

ESTATE AND PRE-PLANNING

— GUIDE —



Pre-Plan Your Funeral

Planning your funeral doesn't have to wait until sudden sickness sets in. Many people, in fact, start planning their funerals decades in advance.

A little work ahead of time can help lessen the financial burden that can accompany a funeral. Being prepared can also take stress off family members who will be left without you to coordinate funeral arrangements.

If you already have everything pre-planned, more time can be spent celebrating your life instead of taking care of details that can be completed in advance.

HOW TO PLAN

Before you can plan your funeral effectively, you should decide exactly how you want the day to unfold. Sit down with a local funeral director to discuss options spanning burial, cremation, cost and contracts.

The National Funeral Directors Association is one of the most reputable organizations within the industry and can provide you with a comprehensive list of certified local directors who will surely be ready to help you plan your funeral.

ASK THE RIGHT QUESTIONS

What services and products can your local funeral home provide? How much do they charge and how much have their rates increased over the past 10 years? Do they offer any satisfaction guarantee?

Asking the right questions while pre-planning your funeral can offer family members peace of mind and ensure a meaningful end-of-life event.

GET IT IN WRITING

Any credible funeral director will provide you with a written contract that explains both sides' rights and obligations.

You'll want to make sure a few critical details are included in the contract. Among them:

- How much money will you deposit before the funeral?
- Is your cost locked in with today's pricing or is there a chance it could increase?

Make sure to get this and all contingencies on paper. Also protect yourself and money with some sort of opt-out clause in the case of an emergency or funeral home going out of business.



Plan your Estate Carefully

Developing an estate plan can be the most important aspect of your end-of-life planning process. A solid estate plan can help eliminate the chance for family fights when it comes to dispersing your property, money and possessions.

You'll need to consider many things when creating an estate plan, including deciding what will be given to which beneficiary, and how to properly plan for expenses like funeral costs.

FINDING AN ATTORNEY

Once you have decided to seriously pursue putting together an estate plan, it's time to choose a credible attorney to guide you through the process. Reach out to family members or friends who may have recently developed their estate plans and find referrals for accredited, reputable attorneys.

Different legal professionals have varying specialties, so find one with extensive experience in estate planning. It is important that you trust your attorney 100 percent, as you will be divulging highly sensitive information to properly structure your estate plan.

FINANCIAL BURDENS

One of the first steps your attorney will walk you through in building your



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estate plan is assembling a list of your current assets and liabilities.

Doing so will help calculate your net worth and determine if you already have a taxable estate, as well as indicating if your loved ones will find difficulty paying the estate tax

and other debts after your death.

CHOOSING AN EXECUTOR

Who can you trust to act in your best interests in the case

of you becoming disabled or after your death?

Selecting one or more executors doesn't have to be a complex decision. You can set up multiple options, each with different functions in different situations. The key is discussing your needs with

your potential executors to make sure they are up to the task.

Consider their needs and living situations before asking them to take on the responsibility of making major decisions on your behalf.

Picking a Final Resting Place

Many people choose burials; others cremation. Either way, you should be comfortable with your final resting place.

Consider your family's needs and preference because, after all, they are the ones who will be visiting your gravesite or, likely, possess your urn. Don't think of the decision as unsettling or even scary, but rather as necessary to help your family members choose your final resting place.

BURIAL

The burial process comes with plenty of issues to consider, the first being convenience.

Families choosing burials may do to ensure they can visit the body for years to come. Nature also is an important part of the cemetery experience, so finding one with beautiful landscaping or expansive forestry can help provide a peaceful, natural environment for family members and friends to visit.

CREMATION

The cremation choice is popular because of its convenience and the opportunity for family members to display a decorative urn holding the ashes of their loved one.

If an urn isn't your top option, you could always plan a special day that includes the spreading of your ashes across the ocean, mountaintop or river.

When planning such an event, consider who in your family will be able to attend and if anyone may be upset about not having an exact place to pay respects to the body. You should also pay attention to any local,



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state and federal regulations that may govern the distribution of your ashes.

CONSIDER A MARKING

Whether the body has been buried or cremated, a marker that bears the

name, dates of life and loving inscription will help loved ones reminisce over fond memories and shared experiences.

You can also plan ahead of time to customize a marking with specific colors, shapes and sizes. And don't

forget to get creative with the marker's design.

Find out if your funeral director knows of local production companies and make an effort to work with them to ensure a special maker.

Buying a Gravesite Monument

Gra vesite monuments have long been significant reminders of deceased family members and friends. They are permanent displays of granite or heavy stone with the name and dates of birth and death of the person being honored etched into the monument.

With today's versions boasting color and unique manufacturing processes, you can at least take solace in the fact that your loved one will be properly honored – in stylish elegance.

design's more intricate touches, including lettering and shaped roses. This attention to detail will give you an insight into what kind of quality you can expect from a particular company.

SHOP AROUND

Be prepared to ask questions and shop around when it comes to settling on a monument. Ask for the name and original origin of the granite that will be used to build your monument. And don't forget about price.

Some stone has been found to be far more superior and possessing certain resistance to moisture that can help your monument keep its quality for years to come, but it can also come at a steep price.

DO YOUR HOMEWORK

The granite industry is a competitive one and continually changing based on consumer needs and requests. You should always ask to see a company's work, including examples of finished products.

This will allow you to examine the craftsmanship of the

GET A WARRANTY

Before signing any contract to begin work on your granite memorial, ask to make sure your purchase comes with a full replacement warranty on the granite and craftsmanship.

In the event of your granite headstone or marker deteriorating over the years, your warranty will give you peace of mind that the stone will last the test of time.

Speaking of such, make sure the company you enlist to carry out this special project looks to be in for the long haul.

Online companies or startup businesses have no way of guaranteeing their work "for life."

Find a business that has produced hundreds if not thousands of happy customers through professional service, expert craftsmanship and responsive communications.



Choosing a Hospice Provider



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The decision to enter hospice care is sometimes wrought with pain, guilt and fear of the unknown. Choosing a hospice provider to facilitate end-of-life care for a family member or loved one can be an overwhelming decision.

The National Association for Home Care and Hospice has compiled a free resource detailing exactly how people can find a trustworthy provider.

Plenty of work on your part is needed to make the decision. By doing the proper amount of research, you can find plenty of hospice options that will fit your needs. Here

are some of the questions the organization urges you to ask before making a final hospice decision.

WHAT TO ASK

- How long has a provider been serving the community?
- Does the provider have readily available policies, procedures and service

explanations available? How about a Patient Bill of Rights?

- How does the provider select and train its employees? Does it hold its workers to high standards in patient care and services?
- Are nurses or therapists required to evaluate the patient's home care needs?
- Does this provider include the patient and family

members in the developing the plan of care.

- Does the patient and his or her family receive a copy of the comprehensive care plan?
- Does this provider assign supervisors to oversee care quality? If so, are these professionals on-site and how often do they make visits?
- Does the provider furnish written statements explaining

all of the costs and payment plan options associated with hospice care?

- What procedures does this provider have in place to handle emergencies? Are its caregivers available 24 hours a day, seven days a week?
- How does the provider ensure patient confidentiality?

Creating Advance Directives

You've heard advance directives mentioned on TV medical dramas or on the news. But what are they and how should you use them?

Advance directives are legally binding agreements that determine end-of-life processes and include living wills and medical powers of attorney.

It is important to note that emergency personnel cannot honor advance directives. Once on duty, they must exercise every effort to stabilize a person for transfer to a hospital.

Advance directives can be implemented only after a physician fully evaluates the person's physical state and determines the underlying conditions.

WHAT YOU SHOULD KNOW

Advance directives are legally valid throughout the United States, according to the National Hospice and Palliative Care Organization (NHPCO.org). Even if the directive isn't drafted by an attorney, your documentation becomes legally valid upon you signing them in front of the required witnesses.

If you do decide to seek the services of an attorney, be sure to ask about compliance regulations and standards in your state.

STATE-BY-STATE

The way advance directives work in one state are not always the same as another. Many states will honor out-of-state directives if they are similar enough to their own law, but the difference between state requirements can be confusing.



Check with your state officials to get updated information on advance directives. The NHPCO recommends that people who spend large amounts of time in multiple states should complete the directives in all of them.

DO ADVANCE DIRECTIVES EXPIRE?

Advance directives do not expire but can be invalidated if a new one is completed. Experts urge you to

periodically review your advance directives to ensure their alignment with your wishes, which can change as life progresses.

If you want to edit your documents, then you should complete a whole new draft.

Support Groups Can Help



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The loss of a loved one can cripple the lives of family members, friends and acquaintances. It is an experience that can cause great ranges in emotions and may even leave you feeling alone and without anyone to talk to.

We all need sources of strength in times of great adversity, and that's exactly what a grief support group can offer.

Support groups give you the chance to share your story openly and without fear of what someone close to you may think about your feelings. You can find these types of groups through your local healthcare

providers and community organizations.

Free to join and relatively short on time demands, a grief support group may be exactly what you need in your time of pain.

WHAT IS A SUPPORT GROUP?

Support groups usually comprise 10 or more people

who are going through similar experiences. In the case of a grief group, all of the participants will likely have recently lost a loved one and are reaching out for pillars of support.

By joining, you will have the opportunity to share stories about your late family member or friend with a group of people who are also dealing with grief issues.

WHAT YOU CAN GAIN

- Emotional and physical support in a safe setting.
- A feeling of belonging by interacting with people dealing with similar issues.
- The chance to work through the grief and healing process.

• Valuable coping skills that will help you get through the tough days.

- Companionship with people who are willing to listen and happy to help you.
- Knowledge of how other people deal with their grief.
- The opportunity to ask questions of professional counselors and health care staff members.