

## **Funeral Pre arrangement benefits you and your loved ones...**

The idea behind funeral planning is simply that one day a great deal of vital information about you will be needed by your family and anyone whose responsibility it is to assist them. There's no doubt that those who plan ahead are more comfortable knowing not only that their personal wishes will be fulfilled, but also that unnecessary difficulties can be avoided.

Both you and your loved ones can benefit when funeral arrangements are made well in advance of need. By discussing plans in advance, you can take all the time necessary to make the most satisfactory decisions regarding the type of ceremony and burial procedures preferred. A carefully planned funeral service can also be the most comforting to your family. It can spare them from facing decisions that can be so difficult at a time of death. And it can give them the lasting peace of mind knowing they've acted in accordance with their wishes.

We encourage you to discuss your thoughts and decisions with your family and call us if you have additional questions. During this time of planning ahead, you may also find it worthwhile to seek the advice of an attorney, a bank or trust office, an insurance advisor and your clergyman.

The subject of funerals is never easy to discuss. Arranging a funeral in advance can be a worthwhile experience in light of the impact your own death will have on those you love most. For this reason, we have compiled, with the help of many people like you, the five most frequently asked questions voiced by people considering their own funerals.

### **1. If my death occurred tomorrow, who would arrange my funeral?**

A family discussion of funeral planning, although sensitive, can be a very satisfying experience for you and the ones you love. It allows you to share feelings about various aspects of funeral services and inform others of your personal preferences. It provides an opportunity to put all your affairs in order in a relaxed, unhurried way. By planning in advance, you can ensure that the decisions you make are satisfying to everyone involved.

### **2. Is it important to make a will?**

Yes. Everyone should have a will drawn up by a competent attorney. This legal document can prevent problems for your survivors while also ensuring that your personal wishes will be carried out. When there is no will, the estate is divided according to state law, in which case your possessions and assets might not be distributed as you would choose.

### **3. How much does a funeral cost?**

Due to the wide range of services and merchandise offered by our firm, it is impossible to state what a funeral will cost in general terms. One of the most satisfying peace of mind benefits of planning ahead is knowing the arrangements you make are aligned with your financial circumstances. Your funeral planning counselor will prepare an itemized list of costs for all services and merchandise you choose.

### **4. I don't want to burden my family with funeral costs. Can I make my own financial arrangements now?**

Yes. Many people pre fund their arrangements in order to relieve loved ones of future financial burden. There are several options available for pre funding funerals and we can help you to make the best choice for yourself and your situation.