

# Ask the Undertaker

By Ryan Helfenbein

You've heard the old saying, "Only two things in this world are certain, death and taxes." Truer words were never spoken, and it seems the costs associated with both go up every year.

Now, imagine sitting down with an IRS agent and saying, "I want to implement a plan that will guarantee my taxes will never increase and the funds to pay them will always be accessible regardless of my situation. I don't want my family to have to worry about a thing." I think you'll agree that's just not going to happen. Fortunately, there is one guarantee in life that can be handled that way. It's what many refer to as prepaid funeral and cremation plans.

A prepaid plan through your local funeral home is designed to eliminate the financial obligation from even being discussed when death occurs. It is probably one of the most intelligent programs the funeral industry has ever launched. This process allows an individual to design a plan for the future that can be as detailed as you'd like and allows you to satisfy the cost now

-- guaranteeing that your loved ones will have no future financial obligation. Sounds like a win-win situation, right? It can be, but unfortunately prepaid programs offered through funeral homes have fallen under some suspicion.

To make sure that your family endures no complications under such a plan, you should discuss three important points when meeting with your undertaker to prepare a prepaid plan.

**1.** Be sure that your plan guarantees the fees associated with the services and merchandise will be completely paid for. This guarantee should be listed in writing in the agreement you and the undertaker sign. Not all funeral homes advocate prepaid plans. They say that one can simply make a plan with no need to prepay. Unfortunately the funeral home could then charge the full price at the time of death. With a guaranteed prepaid program, costs would be paid in full at today's prices to protect against future price increases, and financial obligation to survivors would be eliminated and a needless complication would be averted at the time of death.

**2.** Be sure that the plan you are paying for is fully transferrable. Today, people are moving more often than they used to. Therefore, you must be sure that the plans made with

that undertaker can be transferred to any (key word being "any") funeral home. These prepaid funeral plans should be designed for you, not the funeral home. If done correctly, the paperwork and details of your plans are outlined in a way so that any undertaker can carry out the plans desired. This is a very important question and should also be documented on the agreement signed by both parties.

**3.** Finally, be sure that the undertaker you are meeting with has a background in preplanning and prepayment of funerals. After all, you wouldn't ask your plumber to reshingle your home. This goes for the funeral industry as well. Even though a licensed mortician can provide a prepaid funeral plan, this may not be their area of expertise. Be sure to work with a professional that has a certification or at least a well-established background in the area of preplanning and prepayment of funeral and cremation expenses, not just a license. This is an easy question that should be asked upfront with your undertaker.

Prepaid funeral plans will soon become the most common way of arranging for funeral and cremation services as more and more people begin to understand its advantages. Now if we could only arrange for prepaid taxes...

*Ryan, owner/supervising mortician and preplanning counselor at Lasting Tributes on Bestgate Road in Annapolis, offers area residents solutions to high-cost funerals. He can be reached at [Ryan@LastingTributesFuneralCare.com](mailto:Ryan@LastingTributesFuneralCare.com) or 410 897-4852*



*It's not worth winning every argument - agree to disagree.*