

Funeral Resources

DEFINITION

Pre-planning is when an individual pre-arranges for their own funeral celebration, including the services, the disposition of the body and the selection of cemetery property under less intense circumstances than if it were left for their survivors at the time of death.

Pre-funding is allowed by establishing a bank funeral trust or purchasing a funeral insurance policy for the amount of the funeral estimate of costs or guarantee.

This information also contains the identity of the representative of the deceased – the person who is left to follow through with the pre-planning instructions.

PRE-PLANNING FEATURES

- Peace of Mind – lessening your family's financial, emotional and physical burden that occurs at a time of death.
- Personal information may be better researched, more comprehensive and accurate.

PRE-FUNDING FEATURES

- Your funeral service may be carried out at little or no additional cost to your family.
- Funds may be immediately available to pay funeral costs, with no waiting period due to probate or other delays.
- May prevent other life insurance policies from being depleted at the time of a loved one's death.
- Allows you to consider cost-effective options at a time when you are better prepared to make sound, fiscally responsible decisions.
- Properly prearranged funeral contracts are not counted as assets for Medical Assistance spend-down purposes.

Information found at the Assurant Preneed Life Insurance Company

<http://www.assurantpreneed.com/ap/assurantpreneed/funeralplan/benefits.html>

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Midwest Funeral Pre-Planning Consultants

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Providing Resources & Guidelines During Difficult Times

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