WHY ADVANCE FUNERAL PLANNING MAKES SENSE

GIVE YOURSELF TIME TO MAKE THE RIGHT CHOICES FOR YOU AND YOUR FAMILY

ADVANCE PLANNING MAKES SENSE

Major life events, like graduations, weddings, and retirement parties, require thorough planning. You would never dream of waiting until three days before a wedding to start planning, and you wouldn't allow others to choose every detail of the ceremony. A funeral deserves the same attention and preparation.

ADVANCED FUNERAL PLANNING HELPS YOU

EASE THE BURDEN

If left to plan your funeral, family or friends may be unsure of your wishes and may find themselves emotionally or financially unable to deal with the situation. Pre-planning a funeral service helps remove the guesswork and the strain, allowing loved ones to focus on their grief.

PROTECT AGAINST GOVERNMENT INSTRUSION

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

CONTROL THE COSTS

Pre-funding your funeral arrangements ensures that your family won't bear the financial costs. Pre-planning also gives you time to consider all your options and look for the best deals. Without pre-planning, family members may have to make quick financial decisions that could cause them to overspend.

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 services you prefer.

WHY PREPLAN NOW?

WHILE NO ONE WANTS TO THINK ABOUT THEIR OWN DEATH OR PLANNING A FUNERAL, PRE-PLANNING 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. IT ALLOWS YOU TO:

EASE STRESS ON LOVED ONES

While your family has the best intentions, they don't know what their personal circumstances will be when the time comes. They may have difficult financial or personal circumstances that could prevent them from fulfilling their promise "to take care of everything." Pre-planning helps prevent any unforeseen issues.

CHOOSE A FLEXIBLE PAYMENT PLAN

By prefunding, the services and merchandise you choose now will be provided when needed at no additional cost to your family. Payment options include a single payment or monthly payments over one, three, five, or 10 years. Once the original agreement is paid, the payments stop, and the funeral plan provides protection until your death, and there is no tax liability upon the death benefit paid.

KEEP THE PEACE

When death occurs with no pre-planning, it may be unclear which loved one should be responsible for making the final arrangements. At times, several family members or friends take charge without knowing your wishes. Pre-planning your funeral eliminates the potential problems created when loved ones can't agree.

LEAVE A KIND GESTURE

If your philosophy has always been, "Who cares what happens, I'll be gone," because you're trying not to be a burden, you're not only diminishing your existence, but you're also passing the emotional and financial burdens of the funeral arrangements to those left behind. To truly perform a kind and caring act, remove the obligation of planning your funeral from loved ones.