

Many individuals and families are making the decision to prearrange and pre-fund their funerals before the need arises.

Planning your funeral:

- provides peace of mind
- relieves your loved ones of unnecessary concern
- reflects your express wishes
- will not be a financial burden on you family

Most of us plan for the possible, the potential misfortunes of life that seldom actually happen. Yet, few of us prepare for the inevitable.

Many people today are relieving their family members of some financial burdens by pre-financing their funerals. In 1989 legislation was passed to allow for a standardized procedure for selling preneed services. With these procedures a person has the opportunity to purchase an account where all monies are deposited in an F.D.I.C.-insured pre-need account with the funeral home acting as trustee for the account. The funeral home acts only as a trustee, one who legally administers a fund for the benefit of the purchaser, and cannot obtain any of the proceeds of the account until after the death of the purchaser. State and federal law recognizes that money paid to a burial fund is the property of the purchaser and not that of the funeral home.

Legislation was passed in 1995 permitting the sale of "burial insurance" by funeral directors. This allows the purchase of a policy much like a regular life insurance policy that is exclusively for a personally designed burial plan. The advantages of this type of policy include the forgoing of much of the standard health question, receiving the same type of funeral one would with a trust account (without the tax liability), and making the account irrevocable (preventing the Department of Social Services from requiring that the policy be cashed in to be counted toward an individual's assets). McSwain-Evans Funeral Home has the ability to deal with several insurance providers.

Because of the limitations that the Department of Social Services places on assets for burial funds, it has become most advantageous for people to consider pre-funding a funeral prior to seeking assistance from DSS. That is why at McSwain-Evans we seek to provide every available avenue for relieving families of the burden of these restrictions.

Prices are available upon request for any of the items that McSwain-Evans Funeral Home

provides.

Vaults are not required by law, but certain cemeteries require some type of outer burial container.

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