

How would my loved ones pay for my funeral expenses?

What type of service do I want?

Which funeral home or crematory do I prefer?



More Americans are prearranging their funerals than ever before.

"If I were to die tomorrow, how would my loved ones pay for my funeral expenses?"

- Proceeds from my life insurance
- My savings
- My children's savings
- A loan taken by my family
- I do not know

Many families who do not prearrange use proceeds from life insurance to pay for their loved one's funeral, even though these proceeds are intended to pay for the living expenses of survivors. Prefunding your funeral today provides the money your family will need to cover the costs associated with your death.

"If I were to die tomorrow, how much might my funeral cost?"

- Over \$10,000
- \$8,000 — \$10,000
- \$6,000 — \$8,000
- \$4,000 — \$6,000
- \$2,000 — \$4,000
- Under \$2,000

According to one industry source, the average cost of a funeral in the year 2000 was around \$4,800. In 2012, that same funeral cost an average of \$7,600. That's a 58% increase in twelve years. Prefunding your funeral today can help protect your family from price inflation.

What type of service do I want?

"If I were to die tomorrow, would my loved one know..."

- ...what type of service I want?
- ...which funeral home or crematory I prefer?
- ...how I want my remains handled?
- ...what type of casket or urn I want?

There are many decisions which need to be made in planning a funeral including selecting funeral merchandise, the type of service and an officiator. Planning in advance ensures your wishes are fully met, down to the smallest detail.*

"If I were to die tomorrow, how would my loved ones benefit from my decision to prearrange?"

- My loved ones won't be burdened with making decisions at a difficult time.
- Prearranging reduces the potential for disagreements about funeral decisions and allows the family to focus on their grief and each other.
- They will be relieved of the financial responsibility for my funeral.
- Most importantly, they will take comfort in knowing they are honoring my wishes.

Emotional overspending, lack of direction and a sense of desperation are all things we see families go through in our funeral home. While the grief is still there, much comfort is felt in knowing all the wishes are honored and costs covered by an advance funeral plan.

*Rules vary by state, exceptions may apply. Please contact your funeral professional for additional information.

When/What
What type of service do I want?

The decisions you make today will help your family during a difficult time.

We purchase life insurance to protect our families in the event of our death and make a will to answer questions regarding our estate. End-of-life planning should not end there.

Advance funeral planning and funding are growing trends in America for good reason. Preplanning allows you to make decisions with a clear mind and purpose. In most cases, you can prefund your funeral, protecting your family against inflation*.

It's tough to ponder any question beginning with the phrase, "If I were to die...." But, for many, the thought of leaving their families without the protection of a funded advance funeral plan is even more difficult.

OUR FUNERAL HOME OFFERS A FREE, NO OBLIGATION FUNERAL COST ESTIMATE AND INFORMATION ABOUT THE VARIETY OF PREARRANGEMENT OPTIONS AVAILABLE.

By asking yourself the questions in this brochure, it will become clear that advance funeral planning is indeed a wise thing to do.

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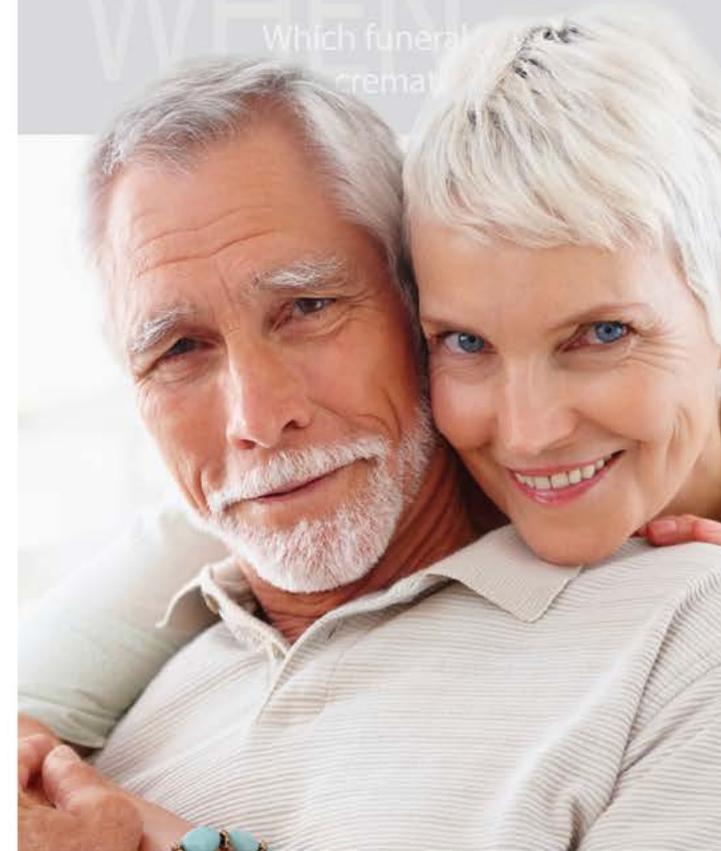
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How would my loved ones pay for my funeral expenses?

When/What
What type of service do I want?

Which funeral service? Burial or cremation?



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Important Questions You Need to Ask

How much might my funeral cost?