



FINAL PLAN
END OF LIFE PLANNING

END OF LIFE PLANNING GUIDE

End of life planning or estate planning includes a:

1. Financial Plan

Your financial plan includes disposition of all assets, and a plan to cover all debts. Use an attorney or estate planner to create a will, and develop a plan to eliminate probate and minimize estate taxes. Evaluate the total picture of assets, debts, insurance policies, and beneficiaries, and create a plan to address each.

2. Medical Plan

Your medical plan

- includes a living will,
- defines your choices regarding medical treatments, particularly if you are incapacitated,
- and defines the person you designate to make decisions on your behalf should you be unable to make good decisions for yourself.

Ideally, a living will and medical proxy are completed with your attorney, and shared with your next of kin, guaranteeing their availability should you become incapacitated. Hospitals and medical care facilities make limited documents available.

3. Funeral Plan

Planning for final needs is best done in advance for thoughtful planning and careful consideration of all options. Define your funeral preferences, and a specific plan for your family to follow, relieving them of the burden of planning. Finalize your plan with a funeral home or insurance company to ensure funeral costs are covered and included in your financial plan.

This document focuses on funeral planning and managing practical end-of-life details.

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I. GET ORGANIZED: GATHER DOCUMENTS IN ONE PLACE

Even the best planning is meaningless without communicating your plan to others. Start by gathering documents and instructions in one place. Decide who will implement your plans in the event of medical necessity or death. Discuss your wishes with that person, and show him or her where to find all relevant documents. Provide copies of important documents.

If you prefer, documents can be left with your attorney. In that case, provide the name of your attorney to your next of kin along with contact information. Advise your next of kin to contact the law firm immediately upon your death.

- ☐ Life insurance policies
- ☐ Prepaid funeral or cremation contract
- ☐ Record of assets
- ☐ Safe deposit box information
- ☐ Copy of will
- ☐ Copy of living will
- ☐ List of those to contact at time of death
- ☐ List of those to whom to send a death notice
- ☐ Online accounts, usernames, and passwords



II. FUNERAL PREPLANNING DECISIONS

The following are choices that must be made to build a complete funeral plan. Making these decisions is the first step in planning funeral details. Once you have decided general aspects, such as cremation or burial, you can move on to details.

Keep in mind that some choices eliminate other options. For example, a natural burial is an environmentally conscious burial in a natural burial preserve. Choosing natural burial eliminates the choices of a traditional casketed in-ground burial in a cemetery and interment in a mausoleum.

Other choices offer considerable flexibility, and may be combined with other options. Cremation, for example, may take place following a funeral service, as a stand-alone service, or before a memorial service. Cremated remains may be kept at home, scattered, buried in a cemetery, or placed in a columbarium for eternal maintenance.

Cremation	Y	N
Embalming	Y	N
Visitation/Wake/Viewing	Y	N
Funeral	Y	N
Include Religious Rites	Y	N
Graveside Service	Y	N
Memorial Service	Y	N
Military/fraternal ceremony	Y	N
Traditional Burial	Y	N
Natural Burial	Y	N
Mausoleum Burial	Y	N
Prepay funeral	Y	N
Cremation	Y	N
Cremation Burial	Y	N
Interment in Mausoleum or Columbarium	Y	N
Scattering of Ashes	Y	N
Keep Ashes	Y	N



Select a charity/charities to receive donations:

Who will handle the arrangements?

- ☐ Funeral home
☐ Cremation-only provider

Day and time of funeral

Location of funeral services:

- ☐ Funeral home
☐ Church
☐ Graveside

Number and type of flower arrangements for wake and funeral

Clothes and jewelry for deceased to wear

Type of burial container:

- ☐ Casket
☐ Container

Viewing options:

- ☐ Open Casket
☐ Closed Casket



III. THINGS TO DO TO PREPLAN A FUNERAL

Now that the major decisions have been made, and a general funeral or cremation plan started, it's time to fill in the details. Consider each component of the funeral, focusing on the best way to comply with religious rites, to properly honor and memorialize the deceased, and to personalize the ceremony.

Some details will be easier to plan than others. Some are best planned with the support and guidance of a religious advisor, funeral director, or cemetery manager. For instance, when planning a religious funeral, it is wise to determine requirements for music and readings with your religious advisor in advance.

- ☐ Select a funeral home
- ☐ Contact the funeral home for an appointment to discuss your preferences and plans
- ☐ Write a funeral plan
- ☐ Prepay funeral cost/buy funeral insurance
- ☐ Arrange funeral music
- ☐ Select pall bearers
- ☐ Select eulogizer
- ☐ Write obituary
- ☐ Select readings and readers
- ☐ Select a memorial register
- ☐ Seating arrangement for funeral or service
- ☐ Select photos of deceased for display
- ☐ Select recent photo for funeral home stylist
- ☐ Select a cemetery
- ☐ Select and purchase a cemetery plot or mausoleum
- ☐ Purchase a burial vault
- ☐ Select a grave marker
- ☐ Arrange transportation (funeral coach, clergy car, family limousine, pallbearer limousine, flower car)



IV. ADDITIONAL THINGS TO DO AT THE TIME OF DEATH

Having planned so diligently in advance, there should be little left to do upon death. Still, there are immediate details to attend to. Primarily, at the time of death, the person responsible for the deceased, and for final needs, must make a few phone calls to set everything in motion. Use this checklist at the time of death. Keep in mind that some details can be handled by the funeral director.

- ☐ Notify immediate family, close friends
- ☐ Notify priest/pastor/rabbi/religious leader/officiant
- ☐ Coordinate with funeral director
- ☐ Transfer from place of death*
- ☐ Apply for death certificate*
- ☐ Apply for burial permit*
- ☐ Notify employer
- ☐ Notify lawyer and executor
- ☐ Notify insurance companies
- ☐ Request military funeral
- ☐ Arrange fraternal order ceremony
- ☐ Arrange for family and friends to make calls, answer phone, answer door, clean, run errands
- ☐ Notify pall bearers
- ☐ Notify eulogizer
- ☐ Arrange readers
- ☐ Order memorial cards
- ☐ Arrange child care as needed
- ☐ Coordinate food for family and guests through the funeral gathering
- ☐ Arrange hospitality for out-of-town family and friends
- ☐ Order the grave marker

**may be handled by funeral home or cremation provider*



IV. THINGS TO DO AFTER THE FUNERAL

Once services are over, there are only a few matters to attend to, but they are important matters. Remember, friends and family are always available to help. One person needn't take responsibility for everything.

- ☐ Send death notices
- ☐ Send acknowledgements of flowers, charitable donations, kindnesses
- ☐ Notify social security
- ☐ For veterans, notify veteran affairs
- ☐ Organize finances:
 - ☐ For those living alone, notify landlord and cancel utilities
 - ☐ Identify debt to be cancelled at time of death
- ☐ Create an online memorial
- ☐ Consider grief support services
- ☐ Disposition of flowers:
 - ☐ Keep
 - ☐ Donate
 - ☐ Dispose



FREQUENTLY ASKED QUESTIONS

What is funeral preplanning?

Funeral preplanning is planning funeral details, and arranging for a funeral and/or cremation, in advance of need as opposed to at the time of death. When preplanning a funeral for yourself or someone else, you consider the type of funeral you wish and choose among cremation, burial, and mausoleum interment.

A funeral home or cremation provider works with you to create an agreement for services to be performed at the time of death that outlines your wishes. You pay for services at the time the agreement is made, and the funeral home provides services at the time of death for the already paid amount.

Why should I plan ahead?

1. To communicate your wishes for final needs
2. For the peace of mind of knowing final needs are cared for
3. To save your loved ones the indecision and stress of planning at the time of death
4. To spare your loved ones from covering the cost of final expenses
5. To pay a lower cost for final expenses

If I plan ahead, what happens when I die?

Once you create a funeral plan or purchase funeral insurance, provide a copy of your plan, agreement, and/or insurance policy to the family member or other person who is responsible for calling the funeral director at the time of death.

One call to the funeral home that holds the agreement will set everything in motion. The funeral director makes arrangements for death paperwork and your transfer. Funeral arrangements are carried out in accordance with the agreement.

What happens if I move after I preplan and no longer wish to use the same funeral home?

Prepurchased funeral plan agreements define what happens in this instance, so the specific answer will be in your document. Some agreements are portable, meaning that your preplanned and prepurchased funeral may simply take place at an alternate funeral home that is more convenient. Some agreements allow for a refund

of some or all of paid funds that may then be used towards the cost of a funeral at another facility.

Is my money safe if I prepay funeral costs?

Prepaid funeral plans and funeral insurance are regulated by each state. States require reasonable guarantees that the money is held and available for use at the time of death. Generally, funeral homes and insurance companies are required to set aside a substantial portion of prepaid funds to ensure funds are immediately available to cover funeral costs.

It is important to read agreements thoroughly, and to work with reputable funeral homes and insurance companies.

Will my family still have funeral costs when I die?

It depends. If your family chooses additional or alternative services, they may need to pay additional funeral expenses.

Is embalming necessary?

Not always. Embalming is not necessary when cremation is performed shortly after death, or when a natural burial occurs shortly after death. Embalming is necessary when interment will be a few days off. Refrigeration is an alternative to embalming.

What is a graveside service?

A graveside service takes place quite literally at the side of the grave in a cemetery or natural burial preserve. A clergy member or officiant often presides over the service, offering prayers and words of solace while committing the deceased to the earth. A graveside service may include lowering the casket into the ground, and placing flowers or dirt atop the casket.

What are religious rites?

Religious rites are faith-specific rituals such as the Last Rites of Catholics that may be included in a funeral or funeral Mass in accordance with the faith of the deceased.

What is a memorial service?

A memorial service is less formal than a funeral, and is a service to remember and honor the deceased. A memorial service may be held in a funeral home, house of worship, or any other place of particular meaning or convenience for friends and

family to gather. The deceased is not present at a memorial service, though the family may present the cremated remains of the deceased in an urn.

A memorial service does not follow a set structure, so can be highly individualized to suit the needs of the family and personality of the deceased. It may include speeches or remembrances, readings or poems, music, and even a slideshow.

How do I arrange a military funeral or burial?

Your funeral director at a funeral home or cremation provider (also a funeral home) makes arrangements for a burial flag and Funeral Honors ceremony. Should you prefer to make arrangements yourself, apply for a burial flag to the VA using VA Form 27-2008, and pick up the flag at a VA regional office or the USPS.

A Funeral Honors ceremony includes the playing of Taps, flag folding, and flag presentation. The ceremony may also include a rifle detail, color guard, pallbearers, caisson, and military flyover. A Funeral Honors ceremony is arranged with the Military Funeral Honors Contact or Coordinator in the appropriate military section, Army, Navy, Air Force, Marine Corps, or Coast Guard.

What is mausoleum burial?

Mausoleum burial involves interment of the deceased in a private mausoleum or community mausoleum. The deceased, within a casket, is placed inside a crypt in the mausoleum, and the crypt is sealed. Often, an identifying plaque is placed on the crypt.

What is a cremation burial?

With cremation burial, cremated remains are placed within a container, and the container is buried in a cemetery plot.

What is a columbarium?

A columbarium is similar to a mausoleum. A columbarium contains dedicated spots, or niches, for interment of cremated remains.

What does interment mean?

Interment is burial of a deceased person in a grave or tomb, and includes cemetery burial, placement of the deceased in a mausoleum, and placement of cremated remains in a columbarium.