

THE BUREAU IS HERE TO HELP.
PLEASE CONTACT US FOR ASSISTANCE:



CEMETERY & FUNERAL
B U R E A U

1625 NORTH MARKET BLVD.
SUITE S-208
SACRAMENTO, CA 95834

www.cfb.ca.gov

(916) 574-7870 (800) 952-5210



PRENEED Q&A

A GUIDE TO MAKING ADVANCE FUNERAL
AND CEMETERY ARRANGEMENTS



ADVANCE PLANNING FOR PEACE OF MIND

When you make funeral and cemetery arrangements in advance, you ensure that your final wishes are carried out, and you spare your family the burden of making choices at a difficult time.

Making advance arrangements means you compare prices, review facilities, and select services and merchandise you want. You can even arrange to pay for your funeral and cemetery costs ahead of time so that your loved ones won't face the bills after you're gone.

The result can be funeral or cemetery arrangements that are well-planned, meaningful, and affordable.

THE CEMETERY AND FUNERAL BUREAU
(part of the Department of Consumer Affairs)
HAS PREPARED THESE QUESTIONS AND
ANSWERS ON ADVANCE FUNERAL PLANNING.
FOR MORE INFORMATION, PLEASE REFER TO
THE BUREAU'S *Consumer Guide to Funeral and
Cemetery Purchases*. THE CONSUMER GUIDE
IS AVAILABLE ONLINE AT WWW.CFB.CA.GOV,
OR FROM ONE OF THE BUREAU'S LICENSED
CEMETERIES OR FUNERAL ESTABLISHMENTS.

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Q. WHY PLAN A FUNERAL IN ADVANCE?

- A. By planning in advance, you can make informed choices, compare prices and options, and discuss your preferences with your family. The result can be peace of mind for yourself and your loved ones.

Q. WHAT OPTIONS ARE AVAILABLE?

- A. Options include a traditional funeral service, memorial service, burial, entombment, cremation, scattering at sea, or inurnment, among others. You may also wish to consider organ or tissue donation or donating your body to medical science. Exploring these options beforehand helps you decide what is best for you and your family.

Q. HOW DO I FIND A REPUTABLE PROVIDER OF FUNERAL OR BURIAL SERVICES?

- A. You can ask friends or relatives for referrals, check the Internet or the Yellow Pages, or consult the Better Business Bureau. In some areas, there are funeral consumer groups or organizations that offer help and guidance. The Cemetery and Funeral Bureau licenses all funeral establishments (and funeral directors) operating in California. The Bureau also licenses all cemeteries in California that are privately owned or owned by fraternal organizations. The Bureau does not license cemeteries that are operated by religious institutions, a cemetery district or other government entity, the military, Native American tribal organizations, or other groups. Visit the Bureau's Web site or call (916) 574-7870 to verify license status.

Q. AFTER I DECIDE ON MY PRENEED ARRANGEMENTS, WHAT SHOULD I DO?

- A. You should create a written preneed plan. Most funeral establishments and cemeteries offer prearrangement guides you can fill out to keep and share with your family. You may want to consult an attorney about including your preneed information in your will or other legal materials.

Q. CAN MY ARRANGEMENTS BE CHANGED BEFORE OR AFTER MY DEATH?

- A. Only you can make changes to your arrangements before they are needed. If your instructions are clear and you've made provisions to pay for the costs, your survivors cannot make changes. Survivors can make changes only if your documents allow changes or if the arrangements are incomplete, unclear, or not fully paid for.

Q. SHOULD I PAY FOR MY PRENEED CHOICES AHEAD OF TIME?

- A. Prepaying spares your survivors the burden of arranging payment. It also keeps you in control of the costs and ensures that your wishes can and will be carried out.

Q. HOW DO I PREPAY FUNERAL AND CEMETERY EXPENSES?

- A. Prepayment methods include life insurance, funeral insurance, funeral trusts, and bank-held trusts or savings accounts. You may wish to consult an attorney and Medicare or Medicaid, if applicable, before making a decision about paying for preneed expenses.

Here are four common ways to pay for preneed services. Each method has its own advantages and disadvantages:

- **Life insurance** specifically purchased for funeral arrangements will pay a fixed amount based on the face value of the policy. Generally, the face amount is the same as the amount of the services, merchandise, and cemetery costs. Unless your preneed contract guarantees the costs of the merchandise and services, your survivors may need to pay some of the expenses.
- **Funeral insurance** can be purchased in an amount to pay for services, merchandise, and cemetery costs. If the costs are guaranteed, the insurance should cover all the expenses. Before you purchase funeral insurance, you should be told in writing exactly how much you will pay and what will happen if you do not pay the insurance premiums.
- **Funeral trusts** can be purchased in an amount to pay for services, merchandise, and cemetery costs. If the costs are guaranteed, the trust should cover all the expenses. Before you purchase a funeral trust, you should get answers to the following questions: Are the costs guaranteed? What are the cancellation terms? If the trust fund increases in value, who will receive any remaining money after the contract is fulfilled? What happens if the death occurs before the trust is paid in full?
- **Bank-held trusts or savings accounts** are accounts you establish to pay for funeral expenses. It is up to you to let your family and the funeral provider know about the money in the account. The cost of funeral services and merchandise is usually not guaranteed with this type of account.

Q. IS THERE ANYTHING ELSE I SHOULD KNOW ABOUT PREPAYING MY ARRANGEMENTS?

- A. Before you sign any contract, consider the following:
- Are there any costs not included in the preneed contract that would have to be paid at the time of need? If so, who would pay them?
 - Are the prices quoted on the contract guaranteed?
 - Can the arrangements be transferred to another funeral establishment and/or cemetery if you move or simply change your mind?
 - What happens to the contract if the establishment closes or is sold?
 - Exactly who holds the preneed funds and how can you contact the company?
 - If interest is earned on the account, who pays the taxes on the income earned?
 - Can you cancel the contract and, if so, what would the penalty be?

WE RECOMMEND REVIEWING OUR *Consumer Guide to Funeral and Cemetery Purchases* BEFORE MAKING ANY FUNERAL ARRANGEMENTS. FIND THE PUBLICATION ONLINE AT WWW.CFB.CA.GOV, OR CALL US TO REQUEST A PRINTED COPY. *Consumer Guide to Funeral and Cemetery Purchases* IS AVAILABLE IN ENGLISH AND SPANISH.