

# 9

## Things **EVERYONE** Needs To Know About Funerals



How to Afford a Respectable  
Service Even On a Fixed Income

# 1 Funeral Costs Are Rising FAST

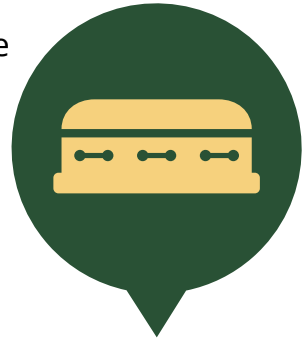


**Ask yourself — If you died today, would you be leaving your loved ones with a big bill?**

For the last 30 years, funeral costs have been growing much faster than the overall Consumer Price Index.

Plainly stated, traditional end-of-life services now cost more than they once did. In turn, families are reaching a point where most will struggle to deal with the financial obligations a loved one leaves behind after their passing.

**So what options are available to you and your family to combat these growing costs?**



**MEDIAN  
FUNERAL COST  
LAST YEAR**

**\$9,420**

**This includes a vault but doesn't factor in many other common costs like cemetery property, markers, etc....**

Source: National Funeral Directors Association, Trends and Statistics, 1960-2019. <https://dev.nfda.org/news/statistics>

# 2

## Government Benefits Are Limited

**\$255 is all you'll get from the government.**

Families hoping to find assistance from Social Security may be surprised to discover that the most Government benefits will pay your family is a one-time lump-sum of **\$255** upon one's death. This leaves your family to cover the rest of the final expenses left behind.

It is safe to say that this one-time payment will only begin to cover many of the expected and unexpected costs that often come with the passing of an individual. **So...where will your loved ones get the money to make up the difference?**



# Life Insurance Benefits Can Help

# 3

## A policy can make all the difference.

Life insurance has become a popular solution for many people who are looking for a way to set aside cash for a proper funeral. Sometimes referred to as final expense insurance, funeral insurance or a burial policy, these types of insurance policies usually include a smaller benefit amount than traditional life insurance.



A life insurance policy can be the difference between a **RESPECTABLE BURIAL** or leaving your loved ones a **FINANCIAL MESS.**

These policies are extremely useful because the funds are not limited to funeral related expenses. They are usually purchased to cover final arrangements but can also be used to pay the deceased's debts, including medical bills, credit card bills, mortgage loans, and personal loans.

# 4

## Not all Final Expense Plans Are The Same

### So how should you choose a plan?

There are many different final expense plans on the market. You've probably seen the ads on TV. Final expense plans can all start to look alike, but they're not all the same. Some offer a guaranteed acceptance, while others require certain conditions are met. Some plans provide immediate insurance coverage while others may require you wait 2 years for full policy coverage!

### Follow these tips to make sure you're a smart shopper:

#### 1. Start with what you can count on.

You may have savings. You may count on government benefits. But how will you make up the difference?

#### 2. Decide how much cash your loved one will need.

Unless you're expecting your loved ones to cover funeral costs — which on average cost over \$9,000 — you'll need to set aside cash to cover the expenses.

#### 3. Make sure the funds are available when they need to be.

Any plan you pick should ensure your family and friends have the money they need when they need it most. Some plans can take months to pay out — but bills need to be paid regardless.

# Term Policies Can Leave You Empty-Handed

# 5

## Q: Which is worse — no coverage or expensive renewals?

One of the biggest choices to make is between a term policy or a whole life policy. But term policies carry many risks. For example, monthly rates for a 30-year term policy purchased earlier in life are usually cheap. However, if you go to renew it when the term limit is up, the costs can be astronomical.

If you outlive a term policy, it leaves your loved ones scrambling for funds.

**The last thing you want is to have purchased a policy that leaves your family without anything in the end.** A whole life policy ensure money will be there when the time comes and help with final expenses left behind.



OVER  
**\$280**  
**Million**

was paid to Funeral Advantage families last year to cover funeral costs and other final expense left behind.

# 6

## Your Health Can Determine if You Qualify

**Even if you've been denied by others.**

Have you had health problems in the past or been denied coverage by other insurers? Let's be honest, most of us will have experienced a decline in health that may make it difficult to purchase a plan later in life. Some policies require an extensive health exam that must be passed to qualify.



**Funeral Advantage  
ACCEPTS**

**99%**

**of all applicants —  
even if they've had  
health issues**

# Some Policies Can Take A Long Time to Pay Out

# 7

**Waiting weeks or months for a check to arrive is unrealistic.**

Most companies promise to provide a check upon the death of a covered policyholder. But when? Many times — that check can take weeks to arrive.

Funeral Advantage pays its claims fast, so our policyholders' families don't have to worry about money when they're grieving.



**With Funeral Advantage,  
approved claims are paid  
within 24 hours!**



# 8

## Most Families Emotionally Overspend

With no funeral plan and little to no experience to guide them, survivors often mistakenly overspend by hundreds of dollars, or even thousands when planning a funeral.

### Things to consider:

- The same funeral could cost \$2,000 or \$10,000 — depending on the funeral home your family chooses.
- There is the emotional upheaval of losing a loved one.
- There are pressing time constraints to consider.
- There are many on-the-spot decisions that have to be made.
- There are big differences in pricing on funerals.
- There is no prior experience regarding what's needed or not needed.



# Your Family Needs Expert Help

# 9

Unless they have had past experience handling the death of a family member, how will your loved ones know how to plan a funeral or deal with a funeral home? Would they know what kind of memorial you would have wanted, or even what your final wishes are?

Included in every policy is a free membership with the Funeral Consumer Guardian Society®. Our Personal Funeral Advocates are like guardian angels, assisting your family during one of life's most difficult moments.

Our caring, expert advocates will make sure your family is treated fairly when making final arrangements. We'll shop and compare as many as three different local funeral homes to get the best deal.

**Funeral Advantage offers the services of Personal Funeral Advocates — FREE of charge.**



# Funeral Advantage is #1

We are #1 for a reason.

	FUNERAL ADVANTAGE	TYPICAL UNDERWRITTEN WHOLE LIFE POLICY
Cash insurance benefit	✓	✓
Approved claims paid in 24 hours	✓	NO
One page application	✓	NO
Personal funeral advocate	✓	NO
Shopping and comparing local funeral homes	✓	NO
Advance funding to funeral home	✓	NO

**FUNERAL ADVANTAGE**  
SAVED FAMILIES  
**Millions**  
OF DOLLARS



Call us today  
for a FREE QUOTE  
**(800) 861-0957**  
or visit [www.LHLIC.com](http://www.LHLIC.com)

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# MY FINAL WISHES



## ORGANIZER

Memorial Guide for My Loved Ones

*This will help you  
successfully handle  
the various tasks  
thrust upon you  
by my death.*

*I sincerely appreciate  
and love you.*

*I thank you with all my soul.*

# *About Me...*

Full Name: \_\_\_\_\_

Maiden Name (if applicable): \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Social Security Number: \_\_\_\_\_

Birthplace: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Citizenship: \_\_\_\_\_ Resident since: \_\_\_\_\_

Occupation: \_\_\_\_\_ Since: \_\_\_\_\_

Employer: \_\_\_\_\_ Date Employed: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Spouse: \_\_\_\_\_

Name of Father: \_\_\_\_\_

His place of birth: \_\_\_\_\_

Name of Mother: \_\_\_\_\_

Her place of birth: \_\_\_\_\_

## *Veteran's Record*

Serial or regimental #: \_\_\_\_\_

Rank: \_\_\_\_\_ Branch: \_\_\_\_\_

Name of War(s): \_\_\_\_\_

Date entered service: \_\_\_\_\_

Date discharged: \_\_\_\_\_







# Memorial Service...

The following are my desires for my memorial.

Funeral Director of choice: \_\_\_\_\_

Location of service: \_\_\_\_\_

Church Affiliation: \_\_\_\_\_

Clergy: \_\_\_\_\_

Personal Effects:

Wedding Band       Stays On       Return to \_\_\_\_\_

Eyeglasses       Stay On       Return to: \_\_\_\_\_

Other \_\_\_\_\_       Stays On       Return to: \_\_\_\_\_

Clothing Preference:

Current Wardrobe       New       Other: \_\_\_\_\_

Description/Color: \_\_\_\_\_

Pallbearers: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Music: 1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

or let  Family  Funeral Home choose music

Flowers: \_\_\_\_\_

Contributions: \_\_\_\_\_

Prayers: \_\_\_\_\_

Other: \_\_\_\_\_

\_\_\_\_\_

# Cemetery...

Preferred interment:  Earth burial  
 Mausoleum entombment inscription  
 Cremation/inurnment

Name of cemetery: \_\_\_\_\_

City & state: \_\_\_\_\_

Own cemetery property:  Yes  No Lot # \_\_\_\_\_

Reserved facilities:  Yes  No

Type of property:  Mausoleum  Lot  Niche

Arrangement preferred:

Family estate  Companion  Single

Casket preferences: \_\_\_\_\_

Memorial tablet

Type: \_\_\_\_\_

Inscription: \_\_\_\_\_

For cremation, location of remains:

Burial  Scattering garden  Scattering air  
 Niche  Cremation garden  Scattering sea

Other: \_\_\_\_\_

Other requests: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

# *Funding...*

The following are funds available to assist with final expenses:

Social Security: \_\_\_\_\_

Veterans allowance: \_\_\_\_\_

Life insurance...

Company

Policy #

Beneficiary

_____	_____	_____
_____	_____	_____
_____	_____	_____

Other:

Items that have been pre-paid or provided for: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# *Location of Documents...*

Birth certificate: \_\_\_\_\_

Marriage certificate: \_\_\_\_\_

Will and testament: \_\_\_\_\_

Trust: \_\_\_\_\_

Stocks and bonds: \_\_\_\_\_

Military records: \_\_\_\_\_

Automobile title/lien: \_\_\_\_\_

Retirement plan: \_\_\_\_\_

Address book: \_\_\_\_\_

Insurance documents: \_\_\_\_\_

# Assets...

Bank accounts...

Bank name	Type of account	Account #
_____	_____	_____
_____	_____	_____
_____	_____	_____

Addresses of property owned:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Credit Cards:

Type	Card Number
_____	_____
_____	_____
_____	_____
_____	_____

Safe Deposit Box: \_\_\_\_\_

Other: \_\_\_\_\_

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\_\_\_\_\_

# *Thoughts...*

My Favorite...

Song: \_\_\_\_\_

Color: \_\_\_\_\_

Book: \_\_\_\_\_

Flower: \_\_\_\_\_

Season: \_\_\_\_\_

What life has meant to me: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

What I always wished for: \_\_\_\_\_

\_\_\_\_\_

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A message to my family and friends: \_\_\_\_\_

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# *Additional Thoughts...*

Significant life accomplishments: \_\_\_\_\_

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Religious beliefs: \_\_\_\_\_

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Times I remember most fondly: \_\_\_\_\_

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Hobbies I enjoyed: \_\_\_\_\_

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Favorite place: \_\_\_\_\_

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# *How I Viewed...*

Myself: \_\_\_\_\_

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My spouse: \_\_\_\_\_

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My children: \_\_\_\_\_

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My friends: \_\_\_\_\_

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My work: \_\_\_\_\_

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# *Memorial Checklist...*

## Notify:

- relatives
- friends
- doctor or coroner
- funeral director
- minister and church
- co-workers
- pallbearers
- insurance agents
- unions/organizations
- newspapers

## Choose:

- memorial estate/space
- casket
- vault
- clothing
- blanket or robe
- flowers
- music
- food
- time & place
- cards of thanks

## Also:

- provide vital statistics about deceased
- prepare and sign necessary paperwork
- inform friends and relatives of details

## Expenses:

- hospital, doctor and/or nurse
- funeral and interment service
- cemetery lot
- minister



PO Box 91, New Albany, Indiana 47151  
866-571-2772      [www.funeralconsumer.org](http://www.funeralconsumer.org)

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# MY FINAL WISHES



## ORGANIZER

Memorial Guide for My Loved Ones

*This will help you  
successfully handle  
the various tasks  
thrust upon you  
by my death.*

*I sincerely appreciate  
and love you.*

*I thank you with all my soul.*

# *About Me...*

Full Name: \_\_\_\_\_

Maiden Name (if applicable): \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Social Security Number: \_\_\_\_\_

Birthplace: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Citizenship: \_\_\_\_\_ Resident since: \_\_\_\_\_

Occupation: \_\_\_\_\_ Since: \_\_\_\_\_

Employer: \_\_\_\_\_ Date Employed: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Spouse: \_\_\_\_\_

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His place of birth: \_\_\_\_\_

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Religious beliefs: \_\_\_\_\_

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Times I remember most fondly: \_\_\_\_\_

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Hobbies I enjoyed: \_\_\_\_\_

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Favorite place: \_\_\_\_\_

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# *How I Viewed...*

Myself: \_\_\_\_\_

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My spouse: \_\_\_\_\_

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My children: \_\_\_\_\_

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My friends: \_\_\_\_\_

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My work: \_\_\_\_\_

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