

Peace of Mind for You and Your Loved Ones



An End of Life Planning Guide

An Emergency Record for You and Your Family

This booklet is designed to guide you and your loved ones through the funeral planning process before the need arises. By recording vital information and funeral preferences in the spaces provided, you gain the peace of mind of knowing you have eased the burden for your loved ones in the event of a family emergency and that all your arrangements are exactly as you'd want them to be.

Keep this booklet in a safe place where it is easily accessible to anyone who might need it in the future. Tell those who would need it where it can be found. A safe deposit box is not recommended, since this usually would not be accessible to survivors until after the estate is settled

The Advantages of Planning Ahead

A family discussion of funeral planning, although sensitive, can be a very satisfying experience for you and the ones you love. It allows you to share feelings about various aspects of funeral services and inform others of your personal preferences. It provides an opportunity to put all your affairs in order in a relaxed, unhurried way.

This booklet contains information regarding the great variety of options that are available to you in planning your funeral arrangements. It offers guidance on the kinds of information that will be needed by your survivors at some point in the future. It is also intended to help you and your family recognize the many decisions that must be made when a death occurs and make those decisions together before the need arises.

If you have questions regarding any aspect of funeral planning, please ask your funeral planning counselor for further information. Remember that a funeral is one of the most personal, emotional occasions your family will ever share and there are many options you'll want to consider. By planning in advance, you can ensure that the decisions you make are satisfying to everyone involved.

The Importance of Making a Will

Everyone should have a will drawn up by a competent attorney. This legal document can prevent problems for your survivors while also ensuring that your personal wishes will be

carried out. When there is no will, the estate is divided according to state law, in which case your possessions and assets might not be distributed as you would choose.

In making your will, you should name an executor of your estate. This should be someone you can trust completely to file with the court on a timely basis and carry out the provisions of your will exactly as stated.

The Value of a Funeral

Funeral services benefit the family in several ways. First, of course, the funeral provides for the dignified care of the deceased. Also, the funeral proceedings help those who are left behind take the first step in overcoming grief...that is, facing the fact that a death has occurred. Further, the funeral brings together friends and relatives who can offer comfort and support at a time when it is needed most.

Contemporary funeral arrangements offer the opportunity for family members and other loved ones to reflect upon the unique life that has been lived. Funeral arrangements that are made in keeping with the personality and the interests of the deceased are especially meaningful for those who are left behind. Due to the many details and decisions that must be made when a death occurs, these arrangements are usually more satisfying when made in advance, while there's ample time to talk about preferences and decide together among the many options.

Selecting A Cemetery Lot

There are many things to consider in closing a cemetery lot. By discussing this in advance, you can be sure that your choice will be appropriate for you. Questions you'll want answered include:

Does the lot meet your religious requirements?

Are there restrictions regarding burial vaults or monuments?

Is perpetual care and maintenance included in the price?

Are there enough lots available for the entire family in one location?

Do you have the option of erecting one family monument or placing individual markers?

It is wise to visit all cemeteries you might wish to consider before making a decision. Such advance planning can assure greater peace of mind and satisfaction for your loved ones after you are gone.

Social Security Benefits

At this time, it is virtually impossible to list all benefits, qualifications, and exclusions since Congress has recently made significant changes in the law and has proposed others. Also, because there are different qualifications for the many individual situations, a detailed discussion with a Social Security Officer is advisable. In planning ahead, you should be sure the following information is available so that survivors may apply for Social Security benefits.

1. Social Security number of the deceased
2. Record of earnings for year preceding death.
3. Income tax returns, W-2's
4. Date of last Social Security check, if applicable
5. Amount of funeral expenses
6. Birth record of children under 23 years of age
7. Marriage certificate
8. Social Security numbers of spouse and children
9. Military records, if a veteran

If You Are A Veteran

When a veteran dies, his or her family may be entitled to a number of benefits. To assist survivors in obtaining these benefits, it is important to have all necessary records in order. The following documents should be available to aid in working with the Veteran's Administration.

1. Veteran's discharge papers
2. Veteran's G.I. Insurance Policy, if covered
3. Marriage or divorce certificate(s)
4. Birth certificates of minor children
5. All life insurance policies
6. Current statements of all savings accounts and checking accounts, and all stock certificates
7. Medical bills from last illness of the deceased

8. Record of Social Security payments
9. Certified copy of death certificate
10. Statement of funeral goods and services

Burial Allowance

As authorized federal government burial allowance is currently provided by the Veteran's Administration to the widow, widower, children, parents or any other person who pays the funeral expenses of an eligible veteran. Claims must be filed within two years of burial. There are also several special circumstances which may affect eligibility. Your funeral counselor has information on these.

Headstone or Marker

In certain instances, the government will furnish a headstone or marker for the unmarked grave of a member of the Armed Forces of the United States.

Death Pension

In many cases, a pension is payable to widows who have not remarried and to minor children of veterans. Eligibility is determined by present income, net worth, and the individual situation.

Burial Flag

Any veteran discharged or released because of a service-connected disability or who has served in active duty is eligible to have a flag drape the casket. This flag is presented to the next of kin after the service.

Funeral Services

It is the goal of a funeral home to assist you in planning every detail of your chosen funeral arrangements. Funeral counselors are familiar with the amenities and services available throughout the region as well as the specific offerings of the firm you are working

with. Please don't hesitate to request whatever personal touches or specialized services you and your family might wish to include.

Casket Selection

The firm will offer a wide selection of casket styles and colors at different price levels so that your family may make a selection that is both appealing and affordable. Those who enroll in the forethought program may select from among a group of caskets which have been designated for guaranteed availability at the time of need, regardless of when that might be. Your funeral planning counselor is prepared to answer your questions regarding the materials and features of the caskets we offer.

Flowers and Charitable Donations

After you have selected a casket, you may wish to also record your preference of flowers. In this way you can provide that flowers placed on the casket will compliment its beauty. If you prefer that memorial gifts be made to a favorite charity, in lieu of flowers, the information should also be recorded.

Religious Ceremonies

Religious faith can provide much comfort at the time of a death. In planning ahead, it may be meaningful to express your preferences for religious ceremonies or rituals, in that fulfilling these wishes for you might hold a special significance for those who are left behind.

Military and Fraternal Tributes

If you belong to a military or fraternal organization, you may wish to have such membership recognized at the time of your funeral. By making a record of this, you help others to fulfill your personal wishes for a funeral that more fully honors you and the kind of life you have lived. Such tributes are particularly satisfying for loved ones.

Music

Music is certainly a personal and individual art form. Perhaps you have a favorite hymn or other song you wish to include in your funeral arrangements. Here again, music that reminds loved ones of your unique personality or lifestyle can contribute much to a positive funeral experience.

Time and Location

A funeral home should offer flexibility in establishing times and locations for various aspects of the funeral services. If you wish to have a ceremony conducted in a favorite place such as a nature retreat, or, or a certain time of day appeals to you most, record this information so that your loved ones will know. Usually a firm will be happy to work with families in making special arrangements of this kind, at the time of need.

Costs and Payment

Due to the wide range of services and merchandise that may be offered by a firm, it is impossible to state what a funeral will cost in general terms. One of the most satisfying peace of mind benefits of planning ahead is knowing the arrangements you make are aligned with your financial circumstances. Your funeral planning counselor will prepare an itemized list of costs for all services and merchandise you choose.

Many people prefund their arrangements in order to relieve loved ones of future financial burden. The Forethought Funeral Planning program is funded through the purchase of whole life insurance from Forethought Life Insurance Company, Batesville, Indiana. Your funeral counselor, who is licensed by the state and an appointed agent of Forethought Life, can explain the variety of payment options*

Your Emergency Information

The following pages provide space for you to record your personal biographical information and funeral preferences. Once completed, these records will serve as an available reference for your family and others who are legally responsible for settling your estate. Keep this booklet in a safe place and tell the appropriate people where it can be found. A safe deposit box is not recommended, since it is usually not accessible immediately

following the depositor's death. Our funeral home will also be glad to maintain a copy of these records in our files.

It is advisable to complete these records as clearly and fully as possible at the present time. You are also wise to review this information periodically to make any changes or updates that may be required.

Biographical Information

Full Name:

First:

Middle:

Last:

Address:

Street:

City:

State:

Zip:

Telephone: ()

Resident Since:

Citizen of (Country):

Place of Birth:

City:

County:

State:

Zip:

Date of Birth/Month:

Day:

Year:

Social Security Number:

Occupation:

Employed By:

Previous occupation (If retired)

Marital Status:

Spouses Maiden Name:

Name of Father:

Place of Birth:

Year:

Mother's Maiden Name:

Place of Birth:

Year:

Religious Affiliation:

EDUCATION:

Elementary:

High School:

College:

Names of Children:

Name:

City:

State:

Zip:

Name:

City:

State:

Zip:

Name:

City:

State:

Zip:

Name:

City:

State:

Zip:

MILITARY SERVICE

Branch:

Rank:

Date of Enlistment:

Date of Discharge:

Location of Discharge:

Serial Number:

FRATERNAL, SERVICE & UNION MEMBERSHIPS:

SPECIAL RECOGNITIONS:

RELATIVES AND FRIENDS TO NOTIFY:

Name and Relationship:

City: State: Zip:

Telephone: ()

Name and Relationship:

City: State: Zip:

Telephone: ()

Name and Relationship:

City: State: Zip:

Telephone: ()

Name and Relationship:

City: State: Zip:

Telephone: ()

Name and Relationship:

City: State: Zip:

Telephone: ()

FUNERAL ARRANGEMENTS

FUNERAL HOME TO CONTACT

Name:

Address:

City:

State:

Zip:

Telephone: ()

NAME OF FUNERAL DIRECTOR:

LOCATION OF PRE-ARRANGEMENT CONTRACT:

LOCATION(S) PREFERRED FOR SERVICES:

RELIGIOUS SERVICES:

Officiating Clergyman:

Telephone: ()

MILITARY SERVICES:

FRATERNAL SERVICES:

Contact person:

Telephone: ()

PALLBEARERS:

HONORARY PALLBEARERS:

MUSIC:

FLOWERS:

MEMORIALS:

OTHER REQUESTS:

CEMETARY ARRANGEMENTS:

Name of Cemetery:

Address:

City:

State:

Zip:

Telephone: ()

Location of Deed:

Plot in Name of:

Section:

Plot Number:

Block:

SPECIAL INSTRUCTIONS:

FINANCIAL INFORMATION

A. WILL:

Location of Will:

Name of Executor:

Address:

City: State: Zip:

Telephone: ()

Name of Attorney:

Address:

City: State: Zip:

Telephone: ()

B. BANK ACCOUNTS:

Bank:

Address:

City: State: Zip:

Telephone: ()

Checking: Account Number:

Savings: Account Number:

Bank:

Address:

City: State: Zip:

Telephone: ()

Checking: Account Number:

Savings: Account Number:

Checking: Account Number:

Savings:

Account Number:

Checking:

Account Number:

Savings:

Account Number:

Savings:

Account Number:

Savings:

Account Number:

Savings:

Account Number:

Location of Passbook:

C. INSURANCE POLICIES

Insurance Advisor:

Company:

Address:

City:

State:

Zip:

Telephone: ()

Insurance Advisor:

Company:

Address:

City:

State:

Zip:

Telephone: ()

Insurance Advisor:

Company:

Address:

City:

State:

Zip:

Telephone: ()

D. SECURITIES:

Investment Advisor:

Company:

Address:

City:

State:

Zip:

Telephone: ()

Stocks:

Bonds:

Certificates of Deposit:

Real Estate:

IRA or Keogh Plan:

Location of Certificates:

E. OTHER VALUABLES:

Antiques:

Location:

Jewelry:

Locations:

Artwork:

Locations:

F. SAFE DEPOSIT BOX:

Location of Box:

Address:

City:

State:

Zip:

Telephone: ()

Box Number:

Location of Keys:

G. LOCATION OF OTHER VALUABLE DOCUMENTS:

Copies of Will:

Birth Certificates:

Children's Birth Certificate:

Marriage Certificate:

Real Estate Deeds:

Mortgages and Notes:

Income Tax Records:

Military Discharge Papers:

Automobile Registration:

H. BENEFIT ENTITLEMENTS:

Social Security

Teachers Retirement

Pension

Fraternal

Veterans Administration

Railroad Retirement