012. They are high-quality caskets with rotating handles.



Compare these pictures to what you see displayed in funeral home showrooms at much higher prices.

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 and air are not reaching the body. But that’s all a rubber gasket seal can do, and caskets made of wood do not even come with any kind of seal.

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

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

Kenneth V. Iserson, MD, *Death to Dust*, p. 471

“The truth is, our contemporary funeral practices (i.e., embalming, sealed caskets, and vaults) only delay the inevitable and quite natural dust to dust, ashes to ashes progression of human decomposition. These forces of nature can be delayed for a time, but they cannot be stopped.

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

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

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

Rental Caskets

A “presentable” casket is really only necessary if there is to be a viewing prior to either a burial or cremation. 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” can be purchased for about \$500.

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

Renting a casket makes more sense with a funeral service followed by a cremation, at which time the casket is returned to the funeral service provider rather than burned.

Exhuming a Deceased Body - Disinterment

Exhumations are generally 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 very unpredictable at best.

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

Reasons for Body Disinterment and Grave Relocation

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

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

There are many reasons to dig up a dead person. Court cases and evidence collection readily comes to mind because those are the things you see on television

a lot. There's probably a main character on the tube right now saying something like, "Dig 'em up. We need that semen sample."

Evidence collection isn't the only reason bodies are disinterred. Graves are excavated purposefully so that bodies can be relocated to a different plot, cemetery, city, or even state. Many families like to have their dead loved ones nearby, so if they move, the corpses must move too. I was involved in a disinterment like this once. The family was moving 2,400 miles away and wanted to take Grandma with them. So, they contacted us at the funeral home and we contacted the cemetery. Luckily, the casket was a metal one, so it was still mostly intact after 52 years. The bottom had only rotted out partway. Grandma had been embalmed. Embalming drastically slows down the decomposition process, but it still takes place. When we dug her up, she was still soaking in her own fluids and the stench was almost unbearable. Once the chains were secured around her casket and she was pulled out of the hole in the ground, grandma was immediately placed in a plastic container called a grave liner. We closed that liner as soon as possible to save ourselves from the smell of decay. But we had a problem... the sprinkler system was on all night on the cemetery lawns. That meant that there was more fluid in the casket than anticipated. Since grave liners don't seal completely, those extraneous fluids started leaking from the corners :(

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

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

Sometimes mass disinterment takes place unexpectedly! That's when organizations like DMORT are called out to handle the problem. An example includes areas with

high water tables or massive flooding. This can actually cause the caskets to rise to the surface, and you can even find photos of them floating down the street in a flood! The organization presiding over the mess just rounds them up as quickly as possible, tries to identify the individual remains, and respectfully moves them to higher ground.

Disinterment doesn't always happen intentionally. Sometimes people stumble upon buried human remains. We did when my parents were putting in their house on the ranch. My Dad was operating the bulldozer when he unearthed a small skeleton. It turns out that it was the remains of a Native American from the prehistoric era. Since we lived in an area where that was common, we never reported it. We just reburied the skull and other bones we found. I ended up finding more ancient bones when I put in my garden years later.

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

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

Burial Vaults

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

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

You should really only purchase the minimum container required by the cemetery. As with caskets, there is nothing about the construction of a vault that will slow down decomposition of the body or protect the body. All an expensive vault will do is protect the casket. But the body will decompose no matter what. Only an Egyptian-style mummification will preserve a body.

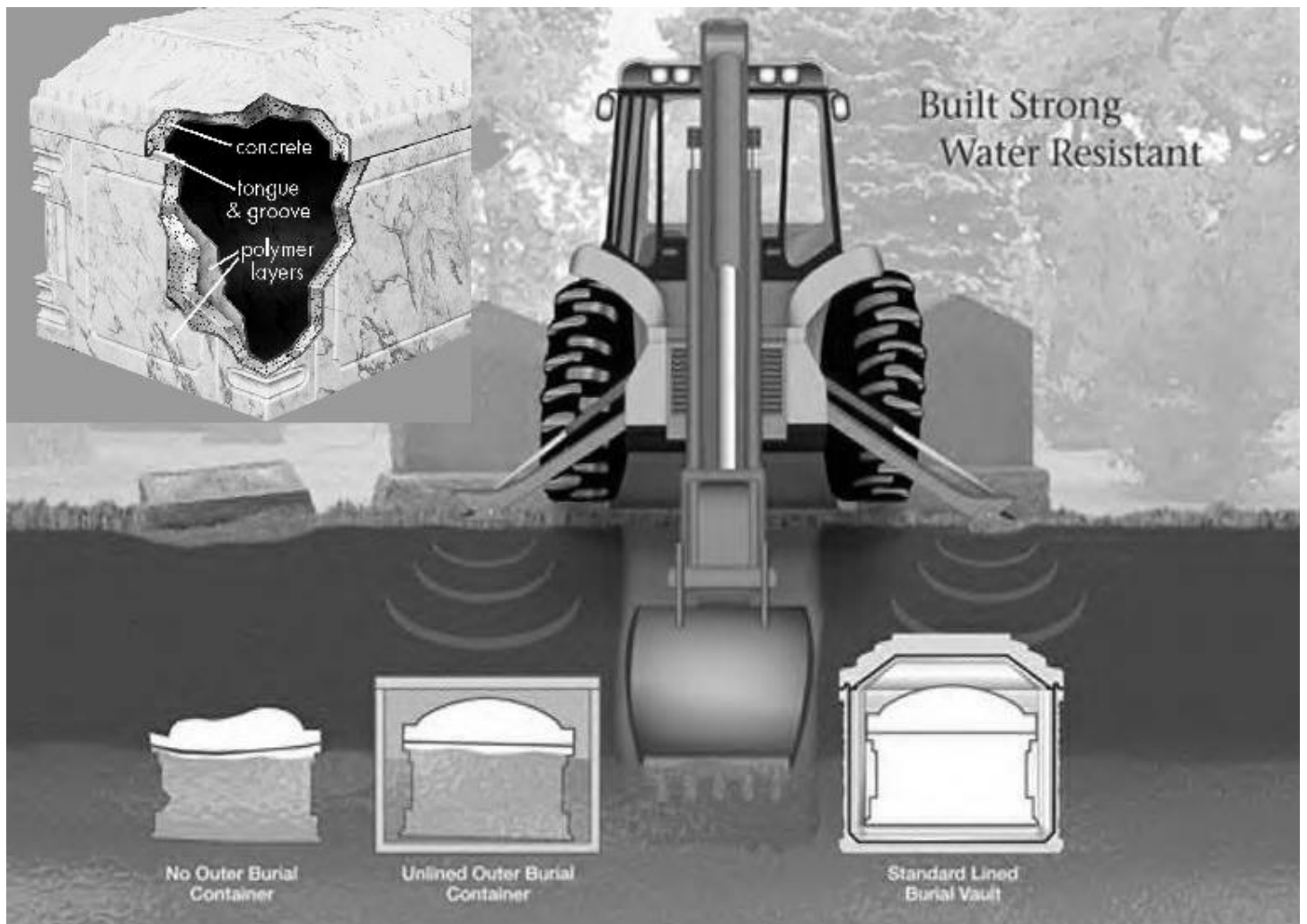
So if a funeral home salesperson insists on a sealed vault that costs more money, you can say you don't need or want it. Some vaults are reinforced with various materials such as hard plastics that prevent them from cracking. Again, this will help preserve the casket but not the body. So why would you want to pay \$2,000.00 for a vault when a \$600.00 concrete box will do?

One advertisement promoting expensive sealed vaults reads:

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

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

Note the words “protect the casket.” It does not say it protects the corpse or body. It then refers to the minimum required as a “non-protective grave box,” which doesn’t sound anywhere as good as the word “vault.” The vaults advertised were retailing for between \$2,000.00 and \$4,000.00.



You only really need a “grave box” or outer burial container. This should cost you around \$600, plus the cost of setting it in the ground. Don’t let them convince you that you are better off with a vault costing \$2,000.00-\$3,000.00.

How to Purchase Burial Vaults

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

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

There is one of the three costs which virtually all funeral service providers can freeze the cost of, and that is the *physical vault*. The “box” itself is no different than the casket in that it can be stored and inventoried like furniture. Typically at today’s cost a physical vault or grave liner will run \$700-\$800. The setting fee can easily be \$500-800, sometimes more. Opening and closing of the grave (digging and putting the dirt back and compacting it once the vault and casket are in place) could be between \$500-\$1,000. And these “labor” charges most often are dependent on whether the work is done on a weekday, Saturday, Sunday, or holiday. For this and other reasons, many facilities won’t allow you to pre-pay the labor charges at all. But you can nearly always get the physical vault taken care at a pre-determined price.

Some cemeteries or memorial parks often will charge a much lower price for their physical vault than funeral homes can charge, and then charge an exorbitant amount for the setting of the vault. This means that if you buy a vault from a funeral home or funeral provider, and then add the vault setting fee, you will pay more than if you buy the vault and the setting from the cemetery. They do this to prevent burial space owners from buying vaults from anyone but them.

It’s a toss up whether you should include a vault in your funeral plan or not.

Check with the cemetery to see if they have plans for purchasing vaults in advance and the costs. Sometimes they will have plans that include all labor pre-paid, regardless of the day when it is done, plus the physical vault. But the finance charge and/or price are often steep for this type of arrangement.

Since a funeral home or funeral service provider can nearly always sell you a physical vault without the labor included, it may not be a bad idea to include that in your funeral plan. 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 memorial parks that have pre-need plans will sell the vaults or grave liner (“boxes”) with the setting included. It is more rare to see the vault sold by itself without the setting if the cemetery is funding the plan. Using 2012 prices, a vault with setting plus the opening and closing of the grave will be around \$2,000. Use that average figure for calculations.

How to Buy Cemetery Plots

If the city you live in has a city cemetery and you are a resident, buying burial ground there might be cheaper.

Modern memorial parks or endowment care cemeteries are your next choice. Sometimes they have an abundance of unused space. Others are running out of space and are likely promoting the double depth burial option to conserve what they have.

Generally, cemetery space tends to go up in cost and value over time, not up and down as does much real estate. Therefore, it is your advantage to purchase cemetery property as soon as is practicable. The endowment care cemeteries or memorial parks usually offer payment plans to purchase property.

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

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

I sold over 1,000 burial spaces for a privately owned endowment care park between 1992 and 1997. At that time, they were only a park and did not have a funeral home on the property. This meant that a family had to use a local funeral home of their choice. They built a funeral home later, and many families did, in fact, make the decision to use that new funeral home as a matter of convenience and perhaps for other reasons, but they were not obligated to. That company, owned primarily by a single family, was later sold to Service Corporation International, a 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 whichever funeral service provider you choose. They can't force or coerce you into using theirs, nor can they penalize you for using another. Don't be tricked into believing you must buy everything from them. You may have much better alternatives, and their products and services might be too expensive to consider.

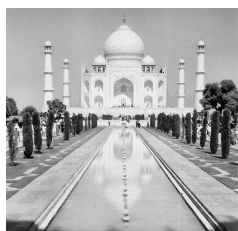
Mausoleums



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

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

The earliest tombs for Egyptian Pharaohs were simple mausoleums, but they gradually evolved into the elaborate pyramids known to the world today. One of the world’s greatest tombs is the Great Pyramid of Cheops. Composed of more than 5 million tons of stone, it stands 481-foot high, is 755-foot square, and covers over 13 acres. The pyramids were furnished to meet the needs of the dead, and sometimes even included toilet facilities. Yet only the very wealthy can afford to employ between 100,000 and 400,000 men for more than the twenty years to build their mausoleum.”



“Perhaps the world’s most beautiful building is a mausoleum, India’s famed Taj Majal. Built in 1631, it commemorates the love Mogul Shah Jahan had for his queen, Mumtaz Mahal, who died during the birth of their fourteenth child. The building’s design epitomized the Persian view of the world, with the dome symbolizing the vault of heaven over a square building, representing the world below. The building is replete with inlaid marble and decorated with precious stones. The queen’s crypt is one of the most elaborate parts of the building.

Ironically, Shah Jahan, imprisoned in 1657, spent the last nine years of his life staring from his cell at the Taj Majal, where he was also eventually entombed.”

“In the United States, New Orleans is the only site where above ground entombment is the most common form of body disposal. That is due to geography as much as culture. Since New Orleans is barely kept dry by its levees, and the water table lies close to the ground’s surface, underground interment of bodies there would lead to many unfortunate and unexpected surfacings. In 1788, after a flood, a fire and an epidemic devastated the city, authorities established the St. Louis cemetery, containing the first of the famous above-ground, oven-like tombs, designed so that the flood waters could not reach the bodies and endanger health. ‘These tombs contained *loculi*, or oven-like recesses, into which coffins were placed. After the bodies had decayed, the coffins were removed and burned. The bones were then swept through a hole to fall into a recess or *caveau* below that contained family bones...Costs of stones were high, however, and so stucco-faced brick, wood, and iron were the cheapest materials for tombs, although they did not survive long in a pristine state in the swampy cemeteries.”

Kenneth V. Iserson, *Death to Dust: What Happens to Dead Bodies*, 1994, pp.539-536

Mausoleum entombment is available in most cities in the United States today at reasonable cost, which includes perpetual care. I have sold a number of mausoleum arrangements, including indoor mausoleums. The corpse never comes in contact with the earth or moisture in the ground. The body will still decompose over time, unless special mummification or special extensive embalming procedures are used. But it makes families feel better in many cases that a body is not exposed to the elements and insects of the earth.

Mausoleum arrangements are purchased on a contract with the cemetery, funeral home, crematory, or other facility that owns the structure. Mausoleums, like ground, are considered “real property,” and therefore cannot be funded through an insurance policy. They, 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 normally increase in value over time, just as plots do.

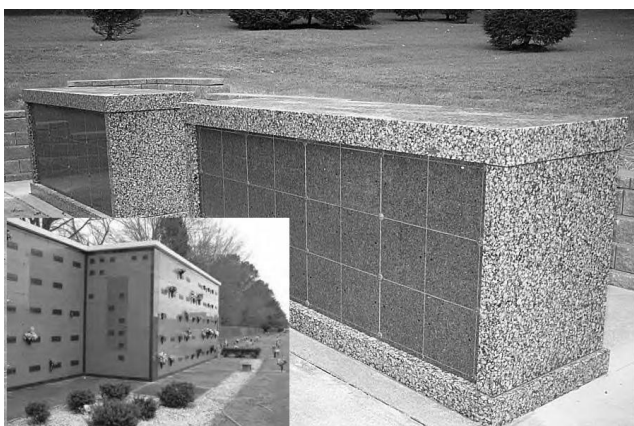
Paying for a sealed casket would be an unnecessary expense if you purchase a mausoleum. It could even create problems if built up gases have no route to escape. The mausoleum entombment is enough protection in itself.

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

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

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

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



Garden mausoleum and columbarium

How To Know If A “Funeral Plan” Is Too Expensive

We’ve already considered some ways to cut costs, such as not overspending on caskets and burial vaults, for example. Now we need to look at how to scrutinize the “plan” itself to see where it might be too expensive. Darryl Roberts has stated in his expose book *Profits of Death* that even though he recognizes all the pitfalls and thinks many “death merchants” are crooked and deceptive, he still believes you should pre-pay for a funeral, because in the long-run you will be able to save money.

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

Even the best of funeral homes don’t want to give you a break on the cost of a funeral service for using your church. Despite the fact that many funeral homes are privately owned, which I’ve said is better, and despite the fact they may have been in business for many years, they still won’t budge on the issue of giving you a discount for using your church. Most funeral homes, however, do offer some kind of discount for a graveside service. But if you truly want to save a substantial amount of money from the outset, find a funeral service provider that gives big discounts for using a church or other separate facility (lodge, reception center, etc.) for the funeral service. We’re usually talking about a savings of at least \$1,000.00-\$2,000.00. Otherwise, if you are happy with the funeral home due to its reputation, good will, history, ownership, etc., then stay with that funeral home. There won’t be much you can do about their service pricing policies (but, as we’ve said, there is something you can do to control the costs of a casket).

Which Insurance Company Is Funding The Funeral Plan?

Some funeral and final expense insurance companies are expensive. In Utah, there are two companies based in the state of Utah that originated in Utah that funeral homes here are loyal to. The first is Great Western Insurance Co., based in Ogden, UT founded in 1983. Many funeral homes use Great Western for their pre-need funeral plans because it is a “Utah company.” Another Utah company founded in 1964 is Security National Life Insurance Co., the parent company of Memorial Mortuaries and Cemeteries (originally Memorial Estates). These two funding companies are the dominant funeral funding operations. But there is also Forethought Insurance Co., based in Texas that is also popular. There are several others as well.

The only way to know which will cost you less is to compare apples to apples by using the same funeral cost and asking a representative of that insurance company what the payments would be (assuming you wanted a payment plan). All of these companies have plans with insurance coverage, with some restrictions or “graded benefits” for bad health conditions. Having this insurance coverage means you will pay more than the cost of the funeral at today’s prices, but, nonetheless, in the long run you’re still better off doing so. This is why these plans continue to sell. The pros outweigh the cons, even if you end up paying more for the funeral than if you had paid cash. But there are some other factors to consider that I consider very important.

Is There An Early Payoff Discount?

If you are locked into a total payout of a certain amount, even if you pay it off early, you are not getting the best deal. The agents who sell these plans may not want you to know there are plans out there that do give you an early payoff discount, but even if they acknowledge that they exist, they’ll tell you other reasons why their plans are better.

Is There A Discount For Making A Single Payment?

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

Insurance Plans Are Good

Generally speaking pre-paid funeral plans funded by insurance from any of the above mentioned companies are good, provided you decide in advance how much is the most you want to spend on what, especially a casket.

Why National Guardian Life Is the Company I Prefer



“Since 1910, National Guardian Life Insurance Company has consistently been rated one of America's most successful independent mutual life insurance companies. While adhering to the highest standards of quality and integrity, we continually demonstrate our commitment to our policy owners, their families and the communities in which they work and live. Our well-designed products paired with our high quality service and dedication allow us to reaffirm to you our mission of providing financial peace of mind along with trust, value, and convenience.”

Every pre-paid funeral must be funded by a life insurance company to be legal, unless a funeral home maintains a special trust fund (and most don't). In Utah, the predominant funding companies have been Security National Life based in Murray, Utah (1964), Great Western Insurance Co. (1983) based in Ogden, and Forethought.(1985) based in Texas. National Guardian Life has been in business since 1909 (100+ years) based in Wisconsin, and their only products now are final expense and pre-need funeral funding. They don't try to market 15 or 20 other insurance products at the same time as some do. Their combined assets total over \$2.4 billion, five times as much as Security National and more than all the others, and they are a mutual



insurance company owned by the policyholders, not stockholders. But what is more important to the consumer isn't only their financial stability and focus on one product, but their plans cost to the consumer is less than most companies. For example, for a \$5,000 plan at

age 65 to fund a pre-paid funeral over ten years, National Guardian Life's Funeral Expense Trust fully insured plan that freezes funeral costs is over \$20 per month LESS than on average than the others charge. Which plan would I rather show to families? NGL has NO disqualifying health questions. Everyone qualifies! And NGL is the only company whose plan automatically protects your assets from creditors, lawyers, hospitals, Medicaid spend-downs, etc.

Compare NGL's 10-year plans to "others" average cost:

AGE	Amount of Plan	NGL 10-pay	Others 10-pay
40	5,000.00	46.20	57.84
45	5,000.00	46.20	65.46
50	5,000.00	46.20	65.84
55	5,000.00	49.70	67.98
60	5,000.00	54.55	72.14
65	5,000.00	55.45	75.86
70	5,000.00	56.30	80.08
75	5,000.00	57.20	84.10
80	5,000.00	64.70	92.75

AGE	Amount of Plan	NGL 10-pay	Others 10-pay
40	3,000.00	27.72	34.70
45	3,000.00	27.72	39.28
50	3,000.00	27.72	39.50
55	3,000.00	28.82	40.79
60	3,000.00	29.82	43.29
65	3,000.00	33.27	45.52.
70	3,000.00	33.78	48.05
75	3,000.00	34.32	50.46
80	3,000.00	38.82	55.65

Go to www.nglic.com. Click on “About Us,” “Products,” “Final Expense.” After that “Preneed.”

Something else National Guardian Life offers:

WHAT IS AN IRREVOCABLE FUNERAL TRUST?

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

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

It can be a "dollar for dollar" exchange that costs you nothing when you pay for it with one payment. It is often offered at a *discount* that represents an immediate “rate of return” on your money. When you add to this the year after year growth of your money in the fund, it is one of the best things you can do with your final expense and funeral money. But you can also set one up with monthly payments up to ten years, with insurance to cover the balance of the total amount you’ve chosen if you should die prematurely.

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

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

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

Basic Services of Funeral Director & Staff
Other Professional Services
Embalming
Other Care of Deceased

Dressing / Cosmetology Casketing
Funeral Home Facilities and/or Staff Services
Viewing/Visitation
Funeral Service

Memorial Service
Graveside Service
Other Merchandise
Clergy Honorarium
Death Certificates
Musicians
Temporary Marker
Stationery Package
Obituary Notices
Flowers
Clothing
Open/Close

Casket
Alternative Container
Outer Burial Container
Other Services
Transportation Equipment & Driver
Transfer of Deceased
Funeral Vehicle/Hearse
Car/Limousine
Utility/Service Vehicle
Cemetery Charges
Cemetery / Burial Plot

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

You should feel comfortable knowing that insurance companies are rigorously regulated in every state. In order for an insurance company to offer any insurance product or service to the residents of your state, it must pass through an extensive review and examination by a state review board or commission.

The insurance company must have sufficient reserve funds to be certain that they can deliver on their promise to pay the benefit when that time arrives. Only then does it receive a license to do business in that state. Only then can the Irrevocable Funeral Trust be offered to you through a licensed agent. And, if the insurance company wants to offer the product or service in other states, it must pass through a similar regulatory process in those states as well. National Guardian Life is one of a few select companies that has met all the requirements.

Only agents licensed to sell life insurance products in your state can legally offer Irrevocable Funeral Trusts. Licensed agents must pass an equally rigorous review and examination rendered by state examiners in every state in which they want to offer any insurance product or service. Speak only with an insurance agent who is also licensed to sell pre-need funeral arrangements or who specializes in final expense. Life insurance agents who specialize in other products or who are “general” agents will not be able to serve you well and will probably only be able to set up a final expense life insurance plan—which is not the same thing as an irrevocable funeral trust. The agent should have a thorough understanding of the funeral and burial industry.

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

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

Differences between an Irrevocable and a Revocable Trust

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

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

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

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

WHY YOU SHOULDN'T MAKE FUNERAL PLANS "IRREVOCABLE" TO A FUNERAL HOME

For a funeral plan that is not an "irrevocable funeral trust," the beneficiary is usually the funeral home "as their interest may appear." This means that so long as you use the money in that plan (from the funding insurance company) at that particular facility are they entitled to the money. They may not have claim to all of it, as sometimes extra money is incorporated to cover death-related expense they cannot provide, but they usually have first claim. If, however, you choose to use another facility, say because you move or have decided you want to be cremated, the funeral home has no claim upon your money. But they most likely have a complete claim if you have made that funeral plan "irrevocable" to that funeral home.

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

If you or a family member are applying for Medicaid and you have not yet bought a funeral plan, make sure that if you *do* plan to use a funeral plan offered by a funeral home you like, that you make it irrevocable. But if you have not decided on a funeral home or if the plans they offer are too expensive or not feasible, consider using an Irrevocable Funeral Trust through a

company such as National Guardian Life. You will most likely find the payment options much better. And these plans are only irrevocable to the trust, not any funeral home. This makes your plan portable. It can be used anywhere. A plan irrevocable to a particular funeral home can never be used at another funeral home.

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

If this concerns you, that you have a fully paid for funeral plan to cover, for example, a full traditional funeral service, casket, and maybe a burial vault, and it has cost you a lot more than these things cost today—there are some important things to remember.

Unless you are still paying on it, it is now paid up. If you set it up through a funeral home or one of its representatives, your prices are frozen on whatever the contract spells out as such. In the long run, you still will have paid less than if you left the matter for when your death occurred. This is especially the case if, by looking at a plan ahead of time, you made sure you bought only the casket you wanted at the price you wanted, such as one offered in five colors for \$1,200.00, instead of having your family choose one from a funeral home showroom and paying \$3,000.00.

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

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

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

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

However, if you have a funeral service provider in mind that charges \$2,000.00 less for having your funeral at a church, for example, and you have a plan with a company that charged you the same for whether you use their building or a church, you can more reasonably expect that there will be money left over.

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

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

You see advertisements on television that say things like, “...the average funeral today costs over \$7,000.00.” First, realize it doesn’t have to for your family. The funeral industry itself works together to push prices ever higher, but that doesn’t mean there are not lower cost alternatives you can use with no sacrifice in quality of service or merchandise. As I’ve already said, there are many funeral establishments that price caskets too high on purpose, often deceptively, to maximize profit. The providing of services is competitive, and it’s not uncommon to see funeral homes raise prices at the same time to around the same levels—year after year. Nevertheless, there are funeral service providers who hold the line on price increases and who continue to offer better prices. They aren’t “playing the game.”

I have studied the market and the General Price Lists of hundreds of funeral homes and providers. In 2013, you should have no trouble in most communities of locking in a total funeral cost of a traditional service (which includes embalming, viewing, all transportation, services, etc.) plus a quality casket for under \$5,000, often substantially less than that.

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

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

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

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

Knowledgeable insurance agents who special in final expense are very helpful also in this respect. Anyone who helps you fund a funeral should have General Price Lists for every funeral home in your area. If your funeral home representative cannot give you the plan you are looking for, remember always that there are other professionals who understand the industry who can show you alternatives that will suit your needs just fine.

My Old Funeral Insurance Company, Inc.
(This is an illustrative example. Do not actually use this form).

Assignment of Beneficiary Interest

Policy Number _____ Soc. Sec. # _____

Insured _____ Date of Birth _____
Address _____
Phone: _____

Owner _____ Soc. Sec. # _____
Address _____
Phone: _____

New Beneficiary Name: _____ Date of Birth _____

Soc. Sec. # _____ Relationship _____

Address _____ Phone _____

New Funeral Home _____ Phone _____

Address _____

I the undersigned, being the designated Owner of this date under the above referenced life insurance policy, issued by My Old Funeral Insurance Company, Inc. do hereby assign the interest of the Beneficiary to the above referenced Funeral Service Provider.

____ IRREVOCABLE, if checked.

Signed at _____ In: _____
Time Place

Signature of Owner Date: _____

Signature of Spouse Date: _____

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

Date: _____

Recorded at My Old Funeral Insurance Company, Inc.

By _____

Date _____

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. There is one fundamental problem with that approach: the inflation rate of funerals. Funeral cost inflation averages between 5% and 7% annually, as shown previously. I've used figures of 5.5% and 6.0%. It's not set in stone, but it's the best estimate I've been able to make. Although unpredictable, the rate of funeral inflation is almost always higher than general inflation and interest rates. This means you have to earn a rate of return of at least 5%-7% on your money annually to win. It is very difficult to find a safe investment that will *consistently* yield you that rate of return year after year. When you are retirement age, you want your money in conservative, fixed return investments, not high risk mutual funds, variable annuities and other similar investments. And most conservative, fixed return investments are not paying 5%-7% per year these days. So just ‘keeping money invested’ is a losing proposition as far as paying for funerals is concerned—especially if the earnings are taxable. Funeral plan growth is not taxable.

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

When you pay for a funeral plan, your money will earn you a certain percentage (growth) per year, usually paid as ‘paid up additions’ or ‘policy dividends,’ which increase the cash value of your investment annually. This ‘growth’ is frequently around 2-4% annually (usually simple growth, not compounded). Future price increases don't affect your plan—except for cost of things not specifically included in the plan. This growing cash value, such as 2%-4%, goes to the funeral service provider or funeral home if they provide the outlined services and merchandise. If however, your plans change for any reason, that cash value will go to other chosen beneficiaries to use as they see fit.

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 items such as caskets should not be determined by anyone but you. Caskets are merchandise similar to furniture, and the inflation rate should not be high. Therefore, if you like a casket that today sells for \$1,500.00, there's no realistic reason to believe that the same casket will cost you \$3,000.00 in ten years. It should be expected to cost maybe \$2,000-\$2,100.00. 3% per year). Services, on the other hand, should be realistically expect to double in cost in about ten years. That's about 7.2%. Average total, again, maybe 5.5%.

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

If you are fluent with “time value of money” calculations on a financial calculator or know someone who is, you can plug in 5% or 6% as the average funeral inflation rate per year. Then get a figure for the number of years you're expected to live from the table, and calculate the “future value” of the funeral. For example, a \$7,000.00 funeral package will cost \$16,776.00 in 15 years.

When you purchase a guaranteed prepaid funeral, you don't need to concern yourself 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.

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

To summarize:

Guaranteed prepaid funerals provide specified services and merchandise, *regardless of future price increases*. Future funeral inflation means nothing. The only items to be concerned about are those not guaranteed to be prepaid in the plan. These would be anything you choose not to include, as well as those that cannot be guaranteed by the funeral service provider.

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

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

List of items not normally guaranteed in funeral plans:

- Cost of obituaries
- Cost of flowers
- Taxes
- Death certificate
- Opening and closing of grave
- Other fees and permits fees

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

For anything you can't expect to guarantee the cost of, you can build extra money into your funeral plan with the same cash value growth—with the understanding it is only money growing that will be there to help provide these things at the time of need. 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 and other labor costs). The Life Expectancy Table that follows can help you with respect to future costs, again by using an inflation rates over the number of years you can be expected to live according to the table.

Example:

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

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

Rough inflation factor: 6%

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

Future cost of today's \$1,300.00 items: \$2,328.10. You will need roughly \$2,300 in ten years to cover these things.

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.

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

Eight Ways Your Assets Can Be Passed to Heirs

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

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

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

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

1. **Intestate (No will):** Property owned in one individual's name is considered probate property and will pass according to statutory state intestacy law when there is no will. The way property is finally distributed must be approved by the Probate Court.
2. **A will:** Property owned in one individual's name is considered probate property and will pass according to *specific directions* in a legally executed will. The way property is finally distributed must be approved by the Probate Court.
3. **Living Trust:** (revocable or irrevocable). A living trust is not subject to probate, and that is the primary reason most families set up trusts. Property owned in the legal name of the "trustee" pass to trust beneficiaries according to the terms of the trust.
4. **Testamentary Trust:** Property owned in one individual's name first passes through the will, and then into the trust according to specific language or instructions in the will. The remaining beneficiaries of the trust may be individuals or another trust.
5. **Joint Tenancy with Rights of Survivorship:** An individual interest in property automatically passes to the surviving joint owner(s) by operation of law. Probate is avoided. This type of property transfer is commonly how cemetery property passes. If the cemetery property deed does not say so, it can added after the two or more names with the words "as joint owners with rights of survivorship."
6. **Beneficiary Designations:** Certain designated beneficiaries will not be subject to probate. These include designated beneficiaries of life insurance, annuities, qualified retirement plans, IRAs, non-qualified deferred compensation benefits, and "transfer on death" designations of non-qualified investment accounts.
7. **Contract in Lifetime:** These contracts will avoid probate also. Examples include business buy-sell transfer agreements and contingent-owner designations of a third-party-owned life insurance policy.
8. **Qualified Disclaimer:** If a recipient of any property left at the death of another person executes a qualified disclaimer within nine months of the death of the owner, the property in question will pass instead to the remaining beneficiaries of a probate estate.

Since this book only deals with funeral expenses, burial expenses, cremations, and cemetery property, only 2 through 6 are important considerations. It should be noted in a will, or in the terms of a trust, where or to whom cemetery property should go upon the death of the owner(s). Joint ownership, Joint Tenancy with Rights of Survivorship specifically, of cemetery property can be changed with the consent of all owners with a deed change or other change of ownership available at all cemetery offices. Be sure not to leave any unused cemetery plots with an

ownership undesignated while you are still alive. I have seen families fighting with each other over who is the true owner of cemetery plots Mom left behind. Mom should have settled this while she was still alive.

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

Property Relocation / Deed Change

LEGAL OWNER(S): _____ ACCOUNT #: _____

ADDRESS: _____

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

PROPERTY RELOCATION:

CURRENT PROPERTY DESCRIPTION:

MEMORIAL CEMETERY: _____

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

ADDITIONAL ITEMS: _____

TRANSFER PROPERTY TO:

MEMORIAL CEMETERY: _____

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

ADDITIONAL ITEMS: _____

DEED CHANGE/UPDATE:

ADD FOLLOWING NAME(S) TO DEED: _____

REMOVE FOLLOWING NAME(S) FROM DEED: _____

ADDITIONAL INFORMATION: _____

SIGNED THIS _____ DAY OF _____, 20____.

OWNER

OWNER

COMPANY REPRESENTATIVE

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

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

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

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

Plans can be set up that can be used for anyone, including plans for burial plots, burial vaults, caskets, funeral services, and grave markers. Cemetery property (land, 2nd rights of interment, and mausoleum crypts) cannot be funded by insurance, as they are deemed “real” property and are subject to a different set of rules. But this is good for families, because plots and mausoleums can have multiple owners, they can be used for anyone other than the owners, they can be bought and sold privately, and additional owners can be added later. Vaults and markers have these possibilities also, but vaults and markers are not considered “real property” and they also can be part of an insurance plan. If you are only starting out investing in cemetery arrangements, it should be comforting to know that whatever you are buying does not have to be used by you the purchaser(s),

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

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

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

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

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

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

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

With respect to the unexpected death of a *child*, there is no practical way to pre-pay a funeral for this reason: funeral services, as well as caskets, for children are priced on a graded scale, which means the younger and smaller the child, the less you will be charged. Paying full price, then, for an adult casket and funeral, in advance could easily mean overpaying.

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

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

TRUST DOCUMENT – Funeral Plan May Be Used for Anyone

Pre-Need Funeral Arrangement Provider Utah License No. _____ Contract No. _____
Guaranteed Pre-Need Funeral Arrangement Contract Funded by Money Placed in Trust

This Contract is entered into this _____ day of _____, _____ between _____ hereinafter called "Buyer" and the designated mortuary, _____ a Utah corporation, with its principal place of doing business at the address listed, hereinafter called "Provider".

1. RECIPIENT OF GOODS AND SERVICES: Recipient of goods and services, hereinafter called "Recipient" means the individual who at death will receive the goods and services purchased under this contract. THE RECIPIENT OF GOODS AND SERVICES OR BENEFICIARY OF THIS CONTRACT IS AS FOLLOWS:

Recipient	SSN	Date of Birth	Phone
Address	City	State	Zip

2. BUYER REPRESENTATIVE: The Buyer shall have the right to appoint a representative, who shall have the Buyer's power of attorney, to act for and on behalf of the Buyer, in matters pertaining to this contract only. In the event the Buyer's representative predeceases the Buyer, the Buyer or the Buyer's next of kin shall have the right to appoint a replacement representative and confer the powers granted by this paragraph upon on (him/her).

Recipient	SSN	Date of Birth	Phone
Address	City	State	Zip

3. FUNDS TO BE PLACED IN TRUST: Within sixty five (65) days after Provider deposits into his account the consideration received from buyer specified in Exhibit "A", Provider shall place one hundred percent (100%) of all such funds into a trust account duly established at a Utah financial institution authorized to engage in the trust business. The Trust Agreement shall comply with the requirements: (1) that Provider report all amounts deposited into trust in the name of Recipient of Goods and Services and the Agreement number; (2) that the trustee establish a separate account within the trust for each Recipient of Goods and Services and the Agreement number; and (3) that the trustee separately account for each contract by recording trust earnings and disbursement with respect to each contract in the corpus of the trust. This accounting requirement shall not be construed to prohibit the trustee from collectively investing in part or in whole the aggregate trust corpus to obtain a more advantageous rate of return on the trust corpus. The trust account shall be administered in accordance with the provisions of Chapter 7, Title 75, Trust Administration of the Utah Code Annotated (1953), as amended ("U.C.A."), and all other state and funeral laws applicable to trusts. The Trustee may invest the funds in the trust account in any investment specified in 75-7-402(3) (e), (f), and (g) of the U.C.A.

4. PROVIDER'S MEETS: In return for the purchase price set forth as Exhibit "A", Summary of Transactions, Provider agrees that absent Buyer default it or its successors or assigns will furnish at time of need, the funeral goods and services specifically selected as Exhibit "B", "Statement of Funeral Goods and Services Selected," regardless of future prices charged by the Provider. THIS IS A GUARANTEED PRODUCT CONTRACT, NOT INSURANCE. If in accordance with the terms and conditions of this contract, goods and services selected by Buyer are not furnished by the Provider, for the use of the Recipient, Provider shall distribute to the personal representative for the Recipient, the consideration paid for the unused goods and services, together with any unexpected interest earnings thereupon. In addition, the Provider shall likewise return any excess trust funds which under this contract or under governing law or rule are unavailable for expenditure by Provider

5. BUYER'S OBLIGATIONS: In return for Provider's agreement that it or its successors or assigns will furnish at time of need, funeral goods and services as specifically selected and itemized as Exhibit "B", "Statement of Funeral Goods and Services Selected," Buyer agrees to pay Provider the consideration set forth in Exhibit "A", Summary of Transactions.

EXHIBIT "A"
 Summary of Transactions
 (Detailed in Exhibit "B" Attached)

- | | |
|---|----------|
| A. Total charges of Professional Services Selected | \$ _____ |
| B. Total charges of Funeral Goods and Merchandise Selected | \$ _____ |
| C. Total charges of Cemetery Privileges/Goods Selected | \$ _____ |
| D. Itemized charges (refinance charge, official fees, taxes, and other additional fees, etc.) | \$ _____ |
| 1. _____ | \$ _____ |
| 2. _____ | \$ _____ |

Total of Itemized charges

E. Total Funeral, and/or Cemetery Goods and Services To Be Funded by Money Placed in Trust \$ _____

6. REQUIRED SIGNATURES: This Contract is not valid until and unless signed by the Buyer and by an authorized representative of Provider. The Buyer and Provider will comply with all statutes of the state of Utah applicable to this contract. BUYER SHOULD SEEK LEGAL COUNSEL IF THIS CONTRACT IS NOT FULLY UNDERSTOOD.

Buyer	Address	City	State	Zip	
Recipient	Address	City	State	Zip	
Represented Sales Agent	License #	Address	City	State	Zip
Funeral Director	Address	City	State	Zip	

STATE OF UTAH, COUNTY OF _____

The foregoing instrument was acknowledged before me by the Provider this _____ day of _____, _____ by _____

(Signature of person taking acknowledgement) (Title)

My Commission Expires: _____ Residing At: _____

8. **DEATH OF BUYER PRIOR TO PAYMENT IN FULL:** If Buyer dies before the total purchase price agreed upon has been paid in full, the Provider agrees that it will furnish these goods and services selected and outlined in Exhibit "B", at the time of need, upon the Buyer's representative paying the remaining balance due under this contract or making satisfactory supplemental arrangements for said funeral services with Provider. If Buyer's representative fails to pay the remaining balance due under this contract or to make satisfactory supplemental arrangements, as outlined above, the Provider shall disperse to a funeral service Provider designated by Buyer or Buyer's representative the trust corpus and any unexpected earnings of the trust corpus, less the revocation fee outlined in Paragraph 14. Following refund by the Provider of the amount specified herein, Provider shall then be relieved of all liabilities and obligations under this contract.
9. **ITEMS NOT INCLUDED IN THIS CONTRACT:** This contract does not include goods and services not selected from Exhibit "B" for inclusion in this contract.
10. **IRREVOCABILITY:** This contract is irrevocable except as set forth in Paragraphs 13 and 14.
11. **DEATH AND/OR REQUESTED BURIAL OF RECIPIENT OF GOODS AND SERVICES OUTSIDE PROVIDER'S SERVICE AREA:** If the death of recipient of goods and services occurs outside the area the Provider is reasonably able to serve, Provider shall assign its rights under the Trust to the funeral service Provider designated by the Buyer or Buyer's representative. Following such assignment, Provider shall then be relieved of all liabilities and obligations under this Contract.
12. **IMPOSSIBILITY OF PERFORMANCE:** In the event it becomes impossible for Provider to perform this contract as a result of destruction of its facilities by fire, flood, or otherwise, or because of labor disputes, government enactment or regulations, wars, epidemic, or other disaster, Provider shall assign its rights under the Trust to the funeral service Provider designated by the Buyer or Buyer's representative of Recipient. Following such assignment, Provider shall then be relieved of all liabilities and obligations under this Contract.
13. **DISTRIBUTION OF TRUST CORPUS AND UNEXPENDED INTEREST TO BUYER OR BUYER'S REPRESENTATIVE:** All amounts paid into the corpus of the trust and unexpended interest shall be paid to the Buyer or Buyer's representative upon an order or any court having jurisdiction in the event of any one of the following:
 - a) a judgment to the benefit of a Buyer or Recipient upon a finding of evidence that the Provider is or will be unable to provide the personal property or services to the Recipient under this contract; or
 - b) a bankruptcy which will result in the liquidation of Provider's estate.
 - c) any finding by a court which determines that the funds should be rightfully returned to the Buyer or Recipient of Goods and Services.
14. **BUYER DEFAULT:** Buyer shall be in default upon to make payments owed Provider for a period of three (3) month or more, whenever or not consecutive if after receipt of a notice of default which provides Buyer a minimum of thirty (30) days to cure, Buyer thereafter fails to cure by bringing current all arrearage to Provider within the time period provided in the default notice. Provider may revoke this contract for Buyer default. Upon doing so, Provider shall refund to the Buyer or Buyer's representative the trust corpus, less a revocation fee which shall be subject to any maximum amount established by law at the time of default. As of the date of this Contract, such revocation fee is 25% of the account. Following refund by the Provider of the amount specified herein, Provider shall then be relieved of all liabilities and obligations under this Contract.
15. **DISTRIBUTION OF TRUST CORPUS TO PROVIDER:** All amounts paid into the corpus of the trust shall be paid to the Provider in the amount credited Buyer upon the of one of the following:
 - A. the death of Recipient of Goods and Services, which shall be demonstrated to the trustee by the Provider furnishing to the Trustee a request for payment from the trust accompanied by a certified copy of the death certificate of Recipient of Goods and Services; or
 - B. the revocation of this Contract by Provider according to the terms and conditions set forth in paragraph 14, which shall be demonstrated to the Trustee by Provider furnishing to the Trustee satisfactory evidence that Buyer is in default and that all amounts due Buyer under Paragraph 14 have been paid to Buyer by Provider.
16. **EXPENDITURE OF EARNINGS ON TRUST FUNDS:** EARNINGS ON TRUST FUNDS SHALL BE AVAILABLE FOR EXPENDITURE BY THE PROVIDER, SUBJECT TO ANY MAXIMUM AMOUNT ESTABLISHED BY LAW, ACCORDING TO THE FOLLOWING PRIORITY.
 - A. to pay the reasonable trustee expenses of administering the trust and any amounts necessary to pay taxes incurred on the interest earned by the trust fund.
 - B. to pay reasonable Provider expenses associated with:
 - a) the sale of this Contract;
 - b) administering the collection, remittance, and accounting of the amount of payments made into the corpus of the trust;
 - c) reporting required with respect to such Contracts sold by Provider; and
 - d) making alternative arrangements with another funeral home.
 - C. to pay Provider costs of providing personal property and services under a Contract;
 - D. to pay the Provider available funds left in the individual trust account after:
 - a) the Contract is serviced, i.e., the Provider furnishes the goods and services for which Provider is obligated under the Contract; or
 - b) the Contract is revoked by Provider as provided herein; and
 - c) all amounts payable to Buyer or the Buyer's Representative, the Recipient of Goods and Services, or any other person have been paid in full.
17. **EXPENDITURE OF TRUST CORPUS PAID TO PROVIDER:** In accordance with R156-58-16, U.A.C., Trust Corpus paid to Provider shall be available for expenditure by Provider for the actual cost of funeral goods and services provided, but shall not exceed the prices shown on Provider's price list for the goods and services in effect at the Recipient of goods and services' death.
18. **EXCESS TRUST CORPUS:** Excess Pre-Need Trust Corpus unavailable for expenditure by a Provider shall, unless assigned to another Provider as permitted in this Contract, be returned to the Buyer or Buyer's representative, or in the absence of said, to the Buyer's heirs and beneficiaries..
19. **INCORPORATION BY REFERENCE OF EXHIBITS:** All Exhibits referenced in this Contract are incorporated by reference into this Contract except as otherwise provided by this Contract
20. **MODIFICATION:** This Contract may be modified only by an instrument in writing executed by Provider and Buyer.
21. **MUTUAL RESCISSION:** This Contract may be rescinded by written agreement signed by the parties thereto.
22. **ASSIGNMENT:** The Buyer shall not assign its rights hereunder without the written consent of the Provider, unless the assignment is made in correction with eligibility for medical assistance and does not materially or negatively affect the Provider's rights to receive proceeds for services rendered in connection with this Contract. Provider may assign its rights hereunder.
23. **ATTORNEY'S FEES AND COURT COSTS:** If either party to this Contract incurs attorney's fees and/or court costs to enforce this Contract or establish the default of the other, the prevailing party shall be entitled to attorney's fees and court costs.
24. **ENTIRE CONTRACT:** This Contract contains the entire agreement of the Provider and Buyer and supersedes and cancels any and all prior negotiations, representations, understandings, or agreements between the parties. There are no verbal agreements which modify, interpret, construe, or affect this Contract.

Life Expectancy Table

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

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

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

Why Life Insurance Companies Are the Safest of All Financial Institutions

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

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

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

Life insurance funding is one important way of guaranteeing costs of funerals, caskets, vaults, urns, cremation services, and other things allowable under a guaranteed contract.

But why does Darryl Roberts insist on the life insurance funding? Most of the reasons are discussed in various places throughout this book. The laws are designed today to *protect your money*. The law does not allow you or anyone else to pay money to a funeral home until someone has passed away. The money has to remain somewhere else in the meantime. Life insurance companies in the final expense and pre-need business are where your money on guaranteed plans will stay, companies such as National Guardian Life, Homesteaders Life, Great Western, Forethought, etc.

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

"The life insurance industry has one of the greatest financial instruments available to provide tax-free retirement income--at any age, for any duration, in any amount (if properly funded). Unfortunately, the industry has framed the discussion to focus on death benefits.

For anyone who is worried about Social Security being there when the person needs it most; for anyone who believes that tax rates will increase in the future; for anyone who believes it important to rely on oneself (and not the government or employers) to take care of retirement needs; for all those people, life insurance is the perfect answer."

Michael S. Pinkans, CFA, ING Financial Partners, Inc., April 5, 2010, National Underwriter

Due to the safety factor, life insurance is used for funeral plans with costs guaranteed and also for simple final expense insurance plans with no guarantees of costs but some growth factor. *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.

Organ Donation

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

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

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

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

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

Uniform Donor Card

Print or type name of donor

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

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

Specify the organ(s) or part(s)

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

Limitations or special wishes, if any:

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

Signature of Donor

Date of Birth of Donor

Date Signed

City and State

Witness

Witness

Veterans Burial and Memorial Benefits

Eligibility

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

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

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

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

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

This chapter contains information on the full range of VA burial and memorial benefits. Readers with questions should contact the nearest national cemetery, call 1-800-827-1000, or visit the Web site at <http://www.cem.va.gov/>.

Burial in VA National Cemeteries

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

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

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

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

Headstones and Markers

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

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

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

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

Private Cemeteries: To apply for a headstone or marker for a private cemetery, mail a completed VA form 40-1330 (available at <http://www.va.gov/vaforms/va/pdf/40-1330.pdf>), Application for Standard Government Headstone or Marker, and a copy of the veteran's military discharge document to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Rd., Quantico, VA 22134-3903. The application and supporting documents may also be faxed toll free at 1-800-455-7143.

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

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

Presidential Memorial Certificates

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

Burial Flags

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

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

Reimbursement of Burial Expenses

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

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

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

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

Military Funeral Honors

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

Family members should inform their funeral directors if they want military funeral honors. DOD maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors at VA national

cemeteries. Veterans' service organizations or volunteer groups may help provide honors. For more information, visit <http://www.militaryfuneralhonors.osd.mil/>.

Veterans Cemeteries Administered by Other Agencies

Arlington National Cemetery: Administered by the Department of the Army. Eligibility is more restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211, or visit <http://www.arlington-cemetery.org/>.

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

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

(Reproduced from Federal Benefits for Veterans and Dependents 2012 Edition, Department of Veterans Affairs).

SUMMARY OF VETERANS' BENEFITS

Veterans' Administration: 1-800-827-1000

www.va.gov

VETERAN'S BURIAL ALLOWANCE

The U.S. Department of Veterans Affairs (VA) furnishes a partial reimbursement of eligible veterans' burial and funeral costs. When the cause of death is service-related, the reimbursement is generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot interment allowance.

You may be entitled to a VA burial allowance if:

- You paid for a veteran's burial or funeral AND
- You have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer AND
- The veteran was discharged under conditions other than honorable

In addition, at least one of the following conditions must be met:

- The veteran died because of a service-related disability OR
- The veteran was getting VA pension or compensation at the time of death OR
- The veteran was entitled to receive VA pension or compensation but decided not to reduce his/her military retirement or disability pay OR
- The veteran died in a VA hospital or while in a nursing home under VA contract

Service-related death. The VA will pay an allowance toward burial and funeral expenses, and a plot interment allowance. If the death happened while the veteran was in a VA hospital or under contracted nursing care, the cost of moving the deceased may be reimbursed.

Non-service related death. The VA will pay an allowance toward burial expenses.

HEADSTONES AND MARKERS

- The VA furnishes upon request, at no charge to the applicant, a Government headstone or marker to mark the unmarked grave of an eligible veteran in any cemetery around the world.
- Flat bronze, granite or marble markers and upright granite and marble headstones are available.
- The style chosen must be consistent with existing monuments at the place of burial. The cemetery must certify that the type chosen is permitted on the grave of the deceased.
- Niche markers are also available to mark columbaria used for inurnment of cremated remains.

BURIAL FLAGS

Most veterans are eligible for a burial flag. Reservists entitled to retired pay are also eligible to receive a burial flag.

To facilitate receiving veteran benefits for which you may be eligible, you will need the following when you contact the Veterans Administration Office:

- Proof of the veteran's military service (DD 214)
- Service Serial Number
- Marriage License (if applicable)
- Children's Birth Certificate
- Certified Copy of the Death Certificate

Miscellaneous Advance Directives



Advance directives are documents that specify a person's wishes before hospitalization, long-term or palliative care, old age, or during illnesses including Alzheimer's, cancer, and most other life-threatening conditions. Or they are instructions prepared "if something happens to me." They provide valuable information that assists everyone involved in their care in making difficult decisions. These documents include living wills, durable power of attorney, and "memorial guides" that outline final wishes and preferences with respect to final arrangements. You will find many of these forms in this book that you can use and print out.

They can go by other names such as "Memorial Planning Guide," "Vital Information," "Final Needs Pre-planning Checklist," "Emergency Record Guide," etc. Whatever you choose to call it, everyone should have a set of them prepared. There should, however, be a separate document which summarizes everything important your family should know, to spare worry, confusion, anxiety, and unnecessary expense at the time of your death. I recommend having this on one sheet of paper in addition to other documents.

I prefer to help families prepare a one-page summarization that can be quickly understood by survivors, which may refer to other documents, insurance policies, etc. But there are a variety of booklet type planners that are just as effective. Any funeral home should give you one to take home free of charge to work on with your spouse and family at your convenience. If you get one from a funeral home, beware of having a salesperson assist you with it, because he or she could be setting you up for the sale of a potentially expensive funeral or cremation plan. I've included some pages and worksheets in this book with no bias toward any funeral home or plan. Insurance companies that sell final expense insurance usually have these as well they can send to you free of charge.

On the next page is an example of how I put together a one-page summarization of a person's final wishes and preferences. The blank worksheet is filled in by hand. You can print this page out and do that yourself. The page with the photo of the casket is the final product I produce on my computer and give to clients. (Names were changed to fictitious to protect privacy in my example). You can do close to the same thing yourself.

You can do all of planning yourself with some of the pages in this book, such as the pages labeled "Final Wishes Summary," "Memorialization Information," "Service Information," "Body Disposal Instructions and Discussion Guide," etc.

I have put each on a separate page so you can print them out separately. Look closely at each form. See which one suits your needs best. In Adobe Reader, make sure your cursor is positioned on the page you want to print. Then go to the File menu, choose Print, Current Page. Only the page you are on will print.

FINAL WISHES SUMMARY

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

VITAL STATISTICS (for death certificate)

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

FUNERAL/BURIAL FUNDING SOURCE(S)

MILITARY RECORD (contact V.A. for benefits)

INTERMENT REQUESTS

Cemetery Preference: _____

I have burial space paid for: Yes No

FUNERAL SERVICE REQUESTS

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

Opening and Closing: _____

Type of Vault: _____

Type of Memorial/Marker: _____

Additional Instructions: _____

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

Signed: _____ Date _____

Name printed: _____

At time of need, contact:

Phone () _____ - _____

Funeral Home/Funeral Service Provider

Casket Description/Manufacturer/Model:

Services:

Church (traditional with viewing)

Graveside (with viewing)

Graveside (no viewing)

Service at Mortuary

Memorial Service Only

No services (Immediate burial)

Other _____

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 suggestions 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

Full Name: Neal J. Morton
Birthplace: Salina, UT
Date of Birth: 9/22/32 **Marital Status:** Married
Date of Marriage: 12/23/52 **Spouse:** Lavona H. Morton
Father's Name: Thomas James Morton
Mother's Maiden Name: Vaneda Martin
Social Security Number:

MILITARY RECORD

Branch of Service: Navy
Serial Number: 3697227
Date of Induction: Feb 6, 1954
Date of Discharge: Feb 5, 1956
Rank at Discharge: HM2

FUNERAL SERVICE REQUESTS

Person(s) in Charge: Bishop
Relationship: **Phone:**
Religious Preference: Latter-day Saint
Place of Service: Church Ward chapel
Viewing: Yes, casket open, prior to service
Persons to Pray: family to decide
Persons to Speak: family to decide
Music Preference: family to decide
Jewelry:
Flower Preference:
Clothing: temple clothing
Obituary: YES **Newspaper:** Deseret News
Mortuary Preferred: Premier Funeral Services

Casket Description/Manufacturer/Model:
Batesville, Star Copper
20 gauge non-sealed, plan through Security National Life



Professional Staff & Facilities: Package offering Premier Funeral Services - General Price List dated April 15, 2011

Vehicles: hearse and utility vehicle included, no limousine
(See Preneed Funeral Arrangement Contract for details)

INSURANCE FUNDING

National Guardian Life Insurance Co.
NGL Funeral Expense Trust
Death benefit to be paid to Premier Funeral Services, Inc.
\$2,545 Face Amount

INTERMENT REQUESTS

Cemetery Preference: Mountain View Memorial
I have burial space paid for at Mountain View Memorial

Opening and Closing:

Type of Vault: Adult Grave Liner

Minimum required by cemetery, not included in NGL plan

Casket & Vault paid through SNL policy #145818

Type of Memorial:

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: _____

Prepared by: *Richard Bruneau*

Richard R. Bruneau

At time of need, contact:

Premier Funeral Services, Inc.
Jared O. M. Fairbanks Funeral Director Pre-Arrangement Counselor
7043 Commerce Park Drive Salt Lake City, Utah 84047 Ph: 801.930-9822 Cell: 801.708-1300 Fax: 801.278-3787 Email: jared@premierfuneral.com www.premierfuneral.com

BODY DISPOSITION INSTRUCTIONS AND DISCUSSION GUIDE

VITAL STATISTICS for DEATH CERTIFICATE

Full Name: _____

Maiden/Other Name _____

Usual Address: _____

Birth Date: _____ Birth Place _____

Social Security Number: _____ - _____ - _____

Spouse's Full Name: _____

Father's Name _____

Mother's Maiden Name _____

How you should dispose of my body:

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

I wish to donate:

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

I have already made arrangements for this with:

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

I prefer _____ funeral home/funeral service provider.

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

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

cosmetics _____

hair _____

funeral home mortician

no preference

Clothing I wish to be dressed in _____

Shroud only

Shroud over clothing

Latter-day Saint Temple clothing

No preference

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

I prefer a:

funeral (with the body present)

open casket

closed casket

memorial (without body present)

no formal service

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

I prefer to have services:

in a church/mosque/synagogue

at the funeral home/crematory

at the graveside only

at home, or

somewhere else (specify) _____

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

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

minister: _____

priest _____

bishop _____

rabbi _____

other _____

I have preferences for:

prayers: _____

readings: _____

music: _____

other _____

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

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

I own a plot, or a mausoleum.

The deed for the plot is kept: _____

It is in the name(s) of _____

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

If with someone, who? _____

I want a specific type of:

Casket: _____

Vault: _____

Grave marker: _____

I want the following written on my marker:

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

None

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

I was in the _____ (branch of military) from

_____ to _____ (dates). I was discharged at

_____ (place) on _____ (date).

My discharge papers are located at _____

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

Inurned

Buried

Kept at home

Scattered

Other _____

I want a specific type of:

Urn: _____

Columbarium: _____

I want my ashes scattered:

At sea

At another site: _____

The following people should be notified of my death:

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

Name _____

Address _____

Phone: () _____ email _____

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

Computer login information to find lists: _____

I want mourners to send:

Flowers

Donations. To whom? _____

I want something special in my obituary:

Send copies of the obituary to the following periodicals:

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

My lawyer is _____ Phone: () _____

My life insurance company/agent is _____

Phone () _____

My will is located: _____

The executor of my estate is: _____

Phone () _____

MEMORIAL GUIDE WORKSHEET

TO MY FAMILY — It has been my wish to spare you worry, anxiety and expense in the event of my death. Through the Memorial Guide I have been able to select many arrangements in advance of need. Below are detailed suggestions to guide you in making final arrangements, together with information that will be required to complete the necessary legal records.

VITAL STATISTICS

Full Name _____
 Birthplace: City _____ State _____
 Date of Birth _____ Marital Status _____
 Name of Spouse _____
 Date of Marriage _____
 Father's Name _____
 Mother's Maiden Name _____
 Social Security No. _____
 Occupation _____

CHILDREN / NOTIFY

Name _____
 Address _____
 Spouse _____ Phone _____
 Name _____
 Address _____
 Spouse _____ Phone _____
 Name _____
 Address _____
 Spouse _____ Phone _____
 Name _____
 Address _____
 Spouse _____ Phone _____
 Name _____
 Address _____
 Spouse _____ Phone _____

MILITARY RECORD

Name of War _____ Serial No. _____
 Date of Induction _____
 Date of Discharge _____
 Branch of Service _____ Rank At Discharge _____

INSURANCE INFORMATION

Company	Amount	Type
_____	_____	_____
_____	_____	_____
_____	_____	_____

BROTHERS & SISTERS / NOTIFY

Name _____ Ph _____
 Name _____ Ph _____
 Name _____ Ph _____
 Name _____ Ph _____
 Name _____ Ph _____
 Name _____ Ph _____

NEIGHBORS - FRIENDS / NOTIFY

Name _____ Ph _____
 Name _____ Ph _____
 Name _____ Ph _____
 Name _____ Ph _____

FUNERAL SERVICES REQUESTS

Person(s) in Charge _____

Relationship _____ Pr _____

Religious Preference _____

Place of Service: Church Mortuary Cemetery

Viewing: Yes No
 Evening Prior to Service
 Casket Open Casket Closed

Persons to Pray _____

Persons to Speak _____

Music Preference _____

Jewelry _____

Glasses _____

Flower Preference _____

Clothing _____

Obituary Yes No Which Papers: _____

Mortuary Preferred _____

Casket Description / Color _____

Professional Staff _____

Facilities _____

Vehicles _____

Misc.: Programs, register book, honorariums, transportation,
taxes, hairdresser, music, death certificates _____

INTERMENT REQUESTS

I Prefer: Earth Burial Above Ground - Mausoleum
 Cremation _____

Cemetery Preference _____

I have have not reserved burial spaces

Opening and Closing _____

Type of Vault: Regular Sealed _____

Type of Memorial: Individual Companion
 Bronze Granite _____

Special Instruction: _____

I respectfully request that the above suggestions be considered
as closely as possible in completing my final arrangements.

Signed _____

Address _____

City _____ State _____ Zip _____

Phone _____ Date _____

Memorial Counselor: _____

Telephone _____

ADVANCE DIRECTIVES CONCERNING CEMETERY/MAUSOLEUM PROPERTY I OWN

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

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

Name and Location of Cemetery/Memorial Park or Other Facility

Garden or Specific Location of Burial/Inurnment Sites _____

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

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

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

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

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

Date Paid: _____ Outstanding Balance _____ Date _____

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

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

I wish to add the following owner(s)

Name: _____ What They Are to Own: _____

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 _____

Power of Attorney

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

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

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

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

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

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

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

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

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

What is an Agent or Attorney in Fact?

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

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

How do I create a Power of Attorney?

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

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

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

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

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

Does a Power of Attorney last forever?

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

What if I Become Incompetent?

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

Can I revoke my Power of Attorney?

You may revoke a power of attorney any time you want as long as you are competent. However, a power of attorney is automatically revoked when you pass away. In addition, it is automatically revoked when you become incompetent unless the power of attorney specifically states that it will continue if you become incompetent. Once you are incompetent, if the power of attorney continues, you cannot revoke it.

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

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

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

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

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

Special Power of Attorney

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

SPECIAL POWER OF ATTORNEY

Appointment of an Agent for Medical Treatment Decisions

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

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

MEDICAL TREATMENT PLAN

I, _____, certify that I am the attending physician for _____, of _____, who is presently under my care this _____ day of _____, 20_____.

The declarant, the above named patient, is currently suffering from the following injury, disease or illness: _____

I certify that I have explained to the declarant to the extent he/she is able to understand, and to the available person(s) acting as proxy, the reasonably available alternatives for care and treatment.

I certify that the care and treatment alternatives directed below are:

_____ directed by the declarant; or

_____ that the declarant has a physical or mental condition which renders him/her unable to give personal directions for care and treatment and that the care and treatment alternatives directed below are in my opinion, and in the opinion of the declarant's proxy, what the declarant would probably decide if able to give current directions concerning his/her care and treatment.

Date: _____/_____/_____

Attending Physician

-continued-

The following care and treatment or withholding of treatment is directed with respect to the declarant:

Relationship to declarant of any agent signing for declarant

Signature of declarant or authorized agent

Address of signer, including City, County and state of residence

We, the witnesses, certify that each of us is 18 years of age or older; that we personally witnessed the declarant or a proxy sign this directive; that we are acquainted with the declarant and, if the foregoing was signed by a proxy, also the proxy; that we believe that care and treatment alternatives directed above are in the interest of declarant and what declarant has decided or would probably decide for himself/herself if able to give current directions concerning his care and treatment; that neither of us signed the above directive for or on behalf of the declarant; that we are not related to the declarant by blood or marriage nor are entitled to any portion of declarant's estate according to the laws of intestate succession of this or under any Will or Codicil of the declarant; that we are not agents of any health care facility in which declarant may be a patient at the time of signing this directive.

Witness #1

Witness #2

Signature

Signature

Name (please print)

Name (please print)

Address

Address

City, State, Zip Code

City, State, Zip Code

LIVING WILL

On this _____ day of _____, 20____,

1. I, _____, being of sound mind, hereby willfully and voluntarily make known my desire that my life not be artificially prolonged by life-sustaining procedures except as I may otherwise provide in this directive. I understand that the term “life-sustaining procedure,” as defined by law, I) means any medical procedure or intervention which, when applied to a person who has a terminal condition would, in the judgment of the attending physician serve only to prolong the dying process, ii) does not mean medication, sustenance or medical procedures for providing comfort, care, or for alleviating pain, unless I so specify below.
2. I declare that if at any time I should have an injury, disease or illness, which is certified in writing to be a terminal condition by two physicians who have personally examined me, and in the opinion of those physicians the application of life-sustaining procedures would serve only to unnaturally prolong the moment of my death and to unnaturally postpone or prolong the dying process, I direct that these procedures be withheld or withdrawn and my death be permitted to occur naturally.
3. I expressly intend this directive to be a final expression of my legal right to refuse medical or surgical treatment and to accept the consequences from this refusal, which shall remain in effect notwithstanding my future inability to give current medical directions to treating physicians and other providers of medical services.
4. I understand that the term “life sustaining procedure does not include the administration of medication or sustenance, or the performance of any medical procedure deemed necessary to provide comfort care, or to alleviate pain, except to the extent I specify below that any of these procedures be considered life-sustaining: _____

-continued-

- 5. I reserve the right to give current medical directions to physicians and other providers of medical services so long as I am able, even though these directions may conflict with the above written directive that life-sustaining procedures be withheld or withdrawn.**
- 6. I understand the full import of this directive and declare that I am emotionally and mentally competent to make this directive.**

Declarant Signature

City/County/State of residence

MEMORIALIZATION INFORMATION

INFORMATION FOR _____

Memorial Park / Cemetery Preferred: _____

Address _____

Phone # _____

I Own Prefer

Type of Arrangement: Family Estate Companion Single

Type of Burial Rights: Mausoleum Lawn Crypt Ground Burial Cremation
w/Memorialization

If Owned, Name of Person Who Interment Rights are Deeded to: _____

Legal Description of Burial Rights: _____

Location of Deed: _____

I Own Prefer Vault / Outer Burial Container

Memorialization: Upright Monument Memorial Plaque Bronze Plaque Granite Plaque

Other _____

Inscription: _____

Emblem(s): _____

Family Present During Closing of Property? Yes No

Opening and Closing of Property? Prepaid To be determined

If Cremation, What Type of Disposition? Burial Niche Scattering Garden Cremation Garden

Other: _____

Cremation Memorial Plaque Inscription: _____

Cremation Remains Container: Urn Keepsake Memorial Other

Description: _____

Additional Instructions: _____

SERVICE INFORMATION

INFORMATION FOR _____

The following is an expression of my funeral service decisions.

Funeral home/Mortuary/Crematorium Preferred: _____

Address: _____ Phone #: _____

Place of Service: Funeral Home/Mortuary _____ Church: _____
 Cemetery/Memorial Park Chapel Graveside Memorial Service

Other: _____

Religious Preference: _____ Celebrant/Clergyman: _____

Participating Organizations (military, fraternal, lodge, etc.): _____

Flag: Draped Folded Presented to: _____

Wake/Rosary Service: Public Private None

Viewing: Public Private None

Clothing Preference: From Current Wardrobe New Other _____

Description/Color: _____

Personal Accessories:

Wedding band Stays On or Return to: _____

Eyeglasses Stays On or Return to: _____

Other Stays On or Return to: _____

Floral Preference (type and color preference): _____

Memorial donation may be made to: _____

Music: Organist: _____ Soloist(s): _____

Music Selections: _____

Religious Passages Selected: _____

Eulogy by: _____

Notations for Eulogy: _____

Newspaper Notices (Names of Papers): _____

Casket Open during service Closed during service

Type of Casket: Hardwood Metal Cremation casket Other: _____

Description: _____

WHO TO INFORM AND NOTIFY

The following is a partial list of those persons who must be notified of my passing and/or of my final wishes.

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

Name _____ Address _____ Phone () _____

WILL AND LAST TESTAMENT INFORMATION

Information for _____

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.

I have a Will: Yes No

Date of Will _____

Location of Will _____

Executor/Executrix:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone No.: _____

Prepared by (attorney): _____

Address _____

City _____ State: _____ Zip: _____

Phone No.: _____

WHAT IS AN IRREVOCABLE FUNERAL TRUST?

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

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

It can be a "dollar for dollar" exchange that costs you nothing when you pay for it with one payment. It is often offered at a *discount* that represents an immediate “rate of return” on your money. When you add to this the year after year growth of your money in the fund, it is one of the best things you can do with your final expense and funeral money. But you can also set one up with monthly payments up to ten years, with insurance to cover the balance of the total amount you’ve chosen if you should die prematurely.

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

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

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

Basic Services of Funeral Director & Staff
Other Professional Services
Embalming

Other Care of Deceased
Dressing / Cosmetology Casketing
Funeral Home Facilities and/or Staff Services

Viewing/Visitation
Funeral Service
Memorial Service
Graveside Service
Other Merchandise
Clergy Honorarium
Death Certificates
Musicians
Temporary Marker
Stationery Package
Obituary Notices
Flowers
Clothing
Open/Close
Casket
Alternative Container
Outer Burial Container
Other Services
Transportation Equipment & Driver
Transfer of Deceased
Funeral Vehicle/Hearse
Car/Limousine
Utility/Service Vehicle
Cemetery Charges
Cemetery / Burial Plot

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

You should feel comfortable knowing that insurance companies are rigorously regulated in every state. In order for an insurance company to offer any insurance product or service to the residents of your state, it must pass through an extensive review and examination by a state review board or commission.

The insurance company must have sufficient reserve funds to be certain that they can deliver on their promise to pay the benefit when that time arrives. Only then does it receive a license to do business in that state. Only then can the Irrevocable Funeral Trust be offered to you through a licensed agent. And, if the insurance company wants to offer the product or service in other states, it must pass through a similar regulatory process in those states as well. National Guardian Life is one of a few select companies that has met all the requirements.

Only agents licensed to sell life insurance products in your state can legally offer Irrevocable Funeral Trusts. Licensed agents must pass an equally rigorous review and examination rendered by state examiners in every state in which they want to offer any insurance product or service. Speak only with an insurance agent who is also licensed to sell pre-need funeral arrangements or who specializes in final expense. Life insurance agents who specialize in other products or who are “general” agents will not be able to serve you well and will probably only be able to set up a final expense life insurance plan—which is not the same thing as an irrevocable funeral trust. The agent should have a thorough understanding of the funeral and burial industry.

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

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

Differences between an Irrevocable and a Revocable Trust

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

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

government, they are now subject to the "spend down" rules imposed by all states before providing free nursing home care.

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

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

WHY YOU SHOULDN'T MAKE FUNERAL PLANS "IRREVOCABLE" TO A FUNERAL HOME

For a funeral plan that is not an "irrevocable funeral trust," the beneficiary is usually the funeral home "as their interest may appear." This means that so long as you use the money in that plan (from the funding insurance company) at that particular facility are they entitled to the money. They may not have claim to all of it, as sometimes extra money is incorporated to cover death-related expense they cannot provide, but they usually have first claim. If, however, you choose to use another facility, say because you move or have decided you want to be cremated, the funeral home has no claim upon your money. But they most likely have a complete claim if you have made that funeral plan "irrevocable" to that funeral home.

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

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

HOW TO PREPARE A WILL AND LAST TESTAMENT WITHOUT A LAWYER FOR UNDER \$50.00

A Utah Will

A will, also called a "last will and testament," can help you protect your family and your property. You can use a will:

- To leave your property to people or organizations

- To name a personal guardian to care for your minor children
- To name a trusted person to manage property you leave to minor children, and
- To name a personal representative, the person who makes sure that the terms of your will are carried out.

What happens if I die without a written will?

In Utah, if you die without a written will, your property will be distributed according to "intestacy" laws of the state. Utah's intestacy law gives your property to your closest relatives, beginning with your spouse and children. If you have neither a spouse nor children, your grandchildren or your parents will get your property. This list continues with increasingly distant relatives, including siblings, grandparents, aunts and uncles, cousins, and your spouse's relatives. If the court exhausts this list to find that you have no living relatives by blood or marriage, the state will take your property.

Do I need a lawyer to make a will in Utah?

No. You can make your own will in Utah, using do-it-yourself will software or online programs. However, you may want to consult a lawyer in some situations. For example, if you think that your will might be contested or if you want to disinherit your spouse, you should talk with an attorney. Will-making products tell you when it's wise to seek a lawyer's advice.

What are the requirements for signing a will in Utah?

To finalize your will in Utah:

- You must sign your written will in front of two witnesses, and
- Your witnesses must sign your will.

Do I need to have my will notarized?

No, in Utah, you do not need to notarize your will to make it legal.

However, Utah allows you to make your will "self-proving" and you'll need to go to a notary if you want to do that. A self-proving will speeds up probate because the court can accept the will without contacting the witnesses who signed it.

To make your will self-proving you and your witnesses will go to the notary and sign an affidavit that proves who you are and that each of you knew you were signing the will.

Should I use a will to name a personal representative?

Yes. In Utah, you can use your will to name a personal representative who will ensure that the provisions in your will are carried out after your death. If you don't name a personal representative, the probate court will appoint someone to take on the job of winding up your estate.

Summary of Utah's Will Requirements:

- Minimum Age to Make a Will 18

- **Written Document Required - Yes**
- **Nuncupative Wills (Oral) - No**
- **Holographic Wills (Hand-Written, Unwitnessed) - Yes**
- **Number of Witnesses Required - 2**
- **Self-Proving Affidavit - Allowed**
- **Statutory Form for Self-Proving Affidavit - Yes**

Statutes Governing Utah's Will Requirements:

Who may make will

**An individual 18 or more years of age who is of sound mind may make a will.
Utah Code, 75-2-501**

Execution -- Witnessed wills -- Holographic wills

(1) Except as provided in Subsection (2) and in Sections 75-2-503, 75-2-506, and 75-2-513, a will shall be:

(a) in writing;

(b) signed by the testator or in the testator's name by some other individual in the testator's conscious presence and by the testator's direction; and

(c) signed by at least two individuals, each of whom signed within a reasonable time after he witnessed either the signing of the will as described in Subsection (1)(b) or the testator's acknowledgment of that signature or acknowledgment of the will.

(2) A will that does not comply with Subsection (1) is valid as a holographic will, whether or not witnessed, if the signature and material portions of the document are in the testator's handwriting.

(3) Intent that the document constitutes the testator's will can be established by extrinsic evidence, including, for holographic wills, portions of the document that are not in the testator's handwriting.

Utah Code, 75-2-502

Writings intended as wills

Although a document or writing added upon a document was not executed in compliance with Section 75-2-502, the document or writing is treated as if it had been executed in compliance with that section if the proponent of the document or writing establishes by clear and convincing evidence that the decedent intended the document or writing to constitute:

(1) the decedent's will;

(2) a partial or complete revocation of the will;

(3) an addition to or an alteration of the will; or

(4) a partial or complete revival of his formerly revoked will or of a formerly revoked portion of the will.

Utah Code, 75-2-503

Self-proved will

(1) A will may be simultaneously executed, attested, and made self-proved, by acknowledgment thereof by the testator and affidavits of the witnesses, each made before an officer authorized to administer oaths under the laws of the state in which execution occurs, whether or not that

officer is also a witness to the will, and evidenced by the officer's certificate, under official seal, in substantially the following form:

I, _____, the testator, sign my name to this instrument this ____ day of _____, and being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as my will and that I sign it willingly (or willingly direct another to sign for me), that I execute it as my free and voluntary act for the purposes therein expressed, and that I am 18 years of age or older, of sound mind, and under no constraint or undue influence.

Testator

We, _____, _____, the witnesses, sign our names to this instrument, being first duly sworn, and do hereby declare to the undersigned authority that the testator signs and executes this instrument as [his] [her] will and that [he] [she] signs it willingly (or willingly directs another to sign for [him] [her]), and that each of us, in the presence and hearing of the testator, hereby signs this will as witness to the testator's signing, and that to the best of our knowledge the testator is 18 years of age or older, of sound mind, and under no constraint or undue influence.

Witness

Witness

State of _____
County of _____

Subscribed, sworn to and acknowledged before me by _____, the testator, and subscribed and sworn to before me by _____, and _____, witnesses, this ____ day of _____.

(Signed) _____
(Official capacity of officer)

(2) An attested will may be made self-proved at any time after its execution by the acknowledgment thereof by the testator and the affidavits of the witnesses, each made before an officer authorized to administer oaths under the laws of the state in which the acknowledgment occurs and evidenced by the officer's certificate, under the official seal, attached or annexed to the will in substantially the following form:

State of _____
County of _____

We, _____, _____, and _____, the testator and the witnesses, respectively, whose names are signed to the attached or foregoing instrument, being first duly sworn, do hereby declare to the undersigned authority that the testator signed and executed the instrument as the testator's will and that [he] [she] had signed willingly (or willingly directed another to sign for [him] [her]), and that [he] [she] executed it as [his] [her] free and voluntary act for the purposes therein expressed, and that each of the witnesses, in the presence and hearing of the testator, signed the will as witness and that to the best of [his] [her] knowledge the testator was at that time eighteen years or age or older, of sound mind, and under no constraint or undue influence.

Testator

Witness

Witness

Subscribed, sworn to, and acknowledged before me by _____, the testator, and subscribed and sworn to before me by _____, and _____, witnesses, this ____ day of _____.

(Signed) _____
(Official capacity of officer)

(3) A signature affixed to a self-proving affidavit attached to a will is considered a signature affixed to the will, if necessary to prove the will's due execution.

(4) The notarization of will provisions of this section preempt conflicting provisions in other sections of the Utah Code whether the will was executed prior to or after July 1, 1998.

Utah Code, 75-2-504

Who may witness

(1) An individual generally competent to be a witness may act as a witness to a will.

(2) The signing of a will by an interested witness does not invalidate the will or any provision of it.

Utah Code, 75-2-505

Choice of law as to execution

A written will is valid if executed in compliance with Section 75-2-502 or 75-2-503 or if its execution complies with the law at the time of execution of the place where the will is executed, or of the law of the place where at the time of execution or at the time of death the testator is domiciled, has a place of abode, or is a national.

Utah Code, 75-2-506

You can prepare your own will for under \$50.00—without a lawyer. Go to the following Web sites to find a will form to match your situation:

https://www.rocketlawyer.com/secure/interview/new.aspx?id=1719&utm_source=103&try=1&v=3&state=Utah&qclid=CPbNn7-c5rMCFWrZQgodGCMAxw

http://www.totallegal.com/Wills.asp?src=g2uta&qclid=C16_84me5rMCFaN_Qgod01sAhg

<http://livingtrustnetwork.com/estate-planning-center/last-will-and-testament/requirements-for-a-will/utah.html>

<http://www.nolo.com/legal-encyclopedia/utah-make-will-32053.htm>

(Highlight each Web address separately. Then use Ctrl-C or “Copy” to put it on the clipboard. Then use Ctrl-V or “Paste” to plug it into your browser).

Holographic Wills

Holographic wills are written totally in your own handwriting and cannot be witnessed. They must be signed and dated and cannot contain any other marks except your writing. It is usually not the formal will you leave, but it is more often used to decide the details of who gets smaller

items of value or other personal property you may own. But it could be accepted as your only will if you have done nothing else. Otherwise, with no written will of any kind, you have died “intestate,” i.e., without a valid will. But a holographic will is better than nothing. It can be replaced later by another typewritten will with witnesses, or it can be added upon with another will—so long as the separate wills do not contradict each other in any way.

Here’s an example of how a holographic will could be written:

Harry Smith Will

- 1. To my son James I give my remaining two cemetery plots at Wasatch View Memorial Park, which also includes two uninstalled paid for burial vaults.**
- 2. To my daughter Janet I give my collection of mechanical and carpentry tools.**
- 3. To my good friend Alvin, I give my Monopoly game.**
- 4. To my brother Edward I give my 1969 Ford Mustang convertible, which Dad gave me as a birthday present in 1980.**

Harry L. Smith

Dated: January 11, 2012

Self-proving Will

A will that is notarized is a self-proving will. It must be witnessed. The signatures of the witnesses are what is being notarized, not the signature of the person making the will. If a self-proving will is taken to court, the judge will not have to make the witnesses testify that they acted as witnesses. Their notarized signatures are all that is required.

Personal Representatives

If you have minor children or an incompetent family member, your will should name a personal representative and a guardian/conservator. A personal representative is the person who does the work of seeing that the requirements of the will are carried out after you die. A guardian is the person who has legal control of a minor or incompetent person. A conservator is the person who controls the money and property of a minor or incompetent person.

Where to Keep Your Will

The originally signed copy of your will needs to be kept in a place your family can get to if you die. Some people keep their wills in a safety deposit box, but that makes it harder for your family to get to after you die. A filing cabinet or a strong box at home are better places. If you don’t use an attorney, keep a second signed copy in a safe place.

If You Use an Attorney For Your Will

If you use an attorney to prepare your will, you should insist on having an originally signed copy. It is your will, not the attorney’s. Be sure to tell your family where you keep your will. The lawyer

may also keep an originally signed copy. If you revoke (cancel) the will, simply write the lawyer and tell him to destroy his copy.

HOW TO DO A SURVEY OF FUNERAL HOMES

To be able to make the right decision about which funeral home or funeral service provider to use for yourself or anyone else, you must do some kind of *survey*. And the more extensive the survey is the better. This means: 1) establishing criteria by which to judge a funeral service operation; and 2) contacting more than just a few to compare and contrast. This is very easy to do. All you need is a phone directory and some paper to write on.

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

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

To give an example of how this all fits together, I did a survey in December of 2012 of about 20 funeral service operations in the Salt Lake area. The most expensive operation of all, which charged over \$6,000 for a funeral service alone with no casket included in the price, had the highest turnover of employees and was owned by a conglomerate based in Texas. This, to me, did not represent the best value for a family's money.

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 funeral homes that have been in business for decades raise prices along with everyone else to the same outrageous levels. Fortunately, not every privately owned funeral home follows suit. I have found many funeral homes that have been in business a long time, family-owned, who have outstanding reputations, that charge \$1,000-\$2,000 *less* for the same packages of goods and services.

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

The following is what a "traditional funeral service" includes, usually at one package price. A majority of funeral homes charge the same price even if you use your own church, but others give a discount for using a building of your own. If saving money is meaningful to you, find out which operations give you the discount. You can bypass those that don't. If they charge the same whether you use their building or another, find out which quality funeral homes give the best price. That's all there is to it. Getting the best value for your money is not that complicated.

REMEMBRANCE IN OUR CHAPEL OR OTHER LOCATION

Professional Services.....	\$1900.00
Embalming.....	\$575.00
Dressing, cosmetizing, casketing.....	\$220.00
Evening gathering (two hours).....	\$200.00
Gathering one hour prior to services.....	\$100.00
Use of facilities and staff services in Our Chapel or other facility.....	\$400.00
Transfer of remains into our care.....	\$300.00
Funeral Coach.....	\$150.00
Utility Vehicle.....	\$150.00
Total.....	\$3,995.00

If cremation is to follow a Cremation fee of \$250.00 will be added.

The above package turned out in my survey to be the “average,” but it was not the best value for the money. I found at least four or five other providers who charged between \$1,000 to \$2,000 less than this, with no sacrifices necessary.

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

I found in my survey that you can use your church for a full traditional service with a viewing and everything shown in the above list, have a high quality casket, and pre-fund the plan on reasonable terms for less than \$5,000. To find out if this is true or not, conduct your own survey.

WHAT IS A SINGLE PREMIUM DEFERRED ANNUITY?

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

When funds are invested in any annuity, gains year after year are earned “tax-deferred.” This means there is no tax due until it is time to withdraw funds. Since gains are usually compounded year after year, this can be a powerful incentive to invest in annuities. With a

single sum, the investment grows more quickly than if you were to invest in an annuity with monthly or other periodic payments.

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

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

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

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

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

FINANCIAL INFORMATION

Information for: _____

Bank: _____ Branch _____

Account Type: Checking#: _____ Savings# _____

Bank: _____ Branch _____

Account Type: Checking#: _____ Savings# _____

Bank: _____ Branch _____

Account Type: Checking#: _____ Savings# _____

Bank: _____ Branch _____

Account Type: Checking#: _____ Savings# _____

Credit Cards

Visa Mastercard Amer. Express Discover Other: _____

Account Type: Checking#: _____ Savings# _____

Visa Mastercard Amer. Express Discover Other: _____

Account Type: Checking#: _____ Savings# _____

Visa Mastercard Amer. Express Discover Other: _____

Account Type: Checking#: _____ Savings# _____

Visa Mastercard Amer. Express Discover Other: _____

Account Type: Checking#: _____ Savings# _____

Visa Mastercard Amer. Express Discover Other: _____

INSURANCE & REAL ESTATE HOLDINGS

Information for: _____

Location of Policy/Policies _____

Type: ___ *Term* ___ *Whole Life* ___ *Universal* ___ *Group* ___ *Other* _____

Name of Company: _____ **Policy #:** _____

Beneficiary _____

Type: ___ *Term* ___ *Whole Life* ___ *Universal* ___ *Group* ___ *Other* _____

Name of Company: _____ **Policy #:** _____

Beneficiary _____

Type: ___ *Term* ___ *Whole Life* ___ *Universal* ___ *Group* ___ *Other* _____

Name of Company: _____ **Policy #:** _____

Beneficiary _____

Type: ___ *Term* ___ *Whole Life* ___ *Universal* ___ *Group* ___ *Other* _____

Name of Company: _____ **Policy #:** _____

Beneficiary _____

Real Estate Holdings

Description: _____

Address: _____

Deed Location: _____

Description: _____

Address: _____

Deed Location: _____

OBITUARY INFORMATION

Biographical Sketch For _____

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

Early childhood and upbringing: _____

Adolescent years: _____

Early adulthood: _____

My proudest family moments: _____

My proudest career accomplishments: _____

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

Additional Information:

Photo Details:

Federal Trade Commission “Funeral Rule” Text. The legislative intent of the Funeral Rule, adopted in 1984, was to regulate funeral homes and ensure that consumers would be given the information necessary to make informed decisions before making funeral arrangements. Read as much of this as you can if you wish to be an informed consumer.

PART 453—FUNERAL INDUSTRY PRACTICES

Sec.

453.1 Definitions.

453.2 Price disclosures.

453.3 Misrepresentations.

453.4 Required purchase of funeral goods or funeral services.

453.5 Services provided without prior approval.

453.6 Retention of documents.

453.7 Comprehension of disclosures.

453.8 Declaration of intent.

453.9 State exemptions.

AUTHORITY: 15 U.S.C. 57a(a); 15 U.S.C. 46(g); 5 U.S.C. 552.

SOURCE: 59 FR 1611, Jan. 11, 1994, unless otherwise noted.

§ 453.1 Definitions.

(a) *Alternative container.* An “alternative container” is an unfinished wood box or other non-metal receptacle or enclosure, without ornamentation or a fixed interior lining, which is designed for the encasement of human remains and which is made of fiberboard, pressed-wood, composition materials (with or without an outside covering) or like materials.

(b) *Cash advance item.* A “cash advance item” is any item of service or merchandise described to a purchaser as a “cash advance,” “accommodation,” “cash disbursement,” or similar term. A cash advance item is also any item obtained from a third party and paid for by the funeral provider on the purchaser’s behalf. Cash advance items may include, but are not limited to: cemetery or crematory services; pallbearers; public transportation; clergy honoraria; flowers; musicians or singers; nurses; obituary notices; gratuities and death certificates.

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(c) *Casket.* A “casket” is a rigid container which is designed for the encasement of human remains and which is usually constructed of wood, metal, fiberglass, plastic, or like material, and ornamented and lined with fabric.

(d) *Commission.* “Commission” refers to the Federal Trade Commission.

(e) *Cremation.* “Cremation” is a heating process which incinerates human remains.

(f) *Crematory.* A “crematory” is any person, partnership or corporation that performs cremation and sells funeral goods.

(g) *Direct cremation.* A “direct cremation” is a disposition of human remains by cremation, without formal viewing, visitation, or ceremony with the body present.

(h) *Funeral goods.* “Funeral goods” are the goods which are sold or offered for sale directly to the public for use in connection with funeral services.

(i) *Funeral provider.* A “funeral provider” is any person, partnership or corporation that sells or offers to sell funeral goods and funeral services to the public.

(j) *Funeral services.* “Funeral services” are any services which may be used to:

(1) Care for and prepare deceased human bodies for burial, cremation or other final disposition; and

(2) arrange, supervise or conduct the funeral ceremony or the final disposition of deceased human bodies.

(k) *Immediate burial.* An “immediate burial” is a disposition of human remains by burial, without formal viewing, visitation, or ceremony with the body present, except for a graveside

service.

(l) *Memorial service.* A “memorial service” is a ceremony commemorating the deceased without the body present.

(m) *Funeral ceremony.* A “funeral ceremony” is a service commemorating the deceased with the body present.

(n) *Outer burial container.* An “outer burial container” is any container which is designed for placement in the grave around the casket including, but not limited to, containers commonly known as burial vaults, grave boxes, and grave liners.

(o) *Person.* A “person” is any individual, partnership, corporation, association, government or governmental subdivision or agency, or other entity.

(p) *Services of funeral director and staff.* The “services of funeral director and staff” are the basic services, not to be included in prices of other categories in § 453.2(b)(4), that are furnished by a funeral provider in arranging any funeral, such as conducting the arrangements conference, planning the funeral, obtaining necessary permits, and placing obituary notices.

§ 453.2 Price disclosures.

(a) *Unfair or deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is an unfair or deceptive act or practice for a funeral provider to fail to furnish accurate price information disclosing the cost to the purchaser for each of the specific funeral goods and funeral services used in connection with the disposition of deceased human bodies, including at least the price of embalming, transportation of remains, use of facilities, caskets, outer burial containers, immediate burials, or direct cremations, to persons inquiring about the purchase of funerals. Any funeral provider who complies with the preventive requirements in paragraph (b) of this section is not engaged in the unfair or deceptive acts or practices defined here.

(b) *Preventive requirements.* To prevent these unfair or deceptive acts or practices, as well as the unfair or deceptive acts or practices defined in § 453.4(b)(1), funeral providers must:

(1) *Telephone price disclosure.* Tell persons who ask by telephone about the funeral provider’s offerings or prices any accurate information from the price lists described in paragraphs (b)(2) through (4) of this section and any other readily available information that reasonably answers the question.

(2) *Casket price list.* (i) Give a printed or typewritten price list to people who inquire in person about the offerings or prices of caskets or alternative containers. The funeral provider must offer the list upon beginning discussion of, but in any event before showing caskets. The list must contain at least the

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retail prices of all caskets and alternative containers offered which do not require special ordering, enough information to identify each, and the effective date for the price list. In lieu of a written list, other formats, such as notebooks, brochures, or charts may be used if they contain the same information as would the printed or typewritten list, and display it in a clear and conspicuous manner. Provided, however, that funeral providers do not have to make a casket price list available if the funeral providers place on the general price list, specified in paragraph (b)(4) of this section, the information required by this paragraph.

(ii) Place on the list, however produced, the name of the funeral provider’s place of business and a caption describing the list as a “casket price list.”

(3) *Outer burial container price list.* (i) Give a printed or typewritten price list to persons who inquire in person about outer burial container offerings or prices. The funeral provider must offer the list upon beginning discussion of,

but in any event before showing the containers. The list must contain at least the retail prices of all outer burial containers offered which do not require special ordering, enough information to identify each container, and the effective date for the prices listed. In lieu of a written list, the funeral provider may use other formats, such as notebooks, brochures, or charts, if they contain the same information as the printed or typewritten list, and display it in a clear and conspicuous manner. Provided, however, that funeral providers do not have to make an outer burial container price list available if the funeral providers place on the general price list, specified in paragraph (b)(4) of this section, the information required by this paragraph.

(ii) Place on the list, however produced, the name of the funeral provider's place of business and a caption describing the list as an "outer burial container price list."

(4) *General price list.* (i)(A) Give a printed or typewritten price list for retention to persons who inquire in person about the funeral goods, funeral services or prices of funeral goods or services offered by the funeral provider. The funeral provider must give the list upon beginning discussion of any of the following:

(1) The prices of funeral goods or funeral services;

(2) The overall type of funeral service or disposition; or

(3) Specific funeral goods or funeral services offered by the funeral provider.

(B) The requirement in paragraph (b)(4)(i)(A) of this section applies whether the discussion takes place in the funeral home or elsewhere. Provided, however, that when the deceased is removed for transportation to the funeral home, an in-person request at that time for authorization to embalm, required by § 453.5(a)(2), does not, by itself, trigger the requirement to offer the general price list if the provider in

seeking prior embalming approval discloses that embalming is not required by law except in certain special cases, if any. Any other discussion during that time about prices or the selection of funeral goods or services triggers the requirement under paragraph (b)(4)(i)(A) of this section to give consumers a general price list.

(C) The list required in paragraph (b)(4)(i)(A) of this section must contain at least the following information:

(1) The name, address, and telephone number of the funeral provider's place of business;

(2) A caption describing the list as a "general price list"; and

(3) The effective date for the price list;

(ii) Include on the price list, in any order, the retail prices (expressed either as the flat fee, or as the price per hour, mile or other unit of computation) and the other information specified below for at least each of the following items, if offered for sale:

(A) Forwarding of remains to another funeral home, together with a list of the services provided for any quoted price;

(B) Receiving remains from another funeral home, together with a list of the services provided for any quoted price;

(C) The price range for the direct cremations offered by the funeral provider, together with:

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(1) A separate price for a direct cremation where the purchaser provides the container;

(2) Separate prices for each direct cremation offered including an alternative container; and

(3) A description of the services and container (where applicable), included in each price;

(D) The price range for the immediate burials offered by the funeral provider, together with:

- (I) A separate price for an immediate burial where the purchaser provides the casket;
- (2) Separate prices for each immediate burial offered including a casket or alternative container; and
- (3) A description of the services and container (where applicable) included in that price;
- (E) Transfer of remains to funeral home;
- (F) Embalming;
- (G) Other preparation of the body;
- (H) Use of facilities and staff for viewing;
- (I) Use of facilities and staff for funeral ceremony;
- (J) Use of facilities and staff for memorial service;
- (K) Use of equipment and staff for graveside service;
- (L) Hearse; and
- (M) Limousine.
- (iii) Include on the price list, in any order, the following information:
 - (A) Either of the following:
 - (I) The price range for the caskets offered by the funeral provider, together with the statement: “A complete price list will be provided at the funeral home.”; or
 - (2) The prices of individual caskets, disclosed in the manner specified by paragraph (b)(2)(i) of this section; and
 - (B) Either of the following:
 - (I) The price range for the outer burial containers offered by the funeral provider, together with the statement: “A complete price list will be provided at the funeral home.”; or
 - (2) The prices of individual outer burial containers, disclosed in the manner specified by paragraph (b)(3)(i) of this section; and
 - (C) Either of the following:
 - (I) The price for the basic services of funeral director and staff, together with a list of the principal basic services provided for any quoted price and, if the charge cannot be declined by the purchaser, the statement: “This fee for

our basic services will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)”. If the charge cannot be declined by the purchaser, the quoted price shall include all charges for the recovery of unallocated funeral provider overhead, and funeral providers may include in the required disclosure the phrase “and overhead” after the word “services”; or

(2) The following statement: “Please note that a fee of (*specify dollar amount*) for the use of our basic services is included in the price of our caskets. This same fee shall be added to the total cost of your funeral arrangements if you provide the casket. Our services include (*specify*).” The fee shall include all charges for the recovery of unallocated funeral provider overhead, and funeral providers may include in the required disclosure the phrase “and overhead” after the word “services.” The statement must be placed on the general price list together with the casket price range, required by paragraph (b)(4)(iii)(A)(I) of this section, or together with the prices of individual caskets, required by (b)(4)(iii)(A)(2) of this section.

(iv) The services fee permitted by § 453.2(b)(4)(iii)(C)(I) or (C)(2) is the only funeral provider fee for services, facilities or unallocated overhead permitted by this part to be non-declinable, unless otherwise required by law.

(5) *Statement of funeral goods and services selected.* (i) Give an itemized written statement for retention to each person who arranges a funeral or other disposition of human remains, at the conclusion of the discussion of arrangements. The statement must list at least the following information:

- (A) The funeral goods and funeral services selected by that person and the prices to be paid for each of them;
- (B) Specifically itemized cash advance

items. (These prices must be given to the extent then known or reasonably ascertainable. If the prices are not known or reasonably ascertainable, 442

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a good faith estimate shall be given and a written statement of the actual charges shall be provided before the final bill is paid.); and

(C) The total cost of the goods and services selected.

(ii) The information required by this paragraph (b)(5) may be included on any contract, statement, or other document which the funeral provider would otherwise provide at the conclusion of discussion of arrangements.

(6) *Other pricing methods.* Funeral providers may give persons any other price information, in any other format, in addition to that required by § 453.2(b)(2), (3), and (4) so long as the statement required by § 453.2(b)(5) is given when required by the rule.

§ 453.3 Misrepresentations.

(a) *Embalming provisions.* (1) *Deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is a deceptive act or practice for a funeral provider to:

(i) Represent that state or local law requires that a deceased person be embalmed when such is not the case;

(ii) Fail to disclose that embalming is not required by law except in certain special cases, if any.

(2) *Preventive requirements.* To prevent these deceptive acts or practices, as well as the unfair or deceptive acts or practices defined in §§ 453.4(b)(1) and 453.5(2), funeral providers must:

(i) Not represent that a deceased person is required to be embalmed for:

(A) Direct cremation;

(B) Immediate burial; or

(C) A closed casket funeral without viewing or visitation when refrigeration is available and when state or local law does not require embalming; and

(ii) Place the following disclosure on the general price list, required by § 453.2(b)(4), in immediate conjunction with the price shown for embalming: “Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.” The phrase “except in certain special cases” need not be included in this disclosure if state or local law in the area(s) where the provider does business does not require embalming under any circumstances.

(b) *Casket for cremation provisions—*(1) *Deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is a deceptive act or practice for a funeral provider to:

(i) Represent that state or local law requires a casket for direct cremations;

(ii) Represent that a casket is required for direct cremations.

(2) *Preventive requirements.* To prevent these deceptive acts or practices, as well as the unfair or deceptive acts or practices defined in § 453.4(a)(1), funeral providers must place the following disclosure in immediate conjunction with the price range shown for direct cremations:

“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 (specify containers).” This disclosure only has to be placed on the general price list if the funeral provider arranges direct cremations.

(c) *Outer burial container provisions—*

(1) *Deceptive acts or practices.* In selling or offering to sell funeral goods and funeral services to the public, it is a deceptive

act or practice for a funeral provider to:

(i) Represent that state or local laws or regulations, or particular cemeteries, require outer burial containers when such is not the case;

(ii) Fail to disclose to persons arranging funerals that state law does not require the purchase of an outer burial container.

(2) *Preventive requirement.* To prevent these deceptive acts or practices, funeral providers must place the following disclosure on the outer burial container price list, required by § 453.2(b)(3)(i), or, if the prices of outer burial containers are listed on the general price list, required by § 453.2(b)(4), in immediate conjunction with those prices: “In most areas of the country, state or local law does not require that

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you buy a container to surround the casket in the grave. However, many cemeteries require that you have such a container so that the grave will not sink in. Either a grave liner or a burial vault will satisfy these requirements.” The phrase “in most areas of the country” need not be included in this disclosure if state or local law in the area(s) where the provider does business does not require a container to surround the casket in the grave.

(d) *General provisions on legal and cemetery requirements—(1) Deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is a deceptive act or practice for funeral providers to represent that federal, state, or local laws, or particular cemeteries or crematories, require the purchase of any funeral goods or funeral services when such is not the case.

(2) *Preventive requirements.* To prevent these deceptive acts or practices, as well as the deceptive acts or practices identified in §§ 453.3(a)(1), 453.3(b)(1), and 453.3(c)(1), funeral providers must

identify and briefly describe in writing on the statement of funeral goods and services selected (required by § 453.2(b)(5)) any legal, cemetery, or crematory requirement which the funeral provider represents to persons as compelling the purchase of funeral goods or funeral services for the funeral which that person is arranging.

(e) *Provisions on preservative and protective value claims.* In selling or offering to sell funeral goods or funeral services to the public, it is a deceptive act or practice for a funeral provider to:

(1) Represent that funeral goods or funeral services will delay the natural decomposition of human remains for a long-term or indefinite time;

(2) Represent that funeral goods have protective features or will protect the body from gravesite substances, when such is not the case.

(f) *Cash advance provisions—(1) Deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is a deceptive act or practice for a funeral provider to:

(i) Represent that the price charged for a cash advance item is the same as the cost to the funeral provider for the item when such is not the case;

(ii) Fail to disclose to persons arranging funerals that the price being charged for a cash advance item is not the same as the cost to the funeral provider for the item when such is the case.

(2) *Preventive requirements.* To prevent these deceptive acts or practices, funeral providers must place the following sentence in the itemized statement of funeral goods and services selected, in immediate conjunction with the list of itemized cash advance items required by § 453.2(b)(5)(i)(B): “We charge you for our services in obtaining: (specify cash advance items),” if the funeral provider makes a charge upon, or receives and retains a rebate, commission

or trade or volume discount upon a cash advance item.

§ 453.4 Required purchase of funeral goods or funeral services.

(a) *Casket for cremation provisions*—(1) *Unfair or deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is an unfair or deceptive act or practice for a funeral provider, or a crematory, to require that a casket be purchased for direct cremation.

(2) *Preventive requirement.* To prevent this unfair or deceptive act or practice, funeral providers must make an alternative container available for direct cremations, if they arrange direct cremations.

(b) *Other required purchases of funeral goods or funeral services*—(1) *Unfair or deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services, it is an unfair or deceptive act or practice for a funeral provider to:

- (i) Condition the furnishing of any funeral good or funeral service to a person arranging a funeral upon the purchase of any other funeral good or funeral service, except as required by law or as otherwise permitted by this part;
- (ii) Charge any fee as a condition to furnishing any funeral goods or funeral services to a person arranging a funeral, other than the fees for: (1) Services of funeral director and staff, permitted by § 453.2(b)(4)(iii)(C); (2) other funeral services and funeral goods selected by the purchaser; and (3) other

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§ 453.5 16 CFR Ch. I (1–1–99 Edition) funeral goods or services required to be purchased, as explained on the itemized statement in accordance with § 453.3(d)(2).

(2) *Preventive requirements.* (i) To prevent these unfair or deceptive acts or practices, funeral providers must: (A) Place the following disclosure in the general price list, immediately above the prices required by § 453.2(b)(4) (ii) and (iii): “The goods and services shown below are those we can provide

to our customers. You may choose only the items you desire. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.” Provided, however, that if the charge for “services of funeral director and staff” cannot be declined by the purchaser, the statement shall include the sentence: “However, any funeral arrangements you select will include a charge for our basic services” between the second and third sentences of the statement specified above herein. The statement may include the phrase “and overhead” after the word “services” if the fee includes a charge for the recovery of unallocated funeral provider overhead;

(B) Place the following disclosure in the statement of funeral goods and services selected, required by § 453.2(b)(5)(i): “Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below.”

(ii) A funeral provider shall not violate this section by failing to comply with a request for a combination of goods or services which would be impossible, impractical, or excessively burdensome to provide.

§ 453.5 Services provided without prior approval.

(a) *Unfair or deceptive acts or practices.* In selling or offering to sell funeral goods or funeral services to the public, it is an unfair or deceptive act or practice for any provider to embalm a deceased human body for a fee unless:

- (1) State or local law or regulation requires embalming in the particular circumstances regardless of any funeral choice which the family might make; or
- (2) Prior approval for embalming (expressly so described) has been obtained

from a family member or other authorized person; or

(3) The funeral provider is unable to contact a family member or other authorized person after exercising due diligence, has no reason to believe the family does not want embalming performed, and obtains subsequent approval for embalming already performed (expressly so described). In seeking approval, the funeral provider must disclose that a fee will be charged if the family selects a funeral which requires embalming, such as a funeral with viewing, and that no fee will be charged if the family selects a service which does not require embalming, such as direct cremation or immediate burial.

(b) *Preventive requirement.* To prevent these unfair or deceptive acts or practices, funeral providers must include on the itemized statement of funeral goods and services selected, required by § 453.2(b)(5), the statement: “If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve if you selected arrangements such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.”

§ 453.6 Retention of documents.

To prevent the unfair or deceptive acts or practices specified in §§ 453.2 and 453.3 of this rule, funeral providers must retain and make available for inspection by Commission officials true and accurate copies of the price lists specified in §§ 453.2(b) (2) through (4), as applicable, for at least one year after the date of their last distribution to customers, and a copy of each statement of funeral goods and services selected, as required by § 453.2(b)(5), for at least one year from the date of the arrangements conference.

§ 453.7 Comprehension of disclosures.

To prevent the unfair or deceptive

acts or practices specified in §§ 453.2 445

Federal Trade Commission § 455.1 through 453.5, funeral providers must make all disclosures required by those sections in a clear and conspicuous manner. Providers shall not include in the casket, outer burial container, and general price lists, required by §§ 453.2(b)(2)–(4), any statement or information that alters or contradicts the information required by this part to be included in those lists.

§ 453.8 Declaration of intent.

(a) Except as otherwise provided in § 453.2(a), it is a violation of this rule to engage in any unfair or deceptive acts or practices specified in this rule, or to fail to comply with any of the preventive requirements specified in this rule;

(b) The provisions of this rule are separate and severable from one another.

If any provision is determined to be invalid, it is the Commission’s intention that the remaining provisions shall continue in effect.

(c) This rule shall not apply to the business of insurance or to acts in the conduct thereof.

§ 453.9 State exemptions.

If, upon application to the Commission by an appropriate state agency, the Commission determines that:

(a) There is a state requirement in effect which applies to any transaction to which this rule applies; and

(b) That state requirement affords an overall level of protection to consumers which is as great as, or greater than, the protection afforded by this rule; then the Commission’s rule will not be in effect in that state to the extent specified by the Commission in its determination, for as long as the State administers and enforces effectively the state requirement.

GLOSSARY OF FINAL EXPENSE TERMS

ADVANCE DIRECTIVE: A class of documents, such as living wills and final wishes outlines, that allow individuals to specify in advance what care they desire. They only go into effect if the person lacks the capacity to make valid decisions at the time they are necessary.

ANATOMICAL GIFT: An organ, body part or the entire body from a deceased person donated for the use of others.

ARRANGEMENT CONFERENCE: The initial meeting between the funeral director and those wanting to purchase his services.

ASHES: Normally referring to the remains after cremation, they are purified human skeletal remains or fragments. Three to eight pounds for the average adult. Also “cremains.”

AUTOPSY: The medical examination of a corpse, usually done to ascertain cause of death.

BODY: Corpse.

BURIAL-TRANSIT PERMIT: A combined permit allowing cremation, burial or transportation of the body. These may be separate forms also.

CALL: Word used in death industry for funeral.

CASE: Word used in death industry for funeral.

CASKET: Rigid, rectangular receptacle to house a body, usually made of metal, wood, fiberboard or cardboard. Caskets are usually designed for burial in the ground, but some are designed to be cremated along with the body. Caskets are also used for mausoleum entombment. They may also be rented for purposes of viewings and services and then returned to the funeral service provider. (See and compare with “COFFIN”.)

CEMETERY: A site dedicated to the burial of human remains.

CERTIFICATE OF DISPOSITION: A burial/cremation permit issued by a local government.

COFFIN: Eight-sided burial receptacle shaped to fit the human body. Not commonly used in the United States.

COLUMBARIUM: Structure or array of monuments containing memorial niches for cremated remains. In modern structures, they are faced with marble, bronze, or protective glass. Niches may be part of an indoor, walk-in mausoleum or they may be stand alone structures.

CONTINGENCIES: Miscellaneous expenses at the time of death that are most often not guaranteed by contract in pre-need planning, such as obituaries, taxes, labor of burying or vault entombment, death certificates, permits, etc. They are paid for at the time of need at current costs.

CORPSE: A dead body.

CORTEGE: A funeral procession.

CREMAINS: The bone-ash that remains after a direct cremation. It includes the cremated remains of the container used, which may also be a cremation casket (wood or fiberboard) or a cardboard box.

CREMATION: The process of using heat and evaporation to reduce human remains to bone fragments.

CREMATORIUM: Also “crematory.” The building or part of a building that houses a cremation chamber and facility to hold the body. It may also refer to chapel or memorial room used in conjunction with cremations or the columbarium, garden, etc.

CRYPT: Subterranean burial vault or chamber where a body is placed. In modern facilities, crypts are the space in above-ground mausoleums.

DEATH INDUSTRY: Funeral industry, which includes funeral homes, funeral service providers, and cemeteries/memorial parks. It does not include insurance agents or insurance companies that specialize in or market final expense life insurance. “Death industry” refers to those who actually provide services at the time of a death.

DEATH CERTIFICATE: A legal form authorizing a death, often includes the cause of death.

DECEDENT: A dead person.

DECOMPOSE/DECOMPOSITION: The entire natural biological process through which a dead body returns to the dust of the earth.

DIRECT BURIAL/IMMEDIATE BURIAL: Burial of a body without a prior viewing of the body (except perhaps a close kin “identification” viewing), without embalming of the body or cosmetic restoration. Sometimes a memorial service will follow an immediate or direct burial.

DURABLE POWER OF ATTORNEY: A form of advance directive that empowers a person’s agent to make health care decisions for him if he is unable to do so.

EMBALMING: In the modern sense, the replacement of a corpse’s fluids with disinfecting and preserving chemicals.

ENTOMBMENT: Placement of the casketed body in an above ground tomb, mausoleum, or crypt.

EULOGY: A laudatory speech, often given at funerals.

EXHUME/EXHUMATION: Removing a corpse from a grave, usually for examination or for reburial elsewhere. Also “disinter” or “disinterment.”

FINAL EXPENSE: An insurance policy designed to cover expenses relating to death, such as funerals, burials, and cremations. It is not intended to cover the ongoing needs of survivors.

FUNERAL: An organized, purposeful, group-focused response to a death where the body is present during part or all of the ceremony.

FUNERAL CHAPEL: A building or room built to conduct funerals, usually associated with a funeral home or crematorium.

FUNERAL DIRECTOR: A person who serves the public in all aspects of funeral service.

FUNERAL HOME: A commercial establishment devoted to the preparation of dead bodies, viewing of remains, and funeral services.

GRAVE: An excavation in the earth for the burial of a corpse.

GRAVE LINER: Sometimes used interchangeably with the term VAULT, it is a concrete box placed inside an open grave for the casket. Its purpose is to prevent the ground above from sinking, settling or collapsing. See also VAULT.

GRAVE MARKER: A monument to the deceased at a grave site.

GRIEF: The personal feelings that accompany that accompany an anticipated or actual loss.

GUARANTEED ISSUE: Life insurance coverage that has no disqualifying health questions or issues and that usually requires no investigation into medical history and requires no medical exams. Many funeral and final expense insurance plans are guaranteed issue.

GUARANTEED PRENEED FUNERAL ARRANGEMENT CONTRACT: A plan funded by either insurance or money placed in trust that pays for pre-specified funeral goods and services at a guaranteed total price, regardless of market prices at the time of need.

HOSPICE: A coordinated program of interdisciplinary care and services provided primarily in the home to terminally ill patients and their families.

IMMEDIATE BURIAL: See DIRECT BURIAL.

IMMUREMENT: To entomb within walls, such as in a mausoleum.

INTERMENT: Burial.

INURNMENT: Putting cremains in an urn.

LIMITED PAY WHOLE LIFE: Whole life insurance that is paid for over a fixed number of periods or years rather than for all of one's life (e.g., 10-pay or 10 years). This is the type of whole life policy used to fund guaranteed prepaid funerals. Like regular whole life insurance, it builds cash value (cash surrender value) over time, normally with increasing death benefit (face amount or cash value at death).

LIVING WILL: A limited form of advance directive, sometimes referred to as "right to die."

MAUSOLEUM: An above the ground structure in which bodies are entombed, normally within areas known as "crypts."

MEMORIAL HOME: Another name for a funeral home.

MEMORIAL PARK: Cemetery where graves have markers flush to the ground instead of upright or vertical monuments or gravestones.

MEMORIAL SERVICE: A funeral without the deceased's body present.

MEMORY PICTURE: Euphemism for the embalmed body as it is presented in a funeral with the casket open.

MORTICIAN: Funeral director.

MORTUARY: A funeral home.

NICHE: A cubicle for the memorialization and permanent placement of an urn with cremains.

NONFORFEITURE OPTIONS. When a policy owner chooses to terminate a policy, the nonforfeiture options ensure that the money invested or cash value is not "forfeited" and it can be returned either in the form of cash surrender value, reduced paid-up benefit, or other options.

OBITUARY: A news piece announcing a person's death.

ORGAN/TISSUE BANK: An institution that serves as the intermediary between organ donors and the receiving institutions.

ORGAN DONATION: Giving one's organs to someone else, usually for medical reasons (to prolong or improve his or her life).

OSSUARY: Depository for bones of the dead.

PALLIATIVE CARE: Comprehensive care for patients whose disease is not responsive to cure.

PRENEED: Purchase of arrangements such as funeral services, caskets, burial lots, or cremations before any death has occurred.

PREPARATION ROOM: Embalming room.

PRESUMED CONSENT: The legal authority to remove a deceased person's organs or tissues for transplant in the absence of specific objection by the family and if there are not objections left by the deceased in writing.

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

PUTREFACTION: Destruction of the corpse by the bacteria already contained within the body after death.

REMAINS: A corpse or parts of it.

SHROUD: A garment, often resembling a nightgown, in which bodies are buried.

TERMINAL ILLNESS: Progressive, irreversible illness that despite cure-focused medical treatment will result in the patient's death.

TOMB: Excavation for burial of a body; a structure or vault, below or above the ground, for interment.

UNDERTAKER: A mortician or funeral director. In the United States, the term was also used when referring to many furniture makers, who often had both types of businesses in operation under one roof.

URN: A receptacle used to keep cremated remains.

UNDERWRITING: The determining of how much of a risk an insurance applicant is based on health and age factors. Underwriting determines whether a person is insurable at all, and it also determines what premium for the insurance must be paid if eligible.

VAULT: Burial structure, box, or chamber, usually made of reinforced concrete or stone, into which a casket is placed (see also **GRAVE LINER**). Manufacturers of vaults claim they offer protection of the casket. Vaults also prevent the above ground from settling, sinking or collapsing.

VIEWING: A gathering where friends, family and relatives of the deceased visit the body, usually with the casket open.

WAKE: Period between a death and subsequent burial or cremation when the body is tended.

WILL: A legal document taking effect after death detailing how assets and belongings are distributed or disposed of.

Medical Information Pre-Notice and Fair Credit Reporting Act Notice

One of the prime objectives of A LIFE INSURANCE CO. is to provide insurance at a reasonable cost. The underwriting process (evaluation of risks) is necessary not only to assure this reasonable cost, but also to assure that the fair share of the cost is contributed by each policyholder. In considering your application, information from various sources must, therefore, be considered. These include the results of your physical examination, if required, and any reports Lafayette may receive from doctors and hospitals who have attended you.

Information regarding your insurability will be treated as confidential. A LIFE INSURANCE CO. or its reinsurers, may, however, make a brief report to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in the MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is [50 Braintree Hill Park, Suite 400, Braintree, Massachusetts, 02184-8734].

The purpose of MIB is to protect its members and their policyholders from bearing the expense created by those who would conceal facts relevant to their insurability. Information furnished by MIB may alert the insurer to the possible need for further investigation. MIB is not a repository for medical reports from hospitals and physicians, and information in MIB file does not reveal whether applications for insurance are accepted, rated or declined.

Furthermore, as part of our procedure for processing your insurance application, an investigative consumer report may be prepared. "Consumer report" means any written, oral, or other communication of any information by a consumer reporting agency bearing on a person's character, general reputation, personal characteristics, credit standing, or insurability, but not limited to information regarding a person's medical history or condition. Information obtained through personal interviews with your neighbors, friends or others with whom you are acquainted may also be conducted in preparing the consumer report. You have the right to be personally interviewed if we order an investigative consumer report. Please notify your agent should you choose to be interviewed.

You may request and receive from the Company, within 5 (five) business days following the Company's receipt of your request. The name, address, and telephone number of the nearest unit designated to handle inquiries of each consumer reporting agency issuing an investigative consumer report about you at our request. Upon your request, you are entitled to receive a copy of such reporting agencies' consumer reports.

A LIFE INSURANCE CO., or its reinsurers, may also release information from its files to other insurance companies to whom you may apply for health or life insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

As a general practice, we will not disclose personal information about you to anyone else without your consent, unless a legitimate business need exists or disclosure is required or

permitted by law. You are entitled, upon request, to receive a more detailed statement of our information practices. You also have the right to ask about personal information which we may have in our files and the right to seek a correction of information you think is wrong.

If you have any further questions or wish to request additional information, please write to us.

Who or What is MIB? (Formerly Medical Information Bureau).

MIB ensures that companies can offer – and consumers can purchase – affordable life and health insurance protection.

MIB Group, Inc. is a member-owned corporation that has operated on a not-for-profit basis in the United States and Canada since 1902. MIB's Underwriting Services are used exclusively by MIB's member life and health insurance companies to assess an individual's risk and eligibility during the underwriting of life, health, disability income, critical illness, and long-term care insurance policies. These services "alert" underwriters to errors, omissions or misrepresentations made on insurance applications. By mitigating the risk of applicant errors, omissions and misrepresentations, MIB may help lower the cost of life and health insurance for consumers.

MIB's subsidiaries offer other business services to members and customers in addition to MIB's Underwriting Services. MIB Solutions, Inc. offers consumers the Policy Locator Service, which can help identify lost or unknown life insurance policies for deceased individuals.

A Secure, Applicant-Authorized Information Exchange

MIB's business model is sometimes described as an "information exchange" because our members contribute underwriting information to the MIB database that may be useful to other members who later search the database with the authorization of the insurance applicant. The information in MIB's database is maintained and safeguarded in a coded format that is accessible only to authorized personnel of the member company to which an individual has applied for insurance and has authorized the use of MIB as an information source.

MIB's coded reports represent different medical conditions and other conditions (typically hazardous hobbies and adverse driving records) affecting the insurability of the applicant. These reports alert insurance underwriters to possible errors, omissions and misrepresentations that were made in the application process. If the coded reports are inconsistent with the information provided by the applicant, underwriters are required to conduct a further investigation to obtain more information about the reported medical histories or conditions prior to making an underwriting decision.

In addition to MIB's use of highly confidential and proprietary codes to protect the privacy of individuals, MIB also implements and enforces robust security standards and policies that are designed to protect the security and confidentiality of any individually identifiable information in MIB's database.

Ensuring an Equitable Marketplace for Insurance

By alerting its member companies to errors, omissions, misrepresentations or potential fraud in the application process, MIB helps its members place insurance applicants in the appropriate risk groups, which may keep insurance premiums low for insurance-buying consumers. For instance, when individuals withhold or omit information that would have caused the insurer to decline the policy or to charge an extra premium to account for the additional risk, all insureds of that company are indirectly affected. In order to compensate for poorer than expected mortality experience, the insurer may need to raise rates, reduce dividends or interest credited to policies, or make other adjustments.

MIB helps insurers remain financially strong so they can meet their unique guarantees and assurances to policyholders. MIB's Underwriting Services save its member companies over \$1 billion (estimated) annually by allowing them to assess and select risk accurately and appropriately.

In short, MIB ensures that companies can offer – and consumers can purchase – affordable life and health insurance protection.

A Commitment to Accuracy & Privacy

MIB has long provided consumers with the right to obtain their MIB Consumer File (if one exists) in order to ensure its accuracy and completeness.

Individuals who have not applied for individually underwritten life or health insurance in the last seven years will NOT have an MIB Consumer File.

Since its establishment in 1902, MIB has been committed to maintaining the confidentiality and security of the information entrusted to it, and to protecting the privacy of the individuals to whom it pertains. This commitment is as important to us today as it was when the organization was founded. Consumer privacy is a priority to MIB, and we go to great lengths to protect it by acting in accordance MIB's Consumer Privacy Policy.

The Medical Information Bureau Inc. (MIB Inc.) (a/k/a, MIB Group, Inc., a/k/a, MIB, Inc., a/k/a, MIB Solutions, Inc.) has been the subject of ongoing controversy since the 1970's, when its existence first became generally known. Even today, the Medical Information is an unknown entity; most consumers, doctors, and even politicians, remain unaware of its existence.

The Medical Information Bureau has a penchant for secrecy. For many years, insurance agencies consulted MIB without telling applicants about the files. MIB even had an unlisted phone number. Today, the secret continues, if to a lesser extent: MIB won't publish its list of corporate members or release the list of codes it uses. More importantly, the MIB refuses to provide a centralized, secure, online source for consumers to request, review, and dispute their medical report files.

The following article, "Nobody Knows the MIB" by, Simson Garfinkel is excerpted from *Database Nation: The Death of Privacy in the 21st Century (2000)*:

“... As part of his Ph.D. thesis at Harvard Business School on privacy policies in corporate America, Jeff Smith surveyed more than a thousand people on a variety of privacy issues, and conducted in-depth interviews with several dozen. One of the key questions he asked was whether people had ever heard of a company called the Medical Information Bureau (MIB). What he found wasn't terribly surprising: they hadn't... I asked my wife if she knew what the Medical Information Bureau was. She said she didn't. I then showed her a medical insurance she had filled out nearly two years before. It included these two paragraphs:

“I AUTHORIZE any physician, medical practitioner, hospital, clinic, other medical or medically-related facility, the Medical Information Bureau (MIB, Inc.), consumer reporting agency, insurance or reinsurance, employer having certain information about me or my dependents to give John Alden Life Insurance Company or its legal representative any information. The nature of the information to be disclosed includes information about: (1) physical condition(s), (2) health history(ies), (3) avocation(s), (4) age(s), (5) occupation(s), and (6) personal characteristics.. This authorization includes information about: (1) drugs, (2) alcoholism, (3) or (4) communicable diseases.

I UNDERSTAND the information obtained by use of the Authorization be used by JOHN ALDEN LIFE INSURANCE COMPANY to determine eligibility for benefits. I ALSO AUTHORIZE JOHN ALDEN LIFE INSURANCE COMPANY to release any information obtained to reinsuring companies, Medical Information Bureau, Inc., or other persons or organizations performing business or legal services in connection with my application, claim, or as may be otherwise lawfully required, or as I may further advocate.”

“Is that your signature at the bottom of the form?” I asked her. Yes, it was. She then read the form again. Still, she had no real clue what the MIB was, other than that it was probably some kind of clearinghouse for medical information.

In fact, what the Medical Information Bureau keeps in its computers is information about people. Specifically, every time you report a significant medical condition on an insurance application—anything from heart problems to skin cancer—the insurance company can report that condition to the MIB. The next time you apply for insurance, your “new” insurance company will pull your MIB file and find out what you previously reported.

In theory, MIB is supposed to prevent people who have significant medical conditions (and have been repeatedly rejected when they apply for insurance) from suddenly omitting their conditions from their applications and then getting health and life insurance with low-cost premiums that are reserved for healthy people. MIB helps “keep the cost of insurance down for insurance companies and for consumers by preventing losses that would occur due to fraud or omissions,” says Neil Day, MIB's president.

MIB isn't supposed to be a medical blacklist. Member insurers are officially forbidden from using the information obtained in MIB's files as the basis for denying insurance. Instead, they are only allowed to use the information as the basis for further investigation. At least, those are the rules.

MIB was organized in 1902 as a non-profit trade organization; today, MIB is registered as a not-for-profit trade association and roughly 750 insurance companies subscribe to its membership. MIB's files don't contain medical records, test results, or X-rays. Instead, each person's file contains one or more codes that stand for a particular medical condition that has been reported for that person. There are codes that signify diabetes, heart problems, and drug use. Some codes are very detailed. For examples, Jeff Smith found that MIB had five codes for AIDS.

Not all of the codes at the Medical Information Bureau are medical Smith noted. For example, MIB has five codes that indicate a dangerous lifestyle, including, “adverse driving records, hazardous sports, aviation activity, or homosexual lifestyle” These codes map to similar question on most life insurance forms.

MIB is thus the official insurance agency gossip columnist. MIB helps make sure that if one life insurance company rejects a person on medical grounds, then other life insurance companies will be made aware of the ailment and reject that person.

MIB has been the subject of ongoing controversy since the 1970’s, when its existence first became generally known. At the root of the controversy is the organization’s penchant for secrecy. For many years, insurance agencies consulted MIB without telling applicants about the files. MIB even had an unlisted phone number. Today, the secret continues, if to a lesser extent: MIB won’t release the list of codes it uses.

In the past, says Privacy Journal publishers Robert Smith, MIB had codes that stood for “sexual deviance” and “sloppy appearance.” Neil Day disagrees, but since MIB won’t release the list of conditions for which it has created codes, there is really no way to know for sure.

There have also been disagreements over the accuracy of MIB’s files. The Fair Credit Reporting Act specifically exempts medical records, but the MIB agreed to be voluntarily bound by the rules after a 1983 examination by the Federal Trade Commission. Since then, MIB has received roughly 15,000 requests by individuals each year, says Neil Day. Between 250 and 300 patients per year argue with the content of their report, he says. Overall, “97% of all consumers who received their MIB report [in 1996] found that their MIB record was accurate,” reads a company pamphlet.

But if you happen to be one of those 300 patients, you might find yourself without medical or life insurance. In 1990, the Massachusetts Public Interest Research Group (MASSPIRG) did a study on MIB and found numerous cases in which erroneous records in the company’s files had prevented people from getting insurance. In one case, says Josh Kratka, a MASSPIRG attorney, a Massachusetts man told his insurance company that he had been an alcoholic but had managed to remain sober for several years and that he regularly attended Alcoholics Anonymous. The insurance company denied him coverage and forwarded a code to MIB: “alcohol abuse; dangerous to health.” The next company the man applied to for insurance learned of the “alcohol abuse” through the Medical Information Bureau and charged the man a 25% higher rate...”

Reprinted in Information Privacy Law (2nd Edition); edited by Paul M. Schwartz, Marc Rotenberg, and Daniel J. Solove.

What to Do After You've Read This Whole Book

I've kept pictures and illustrations to a minimum so that you don't use so much ink, especially color ink, when you print it out. At the very least, print out every page of interest to you that is a (1) a worksheet, (2) a form, and (3) a table. Then put those pages into a 3-ring binder or folder, along with some blank sheets of paper.

You can conserve your color ink by printing either in "grayscale" or black-and-white. I have purposely made some pictures B&W to begin with. Others are better in color, such as the casket pictures.

You can label the 3-ring binder something revealing and pertinent, such as "My Final Wishes," "If something happens to me," "My Advance Directives," etc.

Conclusion

A funeral, burial, cremation, or other arrangement should be planned and paid for by you and your family *in advance*. The funeral director or salesperson should only enter the picture later, after you have done a lot of figuring and discussing of your own. You can do this best with worksheets, guidelines, forms, and objectively-obtained facts, which you will find in this book.

By following the right steps, you can know with a great deal of certainty that you have looked at all the angles and you are getting maximum value for your money.

Richard Bruneau

Richard Bruneau
Certified Preplanning Consultant
National Funeral Director's Association

June 24, 2013

**Survey of Funeral Homes: Packages, "Traditional" Funeral Services
Salt Lake Area
December 5, 2012**

Funeral Provider	Traditional Services Package
Wastach Lawn	6,150.00
Valley View Memorial	6,055.00
Larkin Mortuary	4,495.00
Russon Brothers	4,295.00
Jenkins-Soffe	4,295.00
Lindquist Mortuary	4,095.00
Neil O'Donnell & Sons	4,090.00
McDougal Funeral Home	4,061.00
Memorial Mortuaries	3,995.00
Goff Mortuary	3,900.00
Starks Funeral Parlor	3,600.00
Broomhead Funeral Home	3,390.00
Cannon Mortuary	3,295.00
Olpin Family Mortuary	3,195.00
Independent Funeral Service	3,150.00
Holbrook Mortuary	2,990.00
Peel Funeral Home	2,950.00
Serenicare	2,595.00
Premier Funeral Services	1,995.00
Average	3,820.58
Median	3,900.00

These packages do not include a casket, burial vault or grave liner, opening and closing of grave, obituary, programs, headstone or grave marker, etc.

Generally, these packages will include (with some variation):

Church or chapel funeral[price]
Basic services of funeral director and staff, Transfer of remains to the funeral home (within 25 mile radius), Embalming, Other preparation of the remains, Use of facilities/ equipment and staff for visitation (3 hours), Use of facilities/ equipment and staff for funeral ceremony, Funeral coach, Limousine, Utility vehicle, Register book, Thank you cards, Committal services. (This charge does not include the casket, outer burial container, obituary, service programs, clothing, and flowers)

Contact these companies individually for their current General Price List, which will include other options such as graveside services, cremation with memorial, etc.

SUMMARY OF BOOK'S CONTENTS

Everyone is going to die eventually. Preparing for one's own death is not an easy matter. If we don't prepare for it, however, we will be leaving behind burdens unnecessarily. Those you should be most concerned about are those who survive you. They will be handling your disposition and your memorial service. You may be leaving behind financial obligations. The financial obligations are not only those relating to the cost of dying, but the ongoing needs of those you care about must be considered and eliminating whatever debts you might leave behind. Your health care near the end of your life is another important concern.

The *death industry*—those companies who operate for a profit to care for a person's remains after they die—sometimes use manipulative selling techniques to increase and maximize their profits at a time when families are in a state of emotional distress and grieving. The industry also uses dishonest techniques and practices in the so-called “pre-need” industry. Unless a family is aware of the facts regarding what their options are, facts that would enable them to defend themselves against manipulation and over-charging, they can be victims. Although funeral service providers, cemeteries, and crematoriums must usually operate to make a profit, they are obligated to offer the best they are capable of providing within the spending limits of families. These providers should never, under any circumstances, take advantage of the situation (death) when those who have the funds are more easily deceived and persuaded. This can only be accomplished when no death has occurred. It is easier thought through even before any possibility of death becomes all too evident.

Kenneth V. Iserson, MD says in his book:

HOW COULD PRENEED SALES BE IMPROVED?

“Preneed plans clearly need improvement, being one of the most frequent subjects of complaint to regulatory agencies. Because of this, at least eleven states, including California, Florida and Illinois have enacted stricter laws to control abuses in the sale of preneed funeral plans.

Investigating preneed plans, the Arizona Auditor General found that although these plans do allow the consumer to shop around, purchase the type of funeral he desires, and minimize distress for loved ones at the time of death, ‘consumers who purchase preneed funeral plans do not always receive merchandise or services purchased.’ He found that while, on the average, preneed plans save consumers about \$400 in funeral expenses, the plans are vulnerable to abuse, especially since the untutored purchasers and the often lengthy and complex contracts ‘offer great opportunity for misrepresentation.’ Part of the problem may stem from the two ways individuals can pay for preneed plans. The first is to make one payment for all specified services. The second method involves paying a specified amount, but the funerary services at death depend on the amount of money and interest accrued in the account. This leads to many misunderstandings.

Consumers would be better protected in preneed funeral purchases if any preneed contract clearly included: (1) a list of the specific funeral services and merchandise included, (2) any provisions for substitution of goods and services, (3) the disposition of the funds paid and the treatment of accrued interest, and (4) a mandatory “cooling off” period during which the purchaser can void the contract without penalty.

The preneed acquisition of funeral services and cemetery lots avoids pressuring survivors into making a quick purchase at the time of need. Preneed cemetery lot purchase may be useful for families who are settled in one location. Yet, as Ernest Morgan suggested, ‘the moral is look around, investigate all possibilities, do your own buying, and don’t let a smooth salesman push you about.’”

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

How to Prepay Funerals and Final Expenses covers these issues of concern. Learn what to do and what not to do in almost every conceivable situation where you are to pay money for death services. You can disallow any deception or manipulation from the outset by arming yourself. You will find many forms, worksheets, and strategies that will enable you to plan everything with accuracy from beginning to end.

It is the ignorance that “vultures” and “death merchants” prey upon. You don’t have to be ignorant any longer. Twenty years of practical experience setting up pre-need plans for families, especially those families of limited financial means, has led to this dissertation on the ins and outs of final expense planning. All the research has been an unbiased search for the truth. You will not find any slants in the book toward any particular funeral service provider, which is what you usually get when you allow a sales representative to “educate” you (usually in your kitchen or living room for two hours or less). This book provides you with the opportunity to think everything through for a very long time before you commit any money to a plan.