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**Harmony Wealth
Strategies**

BUILDING AND SAFEGUARDING
YOUR FINANCIAL WORLD

Planning a Funeral





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What is planning a funeral?

A funeral is an event that allows the family and friends of someone who has died to both celebrate that person's life and mourn that person's death. Funerals are often planned by taking into account religious and social traditions. According to Western tradition, funerals usually include a visitation of the body (also called a viewing or a wake), as well as a ceremony performed by a clergy member, family member, or friend. There may be readings, music, and words spoken about the deceased person's life. However, funerals are personal--not legal--events and should reflect the preferences of the deceased individual or his or her family.

How to do it

Talk to family and friends

It's often said that funerals are not for the dead but for the living. For this reason, it's very important that you discuss your funeral preferences with your friends and family if you are preplanning your own funeral. What they want is important, because the funeral is really for them; after all, you won't be there to see it! On the other hand, you will want your funeral to reflect your style and individuality, so make sure that your friends and family know what you want your funeral to be like. If you are in charge of planning someone else's funeral, involving family and friends will ensure a more meaningful funeral and help the healing process.

Select a funeral director

Many people plan funerals with the help of a funeral director because of the vast knowledge and contacts he or she has. Often a funeral director is one of the first persons called after someone dies because the funeral director transports the body to the funeral home. A funeral director helps you make arrangements and sees that the funeral service goes as planned. In general, he or she assists you in the following ways:

- Gives you information about burial and cremation
- Plans when and where the funeral service or memorial service will take place
- Helps you plan the funeral service and coordinates all participants and services
- Helps you choose a casket or urn
- Helps you choose a burial site (you may have to contact the cemetery directly, however, for information on gravesites, etc.)
- Embalms or prepares the body
- Arranges transportation to and from the burial site
- Notifies your attorney if you need legal help
- Discusses benefits to which you are entitled
- Discusses options for paying for the funeral
- Arranges for death certificates and notices

Using the services of a funeral director is a legal requirement in some states. Still, there's no reason why you can't assume some of the planning responsibility yourself or delegate it to friends or family members. In addition, most funeral directors are willing to accommodate special requests and personal preferences.

Organize the funeral service

Many people organize funeral services based on social or religious traditions, but there's no right or wrong way to organize the service. No matter what form it takes, you can have a meaningful funeral service if you remember that it should honor an individual's life as well as mourn that individual's death. In addition, the funeral service gives people a chance to grieve together. Some people mistakenly believe that cremation rules out a funeral. However, funerals can be held before cremations, just as they are held before burials. In fact, if time is short or if you are too upset to arrange a funeral, you can arrange for the body to be buried or cremated, then hold a memorial service for the deceased person several days or weeks later.



Arrange for burial, entombment, or cremation

Choosing burial, entombment, or cremation is a personal decision, sometimes guided by religious or social tradition, sometimes by emotion, or even sometimes by financial factors. In the United States, cremation is a much less popular option than burial or entombment, chosen by fewer than one in four individuals. Burial, however, is usually much more expensive than cremation because of the costs involved in buying, opening, and maintaining a grave site, as well as the cost of paying for markers and sometimes a vault to house the casket.

How to get good service

Choose a reliable funeral director

A funeral director's reputation is an important indicator of the quality of service he will give you. If you don't know anything about the funeral directors or funeral homes in your area, ask a relative, friend, or clergy member for a recommendation instead of picking one out of the phone book. Also ask if the director is licensed and a member of a professional association such as the National Funeral Directors Association (NFDA) or National Selected Morticians (NSM), because their members must adhere to a code of ethics. If possible, visit the funeral home, look around, and get information about products and prices before you have to use the funeral home's services.

Don't fall for a sales pitch

Funeral directors are in an awkward position; they have to be both friendly, sympathetic counselors and salespeople. However, a scrupulous funeral director should be able to explain available options to you and let you make a decision without playing on your feelings of guilt or sorrow. If you feel that you're getting a sales pitch rather than good service, look for another funeral home before you're talked into buying a funeral that you don't really want or need or can afford.

Complain if you must

If you have a complaint about the service that you receive from your funeral director, try to resolve it with him or her directly first. Reputation is very important to a funeral director, and he or she is usually attentive to service. Explain what your problem is and what action you would like taken. Then, give him or her the chance to correct the situation. If you are not satisfied with the outcome, the Funeral Ethics Association may be able to help you. This association will help mediate a solution between you and the funeral director. You may also want to contact your state consumer protection agency if your complaints are not resolved to your satisfaction.

Questions & Answers

How can you preplan a funeral?

Start by writing down your wishes regarding burial or cremation, the type of funeral you want, and other relevant information. Then, fill out a funeral preplanning worksheet (ask your local funeral director for one) and keep it with your will or important papers.

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