

6 Reasons Why Advance Funeral Planning Makes Sense

How do you want to be remembered? It's an important decision. Preplanning your funeral now, before the need arises, puts you in charge of [how you will be remembered](#) and ensures your funeral will be meaningful for your loved ones.

While no one wants to think about their own death or planning a funeral, creating an advance funeral plan may bring peace of mind to you and your family. Advance funeral planning allows you time to understand the process, helps you make clear choices that are right for you, and alleviates financial and emotional burdens for your family during a difficult time.

1. Remove the guesswork

If left to plan your funeral, family or friends may be unsure of your wishes. If you create an advance plan, you will reduce the number of decisions your family members must make during a stressful time. Preplanning a funeral service helps remove the guesswork and the strain, allowing loved ones to focus on their grief.

2. Be remembered how you want

Your funeral service should reflect your life and wishes while also offering comfort to your loved ones. Numerous decisions go into planning a funeral, including the type of service, disposition, location, and more. Planning your funeral in advance gives you the opportunity to decide which arrangements and service you prefer.

3. Cover expenses now

In 2017, the [median cost of a funeral with viewing and a burial](#) totaled \$8,755 for basic funeral services and merchandise. By prefunding your funeral arrangements, you ensure that your family is not burdened by the financial costs. Preplanning also gives you time to consider all your options and look for the best deals. Without preplanning, family members may have to make quick financial decisions that could cause them to overspend.

4. Lock in today's prices

Over time, [inflation will likely cause funeral costs to increase](#); in fact, the average inflation rate for funeral costs is [3.43% each year](#). But if you purchase a prearranged funeral plan, you may be able to protect yourself and your loved ones against the rising costs of funeral arrangements. Preplanned prices can usually be locked in at current rates, which could save your family thousands of dollars over the long run.

5. Take your plan with you

A prearranged funeral plan can be transferable. If you move out of state or change funeral homes, your advance funeral plan can transfer with you. Most funeral homes will accept transfers and work with you to determine the status of the price guarantee.

6. Protect your funeral plans

When you apply for Medicaid, Supplemental Security Income (SSI) benefits, or nursing home care, a prepaid funeral plan is considered an exempt asset. To qualify for government assistance, such as Medicaid, applicants must spend down available assets until they reach a qualifying level. In most cases, funeral plans are considered an exempt asset, which can help you qualify.

How to Pay for Your Pre-arranged Funeral

Two options can help you prefund your advance funeral plans.

Funeral Trust Account

A funeral Trust Account is a State regulated bank account operated by the funeral home. Not all funeral homes have a Trust. If a Funeral Home with a Trust were to go out of business, the PreNeed Funeral Contract Consumer Protection Trust Fund would honor a claim at the time of need if another company is not found to fulfill the contract.

PreNeed Funeral Insurance

PreNeed Insurance is used to fund a funeral service agreement between you and a funeral home. You decide every element you want included in your funeral service, which includes everything from the casket or urn to transportation for the family. The funeral home partner totals the costs, and that amount is the basis for your PreNeed Insurance plan. You can either pay the amount in one installment or through monthly premiums. Upon your death, the funds are used to pay the funeral home for your funeral services.

3 Steps to Preplanning a Funeral

Preplanning doesn't have to be complicated when you follow these three steps

By Jessica Catignani

If preplanning your funeral seems intimidating, you're not alone. In a 2017 National Funeral Directors Association (NFDA) [report](#), almost 63% of people said they believe it's very important to preplan, but only 21.4% had actually communicated their wishes.

People tend to think that if they talk about their funeral, it will make the clock tick faster. For others, it's just a subject that's uncomfortable to speak of. The reality is most people find the preplanning process easier and more beneficial than they'd imagined, especially once they understand what's involved in the process.

What it Means to Preplan

Smith recently lost his mother, but the decisions for her final wishes were made 20 years ago when she preplanned. She selected her casket and burial vault, provided direction on flowers, and shared what type of funeral she desired, among other details. Her preplanning left very few tasks for Smith, his four siblings, and their father to do after her passing. It removed the guesswork and the burden at a difficult time and allowed them to instead focus on their grief. And his mother was honored in the way she'd envisioned.

Smith's mother's plans were comprehensive, but yours don't have to be. You can make a simple outline that covers the basics or request a preplanning appointment with a funeral professional to draft an extensive plan. Smith recommends meeting with a family service counselor at a funeral home, who can explain your options and use a step-by-step approach to customize your preferences.

1. List your thoughts, plans, and relevant details

Whether you've barely thought about your funeral plans or keep a file of ideas, you'll want to consider your preferences for the following areas before your preplanning appointment:

Disposition

Have you decided between burial or cremation? Do your plans lean toward one more than the other, such as an eco-friendly green burial or a direct cremation?

Cremation vs. Burial: Which is Right for You?

Funeral services

Do you want a traditional service or a celebration of life? Do you know where you want the services to be held? Are you a veteran and want [military funeral](#) honors?

Final resting place

This will depend on what disposition you select, but your choices may include a certain casket and burial plot, entombment crypt, or a specific urn and location for scattering [cremated remains](#).

If you're unfamiliar with these aspects of preplanning, do not feel overwhelmed. A preplanning appointment is meant to educate you on all the available options and keep you from making hasty decisions, so feel free to bring a [list of questions](#). A funeral plan is "a living document" that can and should be revisited every few years to reflect any new wishes.

2. Make arrangements

At the preplanning appointment, your family service counselor will help you understand all that is included in your chosen plan, discuss payment options, and assist with the completion of the simple paperwork. You will also receive a Funeral Planning Guide to capture your information and desires. Details will include:

Personal facts

Vital statistics, including your place and date of birth, education level, occupation, and military background. You can also list names of loved ones, such as your parents, spouse, children, grandchildren, and other relatives. These details will be used to complete your death certificate and write your obituary.

Memorial and service instructions

These list how you want to be honored. They may include disposition, type of service and location, officiant, pallbearers, flowers, favorite poems or passages, musical selections, and burial location.

Your family service counselor will then provide an itemized list of your funeral expenses. Please note these amounts are quoted at present day prices and do not take inflation into account.

3. Pick a payment option

Now that you have an idea of what your desired funeral plans will cost, you need to decide which payment option will be most suitable for to prefund your chosen service. This will save your loved ones the future headache and expense.

Preneed Funeral Insurance

This plan only covers your pre-determined funeral expenses associated with your funeral home of choice. Most plans hold the fees at present day costs, no matter the level of inflation between now and the future date of your passing. You determine coverage based on your preplanning, and your funeral home serves as beneficiary. [Preneed Funeral Insurance](#) policies return the premiums paid or credits policy growth as a death benefit. Most plans offer the options of paying the amount as a lump sum or in installments, known as premiums for a specified period of time. This option will require you to enter into an agreement with your funeral home of choice.

Preplanning After a Loss: How Do You Want to be Remembered?

After losing a loved one, it's natural to start wondering, 'How do I want to be remembered?' Preplanning can help you record your answers.

By Melissa Willets

When you lose a loved one, you learn firsthand how emotionally painful and financially burdensome planning a funeral is for those left behind. The process leaves you wondering how to make it easier for your family when you're gone and how to share your wishes. You can accomplish both objectives by [preplanning your funeral](#).

Our step-by-step guides, [How to Plan a Funeral](#) and [4 Steps to Preplanning a Funeral](#), will get you started on the right path. But if you'd like a way to easily map out your preferences and fund them, you may want to consider a [Preneed Funeral insurance](#) plan. A Preneed plan allows you to decide every detail you want included in your funeral service and set up a payment method to cover your funeral expenses. You simply attend a preplanning appointment with a funeral home partner, who walks you through each step. The funeral home partner totals the costs, and that amount is the basis for your Preneed insurance plan. Upon your death, the funds are used to pay the funeral home for your funeral.



R.N. HORTON
COMPANY MORTICIANS, INC.

600 Kennedy St. NW Washington, DC 20011 | Phone: 202-829-9000

Charlene Pope Belton
Dir. of Pre-Need Funeral Services
Office: (202) 829-9000
Email: TeamHortons600@aol.com

F. Michael Coker
Funeral Pre-Arrangement Counselor
Phone: (202) 754-5769
Email: MikeCoker1@yahoo.com

"Service With Dignity At Any Cost"