



CANTON FUNERAL HOME AND CEMETERY AT
Macedonia Memorial Park

The Future-Proof Farewell Planner

Answering Consumers'
Top 10 Pre-planning
Questions





Planning a farewell is the final gift you give your family.

It transforms one of life's most difficult moments from a time of stressful decisions into a time of peaceful remembrance. By planning with clarity now, you protect your loved ones from emotional and financial burdens later.

This guide provides clear, direct answers to the 10 most common questions about pre-planning, empowering you to create a plan that honors your wishes and secures your family's peace of mind.





Part I: The Gift of Peace of Mind

Understanding the powerful emotional, legal, and financial reasons to plan ahead.

Q1: Why should I pre-plan my funeral or cremation?



Reduce Emotional Burden

You make dozens of complex, time-sensitive decisions now so your family doesn't have to while grieving. This allows them to focus on honoring your life, not logistics.



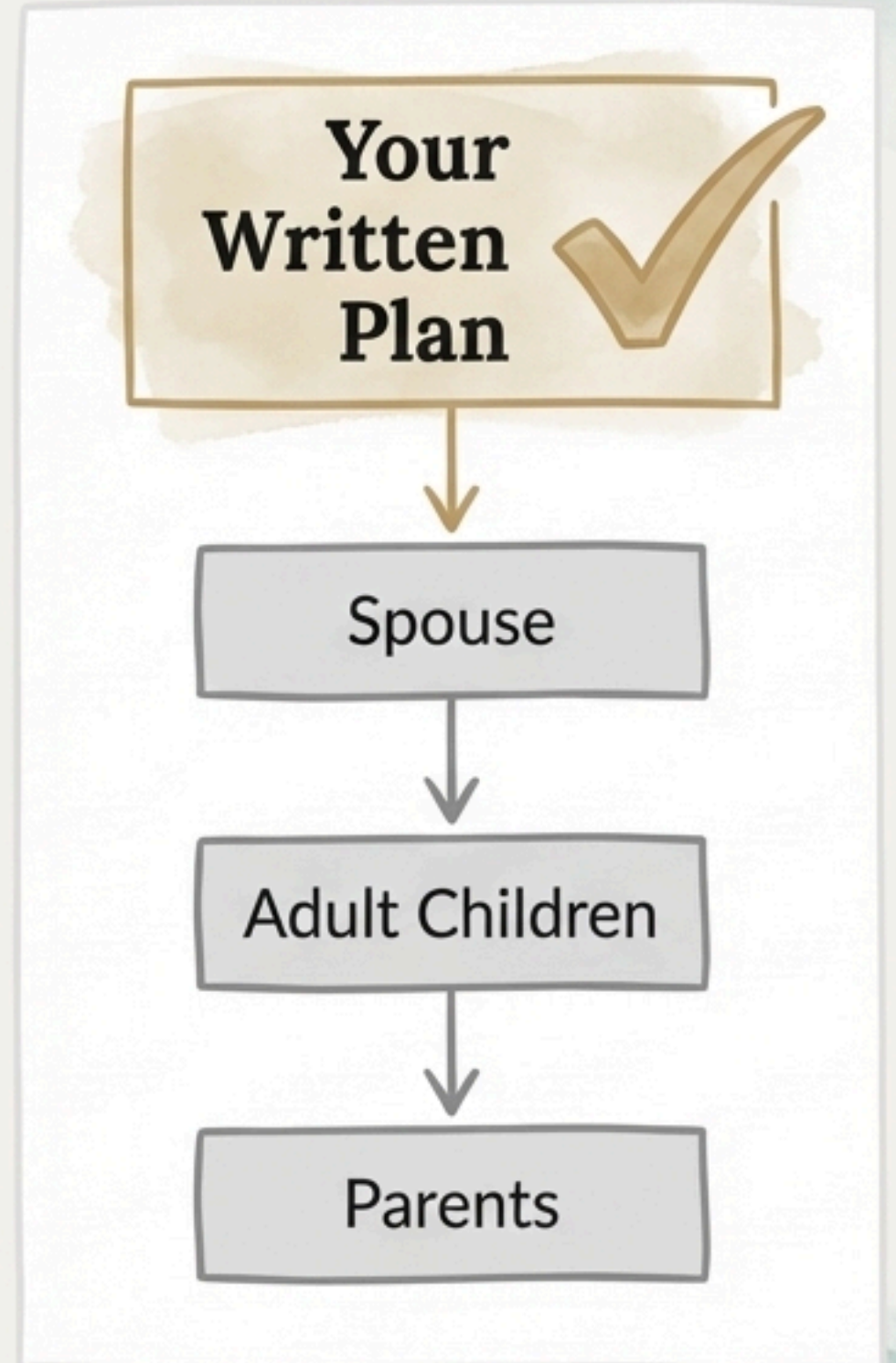
Guarantee Your Wishes

A written plan ensures your choices are followed. Without it, the legal "Right of Sepulcher" dictates who decides, which can lead to **family conflict** if they disagree.



Lock in Arrangements & Protect Savings

Secure today's prices against future cost increases, protecting your family from unexpected financial stress.





Part II: Your Choices & Your Rights

Exploring your options for disposition and the federal laws that ensure price transparency.

Q2: What are my options for final disposition?

Cremation Services



Direct Cremation

The most affordable choice. Cremation occurs shortly after death with no formal viewing. A memorial can be held later.



Traditional Cremation

Includes a traditional viewing/visitation followed by cremation. Substantially more expensive due to services like embalming and facility use.

Cremation is the prevailing choice, projected to exceed 63% of dispositions in the U.S. by 2025.

Eco-Friendly Alternatives

Green Burial: Avoids embalming chemicals; uses biodegradable materials.

Aquamation (Water Cremation): Uses alkaline hydrolysis, a gentle and eco-friendly process.

Q3 & Q4: How do I compare costs and what are my legal rights?

Comparing Costs Know the Price Tiers

Highest Cost: Traditional Burial

Mid-Cost:
Traditional Cremation

Lowest Cost:
Direct Cremation

Key Cost Watchout:

Always ask for an itemized quote and inquire about the Basic Service Fee (BSF) and potential hidden charges.

Your Rights Checklist (The FTC Funeral Rule) Your Federally Protected Rights

- Right to get prices over the phone.
- Right to a written, itemized General Price List (GPL) to keep.
- Right to select **ONLY** the goods and services you want.
- Right to use a casket or urn purchased elsewhere with no handling fee.



Part III: Financial Security & Legal Protection

Ensuring your money is safe and your plan works
in tandem with other financial goals.

Q5: How do prepaid plans lock in prices and keep my money safe?

Understand Your Contract



Guaranteed Items

Costs are fully covered by your plan, no matter how much prices rise.



Non-Guaranteed Items

“Cash advance” items (e.g., death certificates) where your family may have to pay the market price at the time of need.

Where Your Money Is Held

	Funeral Trust	Pre-Need Funeral Insurance
How it Works	<ul style="list-style-type: none">Funds held in an independent, interest-bearing trust.	<ul style="list-style-type: none">Payments purchase an insurance policy with a benefit paid to the funeral home.
Medicaid Goal	<ul style="list-style-type: none">Irrevocable trusts are excellent for asset spend-down.	<ul style="list-style-type: none">Generally counted as an asset; less beneficial.
Refunds?	<ul style="list-style-type: none">Revocable = Refundable.Irrevocable = Non-Refundable.	<ul style="list-style-type: none">Terms vary; surrender charges may apply.



Due Diligence Warning: Demand written proof of where and how your money is being held. You are entitled to know the name of the third-party trustee or insurance company.

Q6: Can pre-planning help protect my assets for Medicaid or SSI?

Core Concept

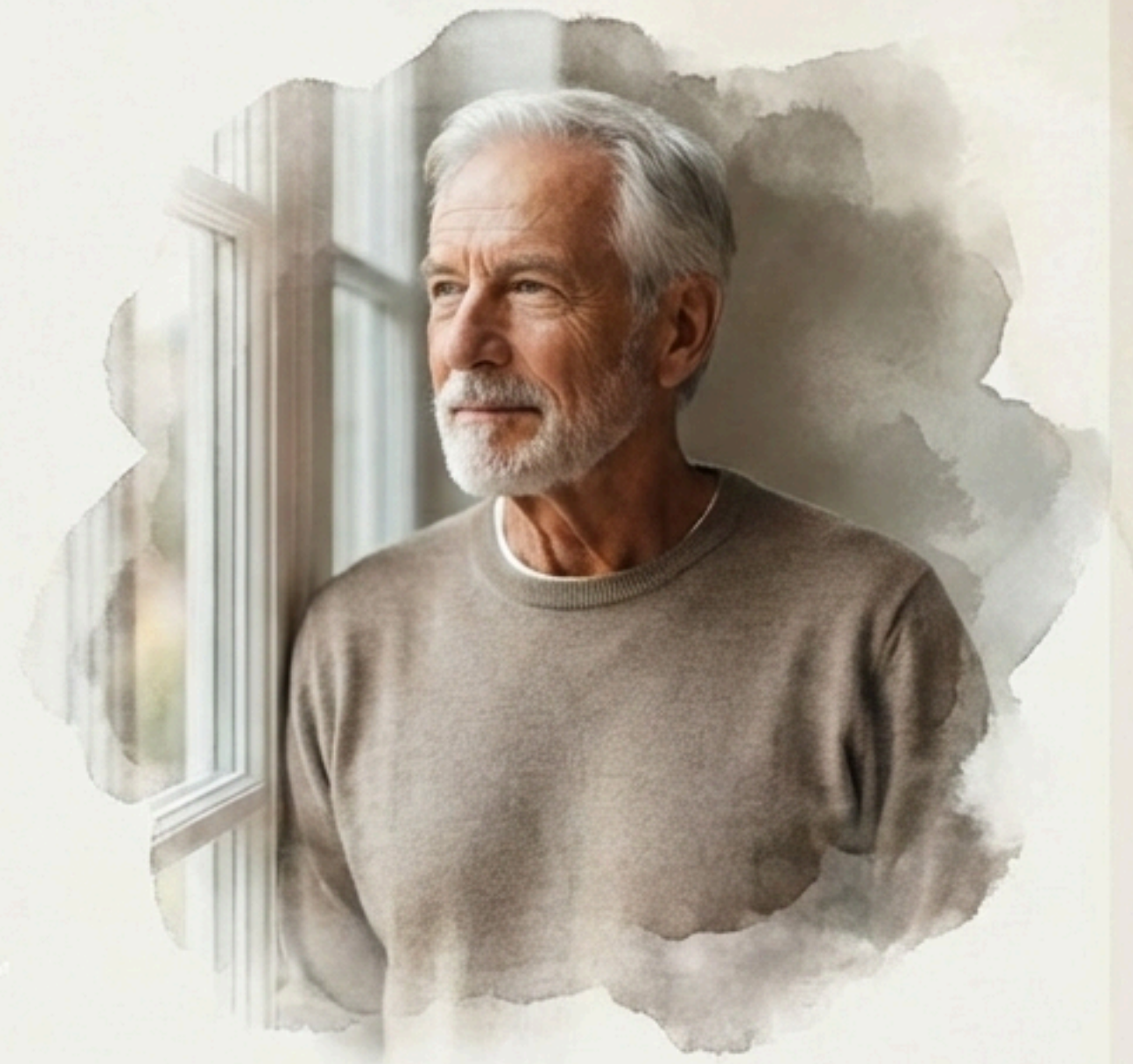
Yes. Pre-planning is a vital asset protection strategy for meeting the strict resource limits of means-based programs.

The Strategy: Asset Spend-Down

By using assets to pay for funeral expenses in advance, you legally reduce your 'countable assets' to help you qualify for benefits.

The Tool: The Irrevocable Trust

- To qualify for this asset exclusion, the plan **MUST** be an **Irrevocable Prepaid Funeral Trust**.
- **Irrevocable means:** The funds cannot be canceled or refunded. They must be used *only* for funeral costs.



Essential Advice: If Medicaid/SSI eligibility is a concern, you must consult with an elder law attorney to align your pre-plan with your overall asset strategy.



Part IV: The Action Plan

Documenting your wishes and having the essential conversation with your family.

Q7: What documents do I need to make my wishes legally binding?

Establish Legal Authority

- **Self-Designate:** Use a written, signed, and witnessed document stating your wishes.
- **Designate an Agent:** Appoint a specific person in a Durable Power of Attorney and grant them the 'Right of Sepulcher.' This person's authority legally overrides the next-of-kin.
- **Military Note:** For Veterans, ensure your DD Form 93 designee aligns with your civilian documents.

The Family's Essential Document Checklist

- ✓ The Will
- ✓ Birth & Marriage Certificates
- ✓ Military Discharge Papers (DD-214)
- ✓ Life & Health Insurance Policies
- ✓ Trust Documents & Property Deeds
- ✓ Social Security Information
- ✓ Finalized Prepaid Contract (Copies for you & key contacts)



Q8: How do I discuss my plans and are there benefits available?

A Gentle Conversation

- **Choose the Right Time:** Find a calm, private moment.
- **Focus on Protection:** Frame the talk as wanting to protect them from stress.
- **Use an Example:** "A friend's family had a much easier time because a plan was in place..."
- **Document & Share:** Give copies of the plan to your key contacts.

Available Financial Benefits

- ✓ **Veteran Burial Benefits:** The VA provides significant burial and plot allowances. ****Action**:** Your DD-214 is required.
- ✓ **Social Security Death Benefit:** A modest, one-time lump-sum payment is available to an eligible surviving spouse or child.

Q9: What if I move, change my mind, or my funeral home closes?



Transferability

Your plan is **100% transfable**. Because your money is held by a third party (trust or insurer), it can be moved to a new funeral home in any state.



Provider Closure

Your funds are secure and separate from the funeral home. A new owner is typically required to honor the prices in your original contract.



Cancellation & Refunds




- **Revocable Plans:** Fully refundable. You can request your principal and interest back.
- **Irrevocable Plans:** Legally **non-refundable**. These are for Medicaid/SSI purposes only, but they remain transferable.

Action Item: Check your contract for a 'cooling off' period (e.g., 30 days) that allows for a full refund after signing.






Q10: Your Due Diligence Checklist for Choosing a Provider

The final step is to choose a trustworthy provider and scrutinize the contract. Use this checklist before you sign anything.

The Vetting Process

-  Visit 2-3 providers and get their General Price List (GPL).
-  Verify the provider is licensed by the state to sell pre-need contracts.
-  Get a full, written, itemized quote for your specific selections.

The Contract Scrutiny Checklist

-  Does it clearly state if funding is via **trust** or **insurance**?
-  Is there an itemized list of all services, with no vague language?
-  Does it specify which items are **guaranteed** and which are **non-guaranteed**?
-  Does it confirm your right to **transfer** the plan?
-  Does it detail the **cancellation and refund** policy?

A future-proof farewell provides lasting peace of mind for you and the people you love most.

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