

# I. My Personal Information

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## A. Death Certificate Information

Your loved ones will need the following information about you in order to obtain a death certificate:

Full Legal Name:

FIRST NAME	MIDDLE NAME	LAST NAME	SUFFIX (SR., JR., III, ETC.)

Other Names By Which You May Be Known:

FIRST NAME	MIDDLE NAME	LAST NAME	SUFFIX (SR., JR., III, ETC.)

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

City & State of Birth: \_\_\_\_\_

Ethnic or Cultural Heritage: \_\_\_\_\_

Your Maiden Name: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Marital Status:  Married  Never Married  Widowed  Divorced

Spouse / Domestic Partner Name: \_\_\_\_\_

Wedding / Registration Date & Place: \_\_\_\_\_

Your Children:

FIRST NAME	MIDDLE NAME	LAST NAME	DATE OF BIRTH	CITY & STATE OF BIRTH

Were you ever in the Armed Forces?  Yes  No

If Yes, What Branch or Country: \_\_\_\_\_

Education:

HIGH SCHOOL		
Name	City & State	Highest Grade Completed or Degree Earned
COLLEGE		
Name	City & State	Highest Grade Completed or Degree Earned

**OTHER PERSONAL IDENTIFICATION NUMBERS**

Driver's License # / State: \_\_\_\_\_

Visa #: \_\_\_\_\_

Passport # / Issuing Country: \_\_\_\_\_

Green Card #: \_\_\_\_\_

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## II. My Funeral Plans

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Record your final wishes below to assist your grieving family in making the final arrangements you desire. This information will provide a "road map" your loved ones can follow to memorialize your life. Knowing they are fulfilling your final requests will give them peace of mind during a very difficult time.

**People I'd like personally notified of my death:**

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

I have a prepaid funeral plan:

Provider's Name	
Address	

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Phone Number	
Plan # or Other Identifier	
Name of Cemetery & Plot #	
Location of Documents	

- I do NOT have a prepaid funeral plan. I would like my funeral to be in accordance with the preferences I've documented below:

Arrangements should be made by (select all that apply):

- My Spouse
- My Father
- My Mother
- My Children
- A Sibling \_\_\_\_\_
- Other \_\_\_\_\_

I would like my remains to be handled as follows:

- Ground burial in a private cemetery (specify): \_\_\_\_\_
- I have purchased a plot (specify plot #): \_\_\_\_\_
  - I have not purchased a plot
  - Interred in a national cemetery (eligible veterans, and eligible family members)
- Interred in a mausoleum (specify): \_\_\_\_\_
- I have purchased a crypt (specify #): \_\_\_\_\_
  - I have not purchased a crypt
- Cremation, with cremated remains (ashes):
- Interred in mausoleum (niche)
  - Interred in burial plot
  - Scattered (specify where— check local, state and federal laws) \_\_\_\_\_
  - Other (please explain) \_\_\_\_\_
- I have registered to donate my body/organs to (specify): \_\_\_\_\_
- They will return my remains (ashes), which should be:

- Interred in mausoleum (niche)
- Interred in burial plot
- Cremation
- Other (please explain) \_\_\_\_\_

**I would like a:**

- Traditional funeral, followed by burial or cremation
- Direct burial or cremation, followed by a memorial service
- Direct burial or cremation, no memorial service
- Other (please explain) \_\_\_\_\_

## Traditional Funeral/Memorial Service Preferences

**Visitation and viewing preferences (if applicable):**

- At the funeral home \_\_\_\_\_
- At place of worship \_\_\_\_\_
- Open casket
- Viewing only at the funeral home prior to ceremony
- No viewing/no open casket
- I'm not sure
- Other (please explain) \_\_\_\_\_

**Calling hours (if applicable):**

- Traditional hours
- Other (please explain) \_\_\_\_\_
- N/A \_\_\_\_\_

**Personal preferences (if applicable):**

Glasses to be worn  Yes  No

If "Yes"

- Glasses to remain with me
- Remove before interment and return to: \_\_\_\_\_

Jewelry to be worn (specify): \_\_\_\_\_

Jewelry to remain with me

Remove before interment and return to: \_\_\_\_\_

Specific clothing: \_\_\_\_\_

Other: \_\_\_\_\_

N/A

**Ceremony preferences (if applicable):**

No ceremony

Funeral ceremony at place of worship (specify): \_\_\_\_\_

Funeral ceremony at funeral home (specify): \_\_\_\_\_

Graveside ceremony only

Memorial ceremony at (specify): \_\_\_\_\_

Other (please explain) \_\_\_\_\_

**Ceremony officiant (i.e., clergy/speaker)(if applicable):**

First choice: \_\_\_\_\_ Phone #: \_\_\_\_\_

Second choice: \_\_\_\_\_ Phone #: \_\_\_\_\_

Other Speakers: \_\_\_\_\_ Phone #: \_\_\_\_\_

**Special affiliations for my ceremony should include:**

N/A

MILITARY Ceremony (specify): \_\_\_\_\_

LODGE Ceremony (specify): \_\_\_\_\_

OTHER Ceremony (specify): \_\_\_\_\_

Some things I would like to have shared at the ceremony would be *(you may wish to attach additional pages)*:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Marker/headstone preferences (if applicable):**

Type of marker/headstone desired: \_\_\_\_\_

Inscription desired: \_\_\_\_\_

**Pallbearer suggestions (if applicable):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Music preferences (if applicable):**

- N/A
- No music
- Pre-recorded music (specify): \_\_\_\_\_
- Live music
  - Soloist (specify): \_\_\_\_\_
  - Group (specify): \_\_\_\_\_
  - Musician(s) (specify): \_\_\_\_\_
  - Special songs to include (specify): \_\_\_\_\_
- Congregational singing (with the following songs): \_\_\_\_\_

**Requested readings, poetry or religious text (if applicable):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Flower preferences (if applicable):**

- N/A
- Casket spray
- Lid arrangement
- Standing spray
- Matching baskets
- Specialty pieces (i.e., floral hearts or religious symbols) \_\_\_\_\_

Other (please explain) \_\_\_\_\_

No flowers

In lieu of flowers, memorial donations to the following organizations, ministries and/or charities:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

### **SPECIAL NOTES AND WISHES**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### **Obituary—I'd like the following included:**

Hobbies and/or personal interests:

\_\_\_\_\_

\_\_\_\_\_

Clubs, lodges, membership in various organizations, church affiliation and activities:

\_\_\_\_\_

\_\_\_\_\_

Military service:

\_\_\_\_\_

\_\_\_\_\_

Special recognition and/or achievements:

\_\_\_\_\_

\_\_\_\_\_

Other information:

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**Survived by** (*additional pages may be added*): name, relationship, city & state

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**Pre-deceased by** (*additional pages may be added*): name, relationship, year of death

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Is there any specific information you do not wish to be shared?

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## III. My Important Contacts and Information

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### A. Key Contacts

Personal Advisors can be invaluable in assisting your family members during the difficult time following your death. Give your family easy access to contact them by filling in the information below as accurately as possible.



ADVISOR	NAME	TELEPHONE #
Executor/Administrator		
Lawyer		
Accountant		
Financial		
Insurance Agent		
Stockbroker		
Banker		
Employer		
Landlord		
Doctor (general)		
Doctor (specialist)		
Dentist		
Other		
Other		
Other		

**EMPLOYER(S)**

**1. Current/Most Recent Employer:**

Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

\_\_\_\_\_

Telephone : \_\_\_\_\_

Hire Date: \_\_\_\_\_

Employee ID#: \_\_\_\_\_

Human Resources Contact: \_\_\_\_\_

**2. Former Employers:**

Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

\_\_\_\_\_

Telephone : \_\_\_\_\_

Hire Date: \_\_\_\_\_

Employee ID#: \_\_\_\_\_

Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Telephone : \_\_\_\_\_

Hire Date: \_\_\_\_\_

Employee ID#: \_\_\_\_\_

**VOLUNTEER ORGANIZATION:**

Organization Name: \_\_\_\_\_

Role: \_\_\_\_\_

Member #: \_\_\_\_\_

Contact Information: \_\_\_\_\_

**UNION AFFILIATION:**

Union Name: \_\_\_\_\_

Local: \_\_\_\_\_

Member #: \_\_\_\_\_

Contact Information: \_\_\_\_\_

**MILITARY SERVICE BRANCH** (if applicable): \_\_\_\_\_

Rank: \_\_\_\_\_

Serial #: \_\_\_\_\_

Discharge Date: \_\_\_\_\_

Contact: \_\_\_\_\_

**B. Insurance Information**

In today's busy life, it's difficult to remember the details. And even though you may have told your family about details like your medical insurance company, or where you've worked, chances are they don't remember. Help simplify matters for your family by providing the pertinent details they may need to submit claims or ask about survivor benefits.

**HEALTH INSURANCE COMPANIES**

**Medical:**

Type of coverage:  Group  Individual  Medicare  Medicare Supplement

Insurance Company: \_\_\_\_\_

Health Care Plan ID#: \_\_\_\_\_

Group ID #: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Type of coverage:  Group  Individual  Medicare  Medicare Supplement

Insurance Company: \_\_\_\_\_

Health Care Plan ID#: \_\_\_\_\_

Group ID #: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Telephone: \_\_\_\_\_

INSURANCE COMPANIES			
INSURANCE TYPE	POLICY #	INSURANCE COMPANY NAME	CONTACT INFORMATION
Life			
Life			
Life			
Annuity			
Annuity			
Accidental Death & Dismemberment			
Dental			
Disability			
Long-Term Care			
Homeowners			
Car			
Car			
Other			
Other			
Other			

## C. Important Information

Your Executor/Administrator or family will need to gather a variety of documents following your death in order to settle your affairs. Recording the location of these key documents below can simplify this process, and make it less stressful.

### 1. Location of Key Documents

DOCUMENT	LOCATION
Will	
Birth Certificate	
Citizenship Certificate	
Military Discharge	
Diplomas	
Insurance Policies	
Marriage Certificate	
Divorce Decree/Annulment	
Trust Documents	
Property Deed(s)	
Vehicle Title(s)	
Passport	
Social Security Card	
Safe Deposit Box Key	
Adoption Papers	

### 2. Financial Information

Your family or your Executor/Administrator will need information about your assets after your death. Simplify the process by compiling your asset information below.

#### a. Assets

BANK		
ACCOUNT TYPE	ACCOUNT #	BANK NAME
Safe Deposit Box		
Savings		
Savings		
Checking		
Money Market		
ATM/Debit Card		
Certificate of Deposit		
Maturity Date		
Certificate of Deposit		

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Maturity Date		
IRA		
Roth IRA		

INVESTMENT		
ACCOUNT TYPE	ACCOUNT #	INSTITUTION NAME
Brokerage Account		
Contact Name & Phone #		
Mutual Fund Account		
Contact Name & Phone #		
IRA		
Contact Name & Phone #		

PENSION(S)		
TYPE	ACCOUNT #	SPONSOR NAME
Company Pension		
Plan Administrator		
Contact Name & Phone #		
Company Pension		
Plan Administrator		
Contact Name & Phone #		
Union Pension		
Union Name & Local #		
Plan Administrator		
Contact Name & Phone #		
401(k) / 403(b) Plan		
Plan Administrator		
Contact Name & Phone #		
401(k) / 403(b) Plan		
Plan Administrator		
Contact Name & Phone #		

PROPERTY		
TYPE	DESCRIPTION	LOCATION
Real Estate		
Real Estate		
Real Estate		
Auto		
Auto		
Boat		
RV		

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Motorcycle		
Art Work		
Jewelry		
Collections		
Other		
Other		
Other		

**b. Liabilities**

In addition to your assets, your Executor/Administrator or family will need information about any outstanding debts that you have. To simplify the process, compile your liability information below.

LOANS		
TYPE	ACCOUNT #	LENDER NAME
1st Mortgage		
2nd Mortgage		
Home Equity Line of Credit		
Reverse Mortgage		
Auto		
Auto		
Boat		
Personal		
Other		
RV		
Motorcycle		
Other		
Other		

CREDIT CARDS			
COMPANY NAME	CARD #	EXP. DATE	PHONE #

## IV. Funeral Planning Information

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Planning a funeral means different things to different people. Some people prepay for their funeral arrangements in advance, while others may simply preplan. When a loved one passes away without making specific funeral arrangements, survivors should try to locate any written instructions that can help them navigate through the process, while fulfilling the final requests of the deceased.

Avoid putting the only copy of your preferences in a safe deposit box, since it may not be immediately accessible. Instead, keep a copy at home, perhaps with a list of your safe deposit box contents.

### A. Prepaying

Millions of Americans have contracted with funeral service providers to pre-arrange their funerals and prepay a portion or all of the expenses involved. Individual state laws regulate the prepayment of funeral goods and services; these protections may vary widely from state to state. Some state laws require funeral homes or cemeteries to place a percentage of the prepayment in a state-regulated trust, or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery. However, some state laws offer little or no effective protection.

If you do decide to prepay, make sure you understand exactly what's included in the price. Are you buying only merchandise, like a casket, or are you purchasing the whole funeral package? Some additional questions to ask yourself if you are considering prepayment are:

- Are you protected if the company you've contracted with closes its doors, becomes insolvent or otherwise goes out of business?
- What happens to the money you've prepaid? What are your state's requirements?
- What happens if you relocate, retire to a new state or die while away from home? Some prepaid funeral plans can be transferred at an added cost.
- Can you make changes to the plan, or even cancel the contract and get a refund, if you change your mind?
- What happens to the interest income on money that is prepaid (if money is placed into a fund)?

### B. Preplanning

Preplanning does not involve any contractual or monetary obligations. It simply means that you make decisions about your final arrangements during your lifetime. To help ensure that your wishes can be carried out after your death, it's important to document them, and to let your family members know where that documentation can be found.

### C. The Funeral Rule

Most funeral providers are kind, caring professionals, who work hard to serve their clients' needs and best interests. In order to ensure this same treatment for everyone, there is a federal law that makes it easier for you to choose only those goods and services you want or need, and also to pay only for those you select, whether you are planning for yourself in advance or at the time of a loved one's death.

The Federal law, known as the Funeral Rule 16 CFR Part 453, is enforced by the Federal Trade Commission (FTC). It requires funeral directors to provide consumers with accurate, itemized price information and various disclosures regarding funeral goods and services. Itemized pricing must be provided to individuals in person and, if you ask, over the phone. For example, the funeral home must give you a written price list to keep that shows the goods and services the home offers. If you want to buy a casket or outer burial container, the funeral provider must show you descriptions of the available selections and the prices before actually showing you the caskets.

Many funeral providers offer various “packages” of commonly selected goods and services that make up a funeral. However, when you arrange for a funeral, you have the right to buy only the individual goods and services you want, and you don’t have to accept a package that includes items you do not want.

In addition, the FTC publication, “Funeral: A Consumer Guide” states that under the Funeral Rule:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- The funeral provider must state prices in writing on the general price list.
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- A funeral provider that offers cremations must make alternative containers available.

## D. Types of Funerals

Funeral practices are influenced by religious and cultural traditions, costs and personal preferences. These factors help determine whether the funeral will be elaborate or simple, public or private, religious or secular, and where it will be held. The information below describes common types of services.

### 1. Traditional or Full-Service Funeral

This is the most common type of funeral service, and is generally the most expensive. It usually includes a viewing or visitation, a formal funeral service at a funeral home or place of worship officiated by a cleric or other official, use of a hearse to transport the body to the funeral site and cemetery, and burial, entombment or cremation of the remains. There may be additional costs to be factored in, such as embalming and dressing the body, vehicles to transport the family if they don’t use their own, a casket, cemetery plot or crypt, and for other funeral goods and services.

### 2. Direct Burial

The body is buried shortly after death, usually in a simple container. No viewing or visitation is involved, so no embalming is necessary. A memorial service may be held at the graveside or later. Direct burial usually costs less than the “traditional,” full-service funeral.

### 3. Direct Cremation

The body is cremated shortly after death, without embalming. The cremated remains are placed in an urn or other container. No viewing or visitation is involved, although a memorial service may be held, with or without the



cremated remains present. The remains can be kept in the home buried in a cemetery or buried/scattered in a favorite spot (check local, state and federal laws). Direct cremation usually costs less than the full-service funeral.

### E. Funeral Costs

Planning a funeral can be emotionally and financially draining. Although nothing can alleviate the emotional strain, it is possible to minimize the financial drain. The costs associated with a funeral can vary widely, depending on the funeral provider, and the funeral goods and services chosen. As a consumer, it’s important to request a price list so you can determine which funeral goods and services you wish to include, and resist the urge to spend more than you want, or can afford.

#### 1. Commonly Included Costs

- **Basic services fee for the funeral director and staff**—Basic service fees include services that are common to all funerals, regardless of the specific arrangement. These include funeral planning, securing the necessary permits and copies of death certificates, preparing the notices, sheltering the remains, and coordinating the arrangements with the cemetery, crematory or other third parties.
- **Charges for other services and merchandise**—These are costs for optional goods and services such as transporting the remains, embalming and other preparation, use of the funeral home for the viewing, ceremony or memorial service, use of equipment and staff for a graveside service, use of a hearse or limousine, a casket, outer burial container or alternate container, and cremation or interment.
- **Cash advances**—Some funeral homes charge extra for goods and services bought from outside vendors on your behalf, including flowers, obituary notices, pallbearers, officiating clergy and organists and soloists. Some funeral providers add a service fee to their cost. The Funeral Rule requires those who charge an extra fee to disclose that fact in writing, although it doesn’t require them to specify the amount of their markup.

#### 2. Calculating the Actual Cost

The funeral provider must give you an itemized statement of the total cost of the funeral goods and services you have selected when you are making the arrangements. If the funeral provider doesn’t know the cost of the cash advance items at the time, he or she is required to give you a written “good faith estimate.” This statement also must disclose any legal, cemetery or crematory requirements that any specific funeral goods or services be purchased.

#### 3. “Funeral Provider Cost Comparison” Form

You may want to use the following “Funeral Provider Cost Comparison” form to gather information about the costs associated with commonly used funeral goods and services in your area.

FUNERAL PROVIDER COST COMPARISON			
PROVIDER NAME			
ITEM	PRICE	PRICE	PRICE
Non-declinable basic services fee			
Removal/transfer of remains to funeral home			
Embalming			
Other preparation of the body			
Use of facilities/staff for viewing			
Use of facilities/staff for funeral ceremony			
Use of a hearse			

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<b>Basic memorial printed package</b>			
<b>Casket</b>			
<b>Vault</b>			
<b>Total Cost</b>			

## F. Paying for the Funeral

Most funeral providers do not offer a deferred payment plan for funeral expenses, because trying to collect at a later date may be difficult, time consuming and costly. Unless it has been pre-paid, payment must typically be made when services are rendered. Cash, credit cards, life insurance proceeds and loans are the most commonly used methods of payment.

### Life Insurance

Many people purchase life insurance coverage to help provide financial security for their loved ones when they die, and to cover final expenses. When life insurance proceeds are used to pay funeral costs, the Beneficiary can “assign” a portion of the insurance proceeds to the funeral provider. Paperwork is typically handled by the funeral provider, who will have the Beneficiary sign an “Assignment” form authorizing the insurance company to pay the funeral provider a specific amount of the insurance proceeds (equal to the funeral costs) before paying the Beneficiary.

## G. Funeral Terms and Tips

### Caskets

For a “*traditional,*” *full-service funeral:*

A casket often is the single most expensive item you’ll buy if you plan a full-service funeral. Caskets vary widely in style and price, and are sold primarily for their visual appeal.

Traditionally, caskets have been sold only by funeral homes. However they are now available for purchase at several famous wholesale and outlet stores. The Funeral Rule requires funeral homes to agree to use a casket you bought elsewhere, and doesn’t allow them to charge you a fee for using it.

### Cemeteries - Private

When you are purchasing a cemetery plot, consider the location of the cemetery. Other important points you may want to consider include the type of monuments or memorials the site allows, and whether flowers or other remembrances may be placed on graves.

Cost is another consideration. Cemetery plots can be expensive, especially in metropolitan areas, and there may be charges for opening and closing the grave. Most, but not all, cemeteries require you to purchase a grave liner, which will cost several hundred dollars.

### Cemeteries - Veterans

Burial benefits for veterans include a gravesite in a national cemetery, opening and closing the grave, perpetual care, a headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Cremated remains are buried or interred in national cemeteries in the same manner and with the same honors as casketed remains. This

eligibility also extends to some civilians who have provided military-related service, and some Public Health Service personnel.

Burial benefits may also be available for eligible spouses and dependents of veterans, even if they predecease the veteran. For more information, visit the Department of Veterans Affairs' Web site at [www.cem.va.gov](http://www.cem.va.gov). To reach the regional Veterans office in your area, call 1-800-827-1000.

### **Cremation**

Many families who opt to have their loved ones cremated, rent a casket from the funeral home for the visitation and funeral, eliminating the cost of buying a casket. If you opt for visitation and cremation, ask about the rental option. For those who choose a direct cremation, without a viewing or other ceremony where the body is present, the funeral provider must offer an inexpensive unfinished wood box or alternative container, a non-metal enclosure—pressboard, cardboard or canvas—that is cremated with the body.

### **Death Certificate**

This legal document is issued by a government official of the jurisdiction in which the death occurred, and typically includes the location, date and cause of death, as well as the deceased's identifying information (name, SSN, parents' names, marital status, etc.). It is required to finalize almost every aspect of a loved one's affairs, both now and in the future. In fact, in some states, the body can't be moved without it. Later, it will be needed to start the probate process and to file any life insurance claims. It may be advisable to obtain more than one certified copy of the death certificate (although a fee is charged for each copy requested) since only a certified copy may be acceptable for many purposes. Most funeral directors will obtain the certificate(s) for the family as part of their services.

### **Embalming**

Many funeral homes require embalming if a viewing or visitation is planned, although embalming is generally not necessary or legally required if the body is buried or cremated shortly after death. Eliminating this service can save you hundreds of dollars.

If you or a family member have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance may be able to advise you on how best to resolve your issue. You can also contact your state or local consumer protection agencies listed in your telephone book, or the Funeral Service Consumer Assistance Program. You can file a complaint with the FTC by contacting the Consumer Response Center by phone, toll-free, at 1-877-FTC-HELP (382-4357).