



For Your Future
and Theirs . . .

My Final Wishes

Support and guidance for the survivors of

Plan. Prepare. Provide.





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“Our most basic common link is that we all inhabit this planet. We all breathe the same air. We all cherish our children’s future. And we are all mortal.”

– *John F. Kennedy*



We all know it’s a good idea to invest in life insurance in order to provide some financial help to family members after we’re gone. And it’s commonly accepted that writing a will and keeping it updated can help ensure the smooth transition of belongings and assets to heirs. But have you ever stopped to ask yourself how prepared your loved ones would be to make all the decisions they’d be confronted with if they were to lose you?

Financial support isn’t the only kind of support your family will need from you during the difficult days following your death. They’ll also need guidance regarding your funeral preferences, as well as the practical information required to handle tasks like ordering your death certificate and finalizing your financial affairs.

With this comprehensive guide, you can provide those you love with the information they need to handle the practical aspects of your passing.

This PDF contains fillable fields, so you can download it to your computer, easily type in your answers (note that not all fields will apply to you) and save the completed document. Once you’re finished, print a copy and put it in a safe place. You can also easily update this document as details change or preferences evolve over time. If possible, we recommend you sit down with your family and review the information you’ve entered, so they know what to expect when the time comes.

While nobody wants to contemplate his or her own mortality, you can give your loved ones a certain amount of peace of mind by maintaining an updated will, buying at least some life insurance, and completing this document, which will provide support and guidance regarding your final wishes when your family needs it most.

Please note that the AIG Companies do not capture or store any of the information you provide in this document and are not responsible for any communication of such information to third parties.

While we attempted to address the important issues involved in this process, you should be sure to reach out to a personal advisor(s) and/or attorney regarding your specific situation.

I. IMMEDIATE CONCERNS

Immediately following your death, your survivors will be faced with a number of decisions that need to be made right away. Use this section to record the critical information they'll need to handle some of these immediate responsibilities quickly and efficiently, without having to search multiple sources for the answers.

A. Disposition of Remains

Although it's not a topic anyone wants to dwell upon, your family will need to make arrangements for the immediate transport and storage of your body.

Medical Donation

If you've agreed to be an organ or tissue donor, or to donate your body to medical science, let your family know, so they can inform the appropriate parties.

I am an organ or tissue donor.

Location of related documentation (driver's license, uniform donor card, etc.)

I have donated my body to a research facility or educational institution for scientific study.

Organization or institution

Contact

Phone

Email

Location of related documentation

Remains will be buried onsite at the research facility.

Remains will be cremated and returned to my family within _____ weeks.

Tip: Most organizations that accept medical donations for scientific study will return the cremated remains to your family once they've completed their research. If you or your family members have specific preferences regarding the final resting place of your remains, make sure you confirm that this service is provided by the organization you select.

Temporary Accommodations

Once released to your family, your remains will need to be transported and stored while final arrangements are made.

My remains should be transferred to the following funeral home.

Funeral home name

Phone

Address

I have made arrangements at the above funeral home in advance – See Section II for details.

I have no funeral home preference; decision to be made by _____

B. Legal Concerns*

In your will, you will name an executor or administrator for your estate. This individual may be any legal adult; however, many people choose to assign the job to an attorney or an accountant, but you can also name a family member. The executor is the person who is tasked with making sure all of your debts and taxes are paid. He or she will also be responsible for assembling your assets and confirming that they are distributed according to your wishes. The following information will be necessary for your survivors to respond to immediate legal responsibilities.

Attorney's name

Phone

Email

Estate executor/administrator name

Phone

Email

Location of my will

Tip: If you should die with no will in place, your estate will most likely be handled by an administrator appointed by a probate court. This individual will collect your assets and pay your debts and taxes, then distribute any remaining assets in accordance with your state's intestate rules.

Safe deposit box number

Bank

Location of key

Tip: If you keep your will and funeral-planning documents in your safe deposit box, give your executor or another trusted individual signature access ahead of time, so he or she can retrieve these important documents without a certified copy of your death certificate in hand.

*This information does not constitute legal advice. The AIG Companies are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

C. Death Certificate

Each state's application is a little different, but filling in the following information should provide your survivors the information they need to obtain your death certificate.

Survivor Tip: See *Appendix I* for more information about death certificates and a link to your state's application.

First name

Middle name

Last name

Suffix

Maiden name

Any other legal names by which you may be known

Social Security number

Date of birth

Race or ethnic heritage

Gender Male Female

Occupation

Father's first name

Father's middle name

Father's last name

Mother's first name Mother's middle name Mother's maiden name

Marital status: Single Married Divorced Widowed

Spouse's first name Spouse's middle name Spouse's last name

Survivor Tip: You will also need the date of death, place of death (city, county and state) and address at time of death in order to obtain your loved one's death certificate.

D. Notifications

Your survivors will probably already be aware of close family members and friends who should be notified of your death, but they'll appreciate having all the contact information they need collected in a single location.

The following people should be notified immediately upon my death:

Name	Contact Info (phone, email, etc.)	Relationship
Ex. John Doe	Ex. (314) 555-7896, jdoe@ilp.com	Ex. college roommate

I would also like the following people notified as soon as is reasonably possible:

Name	Contact Info (phone, email, etc.)	Relationship

Landlord

Landlord name	Phone	Email
---------------	-------	-------

Lease term	Lease expiration	Rent amount	Location of lease
------------	------------------	-------------	-------------------

Employment

Employer	Contact name
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Contact phone	Contact email
---------------	---------------

Title/Role	Employee ID#	Date of hire
------------	--------------	--------------

Survivor Tip: If your loved one was still employed at the time of death, a final paycheck may be due from his or her employer.

Union name	Contact name
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Contact phone	Contact email	Member #
---------------	---------------	----------

Survivor Tip: Some unions provide benefits to surviving spouses and minor children. Contact your loved one's union to find out if you're eligible for any benefits.

Military

Branch	Contact name
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Contact phone	Contact email
---------------	---------------

Rank	Service number	Discharge date	Location of documentation
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Survivor Tip: Your loved one's military discharge paperwork will be necessary to obtain benefits from the Department of Veterans Affairs. You may also need this information if your loved one is eligible for a military funeral.

Volunteer Service

Organization

Contact name

Contact phone

Contact email

Title/Role

Member #

Date started

Organization

Contact name

Contact phone

Contact email

Title/Role

Member #

Date started

Healthcare Providers

Provider	Name	Practice/Hospital	Phone	Email
Doctor (general)				
Doctor (specialist)				

E. My Pets

Make sure your companion animals aren't forgotten. It's a good idea to ask someone to care for your pets if something should happen to you, and make sure your family knows who that person is.

Please make sure the following pets are looked after:

Pet's Name	Type and Description	Caretaker	Special Instructions (special food, medical care, etc.)
Ex. Nemo	Ex. fish – orange stripes	Ex. Andrew Stanton (314) 555-5678	Ex. gets lost easily

Veterinarian name

Phone

Address

II. FUNERAL PLANNING

Most funeral service providers allow individuals to make, and pay for, their funeral arrangements in advance. This helps guarantee that your wishes are carried out and also frees your grieving survivors from hours of planning, not to mention a potentially significant financial burden, during one of the most difficult times in their lives.

If you choose to arrange your funeral in advance, all your survivors need to do is contact the funeral home and set your plan in motion.

- I have a pre-paid funeral arranged at the funeral home referenced in *Section I*.

Contact	Reference (account #, plan #, etc.)	Location of related documentation
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If you prefer not to make arrangements ahead of time, or you wish to pre-purchase some merchandise and services but leave other decisions up to your family, use the following sections to help guide them through the process.

- I have not purchased a pre-paid funeral. Please arrange my funeral in accordance with the following requests.

A. My Final Resting Place

Use this section to inform your family of your preferences regarding the manner in which your remains are handled and where you'd like them to ultimately rest.

My Remains

Let your family know how you would like your remains to be handled.

- No preference; decision to be made by _____

- Please handle my remains according to the traditional rites of my faith _____

Contact this spiritual leader for guidance	Phone	Email
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- Full casket burial/interment

- Pre-purchased casket (details) _____

- No casket pre-purchased

- Casket preferences _____

- No casket preference; decision to be made by _____

- Cremation (includes remains returned following medical donation)

- Pre-purchased urn or other receptacle (details) _____

- No urn pre-purchased

- Urn or receptacle preferences _____

- No urn preference; decision to be made by _____

Survivor Tip: Depending upon your state of residence, you may or may not be able to arrange for cremation on your own. In some states, only a licensed funeral director can arrange a cremation. Additionally, some crematories will not accept a body from a private citizen, even if he or she has the proper permits and is able to transport the remains to the facility.

Interment Details

Let your family know where and how you would like your remains to be laid to rest.

No preference; decision to be made by _____

Cemetery _____

If this is a national cemetery, see **Section I** for details regarding military service. To provide additional details regarding a military funeral, see **Ceremony Preferences** in Section B.

Tip: Veterans may be eligible for certain burial benefits at no cost to the family, including a gravesite in a national cemetery, opening and closing of the grave, perpetual burial site maintenance, a headstone or marker, a burial flag and a Presidential Memorial Certificate. Cremated remains are buried or interred in national cemeteries in the same manner and with the same honors as casketed remains. Spouses and dependents of veterans may also be eligible for certain benefits. Visit the *Department of Veterans Affairs* website or call 1-800-827-1000 for more information.

Ground burial

Pre-purchased plot # _____

No plot pre-purchased; selection to be made by _____

Pre-purchased marker or gravestone (details) _____

No pre-purchased marker or gravestone; selection to be made by _____

Preferred type or design _____

Preferred inscription _____

Mausoleum interment

Pre-purchased crypt or niche # _____

No crypt or niche pre-purchased; selection to be made by _____

Pre-purchased marker (details) _____

No pre-purchased marker; selection to be made by _____

Preferred inscription _____

Keep cremated remains

Where? _____

By whom? _____

Other request? _____

Tip: Cremated remains can be buried in a cemetery plot, interred in a crypt or niche, or kept at home.

B. My Funeral / Memorial Service

Use this section to share your preferences regarding any service(s) to be performed.

- No preference; decision to be made by _____
- Direct burial or cremation with no service or ceremony
(If you select this option, you can skip the rest of Section II and move directly to **Section III.**)
- Direct burial or cremation, followed by memorial service
 - At place of worship _____
 - At funeral home _____
 - At other location _____
(If you select this option, you can skip directly to **Ceremony Preferences.**)
- Traditional funeral, followed by burial or cremation
 - At funeral home _____
 - At place of worship _____
 - Graveside ceremony
 - No graveside ceremony
- Other type of funeral or memorial service, followed by burial or cremation
 - Location _____
 - Details _____

Tip: A traditional or “full service” funeral generally includes a viewing or visitation, a formal service at a funeral home or place of worship, transport to the cemetery in a hearse, and burial, entombment or cremation of the remains. Although many funeral homes offer packages that include these services and more (embalming, a casket, a burial plot, etc.) for a single price, they may be required by law to allow you to choose – and pay for – only the goods and services you want. For more information about your rights as a funeral consumer, see *Appendix II*.

Viewing Preferences

Use this section to let your family know whether you’d like your body to be viewable prior to or during your funeral or memorial service.

- No preference; decision to be made by _____
- Closed casket / no viewing

Tip: If you opt for cremation but would still like an open-casket viewing prior to or during your funeral, you may be able to rent a casket from the funeral home, thus saving yourself or your family the cost of purchasing one. An alternate container can then be used for the cremation.

- Open casket
 - Viewing for family only
 - Viewing for friends and family
 Requested clothing _____

 - Glasses to be worn
 - Glasses to remain with me
 - Remove glasses before interment and return to _____

 - Jewelry to be worn
 - Jewelry to remain with me
 - Remove jewelry before interment and return to _____
- Other requests _____

Ceremony Preferences

Use this section to share your funeral or memorial service preferences with your family.

Affiliation

If you are a member of an organization that has formal funeral ceremonies for members, use this section to inform your family of your wishes and let them know who can help them make those arrangements.

- N/A
- Military ceremony (specify) _____
Contact _____
- Lodge ceremony (specify) _____
Contact _____
- Other ceremony (specify) _____
Contact _____

Officiant and Speakers

Let your family know if there is someone special you'd like to officiate your service, as well as any additional spiritual leaders, family members, friends, colleagues or others you'd like to speak.

- No preference; decision to be made by _____
- Clergy member _____ Phone _____ Email _____
- Other individual _____ Phone _____ Email _____

Other requested speakers

Name	Phone	Email

Pallbearer Suggestions

N/A

Name	Phone	Email	Relationship

Music Requests

- No music preferences; decision to be made by _____
- Pre-recorded music
- Live music
 - Soloist (specify) _____
 - Organist (specify) _____
 - Group (specify) _____
 - Musicians (specify) _____
- Other _____

Specific hymns or songs _____

Additional music requests _____

Readings Requests

- No reading preference; decision to be made by _____
- No readings
- Specific spiritual passage(s) _____
- Specific poem or prose passage(s) _____
- Other _____

Additional reading requests _____

Flower Preferences

- No preference; decision to be made by _____
- No flowers
- Specific flower(s) _____
 - Specific color(s) _____
 - Specific arrangement(s) _____
- In lieu of flowers, please request that memorial donations be made to the following:

Organization _____

Details _____

Organization _____

Details _____

Special Notes and Wishes

Things I would like to have shared at my ceremony

Things I would prefer not to have shared at my ceremony

Additional requests

C. My Obituary

If you have any specific preferences or requests regarding your obituary or other public announcements of your death, use this section to share that information with your family.

- I would like a specific person to write my obituary _____
- I have no preference regarding who writes my obituary
- I would like to write my own obituary (*see below*)
- Please post my obituary in the following print and online publications:

Obituary Information

Obituaries generally contain the following standard information. Fill in any information you'd like included in your obituary and let your family know if there is anything you'd prefer they leave out.

Full name as I would like it printed in my obituary _____

Date of birth _____

Place of birth _____

State of residence at time of death _____

Survived by the following:

Name	Relationship	Spouse	Current city and state

Predeceased by the following:

Name	Relationship	Spouse	City and state

Occupation(s) _____

Military service _____

Hobbies and interests _____

Organization, club or lodge memberships

Church affiliation _____

Volunteer activities

Special recognition and achievements

Other information

Specific information I do not want shared

Write Your Own Obituary

If you'd like to write your own obituary, enter it here:

III. ADMINISTRATIVE SUPPORT

Once immediate concerns and funeral planning tasks have been taken care of, your survivors will still face a number of necessary administrative responsibilities, primarily related to distributing the assets in your estate and finalizing your affairs. Some of these tasks, such as cancelling subscriptions and closing social media accounts, can be completed fairly easily, but some activities, particularly those associated with financial matters, may require the assistance of an attorney or other experienced professional.

Use this section to provide the detailed information that may be necessary for your family and their advisors to complete these administrative tasks.

A. Financial Information

The more information you provide in this section, the easier it will be for your family and their advisors to manage your financial affairs after you're gone.

Key Contacts

Fill in names and contact information for anyone you regularly rely upon to assist you with financial needs.

	Name	Firm/Bank	Phone	Email
Accountant				
Financial advisor				
Personal banker				

Assets

Your executor will need to collect all of your assets before settling your outstanding bills, paying your taxes and distributing the remainder in accordance with your will. Fill in as much information as you can to help him or her complete these tasks as efficiently as possible. If you have online or mobile account access, your executor may also be able to cancel these profiles for security purposes.

Bank Account	Bank	Account #	Notes
Checking			
Savings			
Savings			
Money market			
Certificate of deposit			
Certificate of deposit			
Paypal			

Retirement Assets	Firm/Employer	Account #	Notes
IRA			
Roth IRA			
Company pension			
Company pension			
Government pension			
Union pension			
Certificate of deposit			
401(k) / 403(b) plan			
401(k) / 403(b) plan			

Tip: If you're receiving pension benefits, your surviving spouse may be eligible for a continuation of benefits after your death. Include contact information for the plan administrator(s) above, so your survivors can reach out and find out what benefits they're eligible for.

Investments	Firm	Account #	Notes
Brokerage account			
Mutual fund account			
Online trading account			

Property	Description (address, model, etc.)	Insured By	Insurance Policy #	Notes
Real estate				
Real estate				
Real estate				
Vehicle				
Vehicle				
Vehicle				
Vehicle				
Art and collectibles				
Art and collectibles				
Jewelry				

Liabilities

Your executor is responsible for settling your debts and any outstanding bills and paying your taxes. Fill in as much information as you can to help him or her complete these tasks as efficiently as possible.

Secured Debt	Account #	Lender	Phone	Approx. Balance
Mortgage				
Mortgage				
Home equity line of credit				
Vehicle				
Vehicle				
Vehicle				
Vehicle				

Unsecured Debt	Account #	Issued by	Phone	Approx. Balance
Student loan				
Student loan				
Credit card				
Credit card				
Credit card				

Tip: Depending on the type of student loan you have, your debt may be forgiven upon your death. Check with your lender to find out what repayment and tax obligations apply to your specific loan.

Memberships and Accounts

Use this section to tell your family what memberships and accounts you maintain that will need to be cancelled or closed.

Free Accounts

Include any social media accounts, online shopping accounts and other online profiles that will need to be closed.

Survivor Tip: Each of these will have different account-closing procedures. You should be able to close them without the password.

Account	User Name	Email Associated with Account	Password(s)/Notes
Email			
Email			
Facebook			
Twitter			
Instagram			
LinkedIn			

Paid Accounts

Don't forget to include any accounts that provide goods or services and automatically charge your credit or debit card a regular fee, including entertainment accounts, such as Netflix, Hulu, Audible, etc.; shopping subscriptions, such as Loot Crate, StitchFix, Dollar Shave Club, etc.; and service subscriptions, such as Massage Envy, employment search subscriptions, etc.

Survivor Tip: Some of these organizations may require a certified copy of the death certificate in order to close the account.

	Provider	Account #	Issued By	Phone
Utilities				
Utilities				
Utilities				
Utilities				
Cellular phone				
Internet service				
Cable service				

Tip: Any automatic debits you have set up will continue to be withdrawn from your account until someone cancels them. You can help your survivors close automatic debit accounts promptly by providing a complete record of the billers you have autopay arrangements with.

B. Insurance Information

Some of your insurance policies will need to be cancelled, while others may pay out a benefit to the beneficiaries you've named. Use this section to provide insurance information for your survivors.

Insurance Type	Policy #	Group ID#	Insurance Company	Contact Information
Accidental Death & Dismemberment				
Annuity				
Annuity				
Dental				
Disability				
Health (group)				
Health (individual)				
Hospital Indemnity				
Life (group)				
Life (group)				
Life (individual)				
Life (individual)				
Long-term Care				
Medicare				
Medicare Supplement				

Tip: If you have life insurance or other policies that pay a cash benefit to beneficiaries after your death, make sure you include the information they'll need to contact the insurance provider and locate a copy of the policy or certificate (don't forget life insurance provided by your employer!). To process the claim, the insurer will probably need the beneficiary's full name and address (or the name and address of the person making the claim if the beneficiary is a minor or otherwise unable to file a claim); a certified copy of your death certificate; and a copy of the insurance policy or certificate.

C. Document Locations

Most people have a few locations where they may keep important documents – a file cabinet for some, a safe deposit box for others, and possibly a safe within the home. Your executor and family will need to be able to find many of these documents after you're gone. Use this section to provide them with locations and important access information (such as safe combinations).

Personal Documents

Tell your family where to find documents that may be required for identification, probate and estate administration purposes.

Document	Location	Notes
Birth certificate		
Citizenship certificate		
Passport		
Social Security card		
Marriage certificate		
Divorce decree/annulment		
Your dependents' birth & adoption certificates		

Tip: If you pay Social Security taxes, your surviving spouse, surviving former spouse, child(ren) or parents may be entitled to certain benefits from the Social Security Administration. The benefit amount will depend upon your earnings record and the age and dependency status of your surviving family members.

Survivor Tip: To find out if you are entitled to benefits, visit the *Social Security website*: <https://www.ssa.gov/> or call the Social Security Administration at 1-800-772-1213.

Tax Documents

Your survivors may need access to your tax documents. Let them know where they can find these records going back at least three years. Your attorney or accountant may be able to help you determine which records your survivors will need; your accountant may also have copies of your previous returns.

Document	Location	Notes
Federal income tax		
State income tax		
Personal property tax		
Gift tax (Form 709)		

Financial Documents

Your survivors will need access to account information for estate administration purposes and to close out your accounts, if applicable.

Document	Location	Notes
Bank account records		
Brokerage statements		
Business ownership documentation		
Checkbook (and extra checks)		
Insurance policies		
Loan documents		
Property deed(s)		
Stock & bond certificates		
Trust documents		
Vehicle title(s)		

Survivor Tip: Some old financial documents may be disposed of once all estate-related matters have been resolved. But be sure to first check with your loved one's attorney and – if given the go-ahead – you may wish to have old financial documents shredded. Many office retail stores offer shredding services for a reasonable, per-pound fee.

Notes:

APPENDIX I: DEATH CERTIFICATES

A certified death certificate is needed for a variety of legal purposes, including claiming life insurance proceeds. Death certificates can be obtained from the state Department of Public Health by submitting an application and paying a fee. If your funeral service provider offers to obtain death certificates for you, the cost may be included in its basic service fee.

Death records are not public records; a person may generally only request a death certificate if he or she has a personal relationship to the decedent.

Many states offer two types of death certificate: a certified copy for legal purposes and an uncertified copy for genealogical research. It is generally recommended that survivors request several certified copies.

Use the following links to access your state's death certificate application:

Alabama	Kentucky	North Dakota
Alaska	Louisiana	Ohio
Arizona	Maine	Oklahoma
Arkansas	Maryland	Oregon
California	Massachusetts	Pennsylvania
Colorado	Michigan	Rhode Island
Connecticut	Minnesota	South Carolina
Delaware	Mississippi	South Dakota
District of Columbia	Missouri	Tennessee
Florida	Montana	Texas
Georgia	Nebraska	Utah
Hawaii	Nevada	Vermont
Idaho	New Hampshire	Virginia
Illinois	New Jersey	Washington
Indiana	New Mexico	West Virginia
Iowa	New York	Wisconsin
Kansas	North Carolina	Wyoming

The links provided direct you to websites maintained by third parties and are meant for convenience only. The AIG Companies do not have control over these websites and are not responsible for their availability, nor do they assume responsibility or liability for any content contained therein.

APPENDIX II: YOUR RIGHTS AS A CONSUMER

Grieving survivors are often emotionally vulnerable and unprepared to assertively answer the many questions they'll face when trying to plan a loved one's funeral. To protect susceptible consumers from being taken advantage of by unethical funeral directors, a federal law was passed in 1984 that requires funeral service providers to adhere to certain disclosure practices.

Funeral Rule 16 CFR Part 453, more commonly known, simply, as the "Funeral Rule," is enforced by the Federal Trade Commission (FTC). The Funeral Rule is designed to make it easier for consumers to select the goods and services they want and to pay for only those they select. You can visit <http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule> for more information.*

The FTC provides several *online and print publications* designed to explain consumer rights and help consumers navigate the complexities of funeral planning. As listed in the FTC booklet, *Shopping for Funeral Services*, consumers are granted the following rights under the Funeral Rule:

- To "buy only the funeral goods and services you want." This means you can purchase goods and services separately to get exactly what you want; although many funeral service providers offer packages, you are not required to select a package that includes items you do not want.
- To "get price information by telephone." You may request prices and other information over the phone, and funeral directors cannot require you to provide your name or other personal information before providing it.
- To "get a written itemized price list when you visit a funeral home." Any funeral home you visit must give you a copy of a price list that you can take with you when you leave.
- To "see a written price list for caskets before you see the actual caskets." This allows you to see the prices for all available caskets – not just the ones on the showroom floor.
- To "see a written price list for outer burial containers." An outer burial container helps prevent the grave from caving in. These containers are not required by law in any state but may be required by your cemetery of choice. As with caskets, funeral service providers must provide you a price list for outer burial containers prior to showing them to you.
- To "receive a written statement after you decide what you want, and before you pay." Funeral homes must provide you an itemized statement showing the cost for each selected item or service and the total cost of the funeral. If any items on the list are required by law or by your selected cemetery, this must also be disclosed on the statement.
- To "use an 'alternative container' instead of a casket for cremation." A casket is not legally required for cremation; funeral homes that offer cremation must make alternative containers (generally made of unfinished wood, pressed wood, fiberboard, cardboard or canvas) available if you prefer not to purchase a casket.
- To "provide the funeral home with a casket or urn you purchase elsewhere." A funeral service provider cannot require that you purchase a casket or urn in order to use its services, nor can it charge you a fee for using a casket or urn you purchased elsewhere. Additionally, it cannot require you to be present when the casket or urn is delivered.
- To "make funeral arrangements without embalming." Although state laws vary, no state requires embalming as a standard practice (your state may require embalming if the body is to be viewed or if it is not buried or cremated within a certain amount of time). Many states will allow refrigeration in lieu of embalming if preservation is necessary.

Whether you're arranging your own funeral in advance or shopping for funeral services following a loved one's death, the important thing to remember is that, with the exception of following certain state laws of a practical nature, you have the right to arrange a final send-off that reflects the deceased's unique spirit without feeling pressured to spend more than you're comfortable spending.

The FTC offers the following tips to help consumers make funeral planning as stress-free as possible:

- "Compare prices from at least two funeral homes," and remember that you can purchase your casket or urn anywhere, so you can shop around for the best price.
- Request a price list and review it at home with your family, rather than making an emotionally difficult decision while at the funeral home. Never feel pressured to buy goods or services you don't really want or need.
- "Avoid emotional overspending." You can honor a loved one with a beautiful and fitting funeral without paying for the most expensive options presented.
- Remember that you have certain rights as a funeral consumer, and funeral service providers are prohibited from giving you misleading information regarding funeral requirements. Check your state laws and make sure you know which goods and services are required by law and which are optional.
- "Apply the same smart shopping techniques you use for other major purchases." You don't necessarily need to buy a new outfit for your loved one to be buried in or print programs on high-end paper. Make a budget and stick to it.
- Plan your funeral in advance. This allows you to "comparison shop without time constraints, creates an opportunity for family discussion and lifts some of the burden from your family" when the time comes.

If you do run into issues with a funeral service provider that can't be resolved by working directly with the funeral home, you can contact the Funeral Consumers Alliance or a state or local consumer protection agency. You can also file a complaint with the FTC by contacting their Consumer Response Center toll-free at 1-877-FTC-HELP (382-4357).

*The link provided directs you to a website maintained by a third party and is meant for convenience only. The AIG Companies do not have control over the website and they are not responsible for its availability, nor do they assume responsibility or liability for any content contained therein.

APPENDIX III: FUNERAL COSTS*

Because funeral arrangements vary based upon multiple factors, including family traditions, religion, personal preferences and more, there is no simple, “standard” cost for a funeral. When planning a funeral, you’ll probably find yourself seeking a balance between priorities and preferences based on how much you’d like to spend.

Basic Expense Categories

Typically, you’ll need to account for expenses in the following three broad categories:

1. Basic service fees – Regardless of how simple or elaborate your funeral is, there are certain core elements that are required of everyone. Your funeral home is required by law to disclose the costs for these services up-front, as well as the specific reason for the requirement (state law, cemetery policy, etc.).

- Transportation of the remains
- Copies of death certificates
- Permits and filing fees
- Notices, obituaries, etc.
- Storage of the remains
- Coordinating arrangements with the cemetery, crematory or other third parties

Your funeral home may also charge a service fee for assistance in planning the funeral and the labor involved in completing the tasks listed above.

2. Services – A variety of optional services are available depending upon personal preference. Prices for optional services may vary from one funeral home to the next, so it’s a good idea to shop around.

- Embalming
- Dressing, cosmetology and casketing
- Use of the funeral home for the viewing, ceremony or memorial service
- Use of equipment and staff for a graveside service
- Use of a hearse or limousine
- Cremation
- Gravesite setup; grave opening and closing

There may also be fees for officiating clergy, organists, soloists and other performers. Your funeral home may require a cash advance, which can be set aside to cover such fees on your behalf.

3. Merchandise – Costs for funeral- and burial-related goods can add up quickly. Funeral homes will generally have a wide range of options to fit every budget; you may also want to compare prices for higher-priced items, such as caskets and grave markers, online.

- Casket or urn
- Burial plot, crypt or niche
- Burial vault or grave liner
- Temporary grave marker
- Permanent grave marker or other monument
- Flowers
- Burial clothing
- Burial shroud
- Guest register book
- Printed programs

*This is for informational purposes only and is not meant to represent an all-inclusive listing of costs/expenses associated with funeral planning according to any specific circumstances.

Some funeral homes may charge an additional fee if you require them to coordinate with outside service providers or vendors to arrange certain aspects of your service. It is also common for a funeral home to request a cash advance, so it can pay for goods and services from outside vendors on your behalf. Funeral service providers should give you an itemized statement displaying individual costs for all goods and services, including a good-faith estimate for any items to be purchased with a cash advance. Additionally, if a supplier of a cash-advance item offers a refund, discount or rebate, the funeral home must disclose it.

Using Life Insurance Proceeds to Pay for a Funeral

Most funeral service providers require payment up-front for goods and services, so if you don't plan and pay for your funeral ahead of time, you'll want to make sure you've made arrangements to provide at least some of the funds your family will need to cover the costs. Life insurance benefits are often used specifically for this purpose.

If your beneficiaries want to use a life insurance benefit you've left for them to pay for your funeral, they can assign a portion of the proceeds to the funeral provider, which allows the funeral provider to receive the funds necessary to cover the funeral directly from the insurance company. The balance of the benefit will then be distributed to your beneficiaries once the funeral costs have been covered.

Cost Comparison Worksheet

Use this worksheet to compare costs from several funeral service providers and merchandise/service vendors. Review prices both individually and as they're broken down in funeral home packages. If a funeral home offers a package that includes all the goods and services you want at a lower cost than you'd pay if you purchased each item separately, it might be an excellent way to save some money. However, you may find that purchasing various elements of your funeral from different vendors is more cost-effective.

Basic Service Fee

	Included in basic service fee ✓	Funeral Home #1	Funeral Home #2	Funeral Home #3
Funeral home basic service fee				
Transportation of remains				
Death certificate (each)				
Permits and filing fees				
Obituary				
Storage of remains				

Notes:

Services

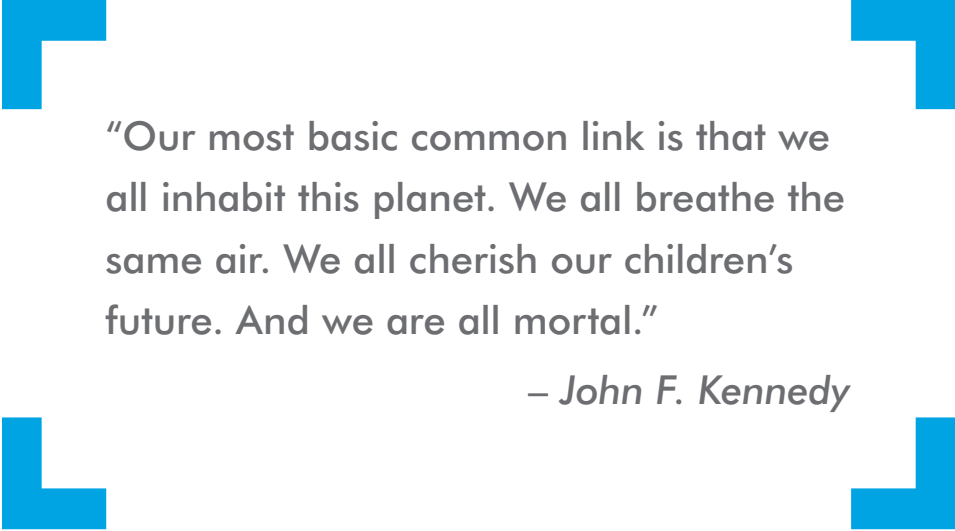
	Service Provider #1	Service Provider #2	Service Provider #3
Direct (immediate) burial			
Cremation			
Embalming			
Dressing, cosmetology and casketing			
Visitation or viewing (staff & facility use)			
Ceremony or memorial service (staff & facility use)			
Graveside service (staff & equipment)			
Hearse or limousine rental			
Escort vehicles for processional to gravesite			
Gravesite setup; grave opening and closing			
Officiating clergy or other speaker			
Organists, soloists and other performers			

Notes:

Merchandise

	Vendor #1	Vendor #2	Vendor #3
Casket			
Urn			
Burial plot			
Crypt			
Niche			
Burial vault or grave liner			
Temporary grave marker			
Permanent grave marker or monument			
Flowers			
Burial clothing			
Burial shroud			
Guest register book			
Printed programs			

Notes:



“Our most basic common link is that we all inhabit this planet. We all breathe the same air. We all cherish our children’s future. And we are all mortal.”

– *John F. Kennedy*

