End-of-life planning made simple

A practical guide to funeral preplanning

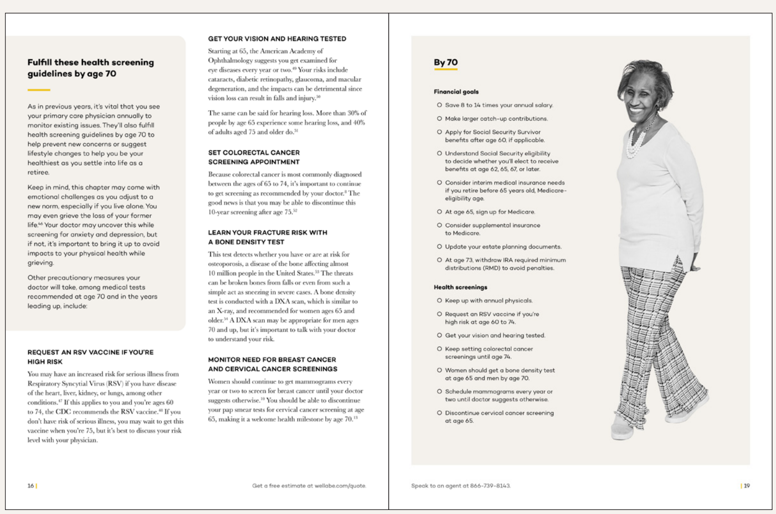
Preneed Funeral Insurance, underwritten by Great Western Insurance Company, a Wellabe company

wellabe®
Be well.

Live your best life during retirement

Hit these goals in your 50s, 60s, and 70s so you can live long — and well — during retirement.

Download Wellabe's free milestones guide



Fulfill these health screening guidelines by age 70

As in previous years, it's vital that you see your primary care physician annually to monitor existing issues. They'll also fulfill health screening guidelines by age 70 to help prevent new concerns or suggest lifestyle changes to help you be your healthiest as you settle into life as a retiree.

Keep in mind, this chapter may come with emotional challenges as you adjust to a new norm, especially if you live alone. You may even grieve the loss of your former life.[46] Your doctor may uncover this while screening for anxiety and depression, but if not, it's important to bring it up to avoid impacts to your physical health while grieving.

Other precautionary measures your doctor will take, among medical tests recommended at age 70 and in the years leading up, include:

REQUEST AN RSV VACCINE IF YOU'RE HIGH RISK

You may have an increased risk for serious illness from Respiratory Syncytial Virus (RSV) if you have disease of the heart, liver, kidney, or lungs, among other conditions.[47] If this applies to you and you're ages 60 to 74, the CDC recommends the RSV vaccine.[48] If you don't have risk of serious illness, you may wait to get this vaccine when you're 75, but it's best to discuss your risk level with your physician.

GET YOUR VISION AND HEARING TESTED

Starting at 65, the American Academy of Ophthalmology suggests you get examined for eye diseases every year or two.[49] Your risks include cataracts, diabetic retinopathy, glaucoma, and macular degeneration, and the impacts can be detrimental since vision loss can result in falls and injury.[50]

The same can be said for hearing loss. More than 30% of people by age 65 experience some hearing loss, and 40% of adults aged 75 and older do.[51]

SET COLORECTAL CANCER SCREENING APPOINTMENT

Because colorectal cancer is most commonly diagnosed between the ages of 65 to 74, it's important to continue to get screening as recommended by your doctor.[8] The good news is that you may be able to discontinue this 10-year screening after age 75.[52]

LEARN YOUR FRACTURE RISK WITH A BONE DENSITY TEST

This test detects whether you have or are at risk for osteoporosis, a disease of the bone affecting almost 10 million people in the United States.[53] The threats can be broken bones from falls or even from such a simple act as sneezing in severe cases. A bone density test is conducted with a DXA scan, which is similar to an X-ray, and recommended for women ages 65 and older.[54] A DXA scan may be appropriate for men ages 70 and up, but it's important to talk with your doctor to understand your risk.

MONITOR NEED FOR BREAST CANCER AND CERVICAL CANCER SCREENINGS

Women should continue to get mammograms every year or two to screen for breast cancer until your doctor suggests otherwise.[10] You should be able to discontinue your pap smear tests for cervical cancer screening at age 65, making it a welcome health milestone by age 70.[13]

16 | Get a free estimate at wellabe.com/quote

By 70

Financial goals

- Save 8 to 14 times your annual salary.
- Make larger catch-up contributions.
- Apply for Social Security Survivor benefits after age 60, if applicable.
- Understand Social Security eligibility to decide whether you'll elect to receive benefits at age 62, 65, 67, or later.
- Consider interim medical insurance needs if you retire before 65 years old, Medicare-eligibility age.
- At age 65, sign up for Medicare.
- Consider supplemental insurance to Medicare.
- Update your estate planning documents.
- At age 73, withdraw IRA required minimum distributions (RMD) to avoid penalties.

Health screenings

- Keep up with annual physicals.
- Request an RSV vaccine if you're high risk at age 60 to 74.
- Get your vision and hearing tested.
- Keep setting colorectal cancer screenings until age 74.
- Women should get a bone density test at age 65 and men by age 70.
- Schedule mammograms every year or two until doctor suggests otherwise.
- Discontinue cervical cancer screening at age 65.

Speak to an agent at 866-739-8143. | 19

How do you want to be remembered?

While no one likes to think about their own death, creating an advance funeral plan not only can save money by locking in prices but also can bring peace of mind to you and your family. Preplanning puts you in control of how you'll be remembered and ensures your wishes are honored.

Just like major life events — weddings, graduations, retirements — a funeral deserves thoughtful preparation. Planning ahead gives you time to make the right choices and can be accomplished in a few simple steps.

Preplanning: What to expect

At your preplanning appointment with your funeral home of choice, a service counselor will record your wishes. They'll include vital details for your death certificate and obituary, plus instructions for the service — from location to music. You'll receive an itemized estimate based on their current prices.

Next, you'll decide whether to prefund your plans to spare loved ones the expense. Preneed Funeral insurance is a form of life insurance designed to help fund funeral arrangements through a burial or cremation service agreement with a funeral home, covering everything from a casket or urn to family transportation. You can pay in full or in monthly installments. Upon death, policy benefits are paid according to the terms of the insurance contract, which may include payment to a funeral home or other designated beneficiary.

Why advance funeral planning makes sense

REMOVE THE GUESSWORK

If your loved ones had to plan your funeral, would they know what you want? Creating an advance funeral plan removes the guesswork, avoids stressful disagreements, and allows families to focus on grieving.

You can preplan a funeral for a burial or cremation. Choose the type of service you'd like — traditional, memorial, or celebration of life — and select your final resting place.

CHOOSE HOW TO BE REMEMBERED

Your funeral service should reflect your life and wishes while also offering comfort to your loved ones. Numerous decisions go into planning a funeral, including the type of service, location, disposition (how remains are managed — usually through burial or cremation), and more. Planning your funeral in advance gives you the opportunity to decide which arrangements and service you prefer.

For example, if you're a veteran, you are entitled to military funeral honors. You can prearrange a funeral that honors your military service, and make sure the following details have been considered and decided:

- Military benefits
- Burial and memorial options in VA cemeteries
- Funding what your military benefits won't cover
- Receiving a Presidential Memorial Certificate and flag

Download our free veterans funeral planning guide.

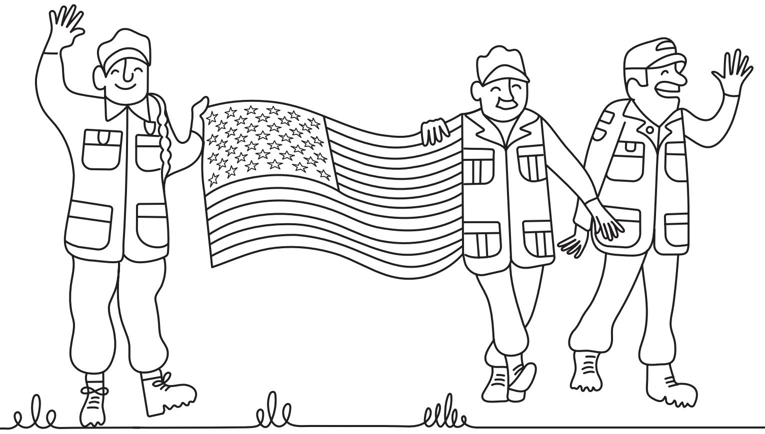
Cremation vs. burial: Which is right for you?

When you're planning ahead, one of the first decisions you'll make is whether you'd like your remains cared for through burial or cremation. This choice sets the tone for the rest of your arrangements.

Burial has long been the traditional option, but cremation is becoming more common. Cost is often a factor. While prices vary, a basic cremation usually starts around $1,000, although services and memorial choices can increase that amount. A standard burial starts around $7,000, including the casket, body preparation, transportation, and funeral service.[1]

Both options allow for meaningful ways to celebrate a life:

- **Traditional service:** Includes a casket and visitation. Cremation or burial follows.
- **Memorial service:** Held without the body present; ashes may be displayed in an urn.
- **Celebration of life:** A less formal gathering focused on memories and stories that can be paired with a burial or cremation.



COVER EXPENSES NOW

According to the National Funeral Directors Association, the median cost of a funeral with viewing and a burial is $7,848.[1] By prefunding your funeral arrangements, you ensure that your family is not burdened by the financial costs. Preplanning also gives you time to consider all your options. Without preplanning, family members may have to make quick financial decisions that could cause them to overspend.

The following questions can help you determine if you're prepared or if you could use preplanning assistance.

Q Do you have enough money in savings to pay for a funeral today?

A According to a 2023 GOBankingRates survey, nearly half of Americans have less than $500 in savings and almost 18% of respondents said they have no savings at all.[2] Even if your situation doesn't match these statistics, making sure to leave $5,000–$15,000 behind for your funeral expenses can be a strain.

Q Are your loved ones financially able to pay for your funeral within the next 24–48 hours?

A By prefunding your funeral arrangements, you ensure that your family is not burdened by the financial costs when they're mourning.

Q Do you know who your legal "next of kin" is? Do they know your last wishes?

A According to a National Funeral Directors Association's Consumer Awareness and Preferences Study, nearly 63% of respondents said they believe it's important to preplan, but only 21% actually communicated their wishes.[3]

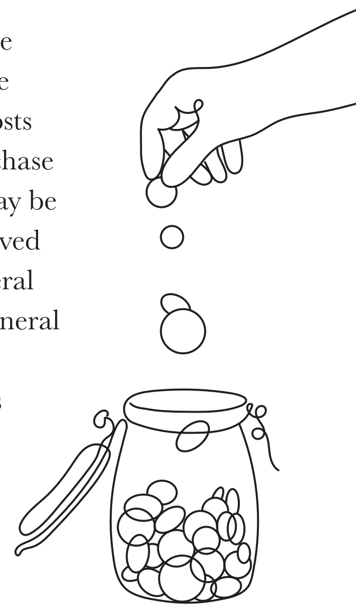
If you don't want to leave your loved ones in the dark, preplanning allows you to select everything you want for your funeral — from the flowers to the song playlist — to tell your story the way you want.

Can I pay monthly for a funeral plan?

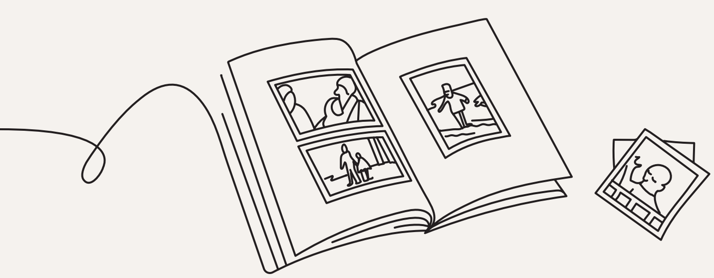
The short answer is "yes." After working with a funeral professional to estimate costs, Preneed Funeral insurance may be used as a funding option. Depending on the policy, premiums may be payable as a single premium or in monthly installments. Payment options, premiums, and benefits vary based on policy terms and state availability.

HELP PROTECT AGAINST FUTURE COST INCREASES

Over time, inflation will likely cause funeral costs to increase; in fact, the average inflation rate for funeral costs is 3.65% each year.[4] But if you purchase a prearranged funeral plan, you may be able to protect yourself and your loved ones against the rising costs of funeral arrangements. Agreements with funeral homes typically have protections against inflation. These protections could save families thousands of dollars in the long run.



Learn more about Preneed Funeral insurance.



Jump to the end to use our free funeral planning guide.

TAKE YOUR PLAN WITH YOU

Some people believe if you move out of state or change funeral homes that your prearranged funeral plan cannot transfer with you. But most funeral homes will accept transfers and work with you to determine whether they will honor any guarantees offered by the prior funeral home.

Transferability isn't the only funeral preplanning myth. Others are:

Myth 1: "It's too morbid to discuss."

Reality: Preplanning isn't just for you — it's for those you love. Without a plan, your family faces emotional and financial stress during an already difficult time.

Myth 2: "I have plenty of time."

Reality: Planning early gives you flexibility, clarity, and the option to spread payments over time. It also locks in today's rates and reduces future burdens.

Myth 3: "I can cover the costs later."

Reality: Preplanning ensures your wishes are honored and prevents overspending under pressure. The average funeral costs $7,000-$12,000 — planning ahead helps manage expenses.[1]

Myth 4: "It doesn't matter. I'll be gone."

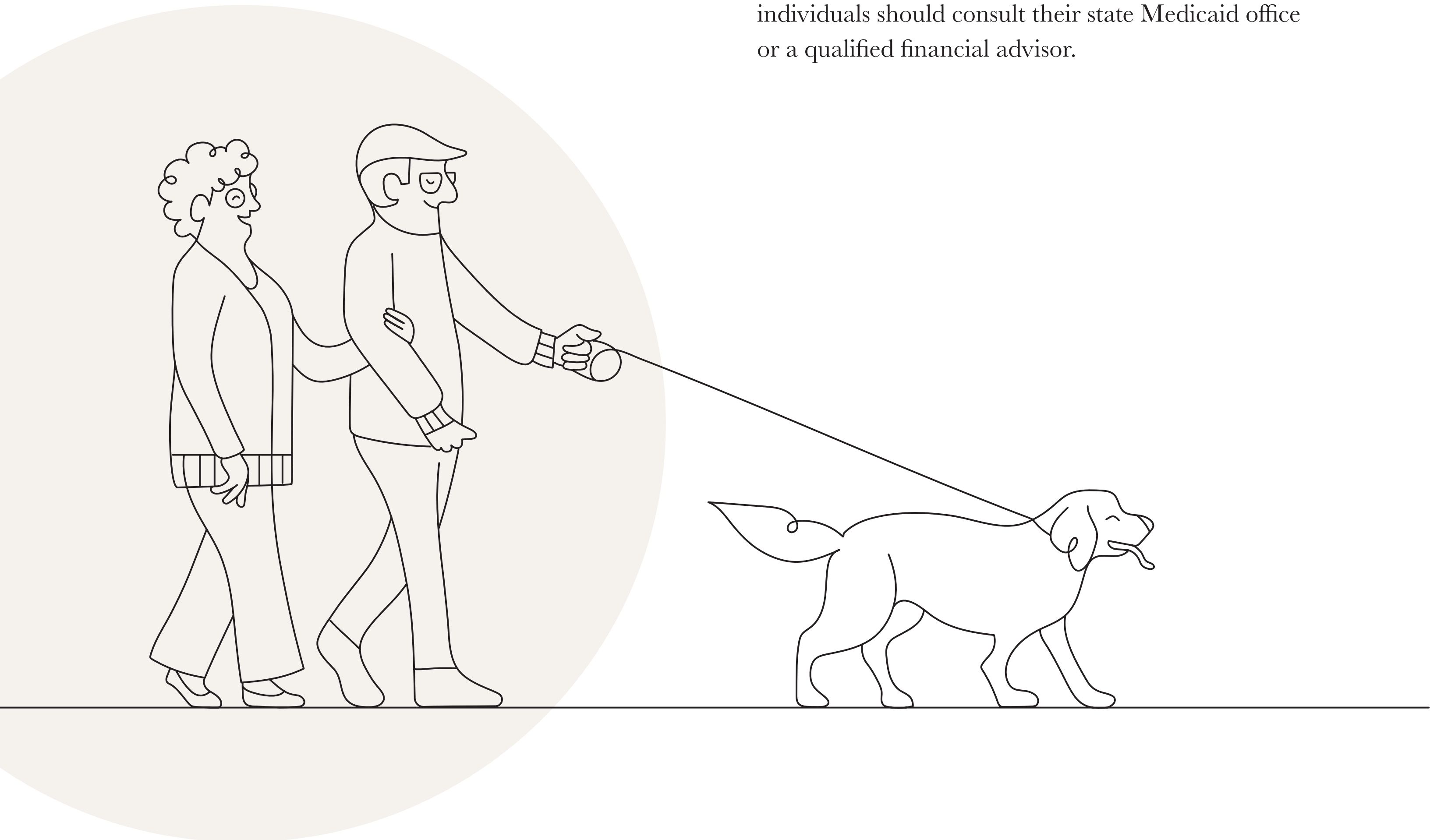
Reality: It matters to your loved ones. A plan provides guidance and reduces stress, even if you're not particular about details.

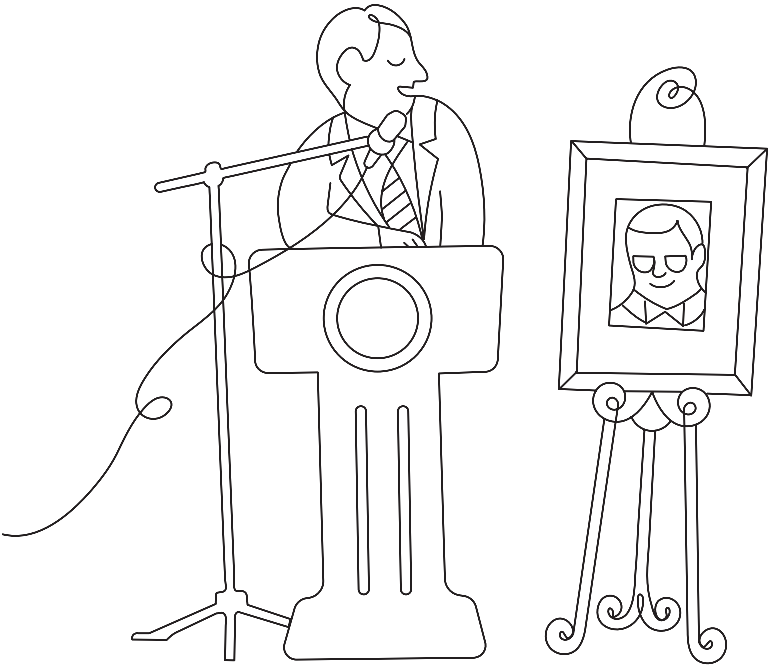
Myth 5: "Preplanning excludes family."

Reality: You can involve family in the process. Their input makes the service more personal and prepares them for what to expect.

PROTECT YOUR FUNERAL PLANS

If you apply for Medicaid, a Preneed insurance policy purchased to fund a prearranged funeral is often considered an exempt asset. Rules vary by state, and individuals should consult their state Medicaid office or a qualified financial advisor.





CREATE A NOTIFICATION LIST

When you've finished preplanning, let a trusted individual, such as an adult child or a close friend, know your plan exists and where to find it or offer them a copy. To further ease their burden, create a list of people and companies to be notified after your passing, such as the funeral home, family, friends, executor or successor trustee, and attorney. Once your list is compiled, place it and your funeral planning guide with your other estate planning documents.

Common questions about funeral planning

Is a funeral director necessary?

Although not required, professional assistance is usually appreciated by grieving families. If you prearrange with Preneed Funeral insurance, you'll work with a funeral director to plan details and set a budget.

Do you have to use embalming?

No, unless it's required by your state's laws or funeral home's rules. A funeral director can explain local requirements.

Do you need a burial vault?

Vaults protect caskets and may be required by law or cemetery policy. A funeral director can clarify state and local laws.

Viewing vs. visitation — what's the difference?

A viewing happens right before burial and allows loved ones to see the deceased. A visitation is a longer window, often days before the funeral, for family and friends to gather.

6 unexpected funeral costs and how to prepare for them

1. **Obituaries**
   Short death notices are often free, but full obituaries complete with survivors, life stories, and memorial details generally cost $400 or more for the space required within a printed newspaper. In addition to preparing for this unexpected funeral cost ahead of time, you may want to draft your desired message before it's needed to leave your legacy in your words.

   Write an obituary, step by step.

2. **Embalming**
   While embalming isn't always required (depending on your state, whether you choose cremation vs. burial, and timing of the burial), it can run up to $1,000.[1] You could also consider refrigeration pre-service, but that also often costs at least a few hundred dollars.

3. **A grave plot and vault**
   A burial plot isn't just a free piece of land. Expect to invest around $2,000 for one plot.[1] Many cemeteries have minimum vault requirements that vary in price.

4. **Flowers**
   The most common funeral packages don't include fees for flowers, which typically cost at least $250 and up to $800.[5] If you're interested in displaying wreaths at the memorial or burial, add on $150 or so each. Keep in mind, you can request flowers in lieu of monetary memorial donations within the obituary to lower the cost slightly.

5. **Reception refreshments**
   Food and drinks at the visitation and/or funeral can add up to $700, depending on where you live and the caterer or restaurant you hire.[1] This will also vary widely based on how many people you expect to attend the service.

6. **A death certificate**
   Each copy of a certificate can cost about $20, depending on your state, and many organizations require certified versions, not photocopies. So do the math accordingly for the estate and family members who will need their own versions.

   Run estimates with our Funeral Expenses Calculator.

Funeral planning guide

Make clear choices now that protect your wishes and loved ones later

Personal history

By recording vital information and funeral preferences now, you ease the burden for your loved ones later.

Date: ____________________ Name: ____

Sex: Male ☐ Female ☐ Race: _________________ Date of birth: ______________ Place of birth: _________________

Father's name: ____ Father's place of birth: _________________

Mother's name: ____ Mother's place of birth: _________________

Address: ____

____

In city since: ________ Moved from: ____ Year: _________________

SSN: __________________ Phone: __________________ Email: ____

Marital status: ☐ Married ☐ Never married ☐ Widowed ☐ Divorced

Place: ____ Date: _________________

Name of Spouse/Partner (maiden name, if applicable): ____

Education (highest grade completed): Secondary: _________________________________ College: _________________

School(s) attended/degree(s) earned: ____

Church/Lodges/Memberships: ____

Occupation: ____ Industry: _________________

Years in occupation: _______ Employer(s): ____

Hobbies: ____

Registered donor: ☐ Yes ☐ No

ARMED FORCES

Branch of service: ____ Service number: _________________

Date entered: ______________ Place of entry: ____

Type of separation or discharge of service: ____ Date: _________________

Place of discharge: ____

Location of military discharge papers (DD214): ____

Highest grade, rank, or rating received: ____

Wars/Conflicts served: ____

Medals/Honors/Citations/Additional information: ____

Children, close relatives, and friends

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Preceded in death by: ____

Number of grandchildren: __________________________ Number of great-grandchildren: ______________

LOCAL EMERGENCY CONTACTS

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

PLEASE ALSO NOTIFY

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Name: ______________________________ Relationship: ______________ Phone: ______________

Address: __________________________________ Email: ____________________________________

Important information

Do you have a will or living trust? ☐ Yes ☐ No

Attorney who wrote the will or trust: ____

Executor of Estate: ____

Do you have a living will? ☐ Yes ☐ No Location: ____

FINANCIAL INFORMATION

Banking

Bank name/branch: ____

Type of account: ☐ Checking ☐ Savings

Username: ______________________ Password: ______________________

Bank name/branch: ____

Type of account: ☐ Checking ☐ Savings

Username: ______________________ Password: ______________________

Bank name/branch: ____

Type of account: ☐ Checking ☐ Savings

Username: ______________________ Password: ______________________

Credit cards

Type (Visa/Mastercard): ____

Account number: ______________________ Exp. date: __________ 3-digit code: ______

Username: ______________________ Password: ______________________

Type (Visa/Mastercard): ____

Account number: ______________________ Exp. date: __________ 3-digit code: ______

Username: ______________________ Password: ______________________

Type (Visa/Mastercard): ____

Account number: ______________________ Exp. date: __________ 3-digit code: ______

Username: ______________________ Password: ______________________

Type (Visa/Mastercard): ____

Account number: ______________________ Exp. date: __________ 3-digit code: ______

Username: ______________________ Password: ______________________

Mortgage

Lender: ______________________ Account number: ______________________

Phone: ______________________ Location: ______________________

Lender: ______________________ Account number: ______________________

Phone: ______________________ Location: ______________________

Pension/retirement plans

Company: ______________________ Account number: ______________________

Phone: ______________________ Location: ______________________

Company: ______________________ Account number: ______________________

Phone: ______________________ Location: ______________________

Company: ______________________ Account number: ______________________

Phone: ______________________ Location: ______________________

Insurance (home, health, life, auto, etc.)

Company: ______________________ Agent: ______________________

Phone: ______________________ Policy number: ____________ Beneficiary: ____________

Company: ______________________ Agent: ______________________

Phone: ______________________ Policy number: ____________ Beneficiary: ____________

Company: ______________________ Agent: ______________________

Phone: ______________________ Policy number: ____________ Beneficiary: ____________

Company: ______________________ Agent: ______________________

Phone: ______________________ Policy number: ____________ Beneficiary: ____________

SOCIAL MEDIA PROFILES

Account name: ______________________ Website/App: ______________________

Username: ______________________ Password: ______________________

Account name: ______________________ Website/App: ______________________

Username: ______________________ Password: ______________________

Account name: ______________________ Website/App: ______________________

Username: ______________________ Password: ______________________

LOCATION OF IMPORTANT DOCUMENTS

Safe deposit box: ____ Box number: __________________

Key(s) location: ____

Birth certificate: ____

Children's birth certificate(s): ____

Last will and testament: ____

Funeral and cemetery arrangement documents: ____

Real estate deeds: ____

Income tax records: ____

Auto registration/title(s): ____

Other documents:____

My preferences

This section enables you and your family to keep track of which arrangements have been made and which remain to be determined.

MEMORIAL INSTRUCTIONS

Funeral home: ____ Phone: __________________

Church: ____ Phone: __________________

Officiant: ____ Phone: __________________

Disposition preference: ☐ Burial ☐ Mausoleum ☐ Cremation

Memorial service to be held at: ☐ Funeral home ☐ Church ☐ Graveside ☐ Other: ______________________________

Visitation/Friends calling: ☐ Yes ☐ No Casket: ☐ Opened ☐ Closed

Participating fraternal, military, or service organization: ____

Obituary: ☐ Yes ☐ No ☐ Photo ☐ Newspaper(s): ____

Pallbearers: ____

Flowers (describe): ____

Favorite religious passages, quotations, or poems: ____

Favorite musical selections: ____

Specific requests to be performed at service: ____

Contributions (name of charity): ____

Flag (if veteran): ☐ Folded ☐ Draped ☐ Given to:____

Specific clothing (describe): ____

Glasses to be worn: ☐ Yes ☐ No ☐ After viewing, removed and given to: ____

Jewelry to be worn: ☐ Yes ☐ No ☐ After viewing, removed and given to: ____

Specific jewelry (describe): ____

CEMETERY INSTRUCTIONS

Cemetery property owned: ☐ Yes ☐ No   Cemetery: ____

Address:____

City: ____ State: __________________ Phone: __________________

Location, Section/Garden: ____________________________________ Lot:____

Space: ____ Marker owned: ☐ Yes ☐ No

Cremation memorialization: ☐ Niche ☐ Burial ☐ Other: ____

Additional instructions:____

The preceding information represents my desires for my funeral and burial arrangements. As of this date, I prefer that my family only spend $____________________________ for these plans.

Signature: ____ Date: ___________________

Funeral planning professional: ____

Cost estimate sheet

This estimate sheet does not represent items bought or sold and is not a contract to do so. These figures represent only an estimate of the costs of funeral preferences at today's prices.

Name: ______________________ Signature: _________________________ Date: ________________

SECTION I: SERVICES

Funeral package, describe: ____ $ ________
____

For details, please refer to a copy of the General Price List.

Itemized services

Basic services of funeral director and staff $ ________

Transfer of deceased to funeral home: _____ miles @ _____ per mile $ ________

Embalming $ ________

Other preparation of the body $ ________

Use of facilities and staff for viewing: _____ days @ $ _____ $ ________

Use of facilities and staff for ceremony $ ________

Use of equipment and staff for ceremony $ ________

Funeral coach $ ________

Family car no. _____ @ _____ each $ ________

Other, please specify ___________ $ ________

___________________________ $ ________

___________________________ $ ________

___________________________ $ ________

Subtotal: Section I $ ________

SECTION II: MERCHANDISE

Casket $ ________

Name____________________________________

Description ________________________________

Interior fabric and color ______________________

Exterior material and color __________________

Gauge weight (where applicable) ______________

Outer burial container $ ________

Name____________________________________

Description ________________________________

Other merchandise

Alternative container __________ $ ________

Urn _______________________ $ ________

Marker _____________________ $ ________

Memorial package ____________ $ ________

___________________________ $ ________

___________________________ $ ________

Subtotal: Section II $ ________

Subtotal: Section I and II $ ________

SECTION III: MISCELLANEOUS ITEMS

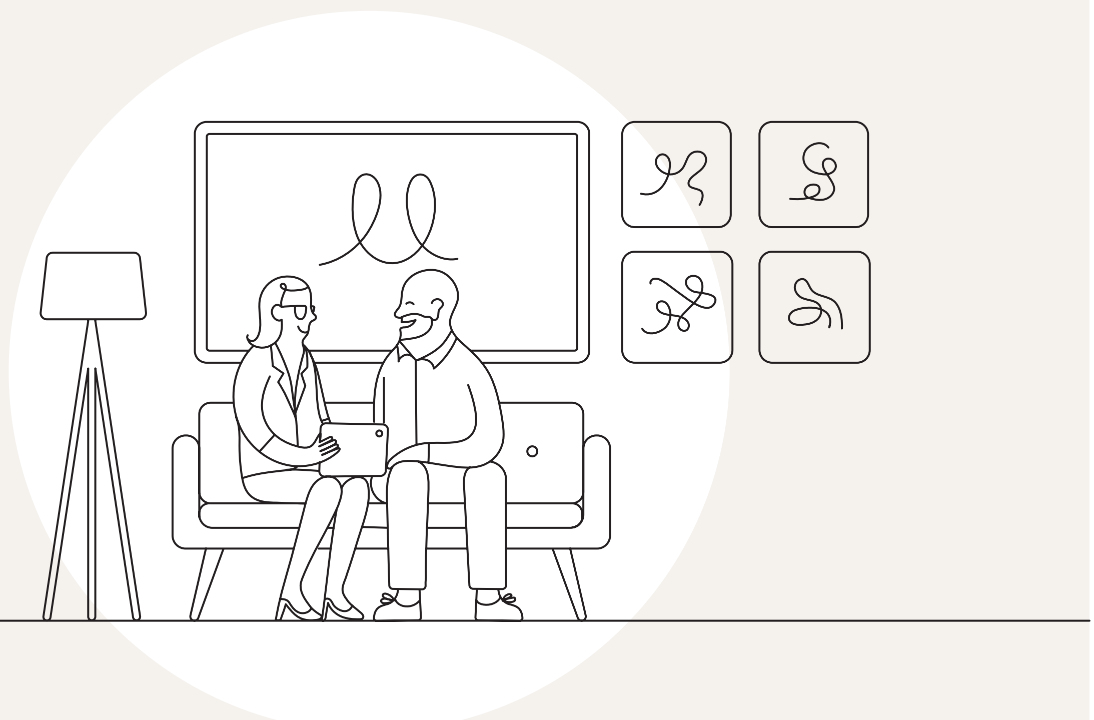
Memorial package	$ ________
Obituary notices	$ ________
Death certificates _____ copies @ $_____ per copy	$ ________
Flowers	$ ________
Clergy honorarium	$ ________
Musician honorarium	$ ________
Reception	$ ________
Grave opening and closing	$ ________
Setting fees	$ ________
Sales tax	$ ________
Other	$ ________

Subtotal: Section III $ ________

Total: Section I, II, and III **$ ________**

PAYMENT OPTIONS:

Single premium	$ ___________
One-year	$ ___________ per month
Three-year	$ ___________ per month
Five-year	$ ___________ per month
Ten-year	$ ___________ per month



Important to note

SOCIAL SECURITY

If you are working and paying into Social Security, some of the Social Security taxes you pay are applied toward survivor benefits. The amount of these benefits will be determined by Social Security.

To file a claim or for answers to your specific questions, contact the nearest Social Security office or call 800-772-1213 between the hours of 7 a.m. and 7 p.m., Monday-Friday. Free informative publications are available at your local office or on the internet at ssa.gov.

VETERANS ADMINISTRATION

If you are an honorably discharged veteran, your survivors may be eligible for a range of benefits, such as burial flag, presidential memorial certificate, marker for the grave or niche, and burial allowances. Information on a variety of topics may be obtained by calling 800-827-1000 or by visiting va.gov. Wellabe also has a free Veterans Memorial Benefits Guide you may download at Wellabe.com/preplanning.

FEDERAL EMPLOYEES

Survivors of employees of the federal government may be eligible for a wide range of benefits, including group life insurance, annuities, and health insurance continuation. For answers to specific questions, you can contact the Office of Personnel Management at 888-767-6738 or visit opm.gov.

WILL

This document specifies what is to be done with your property when you die and names your executor or personal representative. You can also use your will to name a guardian for your children. Wills must be handled through a process known as "probate."

PROBATE

Simply stated, probate is the court process following a person's death that includes:

- Proving the authenticity of the deceased person's will
- Appointing someone to handle the deceased person's affairs
- Identifying the deceased person's property
- Paying debts and taxes
- Identifying heirs
- Distributing the deceased person's property according to the will, or state law if there is no will.

LIVING TRUST

This form of a trust can be set up during your life. Living trusts are an excellent way to avoid the cost and hassle of probate because the property you transfer into the trust passes directly to the beneficiaries after you die. The successor trustee — the person you appoint to handle the trust after your death — simply transfers ownership to the beneficiaries.

POWER OF ATTORNEY

This document gives another person legal authority to act on your behalf. If you create such a document, you are called the "principal," and the person to whom you give this authority is called your "attorney-in-fact." If you make a durable power of attorney, the document will remain in effect if you become incapacitated.

LIVING WILL

This legal document states your wishes about medical treatments and life-prolonging procedures. It takes effect if you are unable to communicate your healthcare decisions. A living will may also be called a healthcare directive, advanced directive, or directive to physicians. Laws vary from state to state, check with your state's authorities.

PREARRANGED FUNERAL PLAN

This is a contract in which a funeral establishment agrees to provide merchandise and services upon the death of the contract beneficiary. The plan provides not only the funding for the funeral, but also allows individuals the opportunity to specify their wishes for the funeral ceremony and merchandise. Learn more about preplanning at wellabe.com/preneed.

FUNERAL OR MEMORIAL SERVICE

Whether you or your loved one have chosen burial or cremation, the funeral or memorial service fills an important role by:

- Celebrating, honoring, and recognizing the life of the deceased
- Giving family and friends the chance to say goodbye
- Providing closure after the loss of a loved one
- Presenting an opportunity for friends and family to console each other

Many details and decisions must be made when a death occurs. When you arrange them in advance, you can plan what you want and minimize stress on your loved ones. For example, you can plan where your funeral will be held and the style of the ceremony. You can indicate whether you prefer friends and family to gather informally and share their feelings and memories. Favorite music and photographs can be selected.

OBITUARY

An obituary is not only a notice of a death, but it also can tell the life story of the deceased, provide funeral information, and request memorial donations.

An obituary can paint an expansive picture of the deceased's life, but at a minimum it should list:

- Full name and age
- Place of residence
- Time and place of death
- Cause of death (optional)
- Date and place of birth
- Parents' names, including mother's maiden name
- Date and place of marriage
- Birth name of spouse
- Education and occupation
- Military service
- Social organizations (optional)
- List of surviving family, starting with closest relations. Place spouses' names inside brackets.
- Service details
- Special message or requests for memorials
- Photo (optional)

Your funeral home can help you write, format, and publish an obituary. Or visit Wellabe.com/obit for step-by-step instructions.

Personal thoughts for obituary

Additional notes

More resources

How to plan a funeral, step by step

Checklist: What to do when someone dies

Forms you need to complete after a person dies

SOURCES

1. (Retrieved 2025, Dec.). Statistics. National Funeral Directors Association. https://nfda.org/news/statistics.
2. (Retrieved 2025, Dec.). Nearly half of Americans have less than $500 in savings. GO Banking Rates. https://www.gobankingrates.com/saving-money/savings-advice/nearly-half-of-americans-have-less-than-500-in-savings-how-you-can-beat-trend/.
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4. (Retrieved 2025, Dec.). Funeral expenses inflation calculator. Official Data Foundation. https://www.in2013dollars.com/Funeral-expenses/price-inflation.
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