



# DISCUSSING FINAL WISHES

Ideas for planning and communicating preferences

Jalene Thompson Hahn, CFP®  
WWA Planning & Investments  
427 Washington St.  
Columbus, IN 47201  
(812) 379-1120  
[www.wwafp.com](http://www.wwafp.com)

## **Tax Time is Prime Time to Discuss Final Wishes**

We all deal with death differently. Coping with a parent's death is no different. Many families find it difficult to talk about money and end of life issues. Adult children may have some unique considerations especially if it is the last parent's death. My Mom died December 21, 1998. My Mother-in-Law just died December 26<sup>th</sup>. My husband and I had very different experiences. My Mom was only 66 and it was unexpected. Mike's Mom was 92 and while it was not a surprise, we still weren't fully prepared. Their funerals both had timing constraints due to the holidays.

My Mom did not have any arrangements planned or even discussed, except that she would be buried next to my Dad. I am sure it was not the service she would have wanted, but we had few options and no real guidance. I am also sure we overpaid for everything.

My Mother-in-law had pre-planned her burial arrangements, but there were still decisions to make. We knew we would have a Mass, but hadn't actually planned the Mass. What music, readings, who would be the cantor, servers, pallbearers, and who would bring up the gifts? Thankfully my brother-in-law had written her obituary.

I know from experience, it is much harder to make smart choices when there is an emergency or crisis. Advanced planning allows time to research and evaluate options before making major decisions. The beginning of the year brings year end statements and tax documents which can help open a dialog. Let your parents know that you care, how much their help has meant to you and that you would like to help them. Let them know your concern or curiosity is not about them not being capable, but a sharing of information and support. The goal is for parents to provide their kids with critical information, including the whereabouts of bank accounts, insurance policies, legal documents and if any final arrangements are in place.

Sometimes it is the non-monetary items that cause the most resentment. Deciding what to keep, recycle, donate or toss can be emotional. Family discussions in advance about how things will be divided can ease resentment. If there is a plan, does everyone involved know the details? There is a program titled "Who Gets Grandma's Yellow Pie Plate?" that can guide discussions and the process of splitting personal items. There are professionals who specialize in "bereavement cleanouts," or the lengthy and stressful task of emptying a loved one's house after their death. They will hold your hand through every step of the process." I wish I would have had

access to this service when we cleaned out my in-law's home. I still think there are things in the attic that need sorting.

## **Why Pre-Plan**

One of the greatest gifts you could ever give your family is properly preparing them for one of the most difficult experiences of their life. Arguably the biggest challenge for those responsible for taking care of your funeral arrangements is that they are forced to make extremely important decisions, including costly financial choices, within a small-time frame of approximately 48 hours after your death. Family and Friends want to honor the wishes of their loved one, but often do not know the best way to do things. Of course, nobody should expect to fully alleviate the emotional and financial challenges, but you can help them tremendously by creating a sound end of life plan.

Here's what's involved in funeral preplanning: a certain amount of consumer research, some time spent in thoughtful introspection and, most likely; a conversation with family and/or friends. That's it. Honestly, for most people, getting started is the hardest part. Once you make the decision to begin preplanning a funeral (for yourself or a family member); it's just a matter of sticking with it.

## **Top Reasons to Preplan Your Funeral**

1. **You want to ease the burden on your family.** If your wishes are unknown when you die, they will be faced with making difficult decisions at a trying time. Will they know if you wish to be buried or cremated? Will they agree on an open or closed casket? Will they agree on how much to spend? Confusion and disagreements are common occurrences when there is no plan to follow. You can avoid this by leaving behind a plan.
2. **You want to assume the financial responsibility for your funeral.** Planning ahead enables you to make financial arrangements to cover your funeral costs. Even if you are leaving behind sufficient money, will your survivors be able to access it? Funeral insurance, funeral trusts and Transfer on Death Accounts are options you can consider ahead of time.

3. **You want your family to have the benefit of a meaningful funeral.** A funeral is an important event for a grieving family. Psychologically, it provides a sense of closure and enables the family to begin the healing process. Families benefit emotionally and socially by honoring the lives of their loved ones with a fitting ceremony and by giving them a proper send off. It is difficult to make the funeral the best it can be when planning it in a short time.
4. **You want your final wishes to be followed.** If you have specific preferences for the disposition of your remains and the nature of your funeral services, you can clearly express them in your funeral plan. You may have a preference for burial or cremation, the epitaph on your headstone, or the music and readings at your funeral. Or you may not want a funeral ceremony. Whatever your wishes, they need to be set forth in your funeral plan.
5. **You want to be self-reliant and have your affairs in order at the end of your life.** Taking care of your funeral arrangements is a thoughtful and caring thing to do for your family. It is comforting to know that you have done all you can do to ease their burden. And you can be assured that they will appreciate that your caring for them continued after you are gone.

### **Decide What to Do with What Remains**

1. Options for services include funerals and direct burials. Options for burial include in-ground burial, above-ground burial, private or community mausoleum, and natural burial.

#### **Funeral**

A typical funeral includes a viewing or visitation and service. A hearse moves the body to the funeral location and cemetery. Funeral home fees include embalming, dressing the remains, and renting the site for the service.

Caskets are metal, wood, fiberboard, fiberglass or plastic. The average casket costs more than \$2,000, but fancier caskets such as mahogany or copper caskets could cost up to \$10,000. The cost of renting a casket for a cremation is between \$750 and \$900.

## **Direct burials/cremation**

In a direct burial, the person is buried shortly after death in a burial container. People who opt for this may plan a memorial service later. Because there is no viewing or embalming, these expenses to the funeral home no longer apply.

Funeral providers must offer to provide an alternative container in place of a casket.

## **Natural Burial**

"Ashes to ashes, dust to dust" has a different meaning in a natural burial.

Natural burial is where the cremated remains are put in a biodegradable container destined for a wildlife conservation area or natural woodland area. The cost of this type of burial is substantially less, perhaps a few **thousand dollars**.

2. **Set your budget.**
3. **Select the funeral home.** Which local firm should you choose to follow through with your funeral plans? Here's where online research, as well as speaking with people living in your community, can get you pointed in the right direction. You can begin in the privacy of your own home, by reviewing the websites of the funeral homes in your area. Narrow your selection further by making a phone call to each firm, asking the following questions:
  - Is your firm locally-owned or is it part of a larger nationwide chain of funeral homes?
  - What professional associations do the firm, or the professional staff, belong to?
  - What licenses are held by the firm and its professional staff?
  - What types of services are available?
  - What funeral packages do you offer?
  - Can we customize the funeral or memorial service?
  - What third-party crematories does your firm work with?
  - Which local cemetery or cemeteries is your firm aligned with?
  - Will a member of your staff come to our home to assist us in preplanning a funeral or do we have to come in to your office?

- Even if you're able to arrange for a home visit, we also suggest you visit the facilities in question. While you're there, pick up copies of the firm's General Price List (the GPL); as well as any other documents you'd find valuable, such as a basic list of services, the Urn Price List or the Casket Price List.
4. **Think about both the large and the small details.** The ceremony is a sensory experience. This means you want to consider the sights, sounds, and smells of the event—all of which contribute to the emotional experience of the participants. What music should be played? Do you want particular flowers? Would you like to feature a table of memorabilia or photos?
  5. **Write down everything.** Once you're finished preplanning a funeral, you'll want to keep a record of your plan in a safe place.

## Writing the Obituary – (worksheet included)

Name:

Date of birth

Date of death:

City and State of birth:

Father's Name:

Mother's Name and Maiden Name:

Biographical info: if married include date and place of marriage and spouse's maiden name:

Survivors (list family and friends and other relationships you will want to acknowledge or include during the service):

Attributes or passions of the person who died that you want to be sure to honor:

Memories to share:

Obituary (special thoughts to include):

Service or memorial information – date, time, place

## Location of where Obituary should be published

## **Final Details – suggestions (worksheet included)**

Visitation: Funeral Home Name

Funeral Location:

Person to lead service or give Eulogy

Religious Service:

Catholic Mass: Eucharistic Ministers, Gift Bearers

Songs:

Readings:

Organist:

Vocalist:

Flowers:

Special Touches or Symbols -

Pall Bearers: (Generally 6)

Optional - Honorary Pall Bearers for special people that are not physically able to handle a casket.

Casket:

Clothes/Jewelry:

What to put in the Casket:

Organizations for Memorial Contributions:

Meal After Service:

Tombstone:

Cemetery:

Groups to Invite:

Special People - I want to be sure that the following people, whom my family may not know, will be notified and invited:

## How much does a funeral cost?

Funeral costs vary widely depending on where you live and what components you want to be included in the funeral ceremony. The typical funeral in the United States costs between \$8,000 and \$10,000.

- **Direct cremation packages** range from around \$500 up to \$3,000 and more. Direct burial packages range from \$1,000 to \$4,000 and more.
- **Caskets** are another big expense. A cheap cardboard casket costs anywhere from \$50 to \$500 while a wood or metal casket ranges from \$300 to \$12,000 or more.
- **Other major expenses include:**
  - burial vault costs (between \$500 and \$15,000)
  - funeral home services (\$500 to \$3,000)
  - grave plots (\$500 to \$10,000)
  - grave monuments (\$500 to \$10,000)
  - Even urns range from \$100 up to \$2,500 and more
- **Other incidental costs include**
  - burial clothing (\$100 to \$1,000)
  - clergy (\$50 to \$500)
  - flowers (\$100 to \$1,000)
  - hearse rental (\$100 to \$500)
  - transportation of the body to the funeral home (\$100 to \$500).

Another Study found the following costs:

- **The average cost of cremation with a traditional funeral service** (the casket is present and you have a visitation) is \$10,000-\$12,000.
- **The average cost of cremation with a memorial service** (takes place sometime after the cremation, the casket is not present, and does not include a visitation) is \$8,000-\$10,000.
- **The average cost of cremation with no funeral or memorial service** is \$2,000.



- **The average cost of burial with a traditional funeral service** (visitation and the casket is present) is \$15,000.
- **The average cost of burial with a memorial service** (no casket, no visitation) is \$10,000.
  - **Plot/Niche (\$1,000-4,500):** Costs vary by the cemetery and by the location of the space within a cemetery.
  - **Burial Vault (\$500-\$5,000):** Vaults do not prevent decay. A grave liner or simple concrete vault may be sufficient and will certainly be less expensive.
  - **Grave Marker/Headstone (\$1,000-\$3,000 and up):** A simple stone can be less than \$1,000. You can buy from the cemetery or a monument dealer.
  - **The Casket (\$2,000-\$10,000 and up):** You can buy from your funeral home or a casket dealer in-person or online. Rent a casket for a traditional funeral that will be followed by cremation.
  - **Viewings (\$500-\$1,000):** Each viewing session you have adds to the cost. The most economical option is to have one viewing the same day as the funeral.
  - **The Ceremony (\$1,000-\$5,000):** Each element of a funeral or memorial service will add to the cost. Decide what is most important to you.





# Funeral Cost Comparison Worksheet

Item	Cost	A	B	C	D
Funeral home's basic service fee (nondeclinable)	\$2,100				
Transporting remains to funeral home	\$325				
Embalming	\$725				
Preparing the body in other ways, such as makeup and hair	\$250				
Facilities and staff to manage a viewing	\$425				
Facilities and staff to manage a funeral ceremony	\$500				
Hearse	\$325				
Service Car	\$150				
Basic memorial printed package	\$160				
Metal casket	\$2,400				
Median cost of funeral with viewing and burial	\$7,360				
Vault	\$1,395				
Cost with Vault	\$8,755				

## Information for the Obituary –

Name: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Date of death: \_\_\_\_\_

City and State of birth: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Mother's Name and Maiden Name: \_\_\_\_\_

Biographical info: if married include date and place of marriage and spouse's maiden name:

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Survivors (list family and friends and other relationships you will want to acknowledge or include during the service):

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Attributes or passions of the person who died that you want to be sure to honor:

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Memories to share:

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Obituary (special thoughts to include):

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Service or memorial information – date, time, place

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## Location of where Obituary should be published

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## Final Wishes Details - suggestions

Visitation Location: \_\_\_\_\_

Funeral Location: \_\_\_\_\_

Person to lead service or give Eulogy Religious Service: \_\_\_\_\_

Songs: \_\_\_\_\_

Readings: \_\_\_\_\_

Organist: \_\_\_\_\_

Vocalist: \_\_\_\_\_

Flowers: \_\_\_\_\_

Special Touches or Symbols – \_\_\_\_\_

Pall Bearers: (Generally 6):

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

Optional - Honorary Pall Bearers for special people that are not physically able to handle a casket. \_\_\_\_\_

Casket: \_\_\_\_\_

Clothes/Jewelry: \_\_\_\_\_

What to put in the Casket: \_\_\_\_\_

Organizations for Memorial Contributions: \_\_\_\_\_

Meal After Service: \_\_\_\_\_

Tombstone: \_\_\_\_\_

Cemetery: \_\_\_\_\_

Groups to Invite: \_\_\_\_\_

Special People - I want to be sure that the following people, whom my family may not know, will be notified and invited:

\_\_\_\_\_