

Pre-Need Checklist

Funeral professionals are skilled at guiding client families through the essential tasks when a death occurs, however, funeral prearrangement alleviates the burden on family members to make difficult decisions during a stressful time when they are in their grieving period.

Prearranging allows an individual to express his or her preferences, make thoughtful choices about funeral plans and talk through all of the considerations with a pre-need professional. Below are examples of the planning tasks that should be taken into account when making advance funeral plans.

1. Compile vital statistics for paperwork.

During the emotionally difficult time following a loss, the family will appreciate having quick access to information. Be sure that funeral planning paperwork includes details such as:

- Full name
- Family members (including the spouse's maiden name if applicable)
- Occupation, work history, most recent employer and retirement date
- Military service information

In addition to this information, family members need to know where to find other important paperwork such as marriage certificates, insurance policies, wills, investment and retirement account information, etc.

2. Determine who will be involved in the funeral service.

Planning a funeral in advance allows people to work with their preferred funeral home and express their wishes for many different aspects of involvement, including clergy, pallbearers, readers, singers and musicians.

3. Express preferences for the viewing/service.

Individuals should consider and plan for their viewing and funeral service preferences. Funeral service professionals can help explain the available options and the decisions that need to be made for each, such as service locations and transportation needs. Be sure to specify the messages or religious passages that should be part of the ceremony (or ceremonies), as well as any hymns or other songs that should be played. If a viewing is specified as part of plan, be sure to include preferences for clothing, jewelry, glasses, hair and makeup.

4. Decide on disposition:

The choice of disposition method is very personal. Individuals who choose cremation may also include embalming and a traditional viewing as part of their funeral plans. Prearranging allows people to consider all disposition options and make plans that will help avoid conflict among family members when the time comes.

Individuals should also specify the final resting place. Funeral planning paperwork should include the name of the cemetery (if applicable) and whether or not the individual already owns property.

5. Record obituary preferences:

Just as loved ones need access to important information for paperwork, they'll need details to help compose the obituary. This may not be as straightforward as some families realize, and advance funeral planning allows individuals to determine what they would like to include. Some people even choose to write their own obituaries in advance so they can express in their own words how they'd like to be remembered.

Advance funeral plans should include the name(s) of the publication(s) that should run the obituary. The plan documentation should also list the names of family members who should be listed in the obituary (such as spouse, parents, siblings, children's spouses, etc.) and their places of residence. Other possible obituary details include:

- Date of marriage
- High school(s) and college(s) attended
- Career highlights
- Organizations in which the individual was involved
- Hobbies and activities
- Volunteer work
- Degrees, certifications and other recognition

6. Make payment arrangements:

In addition to expressing preferences for funeral services, people who prearrange can make plans to fund their funerals in advance. By paying for the funeral costs before they are needed, individuals can remove the financial burden from their families and prevent potential issues between family members. Pre-need professionals can explain the available options and provide information about payment plans offered by their firms.

7. List friends and family members to notify of death:

Family members may not consider all of the people who need to be notified when their loved one dies. Advance funeral plans allow individuals to specify friends, relatives, members of their church, former colleagues, etc. who will want to know the news. Record contact information and brief descriptions of their relationships to the individual. This information is especially useful for ensuring distant or elderly friends and relations are kept informed of funeral arrangements.

This checklist is just a sample of things that can help client families work through. Arranging for these details in advance provides families with peace of mind and helps remove financial and emotional burdens at the time of need.