

How to Get *Money Back* on Every Prepaid Funeral Plan Anywhere – Paid Up or Not

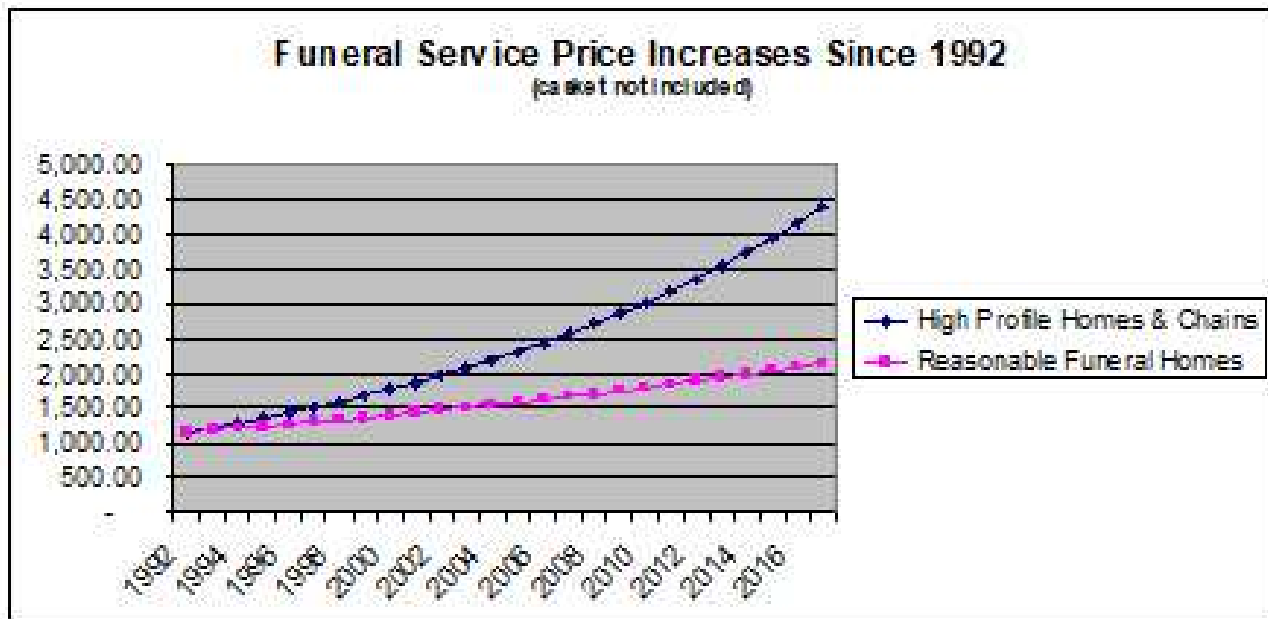
By Richard Bruneau



Every prepaid funeral has the possibility of your family getting *money back*, regardless of what contracts are attached. Most families are not aware of the possibilities, so they too often end up allowing dishonest funeral homes to keep the money that should be returned to them.

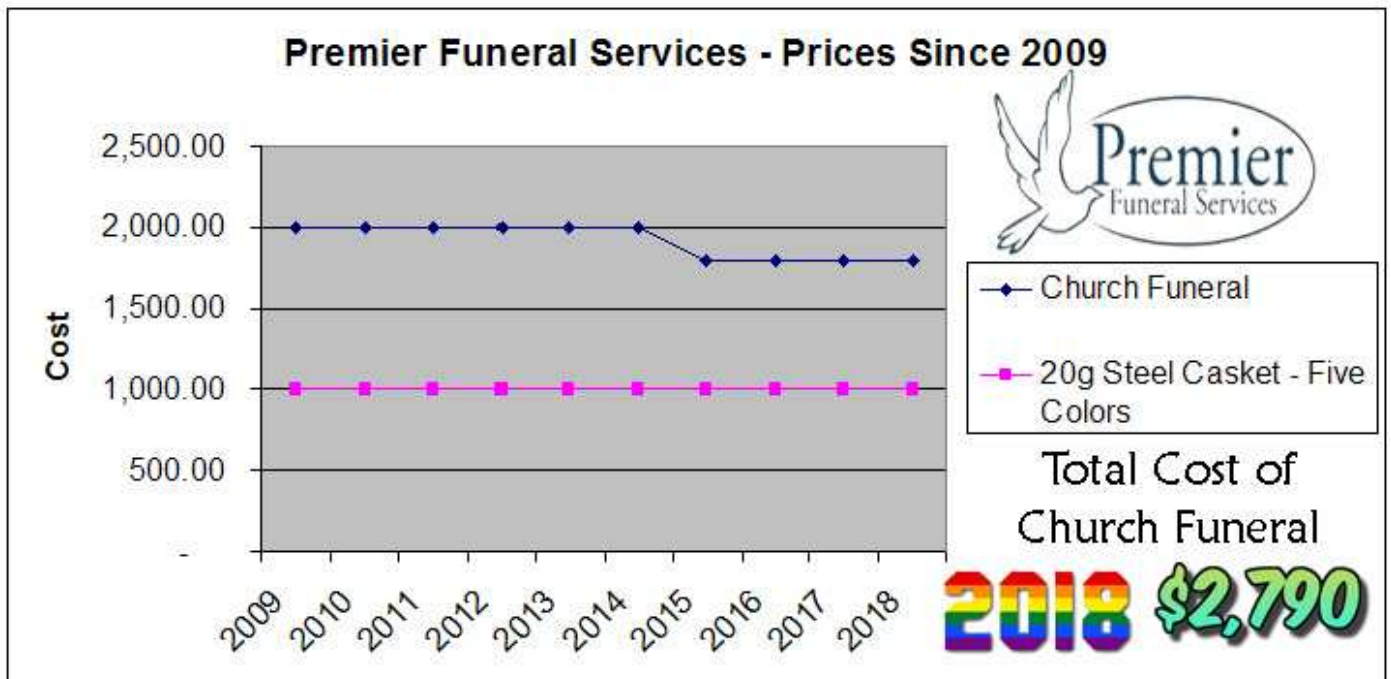
If you started a funeral plan but only made a few payments, there's little chance you have money coming to you. But if you are at least a couple of years into a plan, you have a *cash value accumulation* with tax-free growth that belongs to you. How much of it belongs to you depends on many factors and when you want the money. You can get your money back in full to use as you wish for anything, have a funeral paid in full with no money back, or you can have your funeral paid in full with money left over besides. Unscrupulous funeral homes or

their funding companies might try to keep you in the dark concerning all of your options, so I am going to try to make it all clear.



Every plan I write with [Premier Funeral Services](#) as the basis, funded through [National Guardian Life's Funeral Expense Trust](#) has an excellent chance of ending up, at the time of death, with cash left over after everything specified in the plan has been paid. This is because Premier Funeral Services doesn't raise prices, and all of my NGL-funded plans have tax-free growing cash value as long as the person is alive. Premier Funeral Services is only entitled to the portion of the death cash value up to what they are charging at the time. They cannot keep the excess.

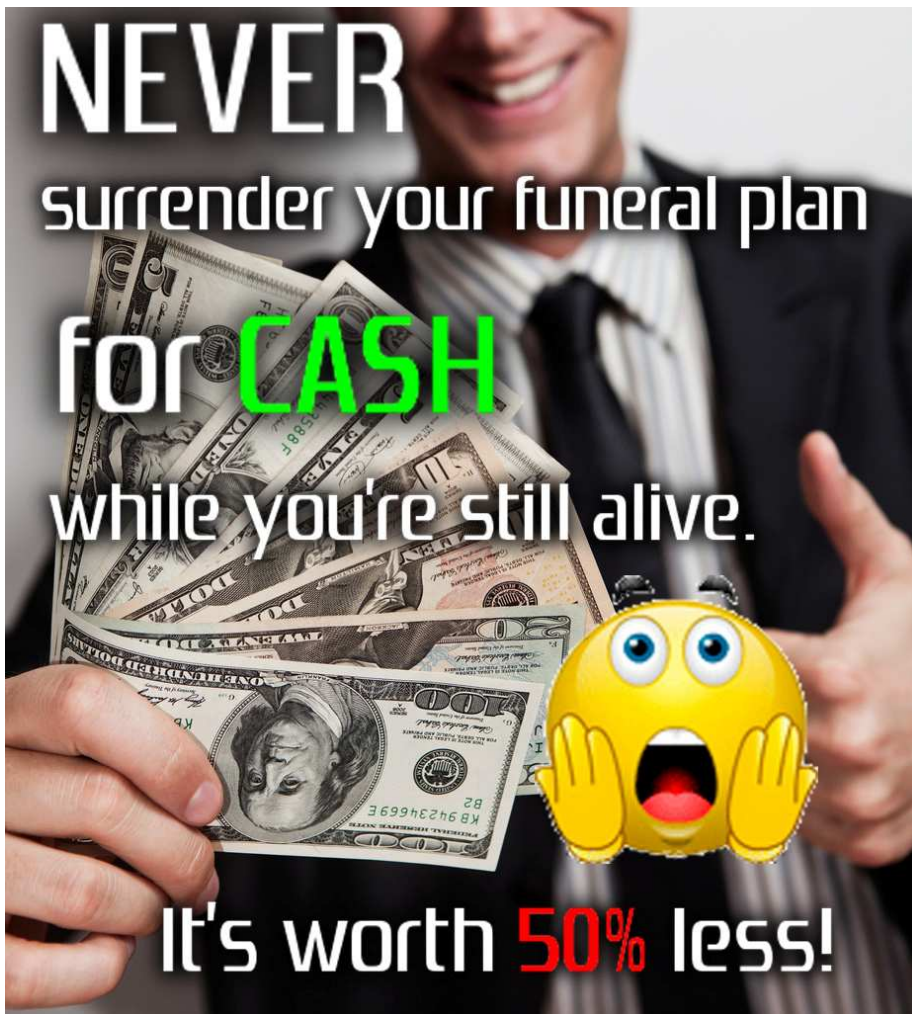
http://utahsfuneralplanningsite.com/NGL_funeral_expense_trust.pdf
<http://www.premierfuneral.com/>



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

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

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



NEVER

surrender your funeral plan

for **CASH**

while you're still alive.

It's worth **50%** less!

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

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

You bought an expensive funeral plan



Change your beneficiary



to a less expensive funeral home



You get a paid funeral plus **thousands** back!

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

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

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



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+ \$1,550 to \$1,795 Church, Graveside or Reception Center FUNERAL

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Premier Funeral Services

It’s a question of whether the newly chosen funeral service provider is honest in all their dealings with people. If they are, they will look at the total “death benefit” and cash value growth of your old plan, which they can be the beneficiary of, compare it to the cost they can provide your family the same, and help you determine whether you will have

money left over. All you need to do is get a Change of Beneficiary Form from your funeral funding company to make the change—so the full value of your plan can go to a company that charges less.



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

NO CAREFULLY THOUGHT OUT PREPAYMENT PLAN

*“They
charged us
over
\$10,000*

*for a funeral
at our church!*



MEANS **BIG BILL** AT THE TIME OF DEATH

For more complete advice on how to plan funerals, burials, and cremations, read my book [*How to Control All of Your Final Expenses*](#).

The eBook Funeral Homes



DON'T Want You to Own
How to Control All of Your
Final Expenses

FREE

by Richard R. Bruneau

www.utahsfuneralplanningsite.com

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