

LIGHTS CAMERA ACTION PLAN

Create the Funeral Plan

That Tells the Story of Your Life



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Introduction

Meet the Cast

Welcome to “Lights, Camera, Action Plan,” the guide to creating meaningful end-of-life plans. In this guide we will discuss how to plan a memorial that suits the needs and wishes of you and your family.

Before we get started, let’s introduce the cast and crew that will help make your vision of a memorable final performance possible.

The Director: You, _____! You’ve led a unique life with many adventures and discoveries along the way. This is your chance to create a final goodbye that reflects who you are. There are many options beyond the dreary and traditional funeral and burial. You are in charge here, so have fun creating a vision of your ideal memorial. Simple or extravagant, by planning today you can make the choices for yourself instead of leaving them to someone else.

The Producer: Your Funeral Director, _____. You may have the vision, but your funeral director has the team and the know-how to make it happen. They will help you fill out the forms you need and make your dream a reality.

The Actors: Family, Friends, and Other Consultants. These are the people who will help carry out your vision before and after you are gone. It’s important to consult these people when creating your final plans so they know your wishes and can ask important questions.



Your Next of Kin,

will carry out your wishes.



Your Power Of Attorney,

will make decisions for when you no longer can.



A Doctor,

should know about advance directives and health information.



A Financial Advisor,

can help plan out your will and retirement expenses.



A Religious Leader,

can help create a memorial that reflects your beliefs.



Scene 1

Setting the Scene

Before you start preplanning, you should understand why it is so important to do so. According to the CDC, those who turned 55 in 2016 will be living for almost another 30 years. For those who turned 65, the life expectancy is just under 20 years.

Why do you think it is important to plan ahead for the end of life when it isn't "coming soon"?

Answer Here: _____

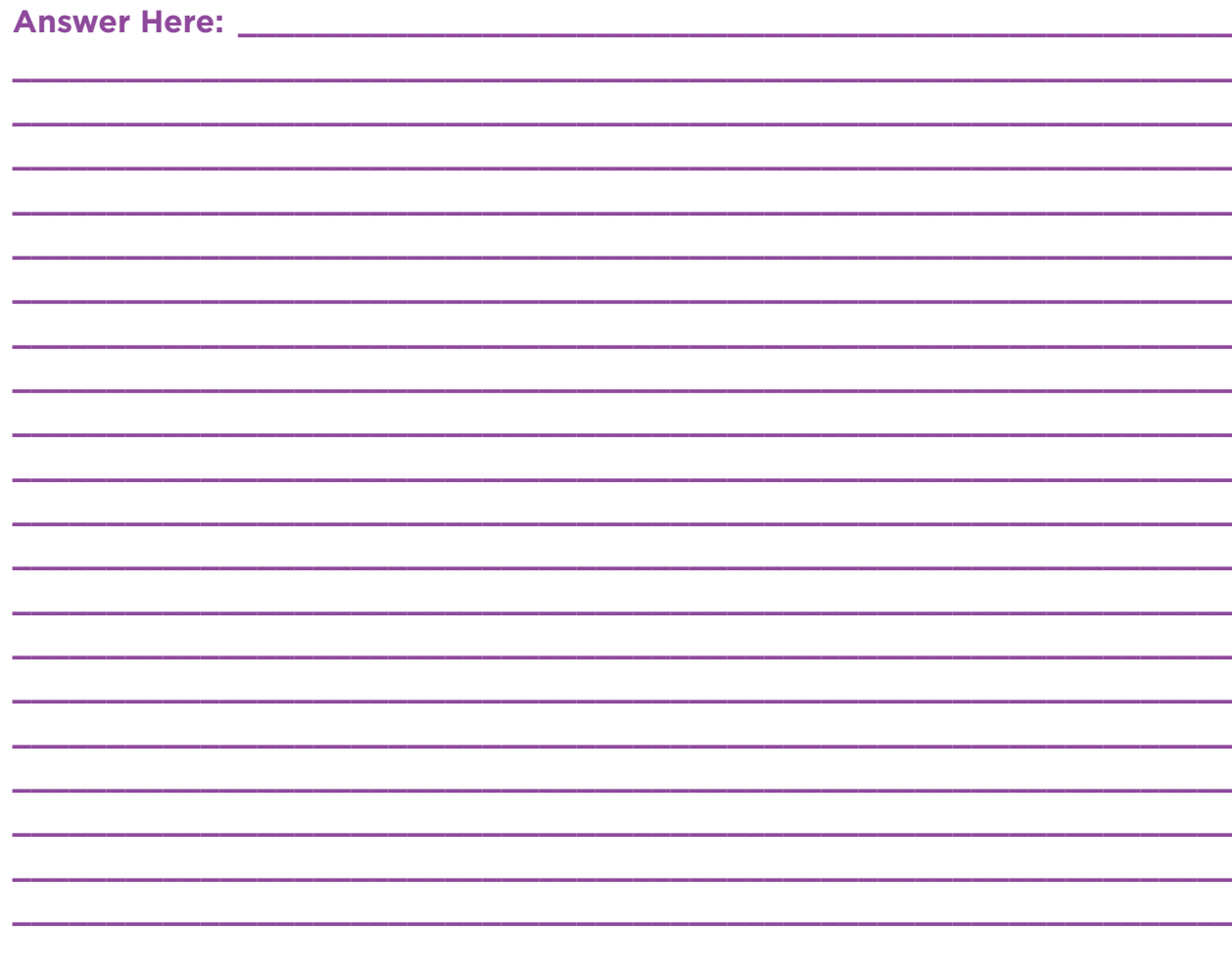
It's about being prepared. Just like a movie needs months or years of planning before it is in theaters, a quality memorial needs time, energy and planning to come out right.

Of course, in the case of immediate need (when services are planned after one has passed away), a dignified service can be planned in a short amount of time, but the decedent would have no say in it and would have to pay inflated costs 20 or 30 years from now.

Funeral directors want to help you preplan far in advance because, no matter what, death is a certainty. And while you may have your mental and physical health for years to come, you never know when that may no longer be the case.

Planning now helps you make objective decisions about your future that will be respected at the time of need. You have no pressure to make decisions in a short time frame, and you have time to compare costs and service quality across many providers.

What do you want people to remember about you?





Scene 2

Beginning the Journey

Before you tackle end-of-life planning, make sure you have a general idea of the status of your health and finances. For example, you may be considering retirement within the next 10 years, but have you mapped out how you will be spending your money? This is where a financial advisor can make their entrance and explain how to navigate the various retirement benefits that the government provides.

Have you thought about retirement expenses? If yes, what are your plans? If no, write the date you plan to talk to a financial advisor.

Answer Here: _____

Here are some topics you may want to discuss while planning for retirement:

Social Security. At what age do you want to start receiving your benefits?

Answer Here: _____

Life Insurance. What kinds of life insurance do you need?

Answer Here: _____

Health and Long-Term Care Insurance. Have you talked to your doctor about advance directives?

Answer Here: _____

Power of Attorney. Who will you trust to make decisions on your behalf?

Answer Here: _____

Estate & Will Planning. A will is NOT the place to put your wishes for burial, cremation or other funeral services; wills are often read long after the deceased has been cared for. Make funeral plans in a separate document that will be consulted as soon as the services are needed.



Scene 3

Confronting Opposing Views

Don't let preconceived notions of death and preplanning dissuade you from creating a unique memorial of your life and taking the burden of planning off your loved ones' shoulders. People may use a variety of rumors and excuses to persuade you to delay preplanning or choose an option you don't want or need. Know the truth behind some of the most common misconceptions about preplanning and cremation:

"You don't need to preplan unless you know you will die soon."

As stated earlier, preplanning is just about being prepared. Waiting to plan end-of-life services not only puts your wishes in jeopardy if something happens unexpectedly but also costs more in the long run as funeral costs rise due to inflation and other factors.

"In order to have a dignified memorial, you must choose the most expensive options."

Cheap crematories and funeral homes will often use the above argument to encourage you to buy expensive add-ons to a plan. Since these businesses offer such low prices, they make their money by preying on your wish to have a dignified memorial which often can't be done with their basic services. Look for companies that offer package

plans where all services and merchandise are included for one price. This makes planning affordable, dignified memorials easier.

"Cremation is an unpopular and untraditional alternative to burial."

According to research by the Cremation Association of North America, more than half of Americans and three-quarters of Canadians chose cremation in 2016. And that is only a small part of the upward trend of cremation over the past 50 years. And cremation isn't a new practice either. In fact, it was the preferred method of after-life care for the Greeks and Romans until Christianity became popular. However, even Christianity has come to accept cremation. Catholicism lifted its ban on cremation in 1963.

“Crematories will do mass cremations or put dirt in the urns to save money, so you won’t be sure if your family will receive your remains.”

In America, it is illegal to cremate more than one person at a time. It’s also nearly impossible since the retorts, also called cremation chambers, are only made large enough to fit one person at a time. Any reputable funeral and cremation provider creates and enforces numerous procedures to ensure each loved one in their care is identified and returned to the correct family. Stories of mass cremations and misplaced ashes often come from either other countries or companies who are not enforcing policies to ensure those entrusted to them are cared for appropriately.

DID YOU KNOW?



The Catholic Church
lifted its formal ban
on cremation in 1963.



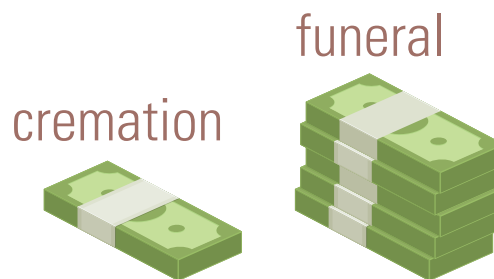
Now that you know the facts surrounding end-of-life planning, it's time to make some decisions. One of the first things to think about is what kind of services you would like. While the traditional funeral is always an option, many people and later generations find that too dreary a legacy to leave. Instead, many people prefer funeral or memorial services as more of a celebration of life. These events are more like weddings than funerals. They can have unique themes and be held at a location that better reflect a loved one's life. For example, during a traditional funeral, a priest might deliver a eulogy about how the deceased was an expert fisherman; for a nautical memorial, a family might go out on a boat and fish in the deceased's honor, or scatter the remains into the ocean if the deceased chose cremation.

Answer Here:

Cremation actually opens up many opportunities for celebration-of-life memorials. Since cremated ashes can be kept with the family for as long as they wish, it is far easier to plan an event at a time when all loved ones can attend than it is to plan one following a burial.

Cremation also offers more options for personalization than burial through urn styles, memorial opportunities, and keepsake options that can help loved ones remember you in a unique way every day instead of having to go out of one's way to visit a cemetery.

DID YOU KNOW?



The cost of a funeral (with burial)
is 5x that of a cremation.

If your family lives far apart, coming to a gravesite might not be a practical way to be remembered.

Burials also tend to cost far more than cremations. A quality cremation can cost only a couple thousand dollars for all merchandise and services, but that might not even cover the casket in a traditional burial.

Would you prefer cremation or burial?

Answer Here: _____

The final consideration when creating plans for a cremation or burial is choosing a funeral provider that suits your needs. Choose a provider who is experienced in helping families like yours make their final production something to remember, no matter how simple or grand.

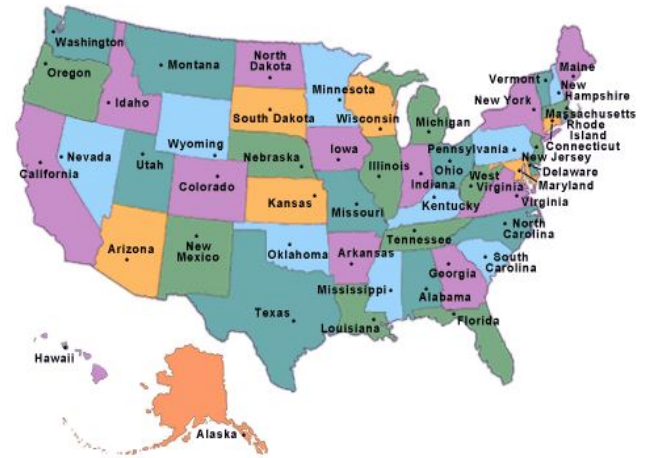
A funeral home should be experienced with helping families at all stages of preplanning and service. The funeral director you choose should be dedicated to providing quality care and dignified service to those who plan a cremation in

advance, or require services at the time of need. In order to start preplanning a cremation for yourself or a loved one, call funeral providers in your area. You can find a list of reputable providers at www.cremationassociation.org.

Which funeral director would you like to produce your vision?

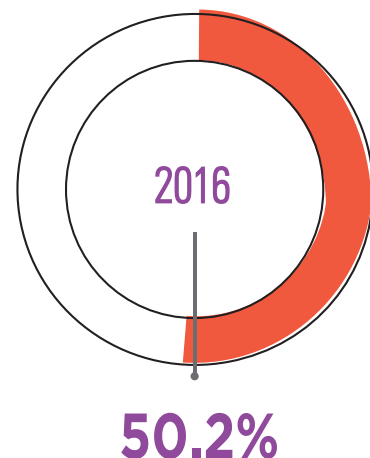
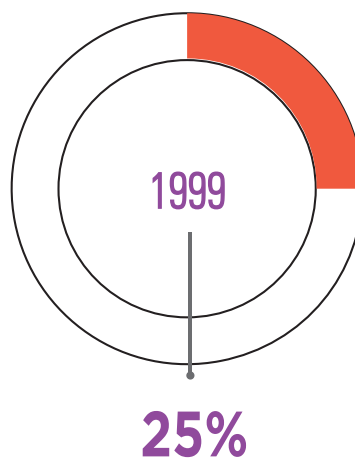
Answer Here: _____

DID YOU KNOW?



As of 2017, the state with the highest cremation rate was Washington, at 76.4%.

Over 17 years, cremation rates in the U.S. more than doubled.





Scene 5

Finding Peace

After you formalize your end-of-life plans, make sure to tell your loved ones how to “play their parts” at the time of need so there are no delays in your plans. They may be uncomfortable with the discussion at first, but they will be relieved when you tell them you have everything handled that can possibly be done in advance. Also make sure that your doctor and your power of attorney are aware of your decision.

Then that’s it. Enjoy the peace of knowing that you really have taken care of everything for your loved ones. In fact, you even did one better. You created a memorial that reflects who you are as a person and tells the story of the special, incredible, and sometimes unbelievable life that you have lived. Your loved ones will have the opportunity to remember you as you want to be remembered.

The best part is that you still have so much time to tweak these plans if you wish. Your production probably isn’t “coming soon” by any means, so you know your memorial won’t be rushed or inadequate due to a lack of planning. If something in your life changes to affect your plans, you still have time to change them.

We welcome you to enjoy your golden years and to fill them with activity and passion. Chase the dreams that you put aside to pursue your career or raise your family. Learn something new. Do what you never would have dared try before. And, best of all, do it all knowing that no matter what happens to you there is a plan for your finances, your health, and your legacy.

2 out of 4 Americans now
choose cremation.
The rate is expected to
rise to 56% by 2021.

