



THE PERSONAL FAMILY GUIDE
FOR ADVANCE PLANNING A FUNERAL OR CREMATION

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WITH DIGNITY.



VAY-SCHLEICH & MEESON

Funeral and Cremation Chapels

WELCOME & TABLE OF CONTENTS



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Our Personal Planning Guide

This informational booklet has been prepared for you, compliments of our family. The personal planning guide provides the information you need to make knowledgeable decisions when you arrange a funeral in advance for yourself or a loved one.

In this guide, you will find a place to record business records, vital statistical information required for death certificates and other official forms, funeral service and/or cremation arrangements, final disposition preferences, preplanning, pre-funding and other important information.

Please use this guide as a reference tool for those who will handle your funeral arrangements. We have designed each section to help you determine your unique preferences and wishes.

We will be glad to explain options and answer any questions that you may have. As always, there is no obligation for any information that you may need, we are here to serve you anytime.

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*Someday
everyone will
make that
phone call.*

*“I’m sorry to
have to tell
you this...”*

THE
Most Important
ISSUES TO CONSIDER

Be sure they know where to find your important documents.

Be sure they know how to access your finances and legal plans.

Be sure they know what kind of funeral service you would like.

Why leave the burden of decisions to fall on someone close to you, perhaps alone, with other responsibilities on their mind and most likely on the worst day of their life?

Preplanning is for the benefit of those you love.

It is a matter of personal choice. But in the end, we are each remembered either for the things we have done or the things we have not done.

How do you want to be remembered?

Introduction

More and more people today are choosing to plan in advance for their own or for their loved one's funeral as an alternative to having others make the decisions for them. The advantages just make sense.

Planning is a part of life

You plan for your first home, your child's education and your retirement. Having and keeping an organized plan is helpful toward being prepared and living comfortably in the future. More and more families are realizing this, as well as the benefits of planning their funerals ahead of time. Many people feel a little uneasy when they think about their own, or a loved one's funeral. This is a normal reaction. But preplanning a funeral can offer a surprising degree of emotional, and sometimes even financial, security. A preplanned funeral gives your family peace of mind, knowing your funeral service was conducted according to your wishes. There are various ways you can plan a funeral. Whether you choose to preplan with your family, prearrange or prepay, make a decision that feels right. Taking steps to being prepared provides a wide range of benefits for you and for your family; including the ability to:

- Make your wishes known to your family and your funeral director.
- Educate yourself about the many decisions involved in planning a funeral. Your choices are nearly limitless and narrowing decisions ahead of time can help.
- Make arrangements when you and your loved ones have more time and a clearer perspective, rather than when you or your family are under stress.
- Receive more input from your family, which is who a funeral is really for. This also helps prevent disagreements about your wishes, giving your family a clear idea of the type of service you want.

Fundamental Benefits

Most agree that there are several fundamental benefits of preplanning a funeral:

- The peace of mind that comes with knowing your needs and wishes have been made known and the details taken care of.
- Alleviating the responsibility from your family for making these kind of decisions during an already difficult time of grief.
- Assurance that informed, thoughtful decisions have been made about the funeral home provider, choice of services and merchandise.
- Avoid emotional overspending.

FAQ

[Can I preplan my funeral without prepaying?](#)

Absolutely. Preneed funeral planning is available at no expense for those who simply want us to keep their information on file.

[I preplanned my funeral at another funeral home, can I transfer my arrangements to Vay-Schleich & Meeson Funeral Home?](#)

Yes, we honor prearrangements made at any other funeral home. If you would like more information, please call us.

How AM I GOING TO PAY?



Average Funeral Expense: \$136?

According to our records, in 1925 this was the average funeral expense including casket, funeral director services, cemetery expense and flowers!

In the past few decades, we have witnessed inflation rates from low single digits to as high as 18%. If inflation would average about 6% per year, look at the impact on future costs!

Example: Today \$10,000

You cannot avoid final expenses, but you CAN avoid the impact of inflation. Protect your family and estate with a plan that provides a **guaranteed inflation-proof price at today's lower cost.**

5 Years	\$13,382
10 Years	\$17,909
15 Years	\$23,965
20 Years	\$32,071

Introduction

Prepaying or pre-funding helps to ensure that the financial responsibility for funeral costs are not placed on your family members. Completing this in advance relieves survivors from paying these costs. With our family, you can save money by purchasing a price guaranteed contract that locks the funeral services and merchandise costs at today's rates, eliminating the effects of inflation. Prepayment may also help you qualify for Medicaid/SSI benefits at an earlier time.

Financial Benefits

There are also several financial benefits to pre-funding a funeral:

- Lock the funeral services and merchandise in at today's rates
- Eliminate the increasing costs of inflation
- Investment is protected even if you move or if death occurs away from home
- Insurance benefits are not affected
- Funds may be set aside prior to going on Medicaid
- Relieve your family from untold amounts of emotional stress involved with the ever-increasing funeral costs

Two Types of Funeral Plans

Guaranteed Funeral Plan

With a guaranteed funeral plan, the funeral home guarantees to provide the services, merchandise and facilities you selected for the amount of money in your account. The guaranteed funeral is not affected by future price increases since the funeral home accepts the principal and interest as payment-in-full. Your estate will not have to pay anything extra for those items that are guaranteed. In order for a funeral plan to be guaranteed, the account must be paid in full at the time of setting up your prefunded account and the interest must remain in the account until death occurs. A guaranteed funeral will not include certain items, such as cemetery costs, crematory fees, newspaper notices, certified copies of death certificates, clergy fees, motorcycle escorts, hairdresser, flowers, monument lettering, etc. These items are third-party, cash advances which the funeral home has no control over.

Non-Guaranteed Funeral Plan

With a non-guaranteed funeral plan, the funeral home provides the services, merchandise and facilities you selected, at the rates being charged at the time of your funeral. The principal and interest of your account will be applied to the funeral home's total charges. If this amount does not cover the expenses, your survivors will be charged the difference. If the amount in your preneed account is greater than the funeral costs, the excess money will be refunded to your estate or survivors (with a Revocable Trust), or to the county (with an Irrevocable Trust).

Two Types of Trust

Revocable Trust

Revocable contracts allow the purchaser to cancel a contract and withdraw the trust principal and any accrued interest at any time.

Irrevocable Trust

You must establish an irrevocable agreement if you are applying for Medicaid, or if you are applying for supplemental Social Security benefits. These are the only instances for which an irrevocable preneed agreement may be established. The moneys paid to fund these agreements may not be refunded to the purchaser; only to the county.

FAQ

What happens to the money I prepay to the funeral home?

The funeral home must deposit the funds within 10 days in an interest-bearing account or a government-backed investment. Your monies are fully FDIC insured.

How will I know that the money has been deposited?

The funeral home will notify you where your money has been deposited within 30 days of the deposit. Also, the location and amount of interest earned will appear on the IRS form 1099-INT (or equivalent) sent to you in January of each year. The funeral home can also, at any time advise you of the total value of your account, including principal and interest.

Can I get my money back if I change my mind?

If you established a revocable trust, you can withdraw the principal and the accrued interest at any time. However, if you established an irrevocable trust you cannot withdraw any principal or interest; it must be refunded to the county.

Our family has prepared this guide to outline the basic categories of funeral costs. This information becomes the basis for comparing costs between the goods and services available among area funeral homes. When pricing a funeral, keep in mind that there are 5 categories of costs.

Funeral-Related Cost Categories

Category 1: Funeral home professional services

This section includes services of the funeral directors and staff, preparation, basic arrangements and services, use of facilities and use of funeral home vehicles, including but not limited to:

Transfer of remains to funeral home

Preparation of remains

Arrangements

Supervision of the funeral director and staff

Visitation

Funeral or memorial service

Graveside service

Disinterment

Use of facilities

Visitation

Funeral or memorial service in dedicated chapel

Prayers at funeral home before church

Livery

Hearse

Alternative vehicle

Limousine

Flower vehicle

Clergy/lead vehicle

Category 2: Casket/Urn

Whether you choose ground burial or above ground burial, a casket is necessary. As for cremation, purchase of an urn is optional. Caskets and urns are available in a very wide range of prices and styles.

Category 3: Burial Vault/Urn Vault

Most cemeteries in our area require a burial vault for ground burial. The first purpose of a burial vault is to protect the ground's integrity and the second, to protect the casket. Some cemeteries in our area also require an urn vault when cremains are buried in ground. Burial vaults and urn vaults are available in a wide range of prices, styles and protection levels.

Category 4: Additional Services and Merchandise

This section includes any services and merchandise in addition to the funeral home services, including but not limited to:

Register book

Prayer cards/memorial folders

Acknowledgement cards

Memorial packages

Flag cases

Monuments/markers and lettering

Flowers

Hairdressing

Category 5: Cash Advances

Services and merchandise provided as cash advance items will be billed at the same amount paid by the funeral home. These charges are simply third-party expenses, paid by our funeral home as a courtesy to your family. May include but not limited to:

Clergy honorarium/church fees

Death certificates

Cemetery charges

Cemetery equipment charges

Crematory fees

Motorcycle escort

Pallbearers

Out-of-town funeral home charges

Newspaper notices

Cost

Many factors determine the costs of a funeral. Just as with other life rituals such as weddings, funeral charges depend on how elaborate or how simple a ceremony the family or individual chooses. The funeral director will provide a price list and a description of the many available options during the first family meeting or when an individual is preplanning a funeral.

When comparing costs between the goods and services available among area funeral homes, here is a useful formula to help you determine the total cost of the funeral.

Funeral Home Professional Services
+ Casket/Urn
+ Burial Vault/Urn Vault
+ Additional Services & Merchandise
+ Total Cash Advance Charges

= Total Funeral Cost

I have made a will designating _____ as my executor. Phone _____

The location of my will is _____

My attorney is _____ Phone _____

Bank accounts are as follows (list name of bank and account number)

Checking account(s) _____

Savings account(s) _____

Location of safe deposit box key is _____

Internet access: list web addresses, log-in and passwords for any accounts accessible on-line:

Insurance company name(s) and policy number(s) _____

The location of my insurance policy is _____

My broker/advisor is _____ Phone _____

I am entitled to the benefits from the organizations checked below. Claims should be filed accordingly.

Social Security Veterans Administration

Teacher's Retirement Fraternal

Other (specify) _____

Internet access: list the following access to any web-based property and/or assets:

E-mail addresses _____

Website	Log-in	Password
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

These questions are required to fill out a Monroe County death certificate and other official forms that may be needed.

Legal name (include AKAs if any)

First _____ Middle _____ Last _____ Maiden _____

Address _____ Apt. no. _____

City or town _____ County _____ State _____ Zip code _____

Date of birth _____ Social Security number _____

Place of birth (city & state or foreign country) _____

Sex male female

Marital status married widowed divorced never married

Surviving spouse (if wife, maiden name) _____

Wedding date _____ Location _____

Religion or church affiliation _____

Employment, clubs and organizations _____

Place of employment _____ Usual occupation (not retired) _____

Father's name _____ Mother's maiden name _____

Children _____

Brothers & sisters _____

Number of grandchildren _____ Number of great grandchildren _____

Your Education (Check the box that best describes the highest degree or level of school you have completed.)

- 8th grade or lower
- 9th – 12th grade, no diploma
- High school graduate or GED completed
- Some college credit, but no degree
- Associate degree (e.g. AA, AS)
- Bachelors degree (e.g. BA, AB, BS)
- Masters degree (e.g. MA, MS, MEng, Med, MSE, MBA)
- Doctorate (e.g. PhD, EdD) or Professional degree (e.g. MD, DDS, DVM, LLB, JD)

What is your race?

- White/Caucasian Other (please specify) _____

Veteran Information

Were you ever in the U.S. Armed Forces? yes no

Branch of service _____ Serial no. _____ Rank _____

I would like a Military Honor Guard yes no

I would like to have the United States flag that is provided for me by the United States Government. Yes No

- Display flag in flag case Drape flag on casket Other (specify)

If “Yes”, where? Place of worship Graveside Other (specify) _____

Taps will be played by a bugler, if available, or by electronic recorder.

Government headstone requested? yes no

The responsible party of a U.S. Veteran may be eligible for monetary burial death benefits if:

The veteran dies because of a service-related disability or is receiving a VA pension or compensation at the time of death; or was entitled to receive VA pension or compensation but decided not to reduce his/her military retirement or disability pay; or dies in a VA hospital or while in a nursing home under VA contract, or while in an approved state nursing home.

Your responsible party will be asked if any of the above statements are true; if so, the funeral director will help them complete the appropriate form so your responsible party can receive your VA benefit.

Type of Service

- Traditional services, followed by burial or entombment Traditional services, followed by cremation
 Direct burial Direct cremation Graveside service Memorial service

Place of Service

I want the service to be held at:

- Funeral home chapel _____ My church _____
 My cemetery _____ Other _____

Visitation or Wake Preference

- Visitation at funeral home
 Remembrance gathering at the funeral home
 Rosary service
 Other (*specify*) _____

Funeral Service Details

If available, I would like _____ to officiate and I would like a personal eulogy or some words to be spoken by the following individual(s) _____

Clergy _____ Phone _____

Special songs or music _____

Scripture or special readings _____

Organist/Pianist _____ Phone _____

Soloist/Vocalist(s) _____ Phone _____

My favorite flowers are (*type and color*) _____

Please name the relative or friend who will be taking care of your final arrangements at your passing.

Name _____

Relationship to deceased _____

Mailing address _____

Home phone _____ Cell phone _____

Work phone _____ Fax _____

Pager _____ E-mail address _____

Cosmetology and Dressing Instructions

Clothing _____ Hairstyle _____
Cosmetics _____ Nails _____
Eye glasses _____ Accessories _____
Other _____

Pallbearers

I would like the following pallbearers (*list names, minimum of 6 recommended*)

After Service — Reception Information

Place of reception _____
Address _____
Phone _____

Obituary Request

I would like for my obituary to appear in the following newspapers, on an internet site or other notices:

Memorial Contributions

May be made in my memory to _____
 I do not prefer memorial contributions

Death Certificates

Order _____ certified death certificates.
(Minimum of 2 is recommended.)



FINAL DISPOSITION PREFERENCE

I have purchased cemetery property at:

Holy Sepulchre Cemetery

Mt. Hope Cemetery

Riverside Cemetery

White Haven Memorial Park

Falls Cemetery

Other _____

Section _____ Block/Garden _____ Lot _____ Space or grave number _____

I would like to purchase cemetery property at:

Holy Sepulchre

Mt. Hope Cemetery

Riverside Cemetery

White Haven Memorial Park

Falls Cemetery

Other _____

I would like:

Traditional ground burial

Mausoleum

I have purchased my cemetery monument/marker

I need to purchase my cemetery monument/marker



For detailed information on all our services please visit our website at MeesonFamily.com or call (585) 227-2700.

Arrangements out of New York

The following is only if you desire a funeral service or burial outside of our service area (i.e. your home state is not NY), OR in the case that you know death will occur outside of our service area and you wish to return here for services or burial.

Shipping out of Monroe County Shipping into Monroe County

Out-of-state funeral home _____

Contact name _____

Address _____

City _____ State _____ Zip code _____

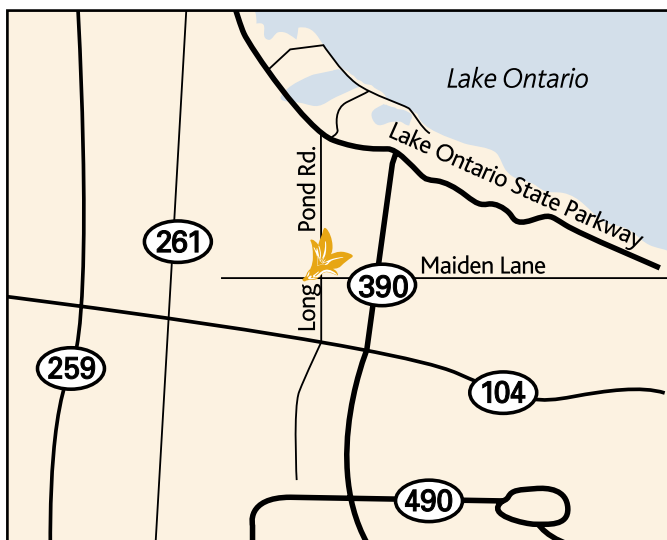
Phone _____ Fax _____

E-mail address _____

Shipping notes _____



- ✦ Family-owned and operated
- ✦ Serving Greece and the Rochester area for over 80 years
- ✦ Online services including obituaries, visitation and service information, guestbooks and photo galleries
- ✦ Custom DVD video tributes
- ✦ Complete prearrangement and funeral plans
- ✦ Grief support program with online aftercare
- ✦ Serving all local cemeteries
- ✦ Shipping and out-of-town arrangements



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