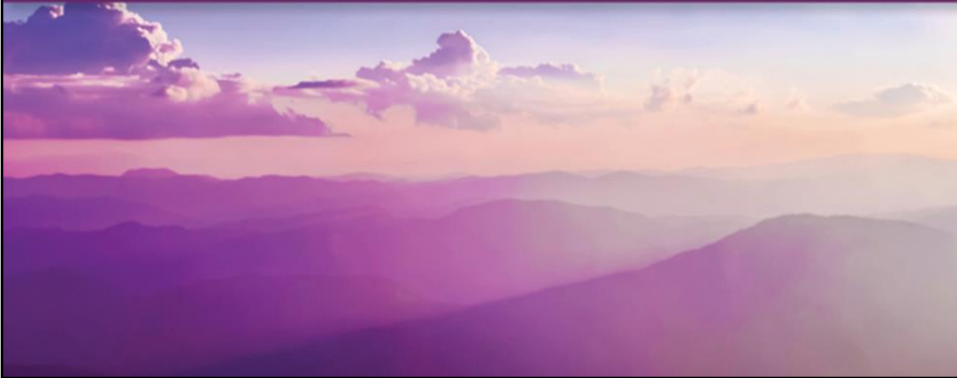


Five important questions about your final arrangements





Good morning/afternoon/evening

Thank you for joining us for today's presentation. I'll be talking to you about some important questions you should ask yourself when you're considering your final arrangements.

We understand that it's not easy to talk about your funeral, and many of you probably aren't sure how to even bring up the subject with your loved ones. That's what today's presentation is about. By the end of the presentation, we hope to have provided new insight for you to consider and a few tips on how to talk about your final arrangements with your loved ones.

But, most importantly, the one thing I want to help you understand is that: Planning for your final arrangements ahead of time is a loving gift you can give your family and friends. When you've prearranged your final wishes, you relieve your family and friends from additional emotional and financial burden when you pass away.

We like to plan ahead:

- Vacations
- Buying a home
- Wedding
- College education
- Insurance



It's equally important to plan ahead for your funeral.

Let me ask you: How many of you have planned ahead, both organizing details and saving money for:

- A vacation?
- Buying a home?
- A wedding?
- A college education?

How many of you have medical, home or car insurance?

We're all planners to some extent. We recognize how important it is to plan ahead and understand the need to set aside money for the important things in life.

Now, how many of you have done any planning at all for your funeral? How many of you have set aside money specifically for your funeral?

We've all planned for the things that might happen. We should also plan for the one thing we all know will happen.

Getting Started



The five most frequently asked questions
about planning your funeral.

This is probably what interested most of you today. I've been in Funeral Service for ## years. And in talking to many families, I've heard time after time: We don't like talking about our death. That's understandable. But I assure you, taking this important step is so worth it. When a family comes into our funeral home who has prearranged, I can see the relief of the family. Every time they are grateful that they can focus on each other and remembering their loved one instead of having to make countless decisions and figure out how to pay for the services.

Starting the conversation is often the most difficult part. So, I'll go through five important questions to help you get started.

1

If your death occurred tomorrow, who would arrange your funeral?

- a. My spouse
- b. My son or daughter
- c. More than one of my children
- d. A good friend or neighbor
- e. One or both of my parents
- f. I'm not sure



If the unthinkable happened, who would be left with planning your funeral? How would they get started?

2

If your death occurred tomorrow, the money needed to pay for your final services would come from?

- a. My life insurance
- b. My savings
- c. My children's savings
- d. A good friend or neighbor
- e. A bank loan taken out by my spouse
- f. I'm not sure

Often when I speak with families, they think they have this one covered. They have life insurance or savings to cover their funeral. But life insurance or savings are not necessarily the best options to pay for your funeral.

Did you know that when you pass away, your loved ones will have to wait to receive the death certificate to submit to the life insurance company to claim the death benefits? In some cases that could take up to 2 weeks or more and they're left with having to find a way to pay for your funeral in the meantime. Life insurance is best saved to help your loved ones pay for other things such as a mortgage or other big expenses.

Most people don't have enough money in savings to pay for a funeral. And often getting to this money could be difficult if you don't have someone else named on the account.

3 If your death occurred tomorrow, what type of remembrance would you want?

- a. A full funeral and memorial with a casket and viewing
- b. A cremation with a memorial service
- c. Visitation by family and friends
- d. My favorite Pastor, Priest or Rabbi
- e. I'm not sure

Your family will want to celebrate your life and create a funeral or memorial service that represents your wishes. But do they know what you would want? There are countless questions they will be asked upon your passing from whether you want to be buried or cremated, what type of service you want, who will preside over the services, favorite scripture readings or music, what casket or urn you would like, remembrance cards and on and on. By thinking about and recording all of these details ahead of time, your family knows exactly how you want to be remembered. And during their time of grief, they can focus on celebrating you instead of trying to figure out what type of services you would want.

4

If your death occurred tomorrow, what would you expect your funeral to cost?

- a. Under \$1,500
- b. Between \$1,500 and \$3,500
- c. Between \$3,500 and \$7,500
- d. Over \$7,500
- e. I have no idea



By show of hands, how much do you think your funeral would cost if you passed away today?

- a. Under \$1,500
- b. Between \$1,500 and \$3,500
- c. Between \$3,500 and \$7,500
- d. Over \$7,500
- e. I have no idea

According to the National Funeral Directors Association general price list, the national average cost of a funeral is around \$8,508.¹

Many people would not be able to pay this amount unexpectedly and would have to find a way to fund the funeral through a loan or other means.

¹ 2015 Member General Price List Survey, <http://www.nfda.org/news/media-center/nfda-news-releases/id/840/nfda-releases-results-of-2015-member-general-price-list-survey>

5 If your death occurred tomorrow, what would you regret most regarding your final arrangements?

- a. The emotional burden it would place on my survivors
- b. No one would know what I wanted for myself or for my loved ones
- c. The financial strain it would cause my survivors
- d. The possibility of emotional overspending
- e. The potential for disagreements and conflict among my survivors over what to do
- f. That I had not taken care of it ahead of time

So many families I've worked with have said, "If I only knew..."

You don't want that to be your loved ones' last thought. By planning ahead and setting aside funds for your funeral, you can relieve them of this emotional and financial burden. They'll be grateful to you for this loving gift.

Discussing details and setting aside funds for your final arrangements is a loving gift for those you leave behind can:

- Help relieve emotional and financial burden
- Provide peace of mind for you and your family
- Ensure your final services will reflect your wishes
- Potentially help meet Medicaid or SSI requirements
- Secure today's prices for many items
- Typically provide a tax-exempt death benefit

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We hope these issues have helped you begin to think about your final wishes and how you can prepare for the future.

We are here to help.



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