

Preplanning Your Funeral Protects Your Funeral Wishes



By Larry Whitaker, Certified Pre-Planning Consultant, Pre-Need Sales Manager, Pekin Life Insurance Company

Several years ago, I met with a funeral director who shared with me a sad story that underscores the importance of funeral preplanning and prefunding.

A decade earlier, this funeral director had assisted a family (wife, son, and daughter) with the funeral arrangements for their husband and father. The family had an evening visitation followed by a full church funeral the next day. After the graveside service, several hundred of those gathered returned to the church to join the family for a luncheon. After all had left the luncheon, the wife and her two children thanked the funeral director for his professional service and attention to all the details over the past few days. The wife ended that conversation by telling the funeral director that her son and daughter knew she wanted all the details the same for her funeral when that time came.



The next morning, she stopped by the funeral home to sign papers and pick up documents. Before she left, the funeral director requested a meeting with her to record her funeral plans in a formal Funeral Prearrangement. Her response was that there was no need to do so because her son and daughter knew she wanted everything just like their father's funeral. She was confident they would honor her wishes and carry out those plans.

Ten years later, when the mother passed, the son had now relocated to California and the daughter's family had moved to Pennsylvania. The daughter instructed the Funeral Director to carry out a direct cremation of her mother, divide the cremains into two containers, and ship one to her and the other to her brother. As the funeral director carried out the daughter's directions, he was saddened as he remembered the mother's voiced sentiments regarding her own funeral.

Funeral prearrangement can lock in costs and help protect your final wishes

Had the mother formalized her funeral plans with the funeral director, her children would have known her wishes. Had she prepaid for her funeral, the funeral director could have placed her funds in an irrevocably assigned Pekin Insurance Pathway® policy or annuity, directing the money be paid for the funeral she selected. She could have had the peace of mind knowing her wishes would be carried out.

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Over 525 funeral homes, including many in this area, represent and offer Pathway® policies from Pekin Life Insurance Company to the communities they serve. They have been licensed and trained to work with families in the funeral preplanning process. They understand that, when it comes to your final arrangements, you should make the decisions that reflect your exact wishes and desires. They also understand that prearranging your own service will ease your loved ones' burdens. Funeral directors know firsthand that prearranging answers many of the questions and eliminates many of the problems and differences that can divide families. Preplanning and prepaying for life's final chapter is a true family gift, protecting them from inflation and financial uncertainty.

For the name of a Pekin Insurance Pathway® Funeral Director near you, contact Larry Whitaker, Certified Preplanning Consultant and Pre-Need Sales Manager, Pekin Insurance. Phone: 1-800-322-0160, Extension 3119; email: lwhitaker@pekininsurance.com.