

9

Things

EVERY SENIOR

**NEEDS**

**TO KNOW**

– ABOUT –

**FUNERALS**

How to Afford a Respectable Service  
Even On a Fixed Income



**If you are seeking to take control of how your funeral will be conducted, having this helpful information at your disposal may be worth hundreds, even thousands, of dollars in savings toward your funeral costs.**

The mission of the Funeral Consumer Guardian Society (FCGS) is to help its members make sure things go smoothly and easily for the people who will be handling their final arrangements for them some day.

The Funeral Consumer Guardian Society has over 700,000 members. We have served thousands of families by helping to execute their family members' final wishes. In the process, we helped them save millions of dollars in funeral costs.

**Free Safekeeping of Funeral Instructions:** Your instructions will be stored in the Society's secure computer archives, accessible only to you and the people you choose. Make changes whenever you wish.

**Free Auxiliary ID Cards for Loved Ones:** You will have four auxiliary membership ID cards featuring the Society's toll-free number. They should be given to those most likely to handle your final arrangements.

**Free Family Support:** Upon notification of your death, the Society will immediately contact the funeral home you select and inform the funeral director of your final arrangements — with emphasis on staying within your pre-determined budget.

# 1

*You need to know that...*

## **The Funeral Rule of 1984 was written to protect you.**

The Funeral Consumer Guardian Society believes it is in the best interest of families everywhere to be aware of their consumer rights, as stated in this important law. The rule allows you to compare prices among funeral homes and makes it possible for you to select the funeral arrangements you want at the funeral home you want to use. This law assures that the necessary information is available to help people avoid purchasing goods and services they do not want or need.

- **General price list (GPL)**—Funeral homes must provide a dated price list before arrangement discussions begin.
- **Telephone price disclosure**—A funeral home must give accurate prices regarding their GPL over the phone.
- **Casket price list**—Funeral homes are required to show a dated, printed casket price list that also lists alternative containers.
- **Itemized statement of goods and services**—Once arrangements are made, a funeral home must provide a statement itemizing each service and product chosen, its individual cost, and the total.
- **Embalming**—A funeral home must notify you if embalming isn't required by law in your state. Also, it may not embalm without prior consent.
- **Casket**—A funeral home can't refuse a casket bought from an outside source or charge a handling fee.
- **Preservation and protective claims**—A funeral provider cannot tell you that embalming, sealer caskets, or sealer burial vaults will preserve the body indefinitely in the grave. Similarly, they cannot claim such features will keep out water or dirt if that is not true.

# 2

*You need to know that...*

**Funeral costs have been growing much faster than the overall Consumer Price Index.**

Nationally, funeral costs have increased from 30 to 42 percent on average due to corporate consolidation and diminished competition in local markets from independently owned funeral homes.\*

In some cases, Federal Government death benefits are available, which could help pay funeral bills. The Federal Government Lump Sum Death Benefit will pay \$255 to an eligible surviving spouse or child but they must meet certain requirements.\*\*

\*Source: Bloomberg, 2013

\*\*Source: [www.ssa.gov/planners/survivors/ifyou7.html](http://www.ssa.gov/planners/survivors/ifyou7.html)



Source: National Funeral Directors Association, 2015 General Price List Survey; 2004-2014 National Median Costs; 1970-2000 National Average Costs

# 3

*You need to know that...*

**With no funeral plan to guide them, survivors can overspend by hundreds of dollars, or even thousands.**

- There is the emotional upheaval of losing someone close to them.
- There are pressing time constraints to consider.
- There are many on-the-spot decisions that have to be made.
- There is little or no prior experience regarding what's needed or not needed.
- Prices are seldom compared to make sure the funeral homes, cemeteries, and other providers render their services at a fair price.

# 4

*You need to know that...*

**Shopping for the right funeral home could be the difference between paying \$2,000 and \$10,000 for the same funeral.**

Some of the price ranges we found:	Low	High
Transfer of body to funeral home	\$200	\$800
Basic service fee of staff/overhead	\$995	\$3,200
Embalming	\$400	\$900
Other body preparation	\$100	\$400
Ceremony	\$250	\$675
Hearse rental (half-day)	\$300	\$550
Casket	\$950	\$20,000
Burial Vault	\$700	\$10,000

# 5

*You need to know that...*

**Final Expense Life Insurance, also commonly called Burial Insurance, is one of the most efficient and trusted ways to pay for final expenses.**

- Benefit goes directly to the beneficiary.
- There is no federal tax on insurance benefits, in most cases.
- The proceeds are not tied to any particular funeral industry provider—they can be used anywhere in the world.
- Insurance benefits usually avoid the possibility of any delays in probate court.

# 6

## *You need to know that...*

### **There are other costs you need to consider.**

There are additional costs that a family has to consider, besides those of the funeral home, that can cost between \$1,700 to \$25,000. Without taking these costs into account, a family can be caught off guard.

**Cemetery Plot Costs:** There can be a wide range of costs for the cemetery plot depending upon the city and state. Another factor that can impact cemetery costs is whether it is a public or a private cemetery. Costs can range between \$400 to \$10,000.

**Grave Opening and Closing Fees:** This unexpected expense can sometimes cost nearly as much as the cemetery plot. Weekend and holiday rates can dramatically increase the cost. Also, county and city cemeteries may charge more for the burial of a non-resident. Cost ranges can be from \$500 to \$3,000.

**Obituary Costs:** Newspaper obituaries typically charge a fee. Most will charge based upon the length of the obituary and if there is a picture. On average the cost is \$298 for 20 lines and a picture but, depending upon the newspaper, can be as much as \$600.

**Grave Markers, Monuments and Headstones:** Often these are sold by the cemetery but they may also be purchased online. Typically there is an engraving fee, delivery fee, foundation fee and installation fee. With all of these fees, it is very easy to spend several thousand dollars. Ranges in price run from \$500 to \$12,000.

**Urns:** If the deceased is cremated, the family may wish to purchase an urn for the ashes, although there is no requirement to do so. There are many options to choose from. Low-priced urns can cost from \$80 to \$200, while high-priced urns can cost from \$400 to \$2,000.

# 7

*You need to know that...*

**Shipping remains for burial elsewhere in the U.S. can increase funeral costs by as much as \$3,000.**

- People who retire out-of-state, but wish to be buried back home someday, should make sure their funding arrangements will cover this additional cost.
- Also, if a person dies overseas on vacation or business travel, it can cost as much as \$12,000 to have the remains shipped back home for burial.

# 8

*You need to know that...*

**Insurance benefits often go unclaimed because the beneficiary simply did not know about the policy—or couldn't find it.**

- The Funeral Consumer Guardian Society can make sure loved ones know about any life insurance policies you may have now, or in the future.
- Beware of using a safe deposit box to store your important documents, which can result in time-consuming legal clearance efforts that will have to take place before the box's contents are made available.

# 9

***You need to know that...***

**Your funeral funding will give those handling your final arrangements additional money to work with.**

- Add up what you reasonably estimate your funeral will cost someday. Don't forget costs for the cemetery, marker, flowers, outer burial container and anything else your plan calls for.
- Set in place a sound funding plan.



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

# 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 #

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Addresses of property owned:

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Credit Cards:

Type

Card Number

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

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

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# *Thoughts...*

My Favorite...

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

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

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

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

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

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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



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