



PrePlan® was established in 1988 as a member service of the New York State Funeral Directors Association, the oldest funeral directors' association in the United States.

PrePlan currently services over 75,000 consumer accounts.



My husband and I can go in peace knowing our last wishes will be carried out...



For a list of PrePlan member funeral homes in your area, we encourage you to contact our toll-free funeral preplanning information line at 1-866-644-PLAN.

P.O. Box 12456
Albany, NY 12212-2456
www.nysfda.org/preplanning.htm

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PrePlan
Service • Strength • Security



PREPLANNING YOUR FUNERAL



For you and your loved ones . . .

▶ PREPLANNING

The decision to preplan your funeral is a loving gesture for those you leave behind, relieving them of decision-making during a stressful time. It is a process that allows you to make specific choices, such as music, flowers, and type of service for your funeral based on your personal preferences. Preplanning also allows you to set aside funeral funding so your family will not have to deal with monetary considerations.

▶ SELECTING YOUR FUNERAL

The first step is to select a funeral director. Think of choosing one the same way you would a doctor or attorney. Get recommendations from your family, friends and neighbors, or if you have not already done so, visit www.nysfda.org/preplanning.htm or contact PrePlan at 1-866-644-PLAN for a list of member funeral homes in your community.

Meet with your funeral director to explore your options. During the prearrangement conference, you or your legal representative will select the funeral service and merchandise you would like from the funeral home's "General Price List." Once your details have been finalized, your funeral director will prepare a preneed agreement for your review.

▶ PREFUNDING

You have several choices for payment. Many people choose to prepay in full, or you can work out a payment schedule with your funeral home. Either way, the funeral director will forward the payment within ten days to a PrePlan interest-bearing, 100% FDIC-insured account.

▶ MEDICAID AND SSI RECIPIENTS

It makes a great deal of sense to prepay your funeral, especially in New York State. Consumers who are eligible for Medicaid or Supplemental Security Income (SSI) are entitled to prefund their funeral expenses by setting up what is known as an "irrevocable trust." These trusts allow Medicaid and SSI recipients to set aside and designate funds for the sole purpose of paying their funeral and burial expenses. These funds, under state law, cannot be counted as a resource, so you do not have to worry about it affecting your SSI/Medicaid eligibility.

If you or a family-member is Medicaid or SSI eligible, check with your funeral director. He or she has set up many irrevocable trust accounts for consumers who were in the spend-down process and is fully qualified to provide you with information and guidance.

▶ YOU ARE PROTECTED

More than any other state, consumers in New York who prefund their funerals have their money protected by what are truly the strongest preneed laws in the nation. These laws, require that such funds be deposited in an interest-bearing trust account where the principal and interest remain the property of the consumer. Please note that the money in your prefunded account belongs to you. Upon written request, the funeral home must advise you of the account balance, including interest. If your account is revocable, upon written request, you may withdraw the principal and interest at any time without penalty. You may also change your selection of merchandise or funeral home at any time, for any reason.

▶ TELL YOUR LOVED ONES

When preplanning a funeral, it is important to tell family members about the arrangements and where your relevant documents are kept. Copies should be given to your spouse or next of kin so that they will be aware of your wishes. It is not a good idea to keep them in a safe deposit box or attorney's office because they will not be easily accessible after death.

