

Don't be misled in thinking that the military, veterans organization, government agency, Social Security, Medicare or Medicaid will take care of your final expenses. They will not. They may provide a small cash payment to defer expenses. Beyond this, the entire financial burden will fall on your family. This will only intensify the emotional stress they will already be under.

We encourage you to discuss these important decisions with one of our knowledgeable prearrangement counselors.

We can assist you in making informed choices as you record your decisions, instructions and preferences in our *Thoughtful Decisions Guide* for confidential filing at the funeral home. Make the sensible, practical and considerate decision to talk to a funeral prearrangement counselor.



[www.funeraldirectorslife.com](http://www.funeraldirectorslife.com)

800-692-9515

Item #25

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For more information regarding prepaid funerals and consumer rights and protections under Texas state law, visit [www.prepaidfunerals.state.tx.us](http://www.prepaidfunerals.state.tx.us).

# Why Plan Ahead



# *Estate planning is still incomplete until you have taken care of funeral prearrangement*

## **Do you really feel good about last-minute decisions concerning important matters?**

Important decisions about your funeral service and final memorial should not be left until a last-minute, hurried trip to the funeral home. There is a way to ease this painful process for your loved ones. You can discuss the details concerning such matters with your family, and with the assistance of one of our preneed counselors. The counselor can answer

your questions and give you all the facts about prearrangement, guiding you and your loved ones easily and comfortably through the process.

## **Do you really feel comfortable with decisions that are made under severe stress?**

Your family will be under the most intense and difficult emotional stress of their lives when they face the reality of your death. Yet there are more than fifty important decisions and details that must be handled during this already trying time, decisions like the type of casket, the kind of flowers, who the pallbearers will be, how much money should be spent, and more. By not making simple plans ahead of time, you run the risk of having your loved ones either feel guilty or unwise for cutting corners to save money or for spending too much on a lavish service.

The way to avoid this is to make your wishes known so that they are not burdened with these decisions during this very stressful time.

## **Do you really feel right about decisions concerning your private matters being made by others?**

You may or may not have close family survive you at your death to make the decisions regarding your funeral. Even if you do, is it fair to burden them in this way? Over the years, you have made many decisions, such as wedding plans, home buying, vacations, children, education and more. There is no real reason to leave decisions regarding your funeral arrangements to others. You can help them and yourself by making your wishes known now and providing for the services today, offering a final gift to your loved ones.

