

Advance Funeral Planning: You're in the driver's seat

Tatyana A. Fowler
*Advance Funeral
Planning Director*



Advance Funeral Planning Process



Call a local funeral home and schedule a preplanning appointment – **they are free** and take one hour

WHO is in charge at time of death?



Next of kin under New York law:

1. Person designated as 'agent of disposition'
2. Spouse
3. Children 18+
4. Parents
5. Siblings
6. Authorized Guardian
7. Blood Relative (*grandchildren, great-grandchildren, nieces and nephews, grand-nieces and nephews, grandparents, aunts and uncles, first cousins*)
8. Executor of estate
9. Close friend or other relative
10. Public Administrator

REMEMBER THIS:

- **Your legal next of kin is in charge of your body at time of death – NOT your executor, NOT your power of attorney, NOT your health care proxy**
- More than one person can be your next of kin – i.e. if you have 3 children, majority wins
- An executor must be appointed after death – it takes weeks and they oversee “assets” not your “body”
- A power of attorney ends upon death – they no longer can control your finances
- A health care proxy ends upon death – they no longer can control medical decisions

WHAT are your choices?



Type of Disposition?

- Burial (traditional or green), entombment (above ground burial), cremation

Visitation/Viewing?

- Private viewing/ID by family (no embalming), closed casket visitation (no embalming), open casket visitation/viewing (yes embalming)

Funeral Service?

- Religious (clergy-led) or non-religious (celebrant or family-led)? At the funeral home, place of worship or graveside?

If Burial or Entombment / If Cremation:

- If burial or entombment you will need cemetery property, if cremation - intention for cremated remains?



HOW will you pay for your cremation/burial/funeral?

Pay at time of death

- Due in full before the service
- 4% cc processing fee
- Not all funeral homes accept insurance
- Prices will continue to go up

Pay in advance

- Prices are locked in
- 5-year no-interest payment plan available
- Fully refundable & transferable to any funeral home
- Medicaid – protected as an asset



Remember: You cannot pay with a decedent's funds!



WOODLAWN
CEMETERY • CREMATORY • CONSERVANCY

Cemetery Property
Planning ahead all the right reasons

Presented by
MaryLou Damiano Morgan
Family Service Associate
The Woodlawn Cemetery

NOT A QUESTION OF IF...

IT'S ONLY A QUESTION OF WHEN

Benefits of Planning Ahead

- Reduces Emotional overspending
- Uncertainty
- Payment in full
- Wishes known
- Freezes the price forever
- Removes burden
- Peace of mind

How to begin the conversation

- Make it about their desires.
- Ease into the conversation
- Discuss the pros and cons of other funerals that you have attended.
- Explain that you are removing the burden of difficult decisions.
- Make it a family activity.

CEMETERY OPTIONS

Ground Burial



Above Ground Mausoleum



Above Ground Cremation Options



FLEXIBLE OPTIONS FOR BURIAL & CREMATION

New in-ground burial area offers families greater flexibility.

Each grave space can accommodate up to 6 interments in a single grave:

- 2 casket burials + 2 cremated remains
- 1 casket burial + 4 cremated remains
- Up to a 6 cremated remains



AFFORDABLE OPTIONS

Another benefit of planning ahead of is that there is often a savings derived when purchasing burial space before need.

Some cemeteries offer affordable monthly in-house payment plans that can be paid over time, before need, sparing financial burden on loved ones left behind.

