

# How Your Family Benefits When You Pre-Plan Your Funeral

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Every day in our country, 7,000 families get the telephone call no family wants to receive: the call that a family member has passed away. Because of age or a battle with illness, 2,000 of those daily calls are expected. Each day, 5,000 deaths in the US come unexpectedly and suddenly, those families are forced to plan and pay for a funeral. If today is the day your family gets that phone call, how well will they handle the coming days and weeks will depend on how well you have planned for that day.

Upon your death, your executor will distribute the assets of your estate according to your wishes set forth in your will. Until your death, a designated individual with financial power of attorney can manage your financial affairs in the event you are unable to do so. A lawyer can assist you in preparation of these legal documents along with a medical power of attorney (POA), an individual appointed to make medical decisions in the event you are unable to make decisions yourself. As a last responsibility, most legal POA documents state the medical POA is responsible for carrying out funeral arrangements, including pre-arranged funeral plans you have recorded.

## **Pre-planning your funeral saves your family more than money**

Funeral homes in this area affiliated with Pekin Life Insurance Company's Pre-Need Pathway® division can assist you with pre-planning your funeral and determining the best form of service and memorialization. Nearly 100 questions will have to be answered at the time of your death. Completing the process in advance takes that burden off your family while they are dealing with the emotion of your loss. With

this assessment, you answer the questions now, at your leisure, so your family does not have to guess at what you would have wanted.

You pay for your funeral costs at today's prices, avoiding the inflated financial burden for your family in the future. Like the cost of all goods and services, funeral costs are subject to increases each year, and locking in the price today can save your family thousands of dollars.

One out of three families is forced to help a loved one manage nursing home expenses in their final years. Often that requires Medicaid assistance. When you pre-plan and pre-pay for your funeral, you protect your funeral assets from Medicaid capture to pay for any future medical or home expenses. That makes it easier for your family to assist you in a possible move to a nursing facility.

## **Help provide peace of mind for you and your family**

Planning and funding your funeral today is easy and will help give you the peace of mind knowing you have removed a burden from your family. A Pekin Insurance Funeral Professional can walk you through the simple process. Pekin Insurance Funeral Directors are licensed by the Illinois Insurance Department and trained on how best to use the Pekin Insurance products developed exclusively for the funeral profession.

*For more information on pre-need planning with a Pekin Insurance Pathway® Funeral Professional near you, contact Larry Whitaker, Pre-Need Sales Manager and Certified Pre-Planning Consultant with Pekin Life Insurance Company. [lwhitaker@pekininsurance.com](mailto:lwhitaker@pekininsurance.com) or 1-800-322-0160, Extension 3119.*