



8 Tips for Funeral Planning

No one likes to think about their funeral. However, it's crucial that you think about your wishes and make plans so you can have the funeral you want and deserve. Planning now means that the people you love most won't have to make arrangements and difficult decisions while grieving.

Here are 8 helpful tips for funeral planning:

1 Know what's involved: There are three main components involved in planning a funeral: preparing the body, holding the ceremony, and handling the interment. All three of these components have a wide range of options. NMB has a free informative booklet, *Important Information for My Family*, which includes a funeral planning checklist and other vital information. To download a copy of this booklet, visit www.nmblife.org/final-expenses.

2 Plan in advance, but don't pay in advance: Funeral homes sell plans that promise better rates if you buy a package now (years before you will die). This may not always be the best solution, so be sure to consider the pros and cons of all prepaid funerals before committing to one.

3 Understand average funeral costs: The Funeral Consumers Alliance (FCA) website has an itemized list of funeral costs which are organized by state. Check it out so you can have an idea of what to expect to pay in your area.

4 Shop around: With the average funeral costing \$7,000 to \$10,000, it should be treated like any other large purchase. When planning for a funeral, be sure to check with multiple funeral homes before purchasing anything. The Federal Trade Commission requires funeral homes to quote prices over the phone or in person.

5 Ask what's in the package: Sometimes funeral home packages don't include the exact items you need. For example, a package may not include the gravestone and/or cemetery plot. Ask for an itemized list up front that includes prices for each service or item.

6 Only buy what you want: Even if a funeral home offers a package, you do not have to buy one. You can unbundle packages to purchase items and services individually or re-combine the items into a funeral you want and deserve. You can also buy items such as flowers, a gravesite, or an urn from separate places.

7 Join a memorial society: These non-profit organizations provide surveys of local funeral homes and guidance in planning a funeral. The FCA provides a state-by-state list of memorial societies on their website to help you find a society in your area. Visit www.funerals.org for more information.

8 Talk it over and write it down: Tell your loved ones about the kind of funeral you would like to have and the amount you'd like to spend. Be as specific as possible to help your loved ones make decisions more easily when the time comes.

Visit www.nmblife.org/final-expenses to access our free funeral planning resource.