

RED MOUNTAIN
FUNERAL HOME
480-653-8600 / SE HABLA ESPANOL

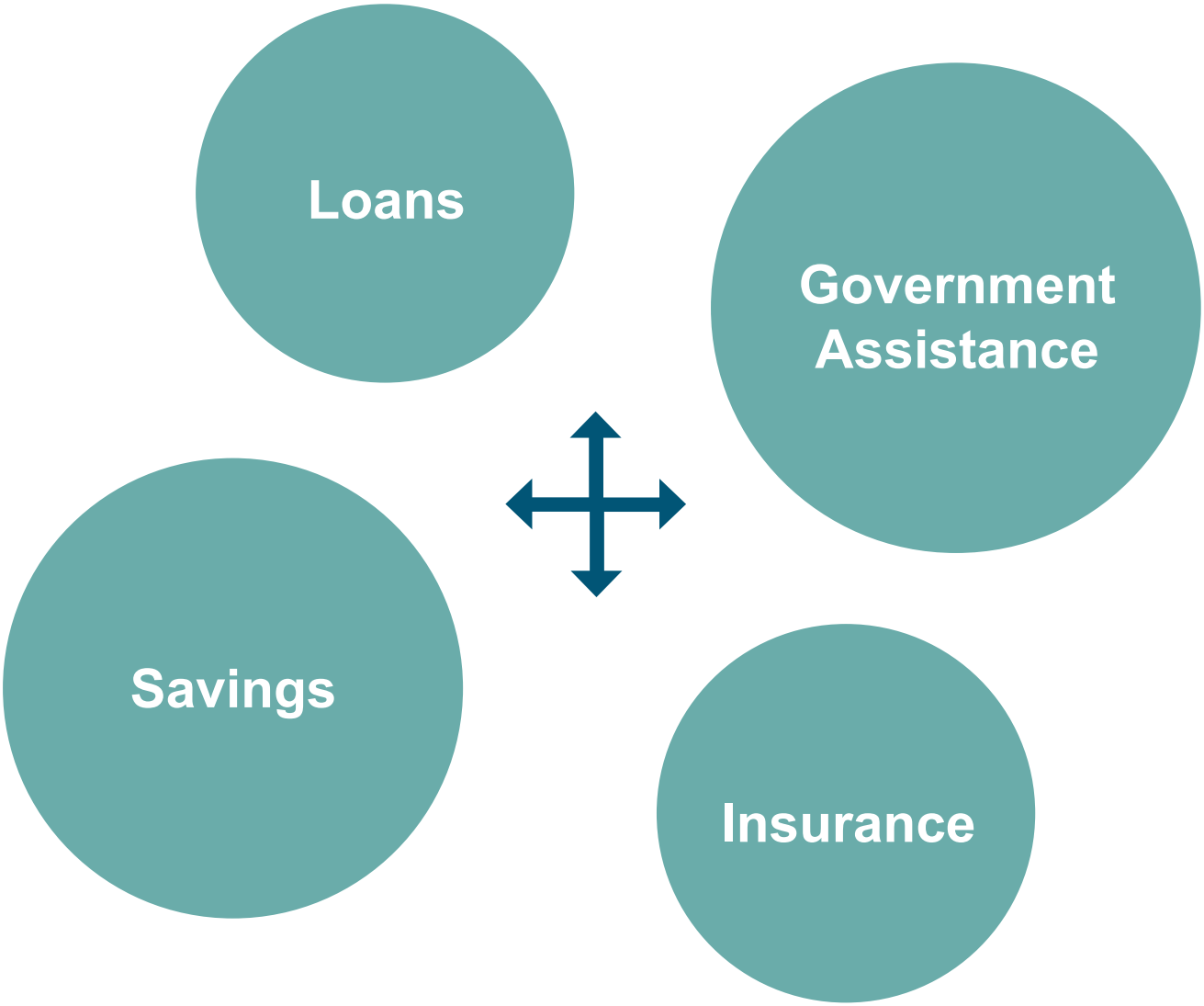
MY PERSONAL PLANNING GUIDE

If a death occurred last night, would your family be prepared?



Would they be left to face this burden without any direction?

Would they know which direction to turn financially?



After the initial shock of a death, the family are left wondering how they are going to pay for a funeral. Many may say life insurance, but life insurance provides only dollars and cannot make the many decisions required at the time of need.

Only advance prearrangement does all of this - and it leaves the life insurance untouched for the survivors.

Funeral and cremation costs continue to rise.

The median cost of a funeral has increased by 6.4% over the past five years.*



43.3% Have made prearrangements**

40.7% Intend to prepay their arrangements**

Many people are beginning to plan ahead and prepare for every stage of life, because preplanning and prefunding can secure and protect your family in the future.

** https://nfda.org/news/media-center/nfda-news-releases/id/4797/2019-nfda-general-price-list-study-shows-funeral-costs-not-rising-as-fast-as-rate-of-inflation (2019.)*
*** NFDA Consumer Awareness & Preferences Study (2020.)*

There are many reasons to preplan and prefund your funeral:

1. Emotional

- Preplanning allows you to choose how you would like your life celebrated and how you want to be remembered.
- Knowing your wishes in advance will ease the burden on your loved ones.
- Your loved ones won't be left to make all the decisions on their own as to what you might have wanted.
- Once you have preplanned, a single call can set the process in motion.
- Like most people, you cherished your independence during your lifetime. Preplanning protects your independence even after you are gone.

2. Financial

- Prefunding eliminates the stress associated with funeral payment and other final expenses.
- When prefunding, you can set aside funds in convenient periodic payments.
- Outlining your funeral plans in advance allows your family to know what the cost will be.
- If you should move out of state, or simply choose another funeral home, your Advance Funeral Plan can transfer with you.
- Funds set aside to pay for future funeral costs can be set up to be exempt from consideration as assets in the event you need to qualify for public assistance.

Three simple steps today can help prevent the difficult decisions your family will face.

Gather and organize documents and other important information.

Preplan your funeral and/or cremation arrangements.

Begin creating your legacy by writing down your memories.



About Funerals

A funeral allows people to gather, share and express feelings in an atmosphere that lets them know they are not alone. It acknowledges the loss that the living are experiencing and strengthens the mutual support we need to carry on without the one who has passed away.

A funeral is also a final tribute at which we celebrate a person's unique life, take stock of why that person was special and emphasize the memories that will inspire us. No matter our ethnic or national heritage, no matter what religion we practice (or even if we don't), a funeral is an important ritual of life.

What funeral directors offer

If funerals were easy, we could do our own. The death of a loved one brings up emotions that leave the living ill-prepared to handle all the issues and details on short notice.

Funeral directors are professionally trained and licensed to organize these important rituals. They empathize with the bereaved, thoroughly understand grief and grieving and are prepared to help us cope no matter what our individual feelings and thoughts might be. As professionals, they also know how to focus on the most essential aspect of a funeral that both comforts the living and honors the deceased – planning.

Wouldn't you like to have something thoughtfully and thoroughly prepared for that inevitable day? That's what this guide is all about!

How to approach planning

At some point in everyone's life, his or her next of kin will have to decide which funeral home to call. If planning is left to that moment, the next few days can seem like a nightmare for surviving family members, who are already coping with a sudden loss.

There's a better alternative, and it's called... Prearrangement.

Whether you're considering your own mortality or a loved one's, one of the kindest things you can do is make final arrangements well in advance. The more thoroughly you plan, the greater these benefits will become.

First Steps

Where do I start?

Selecting a funeral home is the first step. My preferred funeral home for this preplanned service is:

_____ Phone #: _____

Assembling life's paperwork

In the days immediately following a death, one of the more distracting aspects can be producing all of the right documents. Some are either required by law or by the rules of insurance companies, cemeteries or other agencies. When you're thinking calmly it's easy to understand why all the paperwork is necessary, but for those who are grieving, the last thing they need is to have to search for various information and documents.

Location of vital documents

Original birth certificate: _____ Marriage certificate: _____

Life insurance policy: _____

Importance of a will

If you die without a will, state law and the courts determine who will administer your estate, handle financial matters and act as guardian for your minor children. With a will, you choose. Review your will every few years, particularly if you have moved or your family situation has changed since you last executed a will. State laws vary as to formal requirements and as to the rights of children and grandchildren born after a will was executed.

I have a will: ❑ Yes ❑ No

Date of will: _____ Location of will: _____

Executor Name: _____

Address: _____ Phone #: _____

Prepared by (Attorney): _____

Address: _____ Phone #: _____

I have a living will: ❑ Yes ❑ No Location: _____

General Information

General information needed to obtain a death certificate

Name:_____ Gender: _____ Date of birth: _____

Address:_____ Residence phone #: _____

Race: _____ Place of birth: _____ Citizenship: _____

Marital status: _____

Place of marriage: _____ Date: _____

Name of surviving spouse:_____ Spouse's maiden name: _____

Usual occupation:_____ Type of business/industry: _____

Employer:_____

Education: Elementary/Secondary_____

College: _____

Degree(s): _____

Father's full name: _____ Place of birth:_____

Mother's full maiden name: _____ Place of birth:_____

Primary contact upon death

Name: _____ Phone #: _____

Address:_____

Secondary contact upon death

Name: _____ Phone #: _____

Address:_____

Physician

Name: _____ Phone #: _____

Address:_____

Social Security information

Social Security #: _____

Address of nearest Social Security office: _____ Phone #: _____

To facilitate receiving Social Security benefits, you will need the following information when you contact the office:

- Social Security #
- Marriage license
- Children's birth certificates
- W2 for the previous two years
- Proof of widow(er)'s age if 62 years or older
- Certified copy of death certificate

For more information call the SSA toll free number 1.800.772.1213 or visit www.ssa.gov.

Armed Forces

Date entered service: _____ Place: _____

Significant assignments (units, locations, ranks held): _____

_____

_____

Date left service: _____ Place: _____

Last rank held: _____ Total years served: _____ Service Serial #:_____

Location of Military Discharge Papers (DD214): _____

Many veterans have served in more than one branch. If you have, indicate approximately how many years in each:

Branch of service: _____ Number of years:_____

Branch of service: _____ Number of years:_____

Branch of service: _____ Number of years:_____

Other U.S. or foreign branch: _____

Military decorations, honors, citations and awards earned:_____

_____

Wars/conflicts served: _____

_____

As a Veteran, you are entitled to special benefits and allowances. For more information call the Veterans Administration at 1.800.827.1000 or visit www.va.gov.

What Should We Most Remember?

Legacy information

Every human being is unique, and one of the reasons for a funeral is to celebrate an individual's uniqueness. Jotting down notes about yourself or your loved one may seem silly right now, but there's a good reason for this exercise. If you're planning for yourself, it will tell people how you want to be remembered. If you're planning for a loved one, it will help the funeral director and any clergy involved in the funeral to gain a better sense of who that person was.

One of my fondest memories: _____

_____

_____

_____

Childhood and upbringing: _____

_____

_____

_____

My proudest family moments: _____

_____

_____

_____

My proudest career accomplishments: _____

_____

_____

_____

I want to be remembered for: _____

_____

_____

_____

A Life Story

Special achievements: _____

_____

_____

Miscellaneous

Hobbies: _____

_____

Favorite places: _____

_____

Favorite color: _____ Favorite flower: _____

Favorite season: _____ Favorite song: _____

Favorite scripture: _____

Favorite saying: _____

Community involvement

Church membership: _____

_____

Civic groups/clubs (also note any offices held): _____

_____

Other clubs/organizations (also note any offices held): _____

_____

Professional organizations (also note any offices held): _____

_____

Fraternal organizations (also note any offices held): _____

_____

Any other significant community/public service: _____

_____

Family Record

Parents

Name _____ Birthdate _____

_____ _____

Siblings

Name _____ Birthdate _____

_____ _____

_____ _____

_____ _____

_____ _____

Children

Name _____ Birthdate _____

_____ _____

_____ _____

_____ _____

_____ _____

Grandchildren

Name _____ Birthdate _____

_____ _____

_____ _____

_____ _____

_____ _____

Great-grandchildren: How many? _____

Great-great-grandchildren: How many? _____

Financial Information

Banking

Bank	Account type (Checking/Savings)	Phone #
Bank	Account type (Checking/Savings)	Phone #
Bank	Account type (Checking/Savings)	Phone #
Bank	Account type (Checking/Savings)	Phone #
Bank	Account type (Checking/Savings)	Phone #

Safe Deposit Box

Box number:_____ Key location: _____

Credit cards

Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date
Credit Card type (Visa, Mastercard, etc.)	Account #	Exp. date

Insurance benefits

Don't overlook minor policies that a person may have due to employment, memberships, etc. For example, credit unions and fraternal organizations often provide life insurance or accidental death policies to all members.

Insurance policies

Life

Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary

Health

Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary

Homeowner or renter

Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary

Automobile

Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary

Personal liability

Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary

Other policies

Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary
Name of Company	Policy #	Policy Type	Beneficiary

Real estate holdings

Description	Address	Deed location
Description	Address	Deed location
Description	Address	Deed location
Description	Address	Deed location
Description	Address	Deed location

Financial assets

Mutual Funds, stocks, bonds, vehicles, etc.

Type/Description	Location
Type/Description	Location
Type/Description	Location
Type/Description	Location
Type/Description	Location

Items of financial value should also be recorded and addressed in a will for legal assuredness.

Additional Information

Online account information

Compile information needed to close accounts for email and social media such as Facebook. List any email addresses, passwords and usernames you may have.

Accounts

Site	Username	Password
Site	Username	Password
Site	Username	Password
Site	Username	Password
Site	Username	Password

Special people who should be notified

Name	Relationship	Phone #

Service and Memorialization Information

Type of service: ❑ Funeral Service ❑ Memorial Service ❑ Graveside Service ❑ Celebration of Life

Other family preference:_____

For a funeral service, please indicate your wishes for viewing the remains: _____

_____

_____

Place of service:_____

Who will lead the service:_____

Pallbearers (Include name, relationship and phone numbers): _____

_____

_____

_____

_____

_____

Honorary Pallbearers (Include name, relationship and phone numbers): _____

_____

_____

_____

Music (Organist, soloist, musical selections): _____

_____

_____

Flower selection: _____

Special rites/ceremonies by fraternal, military or other group(s):_____

_____

Personal Instructions

Clothing: _____

Glasses: _____

Jewelry: _____

Bible: _____

Rosary: _____

Other: _____

I ❑ want ❑ do not want a visitation or wake prior to the final service.

If you want a visitation or wake, please indicate your wishes for:

Location and officiant: _____

_____

Other special instructions or requests: _____

_____

_____

Your Final Tribute

No matter how strongly you stick with or stray from convention, it's okay!

❑ *I want a number of things done to personalize the final tribute in the hours and days immediately following death.*

Passages from scripture, poetry, quotations and/or other readings that are inspirational or especially meaningful:

_____

_____

_____

_____

_____

_____

A particular person to prepare and/or deliver a eulogy: _____

Other special/personal wishes: _____

_____

_____

_____

_____

_____

Final disposition: ❑ Burial ❑ Cremation ❑ Other: _____

Cemetery preferences

Have you already made arrangements with a cemetery? ❑Yes ❑ No

If yes, name: _____

Location:_____ Phone #: _____

What arrangements were made?_____

When were those arrangements made? _____

Do you have a description of the exact site (cemetery lot, mausoleum crypt number, etc.)?

_____

_____

Have you already made arrangements for a monument or marker? ❑ Yes ❑ No

If yes, name of monument/marker firm: _____

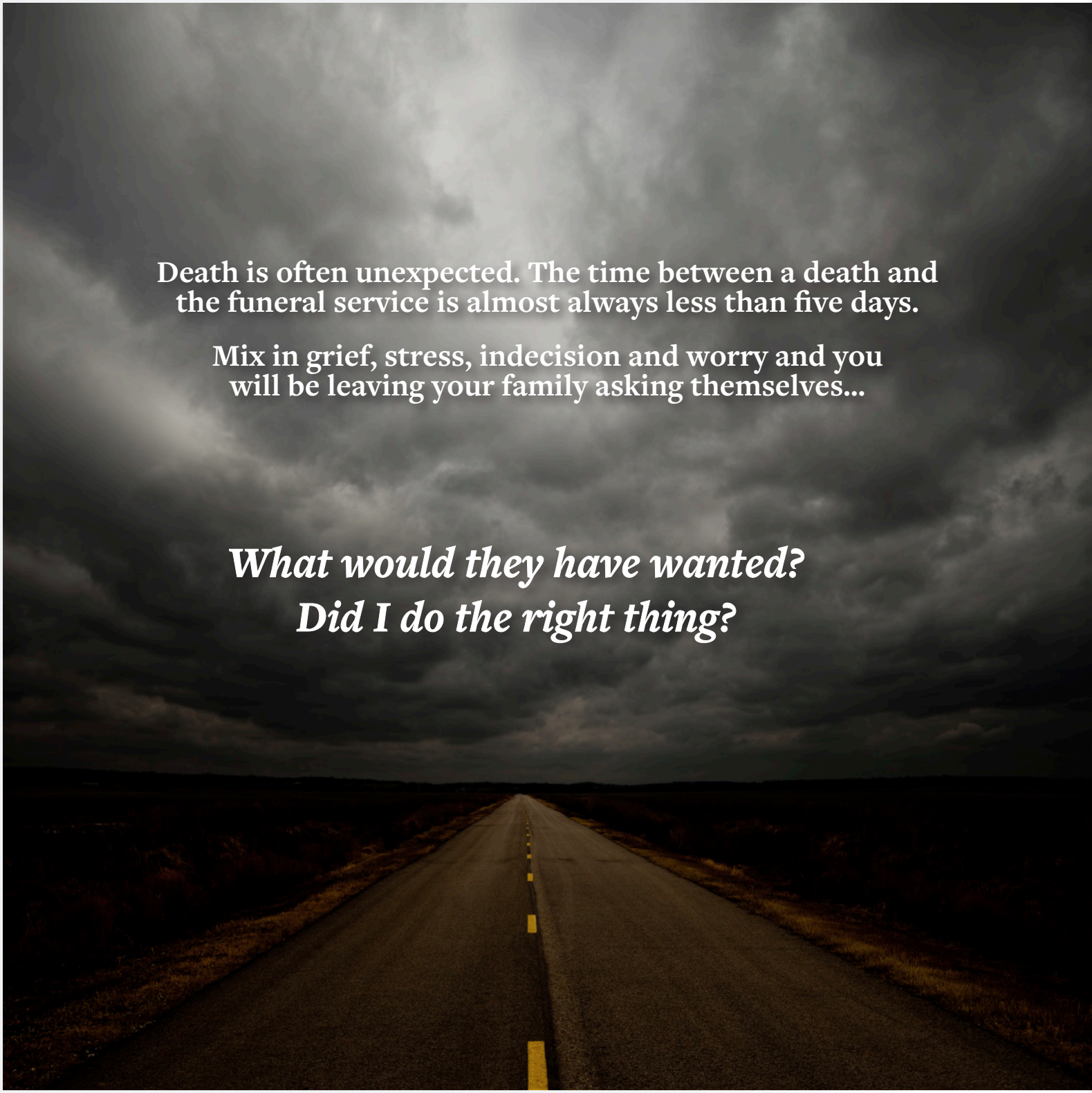
Location:_____ Phone #: _____

Date arrangements were made:_____ Is the monument/marker installed? ❑ Yes ❑ No

Desires for cemetery/mausoleum services: _____

_____

_____


Death is often unexpected. The time between a death and the funeral service is almost always less than five days.
Mix in grief, stress, indecision and worry and you will be leaving your family asking themselves...
What would they have wanted?
Did I do the right thing?


Preplanning allows you to take control, ease stress,
create final memories as you want them to be and avoid the
possibility of sudden or needless emotional overspending.

Notes

Give yourself and your loved ones peace of mind in knowing that you are prepared.



Who else besides yourself would find this guide helpful?

Name	Phone #	Address

NGL®



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TX Residents: The Texas Department of Banking provides consumers with additional information on the purchase of prepaid funeral benefits at www.prepaidfunerals.texas.gov.

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