

# How to Plan for a Funeral

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# The NYS Funeral Directors Association

- Founded in 1889, **NYSFDA is among the oldest US associations of funeral directors.**
- Member funeral directors are **compassionate experts** who can assist you with planning a memorial service for a loved one or making your own arrangements for the future.
- All members adhere to an enforceable **Code of Ethics.**



# Preplanning Funeral Arrangements

- Preplanning a funeral is an **important** decision.
- Allows you to **relieve your loved ones of the burden** of making those decisions at a stressful time.
- It's your opportunity to record your wishes to **ensure you receive the funeral service and burial you want.**

# Share Your Story

- Big and small moments shape us – **share these memories and milestones** with your loved ones.
- There are no rules – **simply start the conversation.**
- Have the conversation with **anyone you hold dear and trust** to see your wishes carried through.
- Choose a **comfortable time and place** for all involved.
- Use a **visual or “prop”** (photo, souvenir, etc.) to get the conversation started.

# Share Your Story

- Having the talk doesn't need to be a one-time occurrence.
- Consider **documenting the conversation**; notes may be helpful later.
- Share with your loved ones **how you'd like to be remembered** and hear how you've impacted their lives.
- NYS licensed Funeral Directors are available to support you and your family, and **ensure you receive the personalized services you want.**

# Why Preplan Funeral Arrangements

- Make **personal and specific selections** for the funeral service that most closely meets your preferences and reflects your life's story.
- Prevent your loved ones from **second-guessing your wishes** after you die.
- **Take the time to research** funeral homes, burial options, and financial considerations.
- Consider the option to **set aside funds for final expenses**, relieving family members of an unexpected financial burden.

# Why Work with a Licensed Funeral Director?

- We're licensed professionals **educated and trained** to arrange and carry out all aspects of a funeral service.
- We're community residents with **strong relationships** with local churches and houses of worship.
- We're **compassionate experts** ready to guide you through the grieving process.
- As **local businesses**, we have deep ties to the community.



# Choosing a Cemetery

- Similar to the services, there are **several things to consider** when selecting a cemetery.
- **A licensed Funeral Director is a valuable resource.**
- We have years of experience coordinating with local cemeteries and can offer **guidance that most closely aligns** with your religious or spiritual beliefs and personal wishes.

# Funeral Home Contracts & Forms

When meeting with a licensed Funeral Director to make arrangements, you will receive the following:

- A **General Price List**
- A **Preneed Itemization Statement**
- A **Preneed Agreement**
- If prepaying, a **Written Notice**

# Appointing an Agent

- **Agent Designation Form** – a legal document allowing you to give your chosen representative information about your preferences for final disposition (burial or cremation) and funeral service.
- This agent will have **priority over next-of-kin** and should be someone you trust to follow your wishes.
- Your agent is **not obligated to pay** for the funeral services.

# Costs Associated with Funerals

- All funeral homes are required to provide a General Price List (GPL) to consumers.
- The GPL must include **charges for most commonly-offered merchandise and services** (caskets/urns, staff & use of facilities, livery, etc.).
- Basic Services Fee covers:
  - arrangements for final disposition of the body
  - staff time and equipment to respond to a death or inquiry
  - securing necessary authorizations (i.e. filing the death certificate and getting permits)
  - You cannot decline this charge.
- **Note:** If you select direct burial or direct cremation, the arrangements fee cannot be added since it is already figured into the prices for these services.

# Why Prefund Your Funeral Arrangements

- **Spare your loved ones the unexpected cost** of a funeral during a highly emotional time.
- **Consider options** at your own pace to make sound, fiscally-responsible decisions.
- **Medicaid/SSI recipients may set aside money to fund the funeral service** of their choice as a part of the “spend-down” process to meet eligibility limits.

# Why Prefund Your Funeral Arrangements

- **Prevent life insurance policies from being depleted** at the time of death.
- Place the cost of the funeral (at today's prices) in an **investment vehicle** that will earn interest.

# NYS Pre-Need Laws

- **Strongest** consumer protection in the country
- Funds **must** be deposited within **10** business days
- **No fee** for meeting and prearranging
- Annual written statement – all account activity and interest earned
- As the purchaser:
  - You **remain in control** of the preneed account until death.
  - You **may change arrangements** or choice of funeral home at *any time*.

# NYS – Irrevocable Accounts

- Any person applying for **Medicaid/SSI** can set aside funds for the sole purpose of paying their funeral/burial expenses – as well as the funeral/burial of immediate family members.
- NYS law requires **100%** of these funeral/burial funds be placed in an Irrevocable Trust Account.
- Part of the **spend-down process** to Medicaid/SSI eligibility.

# NYS – Irrevocable Accounts

- **Must** be used for the funeral/burial.
- **No refunds** - excess funds after funeral expenses must be returned to the county.
- May choose a different funeral home at any time.

# NYS – Revocable Accounts

- Refundable
- After funeral expenses are paid, excess funds are returned to the estate.

# After You Prefund

- Funeral Director **must** make a deposit in a bank or trust within **10** business days.
- Purchaser receives account statement – showing deposit(s) – within **30** days.
- Keep copy of prearrangement documents in a safe – and easily accessible – place.
- Tell loved ones about your prearrangements and where documents are kept.

# Questions?

- Request a **free** Funeral Planning Kit
- Visit **[www.nysfda.org](http://www.nysfda.org)** and **[www.goodatgoodbyes.com](http://www.goodatgoodbyes.com)**
  - Articles
  - Resources
  - List of member funeral homes
- Call/visit your local funeral home