

## Planning your funeral in advance

(NAPSA)—No one likes to think about funerals, but an increasing number of adults find that preparing for the inevitable is a wise decision. Planning your funeral in advance allows you to do your homework and select a funeral home that will meet the emotional and financial needs of your family.

Choosing a funeral home is not a decision to be taken lightly. When selecting a funeral home, choose one that is licensed and has a good reputation in the community. National Funeral Directors Association (NFDA)—member funeral homes adhere to an enforced Code of Professional Conduct that distinguishes them from their peers. Give as much thought to choosing a funeral home as you would give to choosing a doctor, attorney or other professional.

Planning funerals in advance allows you to plan a memorable funeral service that reflects your wishes. With advance planning, families can plan celebrations of life as unique as the individual being remembered. Today's funerals include adding personal touches such as favorite music and incorporating hobbies and life's accomplishments. An NFDA—member funeral director can walk you through the decisions necessary to create a meaningful funeral service.

Planning your funeral in advance does not mean you must prepay for the funeral. Many people who preplan their funeral also choose to prepay because it will alleviate the financial burden for their families. There are several ways to prepay for a funeral. The most common ways include annuities, life insurance policies, savings accounts and bank trusts. Each method has its advantages. To help determine which option

is best for you, ask your funeral director the following questions:

- Who receives the interest on the account?
- Who must pay taxes on the interest?
- Is the prepayment ever refundable, in part or in full?
- Can the plan be used at a funeral home of your choice?
- What happens if the funeral home goes out of business or is sold?
- In the event that you move, is the pre-funded plan transferable?

If you feel prepaying is wise, then be sure to go over all available options with your funeral director. As with any contract, ask questions you may have regarding your preneed plan before you sign an agreement. NFDA developed the Consumer Preneed Bill of Rights as a resource for understanding what to expect from any preneed contract. The document is available on NFDA's Website at [www.nfda.org](http://www.nfda.org) and outlines the rights and protections that an ethical and reputable funeral home will guarantee.

Advance planning can be a wonderful tool that can alleviate stress and worry when a loved one has died. For more information on advance planning or to locate a local NFDA—member funeral home, visit [www.nfda.org](http://www.nfda.org).