



Cincinnati Senior Connection Foundation

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Four common preplanning questions

If I preplan and prepay my funeral or burial, how do I know that the money will be there when I die?

If you decide to prepay your funeral or burial pre-arrangements, there are generally two methods to assure the funeral home's and/or cemetery's performance. Your money is either used toward a premium to purchase life insurance, whereby the policy proceeds will pay for your arrangements, or your funds - either the entire amount or a portion of them - will be deposited into a trust fund account to defray the provider's costs.

Either method should be disclosed to you and the contract should state whether or not the purchase price is guaranteed; that is, whether you or your family will have to pay additional amounts on the items you have selected in the contract. A guaranteed price contract means that no further payment will ever be required beyond the price stated in the contract for the items you are purchasing.

What memorialization choices are available for cremation?

A final resting place for cremated remains can be provided by various means. The family may choose from an urn for permanent containment of the cremated remains or choose from many options within the cemetery for a final resting place. Cremated remains may be buried and memorialized in a land space, a mausoleum, or a columbarium niche. Niches are recessed and memorialized compartments enclosed by marble or glass to protect the engraved or ornate urn.

How does the cost of cremation compare with burial or entombment?

The basic charge for just cremation is somewhat less than traditional burial. However, with so many items of service available to the family both in the funeral service before and in the mode of disposition after, it's not possible to make an accurate comparison. Again, the family has the option to select as much or as little as they choose. With cremation, more options may be available since a memorial service may be held after cremation has occurred when the family can gather at a convenient time for the final committal of the cremated remains.

How many death certificates will I need?

A certified copy of the death certificate is needed for many transactions after a death has occurred. A short list includes to close checking accounts, savings accounts, transfer a car title, make claims on insurance policies, roll over an IRA, transfer real estate.

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