



## WHAT ARE CASH ADVANCE ITEMS?

**Cash Advance Items** are charges that usually fall to the family at the time of death in addition to funeral home expenses. They are called Cash Advance Items because they require cash on hand to pay for them, and include expenses such as flowers from the florist and charges from the newspaper for obituaries. As you can see, these are funeral-related costs, but the charges do not originate from the funeral home itself.

The good news is, you can spare your family from the burden of coming up with cash for these out-of-pocket expenses by making arrangements ahead of time in your prepaid funeral contract. You can even pay for these expenses over time, along with the rest of your prearranged funeral.

**CASH ADVANCE ITEMS SOMETIMES COME TO \$2,000 OR MORE. EXAMPLES OF CASH ADVANCE ITEMS INCLUDE:**

- Death certificates
- Obituary and death notice fees
- Clergy honorariums
- Vocalist/musician honorariums
- Clothing
- Police escort
- Flowers
- Grave opening/closing

- Cemetery and crematory charges
- State or cremation permits
- Monument/marker
- Catering for luncheon or reception
- Outside facility rental
- Transportation expenses for death away from home (for those who travel regularly)
- Reimbursement for family members' travel expenses
- Unforeseen expenses

The funds you set aside today will grow along with your prepaid funeral contract in order to guard against inflation. By setting aside these funds, you will be taking care of as many of your foreseeable funeral-related expenses as you possibly can. Then you will be able to say with full confidence, "Everything has been taken care of."

*If you do not choose to set aside funds for Cash Advance Items, please make your family aware of what is and isn't covered by your prepaid funeral contract to avoid any misunderstandings at a later date.*



800-692-9515

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*"That's just like Mom and Dad, taking care of everything."*

