



### Making Funeral Arrangements In Advance

Thinking about death is never enjoyable, but planning ahead allows you to choose the items you want and compare prices while no one is under duress.

You can make plans with a funeral establishment directly or through a nonprofit funeral planning or memorial society. When making plans, it is important to consider where the remains will be buried, entombed or scattered. With prearrangements, you choose whether to pay for them in advance. If you do pay for them in advance, you won't have to worry about price increases.

Whether you make prearrangements through a nonprofit organization, purchase a prepaid funeral plan, or merely write down your preferences, give a copy of the documents to your family members and your attorney. Because wills aren't always read or even located prior to burial, don't put your preferences in your will. Review and revise your prearrangements every once in a while to assure that your needs are still met. Informing your family of your prearrangements and about any changes you make as the years go by, can ease a lot of stress later.

Protections for those who choose to enter into prepaid funeral contracts vary from state to state. Many states have laws and agencies to assure that your advance payments are available to pay for your funeral when needed. In some states, a particular percentage of your prepayment must be deposited into a state-regulated trust or to purchase a life insurance policy that is assigned to the funeral home.

According to the Federal Trade Commission (FTC), these are the important issues for you to consider before entering into a contract for prepaid funeral goods and services:

- What are you paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you have prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put into a trust account?
- Are you protected if the firm you dealt with goes out of business?

- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.

The Funeral Rule, a rule enforced by the FTC, requires funeral directors to give you itemized prices in person and over the telephone. If you ask about arrangements in person, the *funeral home must give you a written price list of goods and services offered*. And if you ask about buying a casket or outer burial container, the funeral home must provide you with descriptions and prices of their selection of caskets before showing the caskets to you.

According to the FTC, 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 this right 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.

If you decide to prearrange your funeral, be a smart shopper just like you would with any other good or service you purchase. Don't let your emotions get in the way, and don't let anyone play on your emotions. And if you need help, contact your state's funeral homes and prepaid funeral contracts licensing agency.

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