

# Funeral Prearrangement

## A Wise Financial and Emotional Decision

### What is Funeral Prearrangement?

Funeral prearrangement is planning and preparing in advance for the one inevitable thing in life. As the saying goes, there are two things that are certain in life...death and taxes. Though some people have found ways to avoid their taxes, it goes without saying that we have not as yet found a way to avoid death.

We know, too, that one of the most difficult times our families will ever face is the death of a loved one. Doesn't it make sense to prepare as much as possible in advance so that we make this an easier time for them?

### What are the Benefits of Prearrangement?

Planning out funeral details in advance with the assistance of a professional is a completely free service we offer our community members. Many consumer groups highly recommend advance funeral planning because you are able to:

- Plan together as a family, rather than alone (after the death)
- Spare your loved ones from having to make difficult decisions
- Ensure your wishes are well-documented and carried out
- Help control costs and reduce emotional overspending
- Personalize your plan to reflect your unique personality

### What are the Advantages of Prepaying?

You may also want to seriously consider paying for your funeral arrangements ahead of time. This alleviates financial burdens and stress from your family at the time of death. Most families do not have the means to come up with \$7,000 to \$10,000 in a short amount of time following a death, and funeral services will not usually move forward until that payment is made. Taking care of your funeral funding in advance allows you to:

- Take the time now to make wise financial decisions for the future
- Make your decisions free of emotional stress and pressure
- Find a comfortable payment plan that fits your needs and budget
- Benefit from the convenience of funeral insurance (for qualifying individuals)
- Enjoy portability for your plan should you relocate
- Have peace of mind and no regrets

## What Are the Reasons Not to Prearrange?

Some people may have objections to prearranging their funeral services in advance, perhaps saying:

- It's too uncomfortable to think of my own mortality
- My family doesn't want to discuss it
- I can't afford to pay ahead of time
- I don't have the time
- There are too many options...it's just too confusing
- I don't want anyone to make a fuss over me when I'm gone
- I don't care what they do with my body
- I'll just leave it up to them to decide

But when we really think about it, all of these objections start to look more like excuses, don't they? Prearrangement is simply something we can't afford not to do, especially if money is tight. Many families want only "the best" for their lost loved one, often spending hundreds or thousands more than necessary. We can avoid this when we plan a simple, sensible funeral ahead of time.

## Prearrangement...A Priceless Gift

Families who have had a loved one prearrange don't really tend to say, "I wish Mom hadn't done this." Instead, they are grateful for the care and concern a parent or spouse showed. They are thankful that they didn't have to make those difficult decisions alone. They are comforted in knowing that they are following the wishes of their loved one.

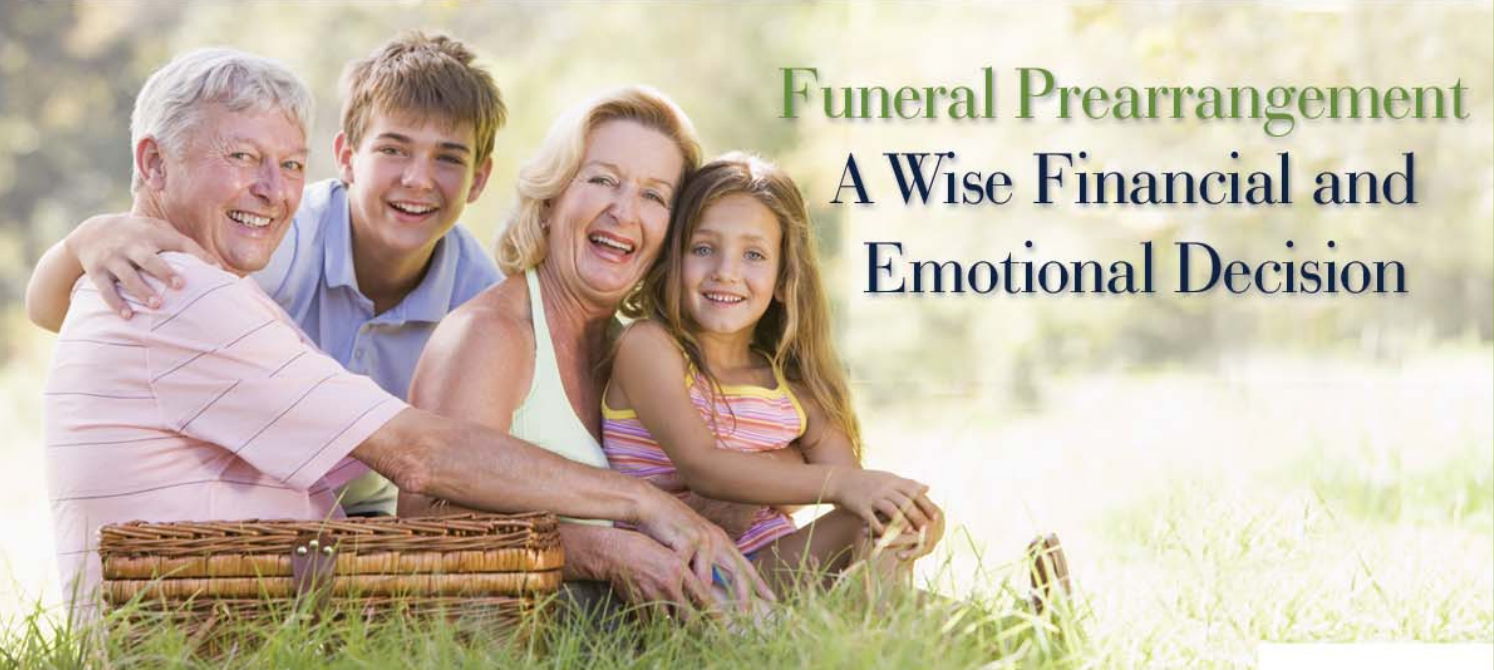
This is a gift only you can give...a final act of love for those you care about the most. There are many reasons why funeral prearrangement is a wise decision, both emotionally and financially, but perhaps most important of all, prearrangement gives you and your loved ones peace of mind knowing everything will be taken care of...and that is a priceless gift.



6550 Directors Parkway  
Abilene, TX 79606  
1.800.692.9515

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