

# MAKING SOUND *decisions*

These are just a few of the considerations that need to be made when making final arrangements:

- Who will carry out the details of your service?
- Will you have a traditional burial or choose cremation?
- Do you need to secure a cemetery plot or entombment space?
- Will you require a site-marker, plaque or monument?
- Will yours be a religious, fraternal or military service?
- Will there be specific customs, readings or music performed for your service?
- Do you wish to be buried in particular clothing or jewelry?

Because there are more than 50 decisions that accompany funeral arrangements, the confusion experienced by grieving families is understandable. Choosing to make the arrangements yourself not only allows you to exercise your best judgment and consider the advice of family members, it also allows you to properly manage the situation, financially and emotionally.

## GUIDING FAMILIES THROUGH DECISIONS LIKE THESE IS WHAT WE DO BEST.

Assisting in the arrangements that accompany funeral services is a task we encounter everyday. We understand the need for prudent decision-making, but we also understand that circumstances don't always accommodate that. Families not faced with the at-need urgency of making arrangements are focused and confident. The decisions they make are sensible and reflect the wishes of both the individual and the family. We ensure that you understand the options you are choosing, enabling you to make sound decisions.

## FINALIZING YOUR ARRANGEMENTS.

Without cost or obligation, we'll privately discuss with you the arrangements you wish to make and then we'll document them in detail. Your permanent records will be kept on file and available for activation when the need arises, or if you wish to make changes. As well, our preneed counselors will review your insurance and government death benefits and prepare a customized payment schedule to accommodate your current income and budget.

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## DECIDING *on* PREPLANNING

*For Your  
Family's Sake*



THINKING  
OF THOSE  
*we love...*

#### DOESN'T MY WILL ENSURE MY WISHES?

Most people are put at ease once they have prepared a last will and testament and designated an executor. But, frequently a will is not read or administered until after the funeral service is conducted. Although loved ones will be provided for once death occurs, oftentimes the arrangements and costs of the funeral need to be addressed before the service. By preplanning, you protect yourself against unforeseen costs, as well as protect your family against making difficult arrangement and financial decisions during an emotionally stressful time.

#### WHY SHOULD I PREPLAN?

By selecting a comprehensive preplanning package, your specific arrangements are documented in detail and kept on file, available for activation at the time of need. Once you've made your arrangement decisions, a payment schedule is established that comfortably fits your current income and budget. Most importantly, when our services are required, your final wishes will be carried out.

#### AREN'T MY DEATH BENEFITS AUTOMATIC?

In determining how your funeral arrangements will be financed, it's important to have up-to-date information about any insurance or government death benefits to which you are entitled. A common misconception is that everyone is eligible for benefits through Social Security, Medicaid, Medicare or the military. Although you contribute to these accounts during your working and service years, many people don't realize that benefits are not automatically paid at the time of death. There are eligibility requirements that must be met before benefits can be collected, and this is only after an application process.

In reviewing your own situation, it's important to find out what has been paid into your account(s), as well as making sure you are in possession of your government and/or insurance policies. This is valuable information we'll use to help you make sound preplanning decisions, while ensuring that you fully understand the benefits you currently have.

*You and your  
family benefit  
from preplanning*

- Guarantees your individual wishes will be carried out
- Spares your family from making decisions at a difficult time
- Ensures peace of mind that specific details have been arranged
- Eliminates the factor of indecision experienced by many grieving families
- Allows families to focus on comforting one another during their time of need