

'Pre-planning Your Funeral is Essential, but Think Twice Before Pre-Paying' Warns Marietta Elder Lawyer

By Steve Worrall, Marietta elder lawyer

Based on what I am seeing as a Marietta, Georgia elder law attorney, more and more people are considering pre-planning and pre-paying for their own funeral. For years I have recommended that my clients include their wishes for their final arrangements in their estate plans, but more and more people are bringing it up proactively.

Some of the reasons that people want to take care of their own final arrangements include:

- Saving their loved ones the stress of dealing with this while they are grieving
- Making sure their wishes are carried out
- Setting aside funds and save their family the financial burden

The reasons mentioned above are very honorable, but it is important to do your homework before committing to any pre-paid program. Unfortunately, there have been a number of recent horror stories about pre-paid funerals as of lately.

A recent audit by the California Department of Consumers' Affairs Cemetery and Funeral Bureau (http://www.dca.ca.gov/publications/press_releases/2010/0706_cfb.shtml) found that one of the state's largest pre-paid trust programs had misspent at least \$12.6 million. That is a lot of money taken from well-meaning, honest people who were just trying to care for their families. (If there is an example from your state, insert here as well).

In addition to worrying about whether the pre-paid funeral industry is using your funds as intended, there are several other pitfalls that need to be considered before investing your money in a pre-paid funeral plan.

For example, if you decide later that you need the money that you invested in the pre-paid funeral plan for reasons such as family emergencies, you can lose a substantial amount of that money in cancellation fees. Further, prepaying for your final arrangements with a life insurance plan can be even costlier. In fact, it is quite possible that you could end up paying a lot more money in monthly payments than your final arrangement will actually cost.

So, if you are trying to ease the burden for your family by planning and paying for your funeral, what are you to do?

That's easy...talk to an experienced Atlanta area elder attorney!

An attorney can help you preplan and prepay for final arrangements in a way that will be the most cost-effective and ensure that your family won't have to deal with the stress at a time when they should be dealing with their own grief.

Simply call 770-425-6060 to set up a Peace of Mind Planning Session at no-charge with me, your neighborhood Marietta GA elder lawyer. You'll be glad you did!