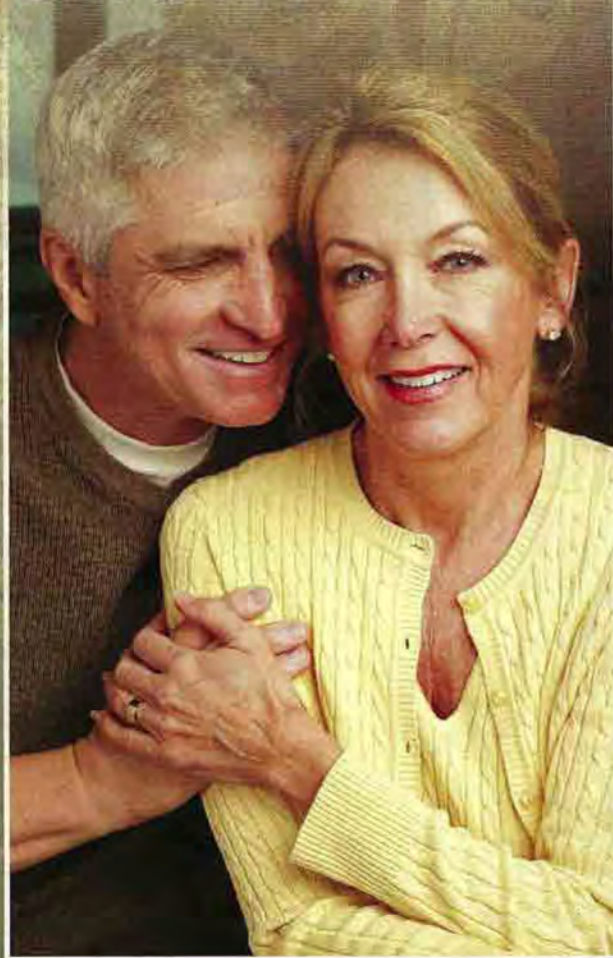


# *Being* PREPARED



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## A Practical Guide to Government Benefits & Funeral Planning



## BE SURE YOUR FAMILY RECEIVES THE BENEFITS YOU'VE EARNED

Most of us plan for the years when we no longer need to, want to, or cannot work. It is a necessity we cannot afford to ignore. The federal and state governments have programs such as Social Security, Medicare and Medicaid to which we all contribute while working. Being informed as to what we have earned and making sure we receive these important benefits is part of "Being Prepared."

There are other important aspects to being prepared, such as preparing a Will and making funeral arrangements.



## WHERE TO START

Knowing where to start can help make planning easier. Although this brochure cannot answer all of your questions, it will highlight the main steps for you.

We find that once families know what to do, planning is not difficult. As funeral directors, we are able to assist with the details and answer questions you may have about government death benefits and funeral planning. No matter what you decide to do first, it's important to start now, today.

## WHY YOU SHOULD PLAN



We plan for every aspect of life. Having a family, vacations, weddings, and retirement are all things we plan. We prepare for what *might*

happen such as fires, accidents or floods. But, because most of us do not like to think about death, we avoid making important funeral decisions in advance.

Now more than ever, it is important to plan ahead. Our way of life is more complicated. Family members often live in different states, dealing with government agencies can be frustrating, and every household feels the impact of the economy.

Family members making funeral arrangements immediately following a death often are confused and upset. Many times, they do not have the information needed to claim benefits. Each year millions of dollars in government and insurance benefits go unclaimed. Planning ahead prevents emotional overspending and protects your family's interests.







# GOOD REASONS FOR MAKING FUNERAL ARRANGEMENTS IN ADVANCE

## 1. Your Family

Without a doubt the most important reason for making funeral and other estate arrangements in advance is to spare your family this task at a difficult time. There are over 50 decisions to be made when arranging a funeral. Making these decisions today, with the help of those close to you, lets you make logical, well-thought-out plans that your family will appreciate.

## 2. Lower Costs

Though not a requirement, you may wish to invest in a funeral trust account or final expense insurance policy when making funeral arrangements. While most of us have life insurance or funds reserved for retirement, these are intended for the living, not to meet the cost of a funeral.

In most situations, funds invested today will be sufficient to cover the total cost of the funeral at time of need. The interest earned by the account or policy will help to offset the effects of inflation. Government regulations safeguard your investment so that funds will always be available for your family's use.

## 3. Securing Benefits

With the number of revisions in government benefits over the years, it is important for each person to be aware of these changes and how to protect those benefits.

**Social Security.** Upon death, dependents and survivors may be eligible for certain benefits such as Death Payments, Survivor's Benefits and Medicare. Qualifications depend on age, marital status, number of dependents involved and if employment was under Social Security. Your Social Security account should be verified periodically to be sure contributions are properly posted. All benefits must be applied for; payment is not automatic. Since qualifications vary, we recommend discussing your particular situation with us personally.

**Veterans' Benefits.** There are many misconceptions regarding Veterans' death benefits. Honorably discharged veterans may qualify for cemetery plot and burial allowances, monument, and burial flag, as well as a pension for survivors. These benefits may affect decisions about funeral arrangements. Because qualifications and benefits vary, we recommend a personal review of your situation.

**Medicaid.** Few people are aware of provisions under Federal Title 19 where an individual can shelter funds to serve the family later by providing for funeral arrangements. We can explain these options to you.

## 4. Peace of Mind

We often have special wishes as to where to be buried, who is to receive our personal effects, and how we are to be memorialized. Making funeral arrangements today permits time for you to tend to every detail. You gain the confidence that results from making unhurried, informed decisions. Plus, your family and others who care for you will be assured the arrangements reflect your true wishes.

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PLANNING AHEAD...  
YOU HAVE TRUE PEACE  
OF MIND KNOWING  
YOU HAVE TAKEN  
CARE OF EVERYTHING.

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## HOW TO PLAN

**Investigate.** Most people are unsure how to secure benefits and to be certain everything will be carried out according to their wishes. Often people delay making a Will because they feel they have little to leave behind. Yet, a Will is vital to ensure belongings are properly distributed and to avoid excess taxes. A Will allows you to name an executor—someone in which you have confidence—to carry out your wishes. You should have an attorney prepare your Will to be certain legal requirements are met.

Legal procedures following death are also confusing. For example, since a Will is most often read and administered after the funeral, the practical, safe approach is to have a separate document for funeral requests.

Arranging a funeral involves over 50 decisions that must be made. Decisions that are an added burden for family members when dealing with grief over the loss of a loved one.



By speaking with one of our qualified funeral planning counselors, you will have taken the most important step towards "being prepared."

**Organize.** We all have documents and information which others would have trouble locating: military discharge papers, Social Security numbers, bank accounts, safety deposit box keys, insurance policies, relatives' addresses. All of these items must be organized to eliminate frustrating hours of searching and to be certain everything will be found. Insurance companies report that life insurance benefits are often unclaimed because survivors were unaware a policy existed. The diary in this booklet will help you organize your personal information. And, we can assist you in making a permanent record of your wishes.

**Consider.** No matter what your final wishes, planning in advance permits choices and valuable input from those closest to you. Some considerations for your funeral service are listed below. Your decisions can be recorded in the diary pages at the back of this guide.

1. Have you selected a cemetery or memorial location?
2. Have you prepaid for the funeral service?
3. Are certain religious or fraternal customs to be followed?
4. Do you wish to have a military service?
5. Do you prefer a particular charity as recipient of memorial gifts?
6. Do you wish to name pallbearers?
7. Do you wish to be buried in particular clothing or jewelry?
8. Are there any special readings, biblical passages, or musical selections you prefer?
9. Would you prefer a casket of metal or hardwood, protective or non-protective?
10. What type of monument or marker do you prefer?

*This list is far from complete, but it gives you an idea of the many decisions involved when planning a funeral. Our services help you make the decisions right for you.*

**Decide.** To protect your family, you will want to make some decisions and arrangements. As experienced funeral directors, we can assist you in all stages of planning, from completing paperwork to helping and counseling the bereaved. We retain a complete record of your plans to ensure they are carried out on your behalf.

A funeral trust account or final expense insurance is not a requirement of pre-arrangement, but the benefits merit serious consideration. By deciding on funeral costs now, you help your family avoid emotional overspending and safeguard life insurance benefits.

Finally, be sure to advise your family of your decisions and the arrangements you have made. Knowing everything is taken care of will give both you and your family peace of mind.



## QUESTIONS YOU MAY HAVE

### What if I move?

Your funeral plans can be transferred at any time if you should move. We can even recommend a reputable funeral home in your new community. Through pre-arrangement, you can be confident your wishes will be fulfilled wherever you may live.

### What if I die away from home?

If you are traveling or visiting another city when death occurs, your survivors should contact our funeral home immediately. We will make the necessary arrangements with a funeral home in that location to assist with the transfer.

### What if I change my mind?

Our funeral home is established upon service to families. We respect your wishes at all times and work hard to meet the special needs and requests from you and your family, both when planning ahead and at time of need. Together we can develop plans to meet your current needs.

### What if your funeral home is no longer in business?

You can be assured your funds are protected by state and federal regulations regardless of the operation at our funeral home. However, our funeral home has a long-standing reputation and is committed to continuing to serve the many families who have placed their trust in us.

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DON'T BE AFRAID TO ASK...  
WE ARE HERE TO HELP GUIDE  
YOU WITH YOUR CHOICES.

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### Do I need to plan ahead if I want cremation?

There are as many decisions with cremation as there are with funerals. It is always better to make your plans and let your family know your wishes to avoid confusion and save expenses.

### Are funerals expensive?

The cost of a funeral depends on what you prefer. We offer many services to choose from and a wide selection of caskets, vaults, and other memorials. Part of "being prepared" is knowing the costs so you will feel comfortable with the selections you make. We are willing to discuss specific costs with you. Advance planning also helps you prepare for the expense and permits you to set aside the funds over a period of time.

### What type of service do most families select?

While many people prefer a traditional funeral, others prefer a more non-traditional type of gathering or memorial service. We offer many choices to make any type of service meaningful to the family. Special musical requests, military and other personalized tributes are just a few of the options we make available. We try to honor any special preferences or requests.

### What about monuments and memorials?

Often families prefer to arrange for monuments or memorials in advance. It is important for you to find out the differences in quality, material, and workmanship as well as cemetery requirements before the need arises. We can help you understand what's involved and help you make the right choices.



## HOW CAN YOU HELP MY FAMILY "BE PREPARED?"

Many families are unaware of just how many ways we can help. We can do as little or as much of the planning as you like. As experienced funeral directors, we are trained with an understanding of what needs to be done. We have a complete pre-planning checklist to be certain no detail is overlooked.

Our counselors can answer questions on benefits, help you choose cemetery property and other memorialization, give you valuable guidelines for selection of monuments or markers, and make complete funeral arrangements. We will explain the benefits of advance payment, help you organize, and even prepare a permanent record that outlines your wishes in detail.

Because we realize individual wishes and situations are personal, we want to assure you of our high respect for complete confidentiality. We welcome the opportunity to meet personally with you and your family to discuss our services more fully... or to simply answer your questions.





# TO MY *family* AND FRIENDS

*After careful thought, I have completed this diary with specific information that may be helpful at the time of my death. I have expressed my preferences on a variety of subjects pertaining to my funeral that, unless changed by unexpected circumstances, I hereby desire and request.*

SIGNED

DATE

PLEASE NOTE: DO NOT PLACE THIS PERSONAL DIARY IN A SAFETY DEPOSIT BOX AS IT MAY BE SEALED UNTIL AFTER THE FUNERAL OR MEMORIAL SERVICE. BE SURE TO ADVISE YOUR FAMILY WHERE IT IS KEPT.

## PERSONAL INFORMATION

FIRST MIDDLE LAST

ADDRESS

CITY STATE ZIP

HOME TELEPHONE CELL

EMAIL

RESIDENT SINCE

DATE OF BIRTH MONTH DAY YEAR

PLACE OF BIRTH CITY COUNTY STATE

OCCUPATION

EMPLOYED BY OR RETIRED

MARITAL STATUS

NAME OF SPOUSE

NAME OF FATHER PLACE OF BIRTH YEAR

MOTHER'S MAIDEN NAME PLACE OF BIRTH YEAR

EDUCATION ELEMENTARY

HIGH SCHOOL

COLLEGE

GRADUATE SCHOOL

EMERGENCY CONTACT:

NAME RELATIONSHIP

CITY/STATE TELEPHONE EMAIL



## BENEFIT INFORMATION

SOCIAL SECURITY NUMBER

MILITARY SERVICE

BRANCH RANK

DATE OF ENLISTMENT

DATE OF DISCHARGE

NAME(S) OF WAR/CONFLICT(S) TOURED

SERIAL NUMBER

FRATERNAL, SERVICE AND UNION MEMBERSHIPS

SPECIAL RECOGNITIONS

## CHILDREN, RELATIVES, AND FRIENDS TO NOTIFY

NAME

RELATIONSHIP

CITY/STATE

TELEPHONE

EMAIL

NAME

RELATIONSHIP

CITY/STATE

TELEPHONE

EMAIL

NAME

RELATIONSHIP

CITY/STATE

TELEPHONE

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NAME

RELATIONSHIP

CITY/STATE

TELEPHONE

EMAIL

RELIGIOUS AFFILIATION

PLACE OF WORSHIP

CITY

STATE

TELEPHONE



# FUNERAL PREFERENCES

FUNERAL DIRECTOR

FUNERAL HOME

ADDRESS

CITY

STATE

PHONE NUMBER

PRE-ARRANGEMENT CONTRACT LOCATION

I PREFER

☐ BURIAL

☐ CREMATION

CLERGY/CELEBRANT

LOCATION OF FUNERAL OR MEMORIAL SERVICE

☐ MILITARY

☐ RELIGIOUS

☐ FRATERNAL

☐ HUMANISTIC

PALLBEARER

CITY/STATE

TELEPHONE

PALLBEARER

CITY/STATE

TELEPHONE

PALLBEARER

CITY/STATE

TELEPHONE

PALLBEARER

CITY/STATE

TELEPHONE

PALLBEARER

CITY/STATE

TELEPHONE

PALLBEARER

CITY/STATE

TELEPHONE

HONORARY PALLBEARERS

HONORARY PALLBEARERS

SPECIAL REQUESTS

MUSIC, READINGS, ETC.

CLOTHING, JEWELRY, ETC.

CASKET/URN

BURIAL VAULT

FLOWERS

SPECIAL INSTRUCTIONS



## FAMILY BURIAL PROPERTY

LOCATION

NUMBER OF SPACES

WHICH SPACE

OTHER SPACES RESERVED FOR

## MY SPECIAL REQUESTS

## LOCATION OF IMPORTANT DOCUMENTS & PASSWORDS

WILL

CEMETERY DEED

INSURANCE POLICY(IES)

SAFETY DEPOSIT BOX & KEYS

BANK ACCOUNTS

REAL ESTATE DEED(S)

BIRTH AND MARRIAGE CERTIFICATES

STOCKS AND BONDS

NEGOTIABLE PAPERS

MORTGAGE(S)

CONTRACTUAL AGREEMENTS

PROMISSORY NOTES

OTHER

INVESTMENT ACCOUNTS

ONLINE PASSWORDS OR LOCATION OF THEM



## AS YOU PREPARE FOR THE FUTURE...

The personal choices you make now, with clarity of mind and concern for others, are once in a lifetime decisions. We want you to know that you can depend on us for the professional guidance you expect.



As funeral directors, we are trained to provide personal, specialized attention to all the responsibilities surrounding death and funeral services. We will help you consider your options and organize your plans.

Talk with us about funeral planning or feel free to call us with questions you may have.