



Ask the Undertaker

By Ryan Helfenbein

I have readers and clients who tell me that the best gift their parents ever gave them was taking the time to preplan their own funerals. The parents had made all the arrangements as well as prepaying for everything. These folks know that losing your parents is one of the worst times in your life and that you might not be capable of making important decisions in the best way possible. Those who have decided to preplan their funerals typically wonder about how to go about it. Here is the first group of commonly asked questions about preplanned funerals and their answers. Another batch will appear in the early Spring issue of *Outlook by the Bay*.

1. Who should do this “preplanning?”

Everyone. Preplans are designed to cover many possible hiccups from occurring in the future. First, you are able to record these directions and detail exactly what is to be done for the future. Second, signatures on what is called a “preneed contract” are good forever, meaning the instructions made, to be fulfilled in the future, will in fact be performed the way you have stated. Most importantly, it provides a time to be educated on a major financial decision that we all must make one day.

2. Do I need to set up an appointment or, as my husband isn’t well, can I get someone to come to us?

It is preferred that one contacts their funeral home to make a time to visit, but it is not necessary to meet there. The undertaker, however, should offer to come to your home, if that is what works the best. Discussing the topic is difficult enough, entering the funeral home might just be a bit over the top for some.

3. What if we are not sure exactly what we want? Should we wait until we have a better idea before making preplans?

Often people aren’t sure of what they want, so one of the best ways to determine this is for you and your spouse to sit down with an undertaker and learn what the funeral home will be able to offer you. It will also acquaint you with an idea of costs, what is necessary and what is not, and finally what documents and information will be needed. In addition, it provides an opportunity to “interview” that funeral home and undertaker.

4. Who should get copies of my plans -- children, lawyer, executor?

Some funeral homes will only provide a single piece of paper showing the “goods and services,” an itemized list of what the undertaker determined you will need based on the plan designed. However, you should expect to receive copies of your plans in understandable terms, which can be given to any person you feel should be

included. My recommendation is to let children know about these plans. This provides an opportunity to discuss what you’d like before they need to make big decisions.

5. I might need time to make all of the decisions. Is there a list of things I’ll need to think about?

This is actually the No. 1 reason why everyone should begin to plan in advance, so you can educate yourself about this major financial decision before being forced to make it. Undertakers should provide you with enough information so that you can take it home to make an informed choice.

6. Can I prearrange all of the details? I really don’t want that scoundrel brother-in-law of mine to be a pallbearer?

Absolutely. I’ve had families make plans all the way down to what they are going to wear. This is yet another major reason why people decide to make plans in advance, so they can be sure to record what they want and exactly the way they want it. If there are certain family members that you would like to be pallbearers, then so be it. This would be on record. However, do be sure to select a few more than the customary six as one never knows what the future may hold.

7. What if I want to be buried in a far-off graveyard in the Midwest where I was raised? Do you arrange that? What assurance do I have that this will take place?

Undertakers today have a network of funeral service providers all across the world. Local family-owned firms typically use family-owned firms, while corporate firms use corporate firms. Regardless, your local undertaker can arrange everything for you in advance and see that all the proper contacts are made so that when the time comes, it is simply a phone call to your home town undertaker. This assurance comes with the agreement made between you and the undertaker in what is called a "preneed contract." On this contract it has (and if it doesn't, don't sign it) what is called a "performance guarantee." This guarantee states that the funeral firm will in fact carry out the wishes stated in that preneed contract.

8. What happens if I prearrange with you and then we move to Seattle? How will the funeral home out there know about my prearrangement?

To give the short answer, it is all in how the preplans were done with the undertaker. Be aware that it is not necessary to use the firm with which you preplan. The plan that you create is designed for you, to be used at any funeral home of your choosing, and designed to see that your plan is carried out no matter where you are in the future. When this process is done appropriately, your family can be assured that no matter where you might move, your plans have been organized so that any undertaker across this nation can accept and carry out your plans.

9. Can I decide on a different funeral home after I've prepaid with one here in Annapolis?

Yes, all preplans are fully transferable to any funeral home. Again, as long as the plans have been made properly (as stated in question 7), you can use any funeral home of your choosing. When you meet with your undertaker, be sure that you have in writing what is called a "freedom of choice guarantee." Without this guarantee, you should not move forward with those plans. It should be stated in writing that you have

the right to use any funeral home of your choice.

10. Can I choose where I want my funeral to take place? Graveside, church or synagogue, my living room or in the funeral home?

Yes, your choice all the way down to what songs you want to have sung at your service. You can also modify your plans at any time if things should change. For example, you could switch churches or you could decide later to hold services at a funeral home rather than at the gravesite. And yes, your own living room is an option as well.

11. What happens to my money if the funeral home where I've made the plans should move or go out of business?

Again, let me direct you back to question 7. Also, there are two popular methods of prepayment that we are finding in Maryland funeral homes that consumers should be made aware of. One is the funeral home will place your money with a local bank and the other would be in what is called "preneed insurance." It may be wise to investigate the first as problems have surfaced with this method due to the fact that the funeral home name is connected to that money. With prepaid insurance, the funeral home has no way of accessing the money. The one particular preneed insurance product I always recommend is called Forethought. They are the pioneers of preneed insurance. Through this program, an individual is offered guaranteed protection, ensuring that those monies will be there for the use of funeral or cremation services only, no mat-

ter what funeral home is used or what may occur with the funeral home that made the plans for you.

12. What would happen if my final day occurred in some remote area? How do they get me back home?

This is another reason we find people moving forward with preplanning. If death occurs elsewhere, if the undertaker did his due diligence, he provides the family with an ID card that is kept in one's wallet or purse that becomes a reference point for the survivor. The family then contacts the funeral home where the plans were made with the number on the ID card, and the funeral home simply carries out their wishes as presented in their preplans. The funeral industry is basically one big family network. We would contact our representative in that remote area (yes, no matter what country or state) and we then request their services on our behalf to see that the individual is transported home. If the planning process was done correctly, the family would not incur any additional funeral home charges from the outside funeral provider.

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