



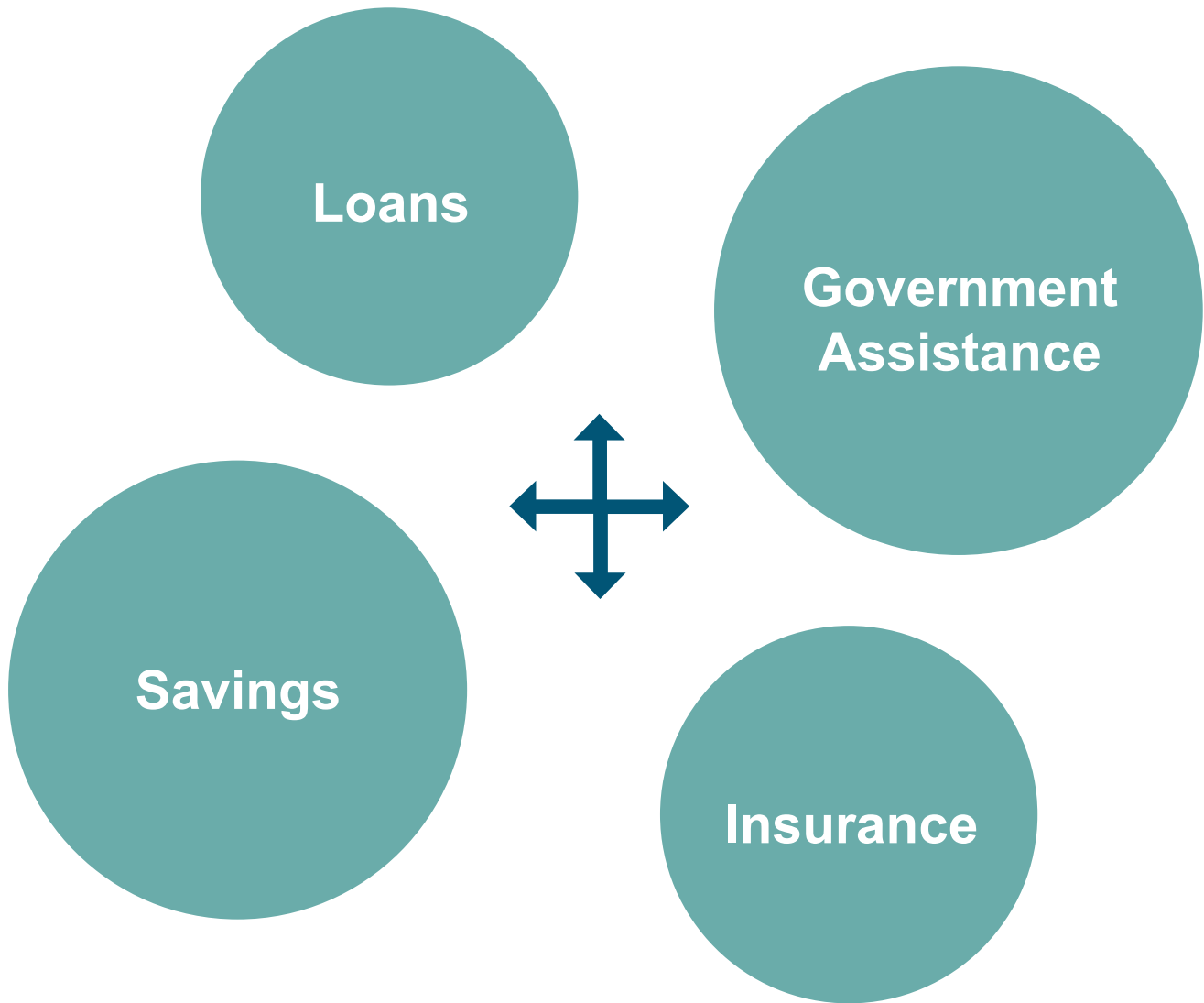
# MY PERSONAL PLANNING GUIDE

*If a death occurred last night,  
would your family be prepared?*



*Would they be left to face  
this burden without any direction?*

*Would they know which direction to turn financially?*



After the initial shock of a death, the family are left wondering how they are going to pay for a funeral. Many may say life insurance, but life insurance provides only dollars and cannot make the many decisions required at the time of need.

*Only advance prearrangement does all of this -  
and it leaves the life insurance untouched for the survivors.*

# *Funeral and cremation costs continue to rise.*

The median cost of a funeral has increased by 6.4% over the past five years.\*



**43.3%**

Have made prearrangements\*\*

**40.7%**

Intend to prepay their arrangements\*\*

*Many people are beginning to plan ahead and prepare for every stage of life, because preplanning and prefunding can secure and protect your family in the future.*

\* <https://nfda.org/news/media-center/nfda-news-releases/id/4797/2019-nfda-general-price-list-study-shows-funeral-costs-not-rising-as-fast-as-rate-of-inflation> (2019.)  
\*\* NFDA Consumer Awareness & Preferences Study (2020.)

# *There are many reasons to preplan and prefund your funeral:*

## *1. Emotional*

- Preplanning allows you to choose how you would like your life celebrated and how you want to be remembered.
- Knowing your wishes in advance will ease the burden on your loved ones.
- Your loved ones won't be left to make all the decisions on their own as to what you might have wanted.
- Once you have preplanned, a single call can set the process in motion.
- Like most people, you cherished your independence during your lifetime. Preplanning protects your independence even after you are gone.

## *2. Financial*

- Prefunding eliminates the stress associated with funeral payment and other final expenses.
- When prefunding, you can set aside funds in convenient periodic payments.
- Outlining your funeral plans in advance allows your family to know what the cost will be.
- If you should move out of state, or simply choose another funeral home, your Advance Funeral Plan can transfer with you.
- Funds set aside to pay for future funeral costs can be set up to be exempt from consideration as assets in the event you need to qualify for public assistance.

# *Three simple steps today can help prevent the difficult decisions your family will face.*

Gather and organize documents and other important information.

Preplan your funeral and/or cremation arrangements.

Begin creating your legacy by writing down your memories.



# About Funerals

A funeral allows people to gather, share and express feelings in an atmosphere that lets them know they are not alone. It acknowledges the loss that the living are experiencing and strengthens the mutual support we need to carry on without the one who has passed away.

A funeral is also a final tribute at which we celebrate a person's unique life, take stock of why that person was special and emphasize the memories that will inspire us. No matter our ethnic or national heritage, no matter what religion we practice (or even if we don't), a funeral is an important ritual of life.

## *What funeral directors offer*

If funerals were easy, we could do our own. The death of a loved one brings up emotions that leave the living ill-prepared to handle all the issues and details on short notice.

Funeral directors are professionally trained and licensed to organize these important rituals. They empathize with the bereaved, thoroughly understand grief and grieving and are prepared to help us cope no matter what our individual feelings and thoughts might be. As professionals, they also know how to focus on the most essential aspect of a funeral that both comforts the living and honors the deceased – planning.

Wouldn't you like to have something thoughtfully and thoroughly prepared for that inevitable day? That's what this guide is all about!

## *How to approach planning*

At some point in everyone's life, his or her next of kin will have to decide which funeral home to call. If planning is left to that moment, the next few days can seem like a nightmare for surviving family members, who are already coping with a sudden loss.

There's a better alternative, and it's called... Prearrangement.

Whether you're considering your own mortality or a loved one's, one of the kindest things you can do is make final arrangements well in advance. The more thoroughly you plan, the greater these benefits will become.

# First Steps

## *Where do I start?*

Selecting a funeral home is the first step. My preferred funeral home for this preplanned service is:

\_\_\_\_\_ Phone #: \_\_\_\_\_

## *Assembling life's paperwork*

In the days immediately following a death, one of the more distracting aspects can be producing all of the right documents. Some are either required by law or by the rules of insurance companies, cemeteries or other agencies. When you're thinking calmly it's easy to understand why all the paperwork is necessary, but for those who are grieving, the last thing they need is to have to search for various information and documents.

## *Location of vital documents*

Original birth certificate: \_\_\_\_\_ Marriage certificate: \_\_\_\_\_

Life insurance policy: \_\_\_\_\_

## *Importance of a will*

If you die without a will, state law and the courts determine who will administer your estate, handle financial matters and act as guardian for your minor children. With a will, you choose. Review your will every few years, particularly if you have moved or your family situation has changed since you last executed a will. State laws vary as to formal requirements and as to the rights of children and grandchildren born after a will was executed.

I have a will:  Yes  No

Date of will: \_\_\_\_\_ Location of will: \_\_\_\_\_

Executor Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

Prepared by (Attorney): \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

I have a living will:  Yes  No Location: \_\_\_\_\_

# General Information

## *General information needed to obtain a death certificate*

Name: \_\_\_\_\_ Gender: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Address: \_\_\_\_\_ Residence phone #: \_\_\_\_\_

Race: \_\_\_\_\_ Place of birth: \_\_\_\_\_ Citizenship: \_\_\_\_\_

Marital status: \_\_\_\_\_

Place of marriage: \_\_\_\_\_ Date: \_\_\_\_\_

Name of surviving spouse: \_\_\_\_\_ Spouse's maiden name: \_\_\_\_\_

Usual occupation: \_\_\_\_\_ Type of business/industry: \_\_\_\_\_

Employer: \_\_\_\_\_

Education: Elementary/Secondary \_\_\_\_\_

College: \_\_\_\_\_

Degree(s): \_\_\_\_\_

Father's full name: \_\_\_\_\_ Place of birth: \_\_\_\_\_

Mother's full maiden name: \_\_\_\_\_ Place of birth: \_\_\_\_\_

## *Primary contact upon death*

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Address: \_\_\_\_\_

## *Secondary contact upon death*

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Address: \_\_\_\_\_

## *Physician*

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Address: \_\_\_\_\_

## *Social Security information*

Social Security #: \_\_\_\_\_

Address of nearest Social Security office: \_\_\_\_\_ Phone #: \_\_\_\_\_

To facilitate receiving Social Security benefits, you will need the following information when you contact the office:

- Social Security #
- Marriage license
- Children's birth certificates
- W2 for the previous two years
- Proof of widow(er)'s age if 62 years or older
- Certified copy of death certificate

For more information call the SSA toll free number 1.800.772.1213 or visit [www.ssa.gov](http://www.ssa.gov).

## *Armed Forces*

Date entered service: \_\_\_\_\_ Place: \_\_\_\_\_

Significant assignments (units, locations, ranks held): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date left service: \_\_\_\_\_ Place: \_\_\_\_\_

Last rank held: \_\_\_\_\_ Total years served: \_\_\_\_\_ Service Serial #: \_\_\_\_\_

Location of Military Discharge Papers (DD214): \_\_\_\_\_

Many veterans have served in more than one branch. If you have, indicate approximately how many years in each:

Branch of service: \_\_\_\_\_ Number of years: \_\_\_\_\_

Branch of service: \_\_\_\_\_ Number of years: \_\_\_\_\_

Branch of service: \_\_\_\_\_ Number of years: \_\_\_\_\_

Other U.S. or foreign branch: \_\_\_\_\_

Military decorations, honors, citations and awards earned: \_\_\_\_\_

\_\_\_\_\_

Wars/conflicts served: \_\_\_\_\_

\_\_\_\_\_

As a Veteran, you are entitled to special benefits and allowances. For more information call the Veterans Administration at 1.800.827.1000 or visit [www.va.gov](http://www.va.gov).

# What Should We Most Remember?

## *Legacy information*

Every human being is unique, and one of the reasons for a funeral is to celebrate an individual's uniqueness. Jotting down notes about yourself or your loved one may seem silly right now, but there's a good reason for this exercise. If you're planning for yourself, it will tell people how you want to be remembered. If you're planning for a loved one, it will help the funeral director and any clergy involved in the funeral to gain a better sense of who that person was.

One of my fondest memories: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Childhood and upbringing: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

My proudest family moments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

My proudest career accomplishments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I want to be remembered for: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# A Life Story

Special achievements: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## *Miscellaneous*

Hobbies: \_\_\_\_\_  
\_\_\_\_\_

Favorite places: \_\_\_\_\_  
\_\_\_\_\_

Favorite color: \_\_\_\_\_ Favorite flower: \_\_\_\_\_

Favorite season: \_\_\_\_\_ Favorite song: \_\_\_\_\_

Favorite scripture: \_\_\_\_\_

Favorite saying: \_\_\_\_\_

## *Community involvement*

Church membership: \_\_\_\_\_  
\_\_\_\_\_

Civic groups/clubs (also note any offices held): \_\_\_\_\_  
\_\_\_\_\_

Other clubs/organizations (also note any offices held): \_\_\_\_\_  
\_\_\_\_\_

Professional organizations (also note any offices held): \_\_\_\_\_  
\_\_\_\_\_

Fraternal organizations (also note any offices held): \_\_\_\_\_  
\_\_\_\_\_

Any other significant community/public service: \_\_\_\_\_  
\_\_\_\_\_

## *Family Record*

### *Parents*

Name \_\_\_\_\_ Birthdate \_\_\_\_\_

\_\_\_\_\_

### *Siblings*

Name \_\_\_\_\_ Birthdate \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### *Children*

Name \_\_\_\_\_ Birthdate \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### *Grandchildren*

Name \_\_\_\_\_ Birthdate \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Great-grandchildren: How many? \_\_\_\_\_

Great-great-grandchildren: How many? \_\_\_\_\_

# Financial Information

## *Banking*

---

Bank	Account type (Checking/Savings)	Phone #
------	---------------------------------	---------

---

Bank	Account type (Checking/Savings)	Phone #
------	---------------------------------	---------

---

Bank	Account type (Checking/Savings)	Phone #
------	---------------------------------	---------

---

Bank	Account type (Checking/Savings)	Phone #
------	---------------------------------	---------

---

Bank	Account type (Checking/Savings)	Phone #
------	---------------------------------	---------

## *Safe Deposit Box*

Box number: \_\_\_\_\_ Key location: \_\_\_\_\_

## *Credit cards*

---

Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
---	-----------	-----------

---

Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
---	-----------	-----------

---

Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
---	-----------	-----------

---

Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
---	-----------	-----------

---

Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
---	-----------	-----------

## *Insurance benefits*

Don't overlook minor policies that a person may have due to employment, memberships, etc. For example, credit unions and fraternal organizations often provide life insurance or accidental death policies to all members.

## *Insurance policies*

### *Life*

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

### *Health*

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

### *Homeowner or renter*

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

### *Automobile*

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

### *Personal liability*

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

### *Other policies*

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

---

Name of Company	Policy #	Policy Type	Beneficiary
-----------------	----------	-------------	-------------

### *Real estate holdings*

---

Description	Address	Deed location
-------------	---------	---------------

---

Description	Address	Deed location
-------------	---------	---------------

---

Description	Address	Deed location
-------------	---------	---------------

---

Description	Address	Deed location
-------------	---------	---------------

---

Description	Address	Deed location
-------------	---------	---------------

### *Financial assets*

Mutual Funds, stocks, bonds, vehicles, etc.

---

Type/Description	Location
------------------	----------

---

Type/Description	Location
------------------	----------

---

Type/Description	Location
------------------	----------

---

Type/Description	Location
------------------	----------

---

Type/Description	Location
------------------	----------

*Items of financial value should also be recorded and addressed in a will for legal assuredness.*

# Additional Information

## *Online account information*

Compile information needed to close accounts for email and social media such as Facebook. List any email addresses, passwords and usernames you may have.

### *Accounts*

---

Site	Username	Password
------	----------	----------

---

Site	Username	Password
------	----------	----------

---

Site	Username	Password
------	----------	----------

---

Site	Username	Password
------	----------	----------

---

Site	Username	Password
------	----------	----------

### *Special people who should be notified*

Name

Relationship

Phone #

<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

# Service and Memorialization Information

Type of service:  Funeral Service  Memorial Service  Graveside Service  Celebration of Life

Other family preference: \_\_\_\_\_

For a funeral service, please indicate your wishes for viewing the remains: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Place of service: \_\_\_\_\_

Who will lead the service: \_\_\_\_\_

Pallbearers (Include name, relationship and phone numbers): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Honorary Pallbearers (Include name, relationship and phone numbers): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Music (Organist, soloist, musical selections): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Flower selection: \_\_\_\_\_

Special rites/ceremonies by fraternal, military or other group(s): \_\_\_\_\_

\_\_\_\_\_

***Personal Instructions***

Clothing: \_\_\_\_\_

Glasses: \_\_\_\_\_

Jewelry: \_\_\_\_\_

Bible: \_\_\_\_\_

Rosary: \_\_\_\_\_

Other: \_\_\_\_\_

I  want  do not want a visitation or wake prior to the final service.

If you want a visitation or wake, please indicate your wishes for:

Location and officiant: \_\_\_\_\_

\_\_\_\_\_

Other special instructions or requests: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Your Final Tribute

No matter how strongly you stick with or stray from convention, it's okay!

*I want a number of things done to personalize the final tribute in the hours and days immediately following death.*

Passages from scripture, poetry, quotations and/or other readings that are inspirational or especially meaningful:

---

---

---

---

---

---

---

---

A particular person to prepare and/or deliver a eulogy: \_\_\_\_\_

Other special/personal wishes: \_\_\_\_\_

---

---

---

---

---

---

Final disposition:  Burial    Cremation    Other: \_\_\_\_\_

*Cemetery preferences*

Have you already made arrangements with a cemetery?  Yes  No

If yes, name: \_\_\_\_\_

Location: \_\_\_\_\_ Phone #: \_\_\_\_\_

What arrangements were made? \_\_\_\_\_

When were those arrangements made? \_\_\_\_\_

Do you have a description of the exact site (cemetery lot, mausoleum crypt number, etc.)?

\_\_\_\_\_  
\_\_\_\_\_

Have you already made arrangements for a monument or marker?  Yes  No

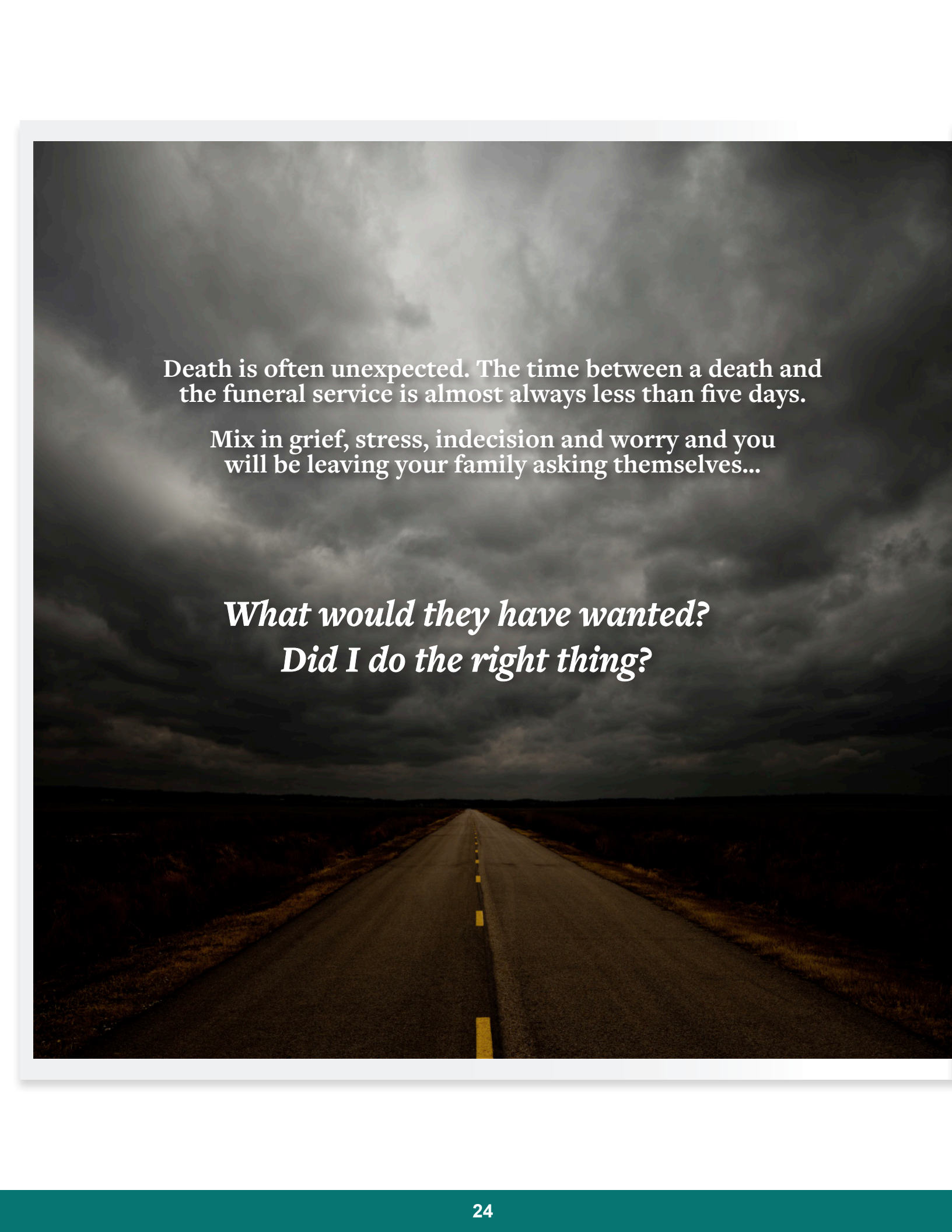
If yes, name of monument/marker firm: \_\_\_\_\_

Location: \_\_\_\_\_ Phone #: \_\_\_\_\_

Date arrangements were made: \_\_\_\_\_ Is the monument/marker installed?  Yes  No

Desires for cemetery/mausoleum services: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

A dark, stormy sky with heavy, grey clouds dominates the upper two-thirds of the image. Below the sky, a long, straight asphalt road with a yellow dashed center line stretches from the bottom center towards the horizon. The road is flanked by dark, scrubby vegetation. The overall mood is somber and reflective.

Death is often unexpected. The time between a death and the funeral service is almost always less than five days.

Mix in grief, stress, indecision and worry and you will be leaving your family asking themselves...

*What would they have wanted?  
Did I do the right thing?*



**Preplanning allows you to take control, ease stress, create final memories as you want them to be and avoid the possibility of sudden or needless emotional overspending.**





