Gift of Love

Memorial Planning Guide

Peace of Mind

for a more secure tomorrow

One of the most thoughtful ways you can **express your love** is through making final arrangements in advance. This gives your family the advantage of knowing your specific wishes, so they can **avoid hasty decisions and financial challenges** in their time of bereavement. Now you can have a plan that assures complete funeral arrangements that **relieve an emotional and financial burden from those you love.**

Answering Important Questions & Having a Plan

By making arrangements ahead of time, you can avoid some common misconceptions about the financial impact of end of life expenses. Here are some common ways that families cover these expenses:

Savings – The cost of a funeral is often more than expected and this can strain family finances.

Fundraising – As generous as family and friends can be, reliance on others can be very stressful for loved ones.

Social Security and/or Veterans Benefits – Although these benefits are helpful, it may not be enough to cover funeral and end of life expenses.

HOW CAN I PREPARE?

By taking steps to plan for your funeral you are truly providing peace of mind for those you love. Taking care of this financial burden ahead of time and making a plan that records your wishes eliminates the questions of "did I do the right thing?" and "is this what they wanted?" Your family will know exactly what you want and can carry out your plans because you have not only documented your wishes, but also provided a way to fund them.

Your Benefits

SOCIAL SECURITY BENEFITS

Social Security can pay **a one-time lump sum death payment of $255** to the surviving spouse under one of the following conditions: 1) If they were living with the deceased. 2) If they were living apart from the deceased and are eligible for certain Social Security benefits on the deceased's record. 3) If there is no surviving spouse, a child who is eligible for benefits on the deceased's record in the month of death can receive this payment.

You can apply for benefits by calling 1-800-772-1213 or by going to any Social Security office.

Certain family members may also be eligible to receive monthly benefits.
Visit www.ssa.gov/benefits/survivors/ for more information.

If the deceased was receiving Social Security benefits, **you must return the benefits received for the month of death** and any later months. If the payment was received by direct deposit, contact the bank or other financial institution. Ask them to return any funds received for the month of death or later. If the benefit was paid by check, please do not cash. Instead, return the checks to the Social Security office as soon as possible.

VETERAN'S BURIAL ALLOWANCE

The U.S. Department of Veterans Affairs (VA) furnishes a partial reimbursement of eligible veteran's burial and funeral costs. When the cause of death is not service-related, the reimbursement is generally described as two payments: (1) **a burial and funeral expense allowance** and (2) **a plot interment allowance**. You may be entitled to a VA burial allowance if:

- You paid for a veteran's burial or funeral AND
- You have not been reimbursed by another government agency or some source, such as the deceased veteran's employer AND
- The veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- The veteran died because of a service-related disability OR
- The veteran was getting VA pension or compensation at the time of death OR
- The veteran was entitled to receive VA pension or compensation but declined so as not to reduce his / her military retirement or disability pay OR
- The veteran died in a VA hospital or while in a nursing home under VA contract.

Service-related death: The VA pays an allowance toward burial expenses. Non-service related death: The VA will pay an allowance toward burial and funeral expenses and a plot interment allowance. If the death happened while the veteran was in a VA hospital or under contracted nursing care, the cost of moving the deceased may be reimbursed.

HEADSTONES AND MARKERS

- The VA furnishes upon request, at no charge to the applicant, a government headstone or marker to mark the unmarked grave of an eligible veteran in any cemetery around the world.
- Flat bronze, granite, or marble markers and upright granite headstones are available. The style choice must be consistent with existing monuments at the place of burial.
- Niche markers are also available to mark columbaria used for inurnment or cremated remains.

BURIAL FLAGS

Most veterans are eligible for a burial flag. Reservists entitled to retirement pay are also eligible to receive a burial flag. To facilitate receiving veterans benefits for which you may be eligible, you will need the following when you contact the Veterans Administration Office: Proof of the Veteran's Military Service (DD214), Service Serial Number Certified Copy of the Death Certificate, Marriage License (if applicable), and Children's Birth Certificates (if applicable)

VA Benefits Toll-Free Phone Number: 1-800-827-1000 • Website: va.gov/burials-memorials

Decision List

When you pass, your loved ones are asked to make a number of important decisions. From notifying family and friends, to planning services and setting your affairs in order, this can be one of the most difficult times your family will face. While you can't take care of everything for them, planning for your funeral service and recording your vital information now allows you to ease their burden later. Give your family the gift of planning ahead.

Funeral Arrangements

- ☐ Meeting with Funeral Director
- ☐ Scheduling Services
- ☐ Visitation Hours
- ☐ Traditional Burial vs Cremation
- ☐ Open or Closed Casket
- ☐ Green Cremation or Burial
- ☐ Graveside Service or Interment
- ☐ Selecting a Casket/Urn
- ☐ Embalming and/or Storage
- ☐ Religious Preparation or Rites
- ☐ Restoration and/or Reconstruction
- ☐ Clothing for the Deceased
- ☐ Jewelry, Glasses, and Accessories
- ☐ Cosmetology and Hair Dressing
- ☐ Photos for Display or Slideshow
- ☐ Donations and/or Flowers
- ☐ Guest Books and Displays
- ☐ Keepsakes
- ☐ Livestream or Recording of Services
- ☐ Music and/or Performers for Service
- ☐ Quotes, Verses, or Poetry for Service
- ☐ Use of Religious Venue, if desired
- ☐ Religious Official or Celebrant to Officiate
- ☐ Selecting Pallbearers
- ☐ Funeral Coach, Limousine, Other Transportation
- ☐ Food for Reception
- ☐ Information for Death Certificate and Permits
- ☐ Announcements and Obituaries

Cemetery Arrangements

- ☐ Burial Plot, Mausoleum, or Urn Niche
- ☐ Burial Vaults and Liners
- ☐ Green Burial Options
- ☐ Grave Opening and Closing Costs
- ☐ Endowment Care
- ☐ Headstone or Memorial Marker
- ☐ Inscription and Imagery for Marker

People to Notify

- ☐ Family
- ☐ Friends
- ☐ Place of Worship
- ☐ Employer
- ☐ Retirement Administrator
- ☐ Social Security Administration
- ☐ Veterans Affairs or Military Contact
- ☐ Clubs and Hobby Groups
- ☐ Health Care Providers
- ☐ Attorney
- ☐ Financial Advisor
- ☐ Insurance Providers
- ☐ Banks and Financial Institutions
- ☐ Mortgage Provider
- ☐ Utilities
- ☐ Creditors
- ☐ Social Media

At Time of Death

- ☐ Contacting Facility Staff or Local Authorities
- ☐ Pronouncement of Death
- ☐ Contacting Funeral Home
- ☐ Transport to Funeral Home
- ☐ Safe Disposal of Medication
- ☐ Contacting Loved Ones

Legal Documents

- ☐ Will
- ☐ Estate Paperwork
- ☐ Birth Certificate
- ☐ Social Security Number
- ☐ Veterans Discharge Papers
- ☐ Citizenship Papers
- ☐ Marriage License
- ☐ Bank Records
- ☐ Pension, IRA, and Retirement Statements
- ☐ Property Deeds
- ☐ Car Title
- ☐ Income Tax Returns
- ☐ Disability Claims
- ☐ Cemetery Deed
- ☐ Death Certificate (5-10 Copies)

Future Plans

- ☐ Relocating Any Family Members Unable to Live Alone
- ☐ Relocating and Caring for Pets
- ☐ Budgeting for Lost Income
- ☐ Selling or Transferring Vehicles
- ☐ Selling or Transferring Home/Property
- ☐ Estate Sale or Moving Costs
- ☐ Forwarding Mail to New Address
- ☐ Closing Email Accounts
- ☐ Canceling Driver's License
- ☐ Terminating Auto/Home/Health Insurance Policies
- ☐ Canceling Magazine and Streaming Subscriptions
- ☐ Checking Contents of Safe Deposit Boxes
- ☐ Filing Final Tax Return
- ☐ Grief Counseling

Miscellaneous

- ☐ Transport of Body from Different State/Country
- ☐ Returning Medical Equipment to Providers
- ☐ Cleaning/Preparing Home for Guests
- ☐ Travel and Accommodations for Out-of-Town Guests
- ☐ Dress Clothes for Family Members Attending Services
- ☐ Childcare During Services
- ☐ Closing or Memorializing Old Social Media Accounts
- ☐ Collecting and Transporting Flowers/Cards/Gifts After Service
- ☐ Thank You Cards for Gifts or Donations

My Information

After a death, loved ones are called upon to provide information for death certificates, estate paperwork, obituaries, and funeral services. This can lead to a frustrating search for records during an already difficult time. By recording this vital information ahead of time, you can provide for your family and ease their burden.

Name (First, Middle, Last): _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone #: _____ Education Level (required by state): _____

Birth Date: _____ Age: _____ Social Security Number: _____

Birthplace (City and State): _____

Occupation (previous if retired): _____

Employer (or retired from): _____

Spouse's Name (include maiden): _____

Date of Marriage: _____ Place of Marriage: _____

Father's Name: _____ Birthplace (City and State): _____

Mother's Maiden Name : _____ Birthplace (City and State): _____

VETERAN INFORMATION

Are you a veteran? ☐ Yes ☐ No Service Number: _____

Branch of Service: _____ Rank at Discharge: _____

Enlistment (Date & Place): _____

Discharge (Date & Place): _____

FAMILY INFORMATION

Relation	Name	Address	Phone #	Email Address

HONORARY PALLBEARERS

Relation	Name	Address	Phone #	Email Address

FUNERAL SERVICE INSTRUCTIONS AND INFORMATION

This is information families don't usually discuss - especially the children. Yet if something happened to you last night, these are the questions your funeral director would be asking your family today.

Would you prefer your service: ☐ At the funeral home ☐ Church or Place of Worship ☐ Other

What is the name of your place of worship?_____

Do you have a favorite religious leader?_____

Final Disposition: ☐ Burial ☐ Cremation ☐ Other

Do you have cemetery property? ☐ Yes ☐ No

Name and location of cemetery: _____

Lot #:_____ Space #:_____

Are there any readings or scriptures that are special to you? (Please list):_____

_____

Many people have a favorite song or hymn. Do you have any that you prefer?_____

_____

What clothing do you prefer? ☐ From your current wardrobe ☐ New

If you are a veteran you are entitled to a flag.

Would you like the flag folded and presented to your family? ☐ Yes ☐ No

Would you want your flag to drape the casket? ☐ Yes ☐ No

Would you like to wear jewelry? ☐ Yes ☐ No

Would you like it removed before burial? ☐ Yes ☐ No

Would you like to wear your eyeglasses? ☐ Yes ☐ No

Would you want the casket open during visitation? ☐ Yes ☐ No

Would you want the casket open during the service? ☐ Yes ☐ No

NEWSPAPER NOTICES

Your name as it would appear in the newspaper:_____

Which newspapers would you like to be notified:_____

Groups and organizations you are affiliated with (for obituary):_____

_____

Some families prefer a memorial donation instead of flowers. What is your feeling?

☐ Memorial donation ☐ Flowers ☐ Both

Who would you like donations made to?_____

To My Loved Ones...

It is my desire that you be spared from anxiety, expense and inconvenience at the time of my death.

In this Gift of Love Memorial Planning Guide, you will find information I have recorded and a plan representing arrangements I made in advance, hoping to relieve you of the burden of these decisions at the time of need. If you give this booklet to a funeral director, everything will be conducted in accordance with my wishes.

Also recorded here are certain vital statistics that will be needed, along with a list of important documents you will need.

I certainly hope you find these arrangements satisfactory and they help you retain a warm memory of the wonderful years we spent together.

With love,

_____

Security National

Family of Life Companies

Information provided by

www.SecurityNationalLife.com

Rev. 1.24.2024