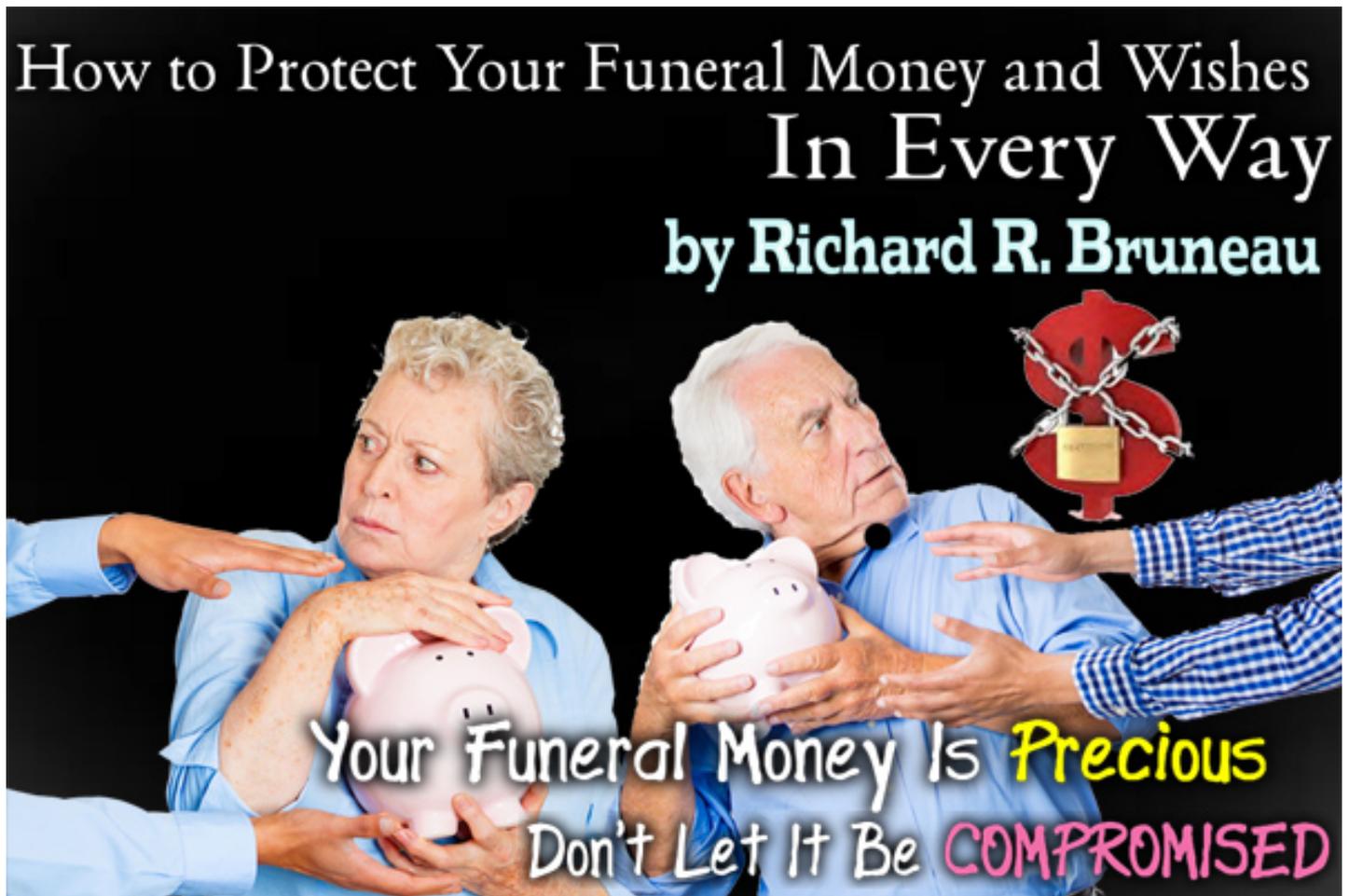


How to Protect Your Funeral Money and Wishes in Every Way



How to Prevent Your Plans From Still Going Wrong

By Richard R. Bruneau

The Real Reason Funeral Costs Are Skyrocketing

We hear through the media things like: “The average funeral today costs over \$8,000.”

What You Hear on TV



“The average funeral today costs over \$8,000!”

The funeral, burial and cremation industry are offering services and merchandise at ever-increasing prices. Most of these costs to the consumer are unjustifiably high. The illusion they perpetuate, especially by larger and high profile funeral service companies (funeral homes) and the “chain” operations, is that they must raise prices every year, no matter what. They charge high prices for services held at a church, and they heavily promote over-priced caskets and vaults. Everything that they deem to be normal requirements for a funeral and burial, or the least you can do for someone you love, must carry a high price tag. They suggest that there’s not much that can be done about high and increasing prices, and they want you to believe there aren’t many good alternatives that would lower costs.

Affordable Funerals Are Everywhere

THE EXPENSIVE FUNERAL HOMES DON'T WANT YOU TO FIND THEM.



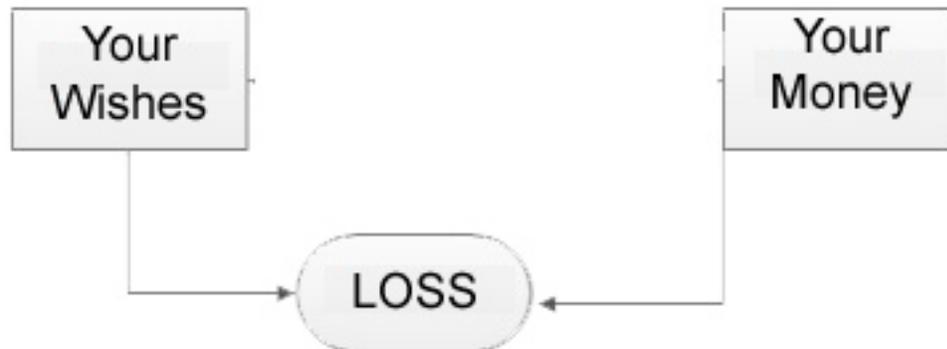
\$2,820 Funeral Plan

This funeral plan offers affordable quality merchandise, plus a beautiful facility without creating a financial hardship for your family.

[View Plans](#)

The opposite is true for those who look harder. Many alternatives exist that don't require sacrifices of quality to get lower costs. The products the overpriced funeral homes make the most money on are not entirely desirable nor are they necessary to have a dignified death. Even if you really want what they promote so expensively, you can get it at better prices. And you can certainly learn methods and strategies that give you nearly full control of your final expenses—far in advance of the time of need and in advance of bills coming due.

Two Things Can Be *Compromised* on Your Funeral



Unless You Plan and Take Action

Your Funeral Money Can Be Easily Compromised

Funeral and burial money is precious to most people. This is especially true for senior citizens who have limited income, fixed expenses, and debt. It is important to protect this money, whether it has been set aside, invested in a prepaid plan to guarantee costs, or is in the form of simply insurance. Your *clearly defined wishes* need to be protected also. Your funeral money, its purchasing power in the market, and your wishes are all tied together and can be compromised in many ways if you do not take the right steps. Compromises translate into thousands of dollars of unnecessary expenses or they translate into losses.

I will explain each way your money and wishes can be *compromised* in ways that will cost you. You can prevent anything you have set up or outlined from going the wrong way. This can happen very easily, even with the best thought out plans.

What Is Your **Funeral Money**?

Your total investment in a plan



Your total of payments



COSTS



GUARANTEED

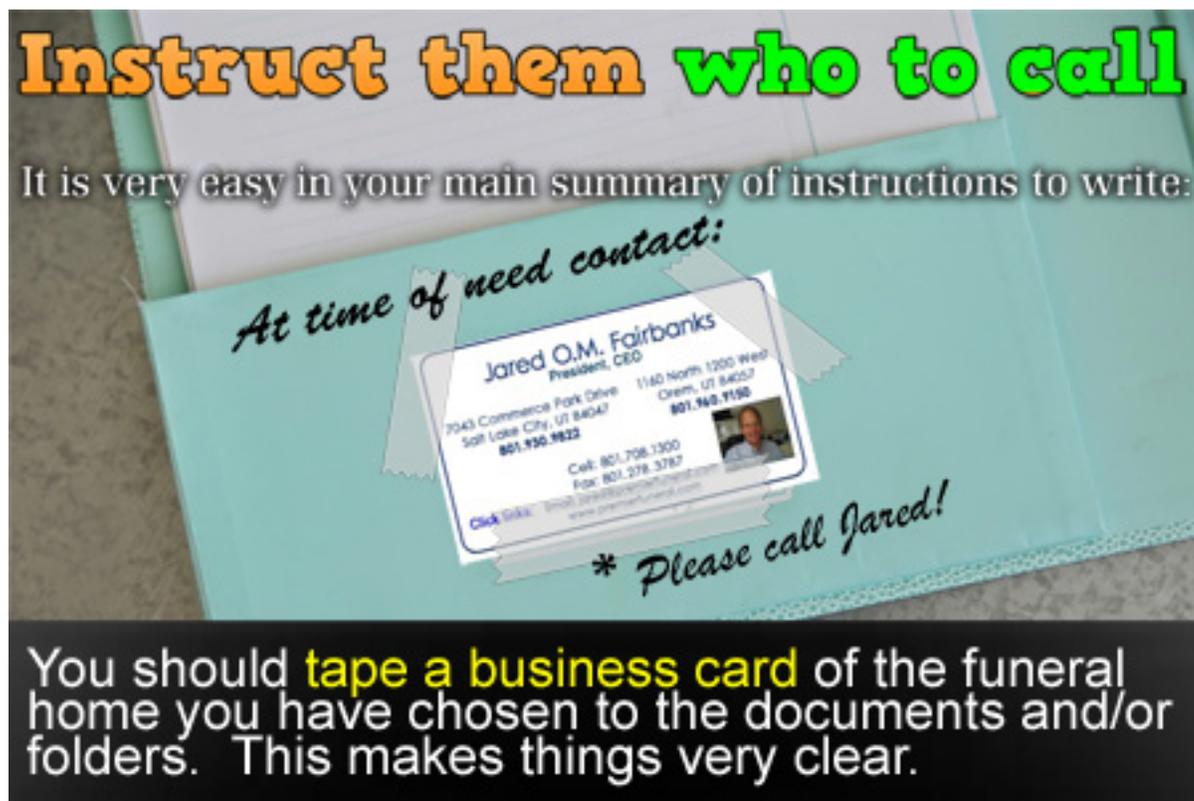
Total Paid to a Funeral Home
With **No Money Due**

**PAID IN
FULL**

No Worries

What Is Your Funeral Money?

Your funeral money is whatever amount of money will eventually be paid to a funeral home and your cost of ensuring that money is paid to cover everything. Everything must be funded properly or accounted for so that there are no big, surprise bills. For example, even if you have the funding for exactly the funeral you want securely in place, if your wishes are compromised later, it could mean the funding is inadequate. Your family could be induced into buying more than you ever intended. You can prevent this from happening. You can leave instructions first of all to your survivors that nothing is to be changed or added to what you have set in stone.



Instruct them who to call

It is very easy in your main summary of instructions to write:

At time of need contact:

Jared O.M. Fairbanks
President, CEO

7043 Commerce Park Drive
Salt Lake City, UT 84047
801.930.9822

1140 North 1200 West
Orem, UT 84057
801.940.7190

Call: 801.708.1300
Fax: 801.278.3787

** Please call Jared!*

You should **tape a business card** of the funeral home you have chosen to the documents and/or folders. This makes things very clear.

What Are Your Instructions?

Preplan and fund everything as accurately and as affordably as you know how. Then 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 should have already determined in advance what quality you desire at the right

price. Those who handle your final arrangements at the time of need must be prevented from going after more of your estate money than they are entitled to, even though you know this funeral home can be trusted. Don't take any chances.

Make your wishes clear



in writing



MY MOST
IMPORTANT PAPERS
Burial and Funeral

Casket Description/Manufacturer/Model:
Batesville Apollo Virgo Copper
Steel, 20 gauge, sealed 1,595.00
Paid through National Guardian Life policy

Make sure your instructions include



a picture of your casket!

Services: Full traditional funeral package offering through Premier Funeral Services. Details on General Price List dated 2/15/16, \$1,795.00 Paid through National Guardian Life policy

**Concise,
complete,
accurate
instructions
prevent
mistakes
from being
made!**

Decide on What You Want For A Funeral

The first step is to decide on what you want for a funeral and then to determine how to get it at the very best cost, with a privately owned funeral home you have decided upon. After you have done that, you should fund that funeral with a guaranteed preneed contract funded by insurance. This is better than having enough life insurance or keeping your money invested. It is a definite means of controlling your costs than cannot be done any other way. This can be done on, say, a ten-year payment plan with insurance to cover the balance in the event you pass away before all payments are made. Paying with a single payment in advance or paying for a plan quickly, say within one year, usually is the best plan of all. The most important objective is that you predetermine costs and hold the line on expensive items with that plan.

Why You Should
Only Use a Privately Owned Funeral Home
Who Charges **LESS** For **EVERYTHING**

Do It Right the First Time

Make sure they care about your money first.

Calculate Your Total Maximum Payout

Making payments on a prepaid funeral should not cost you twice what the funeral costs today. Many funeral plans on the market today are structured that way. If you pay for ten years, for example, on a \$7,000 funeral, your total payout could end up \$14,000. If, on the other hand, you can secure the cost of a \$4,000 funeral and can only make payments on a ten year plan, your total payout should be maybe \$6,000. Using the funding method I use to secure funeral costs, a \$4,000 funeral on average will result in a total payout on a ten-year plan of \$5,500. This is only 37.5%, compared to 100% on the raw deal funeral plans that are out there. It's simple to get out your calculator and multiply your proposed monthly payment times the number of months to determine your total payout.

WHAT IS YOUR TOTAL PAYOUT?

(Total of all payments made on a plan)

Funeral Service and Casket

Expensive Funeral Homes: \$13,000

AGE	 OUCH!	10-year Monthly Payment	120 -month Total Payout
	Base Price		(average)
46-50	7,000.00	92.17	11,060.70
51-55		95.17	11,420.64
56-60		101.00	12,120.19
61-65		106.21	12,744.90
66-70		112.12	13,453.86
71-75		117.74	14,128.80
76-80		129.85	15,582.00

Funeral Service and Casket

Best-Priced Funeral Homes: \$4,000

AGE		10-year Monthly Payment	120 -month Total Payout
	Base Price		(average)
46-50	3,000.00	28.26	3,391.20
51-55		30.51	3,661.20
56-60		33.51	4,021.20
61-65		33.99	4,078.80
66-70		34.50	4,140.00
71-75		35.01	4,201.20
76-80		39.75	4,770.00

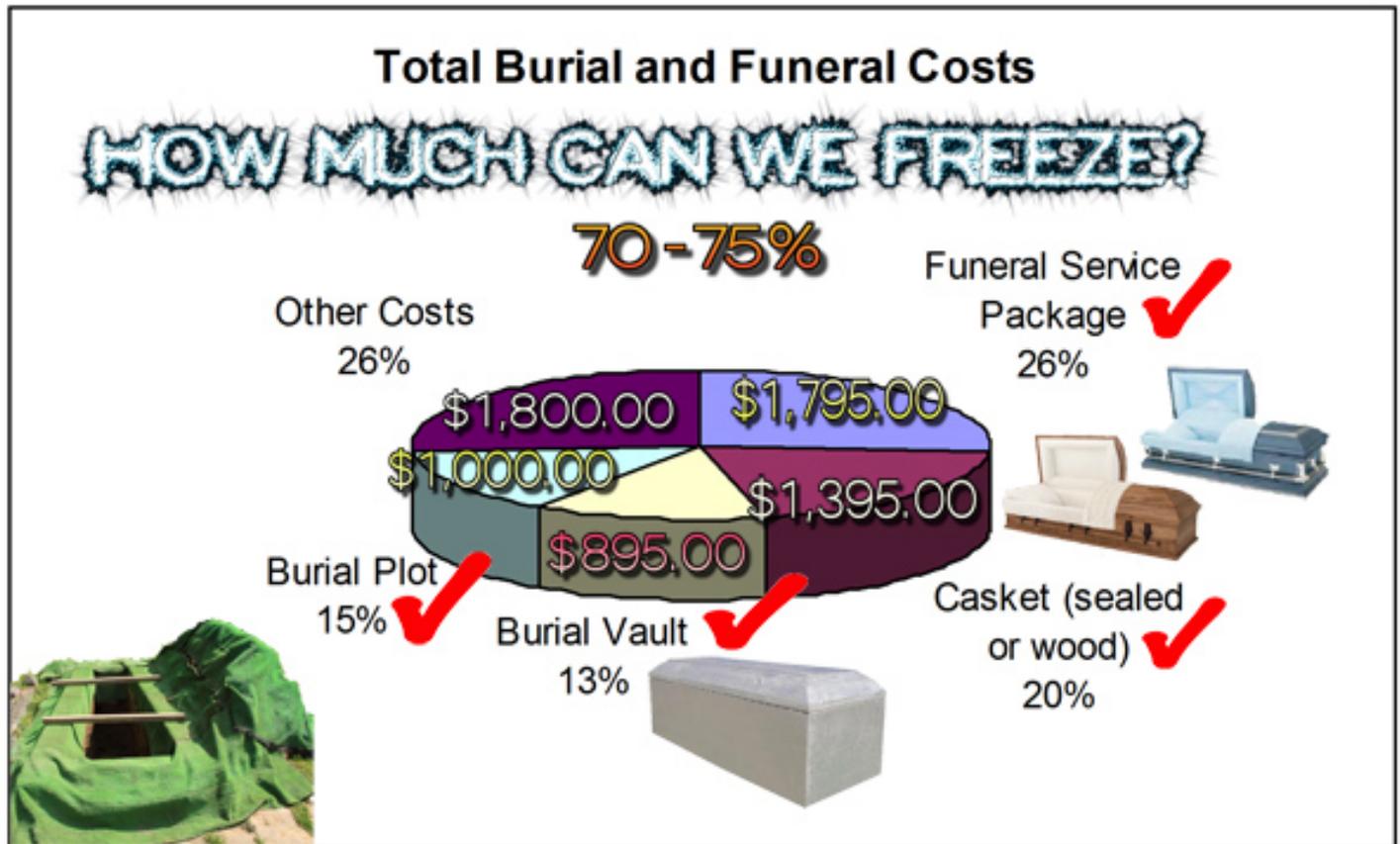
I regularly set up plans to pay for both burial and funeral using only one plan for individuals who have nothing paid for at all. I do this for a grand total of usually under \$6,000. The average monthly payment on those plans that are ten-year plans is around \$70 per month. This is a total payout of only \$8,400 if no early payoff is used, compared to the total of maybe \$20,000 if the wrong providers and funding companies are used.



Set Up a Plan With As Many Guaranteed Costs As Possible

Your funeral plan should have a guarantee contract with a funeral home that “freezes” as many costs as possible. This means the items or services specified will be provided regardless of future prices increases that funeral home has. They cannot charge your family more for any of those things. Your cost is limited to what your plan costs you. The sooner you pay off your plan, the less those costs will be. In some cases, if you pay it off with one

payment or very quickly, you receive a discount for doing so. As long as you make payments as scheduled or sooner, you will do fine—provided the funeral is not over-priced.



Estimate Charges That Cannot Be Guaranteed

The items most commonly guaranteed in contracts funded by preneed insurance with funeral homes are funeral services, caskets, and burial vaults. The burial vaults or grave outer containers, required by all cemeteries, if included in the funeral plan will not include the vault setting fee. The setting fee is the labor of installing the vault into an already open grave. This labor charge can be frozen with the purchase of a vault from the cemetery or memorial park. The opening and closing of the grave with a backhoe is the most expensive labor charge, and funeral homes cannot freeze this cost either. Some cemeteries allow you to freeze this cost with a contract, some do not.

SECTION III - MISC. ITEMS			
Memorial Package			\$
Obituary Notices	(death notice w/URL)	325	
Death Certificates	(5)		\$
_____ copies @ \$_____ each			\$
Flowers		300	\$
Clergy honorarium			\$
Musician honorarium			\$
Reception			\$
Grave opening and closing		900	\$
Setting fees (vault, etc.)		400	\$
Sales tax		225	\$
Other	Unsealed concrete vault	900	
Estimated		2018	
SUBTOTAL - SECTION III		\$3,135	

If You Don't Have Anything Set Up Yet, You Can Make it All One Plan

You may have separate plans to cover both burial and funeral arrangements. With respect to burial plots, your contract must be with the cemetery to pre-fund with payments. You can, however, if you do not yet have burial plots, include funds for that in one funeral and burial plan. You are estimating what plots will cost at the time of your death, and you are assuming the cemetery you have in mind will still have plots available for sale and burial at that time.

Why **\$6,000** is Plenty to pay for both a funeral and burial



\$2,500
Church or Graveside Funeral With Casket



\$1,500
Burial Vault and Cemetery Labor



Miscellaneous
\$1,000
TAX



\$1,000
Burial Plot

FREEZE most of your costs now
with **ONE PLAN**
Full insurance on all payment plans

[Click Here to See Example of Complete Plan](#)

Your plan might include items not guaranteed or frozen. There may be funds included to account for additional items that cannot be guaranteed but only accounted for. I've already mentioned cemetery labor. There is also the cost of an obituary, flowers, printed programs, DVD tributes, sales tax, death certificates, etc. Determine as accurately as possible what these costs could be. Use a financial calculator and apply an inflation factor that over-estimates future costs, such as 5% per year and stick to those figures. Your funeral plan will have tax-free cash value growth, but that may not cover inflation adequately. By first over-estimating future costs, you can help prevent falling short with funds invested in a funeral plan.

Double Depth Grave Marker Examples



How to Pay for A Headstone or Grave Marker

I leave headstones and grave markers out of all calculations unless you already have one paid for or have a payment plan in place. This is because a grave marker is not required for a funeral or burial to take place. Its purchase can be prolonged indefinitely. It is easy for an individual to include funds in their funeral plan for an individual marker but not a double marker for two people. Guaranteed prepaid funeral plans funded by insurance can only be used for the individual insured. So if a double marker for a husband and wife, for example, is in one plan and not the other, the right person has to die first before the marker is put on the ground.

How EVERY FUNERAL HOME'S

GUARANTEED PRENEED FUNERAL CONTRACTS

work with mandatory attached

FUNDING INSURANCE TRUST

Your funeral money



by law, cannot go to



any funeral home



until a death occurs



Guarantee Form
FREEZES YOUR COSTS



CONTRACT
WITH FUNERAL HOME

money with growth paid at death

A Guaranteed Plan Protects Your Money

There is no way to guarantee any costs of funerals without a contract specifically called a preneed contract funded by insurance. Insurance companies in the business of funding funerals are the only place allowed by law for funeral money earmarked to be paid to a funeral home. This is to protect your money. In decades past you could pay money to a funeral home in exchange for a paper promise to have services and merchandise provided in the future. The funeral homes back then were free to do what they wanted with a person's money. Many of these funeral homes would get into financial trouble and the money they were given by trusting customers went down the drain. The purchasers of these funeral plans had no recourse. That cannot happen with today's funeral homes.

Once you have a guaranteed plan paid for with the right funeral home, which should be a funeral home you have selected after maybe a few months of surveying and studying of General Price Lists, making phone calls, and studying funeral home Web sites, you should have on paper clearly defined costs. You may not have all the costs covered with your current funding plans underway, but they should be accounted for.

Examples of Packages

Package Value: \$4,995	
Itemized Price: \$6,314	Your Savings: \$1,319
<ul style="list-style-type: none"> • Services of Funeral Director & Staff • Transfer of loved one into our care • Embalming • Dressing, Cosmetics, and Placement in Casket • Daytime and Evening Viewing • Funeral or Memorial Service • Coach and Driver as Needed • Van and Driver as Needed • Sheltering of Your Loved One for Up to 7 Days • Preferred Media Package <p>Memorial Estates (Memorial Utah) 2017 GPL</p> <div style="text-align: center;">  </div>	

TOTAL FOR TRADITIONAL FUNERAL PACKAGE.....\$ 5,295.00

Customarily, services of this type include removal of the deceased from the home or hospital, professional embalming and additional care of the deceased, as well as consultation and counseling by the funeral director. The services will also include stateroom visitations, funeral ceremony at the mortuary chapel, and graveside committal services at a local cemetery of your choice. We provide the funeral coach, a limousine for the family, and a flower van. Acknowledgment cards, memorial register book, video slideshow, standard memorial folders, and other appropriate mementos are included. *This discounted package price is only available to families who purchase the casket from this mortuary.*

TOTAL FOR LIMITED GRAVESIDE SERVICE PACKAGE.....\$ 5,185.00

Customarily, services of this type include removal of the deceased from the home or hospital, professional embalming, and additional care of the deceased, as well as consultation and counseling by the funeral director. The limited services will include stateroom visitations and graveside committal services at a local cemetery of your choice. We provide the funeral coach, a limousine for the family, and a flower van. Acknowledgment cards, memorial register book, video slideshow, standard memorial folders, and other appropriate mementos are included. *This discounted package price is only available to families who purchase the casket from this mortuary.*

Lindquist Mortuary GPL 2017

Traditional Funeral Service with Ceremonies

\$3,490.00

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

- Basic services of our funeral director and staff
- Transfer of remains to mortuary (within a 30 mile radius)
- Embalming
- Other preparation of the deceased such as washing/bathing, casketing, dressing and other specialized care
- Use of our facilities and staff for an evening viewing in our visitation room
- Use of our facilities and staff for a funeral ceremony or set up at a church
- Use of our equipment and staff for a graveside service
- Registry/Attendance Book
- Two boxes of Acknowledgment/Thank You cards
- Use of funeral coach & service vehicle
- Printed Programs – one sided color, single fold, 200 copies

**Berg Mortuary
2017 GPL**

Funeral Plan PACKAGES



(caskets not included) are “apples” to “apples”

TRADITIONAL FUNERAL SERVICE:

Services of Funeral Directors and staff; professional staff for coordination and direction of the Funeral Service; filing necessary state and local documents; transfer of deceased from place of death to mortuary (within 25 miles); embalming and other preparations of the body; use of facilities for viewing and funeral ceremony or in an outside facility; committal or other disposition service; funeral coach, and floral vehicle; basic program, acknowledgment cards, and standard register book are all included.....\$3,295.00

****Limousine additional**

Cannon Mortuary GPL 2017

Premier Funeral Services

2017

\$1,795.00

Funeral Service:

Basic services of funeral director and staff, embalming preparation, other preparation including dressing, cosmetics and casketing. Use of automotive equipment within a 50 mile radius including transfer of remains from place of death, funeral coach and a service vehicle. Use of staff and equipment for same day service and viewing in facility of choice.

Graveside Service:

Basic services of funeral director and staff, embalming preparation, other preparation including dressing, cosmetics and casketing. Use of automotive equipment within a 50 mile radius including transfer of remains from place of death, funeral coach and a service vehicle. Use of staff and equipment for graveside service.

\$1,550.00

Funeral Service with Cremation:

Basic services of funeral director and staff, embalming preparation, other preparation including dressing, cosmetics and casketing. Use of automotive equipment within a 50 mile radius including transfer of remains from place of death, funeral coach and a service vehicle. Use of staff and equipment for same day service and viewing in facility of choice and cremation service.

\$1,850.00

Funeral Packages Are Apples to Apples

Remember that funeral homes offer “packages” that are comparable one to another. This means one package is so similar to that offered by another funeral home that you really only have to look at total cost. After that, you need only determine if the company has an outstanding reputation and if their funding method will yield you the right total payout. Total payout, again, should never be double the cost of the funeral today. An affordable funeral that includes funeral service, casket, and burial vault should not have a total payout of more than \$7,000 if funded correctly.



Make Your Funeral Plan A Protected Asset

The final way to protect your funeral money is from Medicaid spend down requirements, creditors, nursing homes, lawyers, or anyone else who can after your funeral plan. This is easily accomplished with the National Guardian Life Funeral Expense Trust. Up to \$15,000 can be totally untouchable and protected in this respect. The other method to get the same protection is to make your funeral plan “irrevocable” to that funeral home. But this means you can never change funeral homes, so you would only do this if this type of protection is needed. Otherwise, your funeral funds should not be

irrevocable to any funeral home and should be portable, allowing you to direct your money to another funeral home with no difficulty.

CONCLUSION

Your funeral money can be protected in every way if you consider all these options. Make sure your plans are honored so no additional charges are imposed. Make your final wishes clear. Account for every cost. Don't leave anything hanging without spelling out what should be anticipated, even if it is thousands of dollars still to be paid. Use a guarantee contract for funerals, and try to include in that contract as much as you can account for even beyond the guaranteed costs. You should be able to write down a total figure that represents the very most it should all cost. Once you do all of this, you can consider your total investment protected.



Your next step:



To read more details on the whole process, read my ebook *How to Control All of Your Final Expenses*.

www.utahsfuneralplanningsite.com/how_to_control_all_of_your_final_expenses_first_edition.pdf



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Collaboration Through
COMMUNICATION

Utah's Funeral Planning Web Site

www.utahsfuneralplanningsite.com

How to Control All of Your Final Expenses

Richard R Bruneau

