



Why Prearrange?

No one likes to think about death, dying, and funerals, but more and more people are recognizing the advantages of preplanning final arrangements.

To some it might be as simple as talking to their family about their wishes and desires. Others prearrange their funerals with a funeral director.

And many find that pre-financing their funeral makes a lot of sense too.

Not only do you relieve your family of both an emotional and financial burden during a most difficult time, but you have the peace of mind knowing that your wishes have been made known and that they can be carried out.

Prearranging and pre-financing your services is also desirable if you do not have close living relatives to carry out your wishes or to assume financial responsibility for your arrangements.

Finally, pre-financing allows you to set aside funds for your services and still be eligible for Medicare/Medicaid nursing home assistance.

Is Pre-financing Safe?

What happens to my money?

Indiana law governs all payments made towards the pre-financing of funerals. All funds* must be placed in to a trust fund, escrow, or used to buy an insurance policy to provide the specific services and merchandise you select.

The funds are irrevocably held for the purpose of paying for the arrangements you contracted for and are paid directly to the funeral home – outside of your will and without probate.

Still, there are steps you should take and questions you should ask to insure that you are protected.

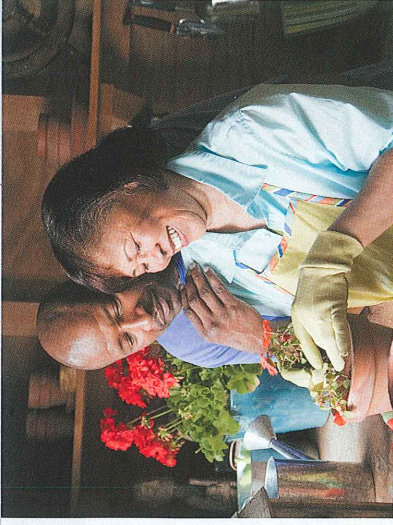
Be sure the sales person is an agent of the funeral home of your choice.

It is illegal for someone to sell preneed contracts without being a representative of a funeral home. Don't let someone sell you a funeral contract that will be "accepted by any funeral home."

Ask how your money will be invested.

Escrow accounts are often used for cemetery expenses, but they have a real disadvantage when used for funeral services or merchandise.

The law allows escrow interest to be removed from the account as it is earned. While your funeral is still guaranteed, if you move or transfer your contract out of state, only the original amount you paid will be available to cover expenses and any interest earned will be lost.



Make sure the contract specifies and itemizes the services and merchandise you selected.

Since all contracts by law must be guaranteed, they must specify what is included. A preneed contract is not a deposit towards a future service. Do not accept a contract that just says "complete funeral service" or says you will select services or merchandise at a later date.

Know where your money will be invested.

You should be able to contact the trustee or insurance company at any time to confirm your money is properly invested. Keep them updated on any change in your address.

Make your check out directly to the trustee or insurance company the funeral home will be using to invest your money.

Never make a check out to a sales person or pay in cash.

Make sure you receive confirmation that your money has been deposited.

If you don't receive such notice from the trustee or insurance company within 45 days, call them or the funeral home.

Tell your family that you have prearranged and pre-financed your funeral.

Tell them which funeral home will be arranging services and where the documents are located to eliminate any confusion later.

* Less administrative fee or commission as allowed by law.

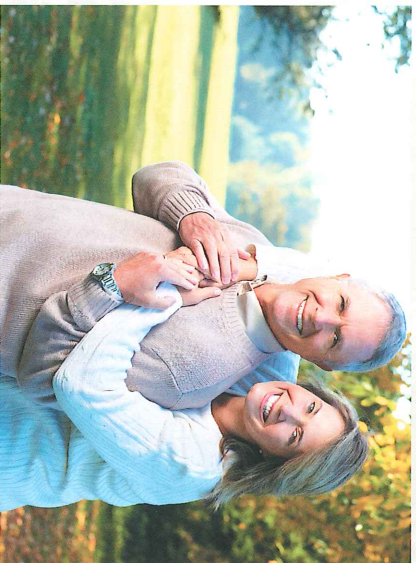


MasterChoice® The Smart Choice

MasterChoice® is a trust fund established in 1983 by the members of the Indiana Funeral Directors Association.

It has a proven record of helping your funeral director guarantee the service you desire by providing safe investments with a reasonable rate of return.

All funds are deposited in an Indiana bank and the fund is administered in Indiana by the Indiana Funeral Directors Association through its subsidiary, Hightower Services.



Peace of mind

*Your wishes have
been made known.*

*You have relieved your family
of a financial burden.*

Your money is safely deposited.

Who is IFDA?

IFDA is the Indiana Funeral Directors Association, a professional trade association serving Indiana funeral directors since 1880. Over 470 Indiana funeral homes are members.

MasterChoice® is just one of the many member services we offer to our funeral home members through our subsidiary, Hightower Services, Inc.

Please feel free to call us to put you in touch with an IFDA member that is a MasterChoice® participating firm.



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What Indiana Consumers Need to Know

Planning Ahead for You and Your Family

Pearranging Funeral Services

Indiana Funeral Directors Association