

OHIO FUNERAL DIRECTORS ASSOCIATION



FPA
FINANCIAL
PLANNING
ASSOCIATION

^{OF} *CENTRAL OHIO*

PRESENTERS



BRADLEY J. CHUTE,
CFSP
PRESIDENT



MICHAEL T. SMITH,
CFSP
EDUCATION CHAIR



Funeral Planning Process:

Cemetery

Crypt/Niche

Clothing

Grooming/Hairdressing

Casket/Urn Selections

Visitation/Gathering

Veteran's Status & DD214

Traditional Burial

Church Service

Minister/Clergy

Public or Private Viewing

Eulogies

Scriptures/Poems

Video Tribute

Music/Musicians
Jewelry



Cremation Service

Embalming

Graveside Service

Death Certificate

Pallbearers or Honorary Pallbearers

Education

Obituary Notices

ADVANCED FUNERAL PLANNING OVERVIEW



- Role of the funeral director
- Preplanning: Need vs. Choice
- Three basic steps in planning
- Three elements of final expenses
- Typical funding vehicles
- OFDA Master Trust Preneed Program
(UBS 770 Group)

THE VALUE OF PLANNING AHEAD



Advanced funeral planning gives you the peace of mind that comes with knowing your funeral arrangements are taken care of while lessening the burden on your survivors.

American Association of Retired Persons

THE GOAL OF ADVANCED FUNERAL PLANNING



To help families make those thoughtful
and important end of life decisions . . .

Before the need arises

IF THE UNTHINKABLE SHOULD OCCUR....



QUESTION:

If something were to happen to you today, what would your family do and how would they feel?

Any chance of confusion?

Hasty Decisions?

Emotional Over Spending?



BENEFITS OF PLANNING AHEAD

- Eases the emotional and financial burden on your loved ones. Allowing them to concentrate on the grieving process.
- Protects your family from unintended consequences.
- Prevents mistakes.
- Creates a meaningful tribute to your life.
- Potential cost savings.
- Gives you peace of mind knowing that everything is taken care of.



THE ROLE OF A FUNERAL DIRECTOR

- Provide guidance in planning a meaningful celebration of life
- Coordinate service arrangements with all involved parties
- Gather vital statistics to complete legal documents
- Assist with composition and submission of obituary notices
- Provide assistance with insurance and government claims
- Prepare the deceased for burial or cremation
- Oversee and direct the service plan
- Provide applicable aftercare services

*"A good funeral gets the dead where they need to go and the living where they need to be."
-Thomas Lynch*



Common situations that drive the need to preplan include:

- Impending Death
- Medicaid Spend-down
- Avoidance of conflict
- *Peace of Mind*

PREPLANNING AS A NEED



Often clients choose to preplan because..

- Potential Cost Savings
- Maintains existing life insurance for the living
- Reduce the impact of inflation
- Ability to make payments over time
- *Peace of Mind*

PREPLANNING AS A CHOICE



BASIC STEPS IN FUNERAL PLANNING



1. Vital Statistics
2. Funeral Arrangements
3. Payment Options

ELEMENTS OF FUNERAL EXPENSES



1. Professional Service Fees
2. Merchandise
3. Cash Advanced Items (Third Party Fees)

FUNDING VEHICLES



- Trust
- Life Insurance
- Annuity

PLANNING YOU CAN TRUST



UBS

770
GROUP

Private Wealth Management

- 3% minimum crediting rate
- Claims paid at greater of minimum crediting rate or current market value of managed account
- 30+ years Trust experience
- Fund balance in excess of \$100 million

** Past performance managed account is not indicative of future returns and performance will vary depending upon market conditions.*



QUESTIONS?



Thank You.



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