



10 THINGS
EVERYONE SHOULD KNOW
*about planning a funeral
or memorial service*



Dignity[®]
MEMORIAL

∞ LIFE WELL CELEBRATED[®] ∞

DIGNITY MEMORIAL®

A WISE DECISION *that shows you care*

No one wants to think about planning for their own funeral. That's why we prepared this booklet. It answers some of the more common—and more difficult—questions that people have about funerals and the options available. It also tells you why many people find prearranging their funeral or memorial service is the best decision they can make for themselves and their family.

A SENSIBLE WAY TO MAKE INFORMED DECISIONS BEFORE YOUR TIME OF NEED

The death of someone you care for, together with wanting to make the right decision—especially when you have a limited amount of time to attend to all the details—leaves many families feeling overwhelmed. Often these decisions must be made when a family is grieving and is the least prepared.

Many people have done everything they can to protect their family's future: invested wisely, opened savings accounts and acquired insurance on their life and home, but they haven't taken care of their own funeral arrangements—leaving one of the most difficult tasks to their loved ones to figure out at a time of sadness and loss. That's why it's so important to give serious thought to your personal wishes and to plan your services in advance.

1

BE INFORMED ABOUT THE CHOICES AVAILABLE



How would you like to be remembered? Your funeral or cremation service should be personalized to reflect your wishes and should bring comfort to your family and friends. Today no two services are alike. Videos, photographs, music, special readings and the involvement of family and friends are all appropriate and encouraged.

Preamarranging gives you the opportunity to become informed about your options in an unpressured environment, when you have the time to think things through. You're in full control and you can select and specify the services that truly have meaning to you and your family.

Your local Dignity Memorial® provider can explain all of the options available to you and can accommodate your wishes to make your celebration a truly unique and personal experience.

2

RECORD YOUR WISHES



Many people think they have taken care of everything by writing a will, establishing a living will or even purchasing their cemetery plot. But that's not all.

A will simply leaves instructions for the handling of an individual's financial affairs, while a living will usually clarifies certain general wishes regarding medical treatment. The funeral or cremation service still remains to be planned and paid for.

Your survivors benefit the most when you prearrange. When a funeral or cremation service is not prearranged, someone who may not be aware of your wishes may have to make all of the decisions. Prearranging ensures that your wishes are known.

You should make sure that your wishes are recorded in writing and shared with family members and your attorney. You should also keep a copy with your important papers in a place that is easily accessible to your family members. Your local Dignity Memorial provider offers a valuable Personal Planning Guide that can help you record your wishes.

3

TALK ABOUT IT WITH YOUR FAMILY AND INCORPORATE THEIR WISHES



A funeral or memorial service is an important part of the grieving process. For family members and loved ones alike, the service provides an opportunity to express their grief, to share memories and to celebrate a life lived.

When planning your funeral or memorial service, the opinions and wishes of your family should be considered. Prearranging is an excellent time for families to discuss and make objective decisions calmly and rationally together, away from the pressures and stress that often occur at a time of sadness and loss.

Involving those most affected by your death can bring peace of mind and relief to those who will have to carry out your wishes. More importantly, knowing your wishes and carrying them out can bring great comfort to surviving family members and friends.

4

DECIDE THE FINAL DISPOSITION



Whether you choose traditional burial, mausoleum entombment or inurnment in a cremation garden, determining your final disposition is a very personal decision, influenced by your faith and beliefs.

Your wishes should be specified in your prearrangement document as well as clearly discussed with family members and loved ones ahead of time.

The Dignity Memorial network of funeral, cremation and cemetery service providers offer a wide range of services and options to help you commemorate a life.

5

DON'T BE AFRAID TO ASK ABOUT PRICES



The cost to arrange a funeral or cremation service can vary considerably from place to place. Be careful to choose a funeral home that presents its prices clearly and simply.

Unfortunately, funeral and cremation costs are subject to inflation. When you prearrange, you benefit from selecting at today's prices, free from future inflationary pressures.

Prearranging also gives you the opportunity to become informed about your options and their various costs in an unpressured environment. You're in full control, and you can make objective decisions regarding affordability. You may decide to spend less or more, but the decision remains yours.

Prearranging enables you to keep your financial commitment to a comfortable level while eliminating the future financial burden placed on your surviving family members.

6

CONSIDER PLANNING AND PREPAYING FOR YOUR ARRANGEMENTS



Planning your funeral or cremation service in advance can take care of the details. But only prearranging (prepaying for your services) can take care of the actual expense of the funeral or cremation service ahead of time, easing the future financial burden on your surviving loved ones.

Prepaying for your funeral or cremation services makes good financial sense. When you prearrange, the cost of the products and services you select may never be lower.

Your local Dignity Memorial provider offers affordable prearrangement options with low monthly payments.

7

WHY INSURANCE MAY NOT BE ENOUGH



Usually, life insurance, as well as final expense insurance, provides a one-time, lump-sum benefit after a death has occurred. However, there is no guarantee that the funds will not be consumed by the expenses that result from a long illness or serious accident.

Insurance cannot make the many decisions that are required at the time of need. Even with insurance in place, the actual funeral or cremation service still needs to be planned and paid for, and this can be a complicated task at a time of grief and loss.

In addition, insurance policies are not protected against inflation. Prices of products and services will continue to rise while the amount of your policy coverage remains the same. Your survivors may not have enough left from the insurance proceeds to cover the higher cost of your funeral expenses.

Prearrangements purchased through your local Dignity Memorial provider combine the benefits of insurance with a guaranteed funeral or cremation service and price—leaving the life insurance untouched for the living.

8

A PREARRANGED FUNERAL OR CREMATION SERVICE AND MEDICAID ASSISTANCE



If you plan to apply for Medicaid assistance for yourself or a loved one, a prearranged funeral agreement can be extremely beneficial in meeting your needs.

In many states, a prearranged funeral or cremation service funded by life insurance may be treated as an exempt asset for Medicaid qualification purposes. This allows you to prearrange the service you desire while maintaining your assistance eligibility.

Many states have no maximum limit for the amount of a prearranged funeral or cremation service. Please consult with your attorney before applying for Medicaid assistance to learn more about your state's requirements.

9

FIND OUT AHEAD OF TIME WHAT GOVERNMENT BENEFITS YOU ARE ELIGIBLE TO RECEIVE



Unfortunately, most funeral and burial benefits provided by the Social Security Administration as well as the Veterans Administration (VA) are limited. Most families find that additional funding is necessary in order to provide the type of funeral or cremation service they find appropriate for their loved one.

Under certain conditions, Social Security provides a one-time death benefit to the spouse of an eligible recipient. And, for non-service related deaths, the VA will pay up to \$700 for burial and funeral expenses and a plot interment allowance up to \$700. This amount may be adjusted annually.

To find out exactly what benefits you are eligible to receive, contact the Social Security Administration at 1-800-772-1213 or visit their website at www.ssa.gov.

For veteran's assistance, contact the Veterans Administration office at 1-800-827-1000 or go to www.cem.va.gov.

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SPEAK WITH YOUR LOCAL DIGNITY MEMORIAL PROVIDER



Arranging a funeral or cremation service can seem overwhelming and complicated, but there's always a Dignity Memorial provider close by who can help you.

Our funeral counselors are trained professionals who can be a vital and supportive resource for you and your family. With years of experience, they can explain all the options available and help you make informed decisions. They can also guide you step by step through the process of prearranging your funeral or cremation service.

To learn more about the topics discussed in this booklet or to find a Dignity Memorial provider, please visit www.DignityMemorial.com or call 1-800-DIGNITY (1-800-344-6489).



THE DIGNITY DIFFERENCE

Dignity Memorial® professionals are committed to providing a superior customer experience. In addition to celebrating each life with highly personalized send-offs, there are many unique benefits and services that only your Dignity Memorial providers can offer.



100% DIGNITY SERVICE GUARANTEE

The Dignity Memorial network is the only family of funeral homes and cemeteries that measures the voice of every customer through our customer satisfaction program, administered by J.D. Power and Associates. We are fully committed to service beyond expectation and if there is anything we can do to better serve you before, during or after the service, let us know and we will act on it immediately.

THE COMPASSION HELPLINE®

The Compassion Helpline offers families unlimited complimentary phone access to professional grief counselors for 13 months after services are provided by any Dignity Memorial provider throughout North America. In addition, anyone who attends a visitation, chapel or memorial service will have three months access to the Compassion Helpline.

Services provided by Charles Nechtem Associates, Inc.

BEREAVEMENT TRAVEL ASSISTANCE

Our nationwide network allows us to partner with global experts who will assist you and your family with time-sensitive travel arrangements. The benefit to you is clear: providing the best available options so that you can be with those who mean so much when it matters most.

DIGNITY MEMORIAL GUIDANCE SERIES®

Losing someone close to you and the accompanying grief can be hard to comprehend. Our Guidance Series, a grief management resource library, was developed to support and comfort anyone dealing with these complex emotions.

PERSONAL PLANNING GUIDE

The Dignity Memorial Personal Planning Guide is a valuable tool to help you organize vital end-of-life information. It takes you through the planning process step by step and lets you record your final wishes, personal affairs, family heritage, military history, estate information and more into a single, centralized document.

NATIONAL PLAN TRANSFERABILITY

When you have a plan with a Dignity Memorial provider and move more than 75 miles away, your prearranged funeral services are fully transferable and will be honored by more than 2,000 Dignity Memorial providers in North America.

CHILD & GRANDCHILD COVERAGE

If you have a Dignity Memorial plan in place, and should you suffer the loss of a child or grandchild, we will provide complimentary funeral or cremation services up to the same level as your plan through any Dignity Memorial provider nationwide.

Subject to terms and conditions, including that the child or grandchild must be under the age of 21 and unmarried. Not available in MD.

TRANSPORTATION & RELOCATION PROTECTION PROGRAM

The unexpected death of a loved one can be startling and emotionally difficult to navigate. When that person is far away, it can add an additional layer of stress. With just one phone call, our professionals will take care of all the necessary details to bring your loved one home so that you can focus on honoring their memory.

Program services offered by Medical Air Services Association, Inc. and its affiliates. Not available in KY, NY and SC.

FAMILY PROTECTION PLAN

Should you pass away before your purchased cemetery property is paid for, our Family Protection Plan ensures that any remaining balance due to the cemetery will be waived and will not be your family's responsibility.

Some restrictions may apply.

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