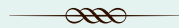




A GUIDE TO
UNDERSTANDING
FUNERAL &
CREMATION COSTS



What to expect when planning a funeral.

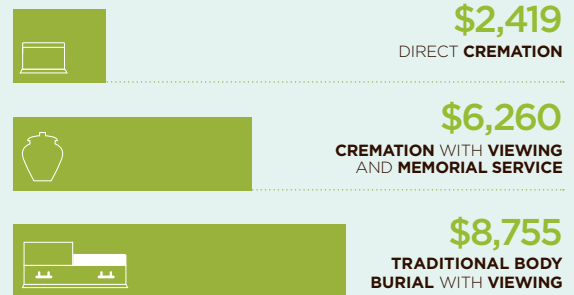


FORTUNATELY, FUNERALS AREN'T SOMETHING WE PLAN EVERY DAY. For most of us, arranging a funeral is an uncommon event, so it makes sense that people aren't generally aware of the details, costs and choices involved.

The cost for a funeral or cremation can vary widely depending on how a family or individual chooses to remember and celebrate the life of a loved one. Memorial selections can be very simple, such as an immediate burial or direct cremation with no service, or more elaborate, with a full life celebration or gathering. The choices are really up to you.

The best way to understand the price of a funeral is to reach out to your local funeral home and speak to a planning professional that can walk you through the costs of the service you envision.

NATIONAL MEDIANS FOR FUNERAL & CREMATION PRICING



*2016 national direct cremation median charge of \$2,419 (with container provided by funeral home). Source: ©2017 NFDA GPL Study. 2017 national median cost of \$8,755 for a funeral with viewing, service and vault included; \$6,260 cost for cremation with viewing and memorial service. Source: NFDA 2017 General Price List Survey, National Funeral Directors Association, Brookfield, WI.

Breaking down funeral and cremation costs.



When planning a funeral or memorial service, there are literally hundreds of details to consider and decisions to be made. Taking time now to learn more about services, options and costs will help you to make wise decisions and ensure you're getting exactly what you want. Some items to consider include:



Services of Funeral Director and Staff.

In addition to providing guidance and family care, the funeral director and supporting staff are often on call around the clock. They are responsible for making sure every detail is expertly handled at one of the family's most difficult times. Some of these responsibilities include bringing a loved one into the funeral home's care, securing necessary paperwork and authorizations, preparing a loved one for burial or cremation, coordinating and scheduling the flowers, clergy, speakers, music or catering for the service, preparing the obituary and online tribute, assisting with filing for Social Security and veterans benefits, helping to arrange transportation for the family or out-of-town guests, obtaining death certificate copies, and more. Some of these responsibilities are reflected in the funeral home's "Basic Services Fee" listed on their General Price List.

National median cost for basic services: \$2,100.



Transportation and Care of Loved One.

When someone passes away, funeral costs will generally include the expenses involved in transporting a loved one from a home or medical facility into the funeral home's care, and preparation of the loved one.

National median cost for transfer and preparation: \$1,300.



Cremation. When a basic cremation is chosen, the cost will include a limited number of services, such as identification of the loved one, obtaining all proper authorizations, the cremation itself and providing the cremated remains to the family.

National median cost for direct cremation (no service): \$2,419.



Venue for Life Celebration & Reception.

You have many location choices for celebrating the life of a loved one. Many funeral homes now offer modern reception areas, chapels and outdoor settings for life celebrations. Additional choices might include religious establishments, private residences, public gardens or parks, or other off site locations. Consider size, cost, availability and convenience when selecting a venue.

National median cost for use of funeral home/staff for ceremony and viewing: \$925.



Transportation Services. A hearse may be needed for the service, along with a limousine for the family. A procession to the cemetery is part of some services. Depending on the situation, a police escort might be involved to guide guests to the second location safely.

National median cost for hearse/service car/van: \$475.



Casket or Cremation Container.

When choosing traditional burial, selecting a casket is an important step. Caskets are typically offered in wood or metal and can vary in quality and price. If cremation takes place, a cremation container is required. This can take the form of an all-wood casket or a lower-priced cardboard container.

National median cost for metal casket: \$2,400.

Breaking down costs *(continued)*



Urn. For cremation, most families choose an urn to hold the cremated remains. Urns vary in price and can be made of many materials, including wood, bronze, metal, glass and more. An urn can be placed in a niche, buried in a cemetery space, or taken home. Special urn designs are also available to help with scattering cremated remains. Biodegradable urns can be purchased for those choosing a burial at sea.

National median cost for urn: \$275.



Burial Vault. For in-ground casket burial, many cemeteries require a vault into which the casket is placed. The vault helps maintain the integrity of the cemetery grounds. When burying an urn, a smaller urn vault may be purchased and is required by many cemeteries.

National median cost for casket burial vault: \$1,395.



Clergy or Celebrant. Families may opt to have a religious leader officiate a service. A certified funeral celebrant is another option to help personalize a life celebration event.



Catering.* A special meal can bring family and friends together to share memories and comfort. Catering services and costs can be as simple as a commemorative brunch of tea and pastries, as unique as serving a loved one's secret recipe, or as elaborate as a fully catered six-course meal.



Music. Music is often a personal and important part of a service or life celebration. You can opt for a recorded piece of music—or choose to hire a musician, band or singer for the event.

*Where available.



Stationery & Memorial Remembrance Items. Items such as thank-you cards, register books, programs and prayer cards are also available through your funeral provider.

National median cost for memorial printed package: \$150.



Flowers. Will flowers be part of the life celebration? Costs for these, depending on preference and quantity, will make up a portion of your total costs.



Mementos. Families often choose to include unique items or special keepsakes that reflect a loved one's personality and passions. Some examples include personalized seed packets, bookmarks or recipe cards. These might be used to decorate the celebration event, or as a keepsake to be given to each guest.



Special Touches. The sky's the limit when it comes to personalizing a life celebration for a loved one. While a dove release may cost just a couple hundred dollars, a planned fireworks display for a loved one could incur a much larger price tag. Options and pricing vary by location.



Obituary. You may choose to print an obituary in a local or regional publication. Costs vary by publication and newspapers generally charge per line. Most publications and funeral homes also offer online obituaries that can easily be shared with family and friends.



Third-Party Services. Be sure to ask your funeral provider about third-party costs that would be added to the service costs. Some of these might include fees for:

- > death certificate copies
- > clergy honorariums
- > celebrant fees
- > cremation permitting
- > musicians



What about cemetery costs?



The pricing for permanent remembrance in a cemetery or memorial park will vary depending on the type of property chosen and how long in advance arrangements are made. These costs are additional to any funeral or cremation expenses. Some cemetery choices to be aware of include:

In-Ground Options

Burial Plots. The location of both the cemetery and the plot itself are key factors in pricing and can range from just a few hundred dollars to thousands of dollars. A burial vault is also usually required.

Lawn Crypts. Lawn crypts are areas of pre-installed burial crypts and are often an economical alternative to traditional burial. A separate burial vault is not required, resulting in additional cost savings.

Estate Areas. Private or semi-private estate areas are usually reserved for families and carry a higher price tag because of size and location. Additional embellishments such as walls, gates or special landscaping features can add to the overall cost.

Aboveground Options

Community Mausoleum. The location of the individual space within the mausoleum generally dictates cost. “Heart-level” spaces will be more expensive than those that are at high or low levels of the mausoleum.

Private Mausoleum. Private mausoleums are often custom-designed for a family or individual and often represent the highest-priced cemetery option.

Cremation Options

Cremation offers even more permanent remembrance options than burial. These can range from a very economical ossuary, where ashes are co-mingled with others, to cremation garden options, glass-front niches or higher-end private columbaria.

When researching cemetery options and funeral costs, your local Dignity Memorial® professional is a good place to start. There’s no obligation to find out more, and he or she can provide helpful information on the basics required, as well as meaningful and personal ways you can celebrate the life of a loved one—or your own unique life if you are planning in advance.

To find a location and caring professional near you, visit www.DignityMemorial.com.

4 common myths about pricing and planning ahead.



1. **All cremations are the same, regardless of cost.**

MYTH. While price is important, it shouldn't be your only consideration when choosing a cremation provider. Gathering information and answers on the front end can often prevent remorse and stress later. Take time to understand the services and options available and ask some important questions: Will your loved one remain in the care of the provider you choose (many times the actual cremation is outsourced to another company)? What is the quality of the facility? Is there a code of ethics the provider follows? Is the facility capable of hosting a gathering for your guests? Are you aware of all costs up front? And finally, don't underestimate the value of holding a memorial service or celebration of life—be it large or small. This can be a great comfort to friends and family members.

2. **I've told my family what I want, so I don't need to complete any plans or pre-funding.**

MYTH. Many people mistakenly think they've taken care of their final plans because they've relayed their wishes to a friend or family member. The fact is, unless your wishes have been documented, there's no guarantee that they will be honored or that your family will know all the details involved. And, when you take the steps to complete and pre-fund your decisions, you'll help to ensure that your life celebration will be just as you envisioned, without unexpected costs.

3. **Funeral home pricing should be my deciding factor in choosing a provider.**

MYTH. As with many purchases, differences in pricing can be due to the overall quality of the facility, the type and number of amenities offered, or the level of service provided to you and your family. Don't hesitate to research provider costs, and always make sure to compare services and merchandise on a like-for-like basis. You can also read online reviews, ask about the reasons for higher or lower pricing, and even visit the facility in person before making a decision. Details matter when it comes to final plans. A reputable facility should be able to explain what makes their establishment unique, so that you can make an informed decision when choosing a funeral or cremation provider.

4. **If I move or change my mind after planning ahead, I won't get my money back.**

MYTH. If mobility is a concern, it doesn't have to stop you from making your wishes known and completing your final plans. Seek out a provider who offers transferability of pre-paid arrangements. When you plan with a Dignity Memorial® provider and move more than 75 miles away, you can transfer that plan to any Dignity Memorial provider throughout North America.

GET THE FACTS.

For more information on pricing and options, contact your local Dignity Memorial professional today.

[Find out more.](#)

Planning in advance is a wise decision.



No one likes to think about it, but planning your own funeral or memorial service in advance is one of the greatest gifts you can give to those you love. It not only helps ensure that your own personal wishes will be followed, but can save your loved ones from emotional stress at a difficult time. And, when you choose to plan ahead, you'll enjoy the advantage of reviewing your options, making rational decisions and planning calmly in the comfort of your own home at your own pace.

Taking the next step to prefund your wishes and take care of expenses ahead of time is a wise decision and an important family responsibility. By funding your arrangements in advance, you can spare your family the burden of paying at the time of need and also guard against inflation. Advance-planning and prefunding your funeral can also be an important part of estate planning or preparing to apply for Medicaid or Supplemental Security Income (SSI) benefits.

By planning ahead and prefunding your final plans, you can:

- > Lock in today's prices
- > Make your wishes known
- > Spare your family from second-guessing what you would have wanted
- > Avoid emotional and financial overspending
- > Gain peace of mind in knowing you've taken care of an important family responsibility
- > Choose a convenient/affordable payment plan

It's important to gather the facts and speak to your family regarding your final wishes and prefunding options. Dignity Memorial® planning professionals can provide complimentary information on the options that meet your needs and budget. If you'd like to join the thousands of families who have planned securely through the Dignity Memorial network, don't wait to take the first step. When you're ready to get started, we're here to help.

AVERAGE FUNERAL PRICES HAVE RISEN



The cost of living keeps going up.
The cost of your final plans
doesn't have to. Plan now and
lock in today's prices.

[Click here to schedule an appointment and receive a FREE QUOTE.](#)

DID YOU KNOW?

When you plan with a Dignity Memorial provider and move more than 75 miles from your current residence, your plan can move with you to one of the more than 1,900 Dignity Memorial providers located throughout North America.

Some restrictions apply.

Helpful pricing and arrangement tips.



Don't be afraid to ask about prices.

Since the price of a funeral can vary from place to place, choose a funeral or cremation provider that presents prices clearly and simply. All funeral homes are required by law to provide potential customers with a General Price List, outlining prices and services.

Know what can increase or decrease funeral costs.

Understanding what's included in a funeral service allows you to make wise cost decisions. For example, holding a service or viewing on the weekends can sometimes incur additional charges. Products such as caskets, urns and vaults come in many styles and prices. Items like flowers, venues, catering and special mementos can span a wide price range depending on your selections. Be sure to ask about options to fit your preferences and budget.

Find out in advance about government benefits.

While most benefits provided by the Social Security Administration and Veterans Administration (VA) are limited, it's important to find out exactly what you are entitled to in order to better understand what additional funding might be needed.

To learn about benefit eligibility, contact the Social Security Administration at 1-800-772-1213, or visit www.ssa.gov. For veterans assistance, contact the Veterans Administration office at 1-800-827-1000 or visit www.cem.va.gov. An expert Dignity Memorial advisor can also help you to maximize your benefits.

WHAT ABOUT PACKAGES?

To make the arrangement process simpler and more straightforward for families, some funeral providers offer a complete group of preselected items and services. Often these packages save money compared to purchasing each item separately.

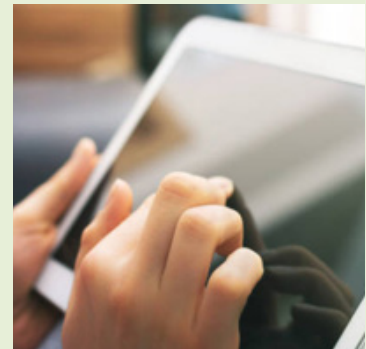
Consider that a prearranged funeral or cremation service may help with Medicaid assistance.

In many states, a prearranged funeral or cremation service funded by life insurance may be treated as exempt for Medicaid qualification purposes. Please consult with your attorney before applying for Medicaid assistance to learn more about your state's requirements.

A NEW WAY TO PLAN AHEAD.

As a leader in customer care, Dignity Memorial® planning professionals have developed a revolutionary, easy-to-understand digital planning tool. With just a simple screen touch, customers can view options, pricing, payment plans and more.

[Learn more.](#)



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