

The Best Gift You Can Give Your Family

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Saying goodbye to a loved one is always difficult and painful. Unfortunately, many people think they are doing their family and friends a favor by saying, *"Don't make a big fuss over me; just keep my funeral simple!"* The reality is that the funeral and accompanying services are an integral part of the grief and healing process. It helps family and friends say goodbye in a healthy, positive way and is essential to their emotional and spiritual well-being.

So if someone truly wants to spare their family the stress of making funeral arrangements at the time of death, then a preplanned and prepaid funeral is the best gift they can give to their family. Here's why:

- **Pre-planning provides essential information** that is needed within hours after a death for the death certificate, funeral director, cemeterian, clergy and others. This is information that is oftentimes difficult if not relatively impossible for survivors to gather together in a timely fashion.
- **Pre-planning allows you to determine** the exact type and extent of funeral, memorial or cremation arrangements you desire. We often have our own unique special wishes that we want to see carried out. Your family and others who care for you will be assured the arrangement reflects your true wishes. You also control expenses and ensure they are properly budgeted with your survivor's future needs in mind.
- **Pre-planning allows for flexibility.** You may wish to leave some small, personal details of your services to the discretion of your survivors. This allows them to make appropriate arrangements for the fulfillment of their own emotional needs.
- **Pre-planning does not automatically mean pre-funding.** Many plans are drawn up ahead of time and paid for later by survivors. This is oftentimes not desirable depending upon your survivor's financial state. It is for this reason that pre-payment is a wise consideration for those who wish to lessen their loved ones financial obligation. It allows an individual to arrange a service at today's prices, thus offsetting normal inflationary price increases. Keep in mind, just because you make your plans ahead of time, doesn't mean you're going to immediately die. This is a common misconception among highly superstitious people.
- **Pre-planning helps secure family assets.** It is an unfortunate fact that some of us may outlive our assets. Quite often this can be due to extended health care or long term care expenses. When this happens, even the most affluent among us find themselves in such a position. As readily available funds for living quickly dwindle away to nothing it becomes even more apparent that funding even the most austere funeral services and merchandise would be difficult, if not impossible. There is no one who truly wants a pauper's (public aid funded) funeral. Fortunately, government has provided a way for dignity to be preserved. An individual or a family facing this situation may avoid the public aid funeral by planning ahead. All funds set aside for pre-funded funeral plans can qualify for SSI/Medicaid exemption through irrevocability.
- **Pre-planning helps quickly secure death benefits your family is entitled to receive.** Your survivors will need the benefits due them in a timely fashion. Through pre-planning all the necessary information and forms can be gathered and completed (as much as possible) ahead of time ready for instant mailing and processing.

- **Pre-planning takes into account your mobility.** In our transient society it is not unusual for a death to occur away from home. Retirees, especially, face this possibility when their retirement home is often other than their normal residence or when they travel frequently. Experience suggests that anyone who finds himself or herself in this situation have a plan. Otherwise mistakes are likely to be made and unnecessary expenses can be considerable.

Keep in mind, there is no “right way” to pre-plan a funeral service. Different people have differing opinions. In the long run the choices you make matter much less than the reasons behind your decisions. You will know what is right for you. We’re sure you’ll agree the most important reason for pre-planning is to spare your family this difficult task at an emotionally trying time.

What if you change your mind about who you want to perform your services or what if you move out of the area? No problem. Your plan and all monies placed towards it are completely transferable to any acceptable provider of your choice anywhere in the United States, including Alaska and Hawaii.

Another important gift is that of information - vital information for the survivors as to the exact final wishes of their loved one. After a death, survivors are frequently forced (by lack of vital information) to guess what the deceased would have wanted. They struggle with feelings of guilt for a long time afterward, worrying that they failed to properly carry out the last wishes of their loved one. Take heart! Your survivors can easily be spared this frustration through proper pre-planning on your part.

If you think you don’t need to pre-plan, think again! The following individuals especially need to consider outlining their specific wishes as soon as possible.

- *Individuals who have no close living relatives*
- *Surviving spouses*
- *People who move away from home, but wish to have final rites and burial in their former community*
- *Parents of children with disabilities, ensuring that their funeral arrangements will be taken care of as well as the arrangements for the disabled child*
- *Families who feel planning their funeral and burial arrangements in advance would be a valuable sharing experience*
- *Parents who wish to give their children guidance in making funeral arrangements*
- *Those who travel considerably*
- *Anyone with a true desire to make things easier for their loved ones and give them Peace of Mind*

As you can clearly see, pre-planning is right for everyone. Remember that death can occur at any age or anytime. Take the time today to speak with our Funeral Prearrangement Professional to learn all your choices and options regarding pre-planning. **No one** ever said, “I wish my (mom or dad) had never preplanned their funeral.”

For more information about advance funeral planning, visit our website at www.schoedinger.com and click on the “Plan Ahead” tab or call 224-6105 and ask to speak with one of our Advance Planning Advisors.