

# **Pre-Planning Your Funeral: A Gift of Peace & Clarity**

Planning ahead ensures your final wishes are honored while providing peace of mind for those you love most.



**EVERLASTING**  
**FUNERAL**  **ADVISORS**



# Introduction

Planning for the future is one of the greatest gifts you can give your loved ones. While discussing funeral arrangements may feel uncomfortable, pre-planning ensures that your final wishes are honored and relieves your family of emotional and financial stress during a difficult time.

In this presentation, we'll explore the importance of pre-planning, the benefits it provides, alternatives to prepaying, and how to start the conversation with your family. Taking these steps now allows you to create a meaningful farewell while providing peace of mind for those you care about most.

# Table of Contents

**Our comprehensive guide will walk you through everything you need to know.**

01

## Why Pre-Planning Matters

Pre-planning your funeral ensures your loved ones are spared emotional and financial stress, giving them peace of mind while honoring your wishes.

02

## 5 Key Steps

Planning ahead is simple and ensures your final wishes are honored while easing the burden on your loved ones—here's how it works.

03

## Alternatives to Prepaying

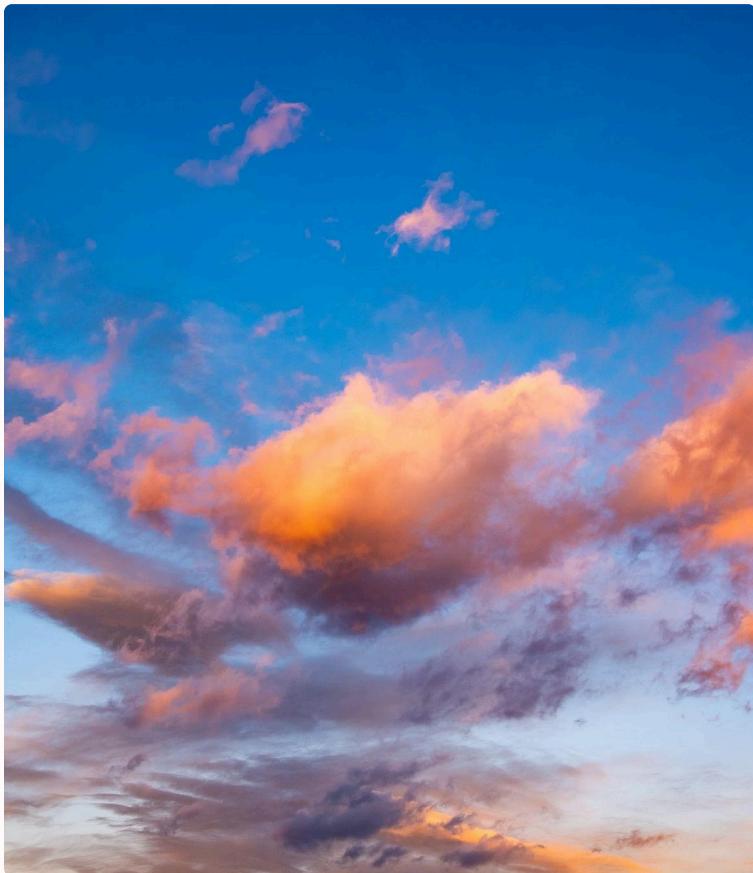
If prepaying for funeral expenses isn't the right option for you, there are other ways to ensure your final wishes are covered without placing a financial burden on your loved ones.

04

## How to Start the Conversation

Discussing funeral planning with family can feel difficult, but having the conversation now ensures your wishes are honored and reduces stress for loved ones when the time comes.

# Why Pre-Planning Matters



Pre-planning provides significant benefits that extend beyond the practical considerations:

- **Peace of Mind** – Reduce the emotional burden on your family during a difficult time
- **Financial Security** – Lock in today's prices and avoid rising funeral costs
- **Personalization** – Ensure your final arrangements reflect your values and wishes
- **Simplifies Decision-Making** – Helps loved ones avoid difficult choices under stress

## Dignity & Respect

Guarantees your farewell is handled with care and professionalism

## Family Protection

Prevents unexpected financial strain on those you leave behind

## Easy & Flexible

Plans can be updated over time to fit changing needs

# 5 Key Steps in Pre-Planning a Funeral



## Talk It Out

Discuss preferences with family: cremation or burial, service type, and location. Open communication ensures everyone understands your wishes.



## Know Your Rights

The FTC's "Funeral Rule" protects you. Get an itemized "General Price List" from any funeral home. Compare itemized costs instead of buying overpriced packages. **No requirement** to embalm or buy from the funeral home.



## Shop Around

Funeral prices vary widely—some charge **twice as much** for the same services. Ask for price lists and compare costs before deciding.



## Keep It Simple

Direct cremation and immediate burial are the most **affordable** options. These straightforward choices can significantly reduce costs while honoring your wishes.



## Be Cautious About Prepaying

Prepaying isn't always the best option. Prepaid plans may come with **hidden fees and restrictions**. Consider better alternatives like prearranging without prepaying or setting up a Payable-on-Death (POD) account that keeps funds safe and accessible.

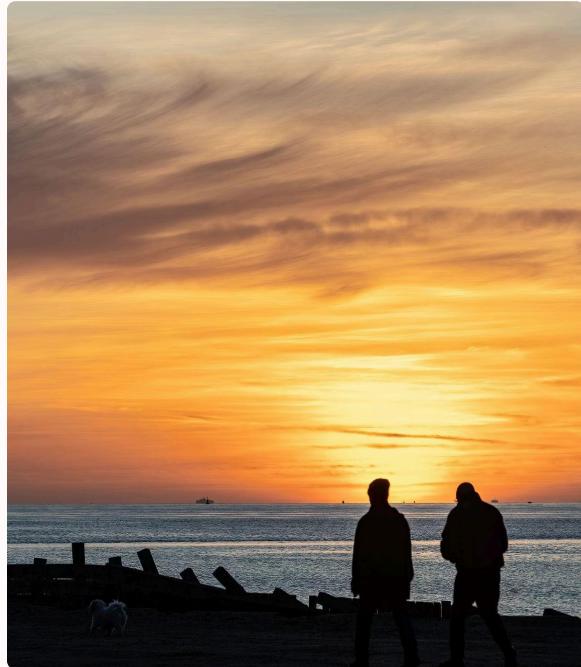


### Pro Tip

Prearrange without prepaying to choose a funeral home and communicate your plans while maintaining financial flexibility. This approach gives you control without locking in funds.

# Alternatives to Prepaying

If prepaying isn't right for you, consider these options to ensure your final wishes are covered without placing financial burden on loved ones:



## Funeral Insurance

A specialized policy designed specifically to cover funeral expenses when the time comes, providing dedicated coverage.

## Payable-on-Death (POD) Account

A designated bank account that automatically transfers funds to a beneficiary for funeral costs, avoiding probate delays.

## Life Insurance

A portion of your existing life insurance policy can be allocated to cover funeral expenses, providing flexible coverage.

## Dedicated Savings Fund

Setting aside a specific savings account exclusively for funeral costs gives you complete control over the funds.

## Estate Planning

Including funeral expenses in your will or trust ensures funds are properly allocated and your wishes are legally documented.

# How to Start the Conversation

Discussing funeral planning with family can feel challenging, but approaching it thoughtfully makes all the difference.



- **Choose the Right Time**

Find a comfortable, private setting to discuss your plans openly without distractions or time pressure.

- **Explain Your Intentions**

Emphasize that pre-planning is about **relieving future burdens**, not dwelling on difficult topics.

- **Be Honest and Reassuring**

Address concerns with empathy and clarity, acknowledging emotions while staying focused on practical benefits.

- **Discuss Financial Plans**

Share how arrangements will be covered, whether through prepayment, insurance, or other alternatives.

- **Put It in Writing**

Ensure all details are documented and accessible to key family members, eliminating confusion later.

# Conclusion

Pre-planning your funeral is a **thoughtful and practical step** that provides peace of mind for both you and your loved ones. By taking action now, you can ensure your wishes are honored, ease the emotional and financial burden on your family, and explore the best options for covering future costs.

Whether you choose to prepay or explore alternatives, the most important step is to **start the conversation** and put a plan in place. With the right preparation, you can create a meaningful farewell that reflects your life and legacy while giving your family the gift of clarity and support.

## Take Action Today

The sooner you plan, the more options you'll have and the greater peace of mind you'll experience.

## Honor Your Legacy

Your pre-planning ensures your life will be celebrated in a way that truly reflects who you are.

## Protect Your Family

Give your loved ones the gift of clarity during one of life's most difficult moments.



# Thank You

We're here to guide you through every step of the pre-planning process with compassion and expertise.

**Rick Ayon**

**323-863-5804**

**Liseth Orrego**

**213-293-7233**

**Elsa Sandoval**

**818-987-7944**

[\*\*www.everlastingfuneraladvisors.com\*\*](http://www.everlastingfuneraladvisors.com)

Your trusted partners in creating meaningful end-of-life plans.