

SINCE YOU CARE

A Series of Guides from **MetLife** in Cooperation with the National Alliance for Caregiving

Final Arrangements

About the Subject

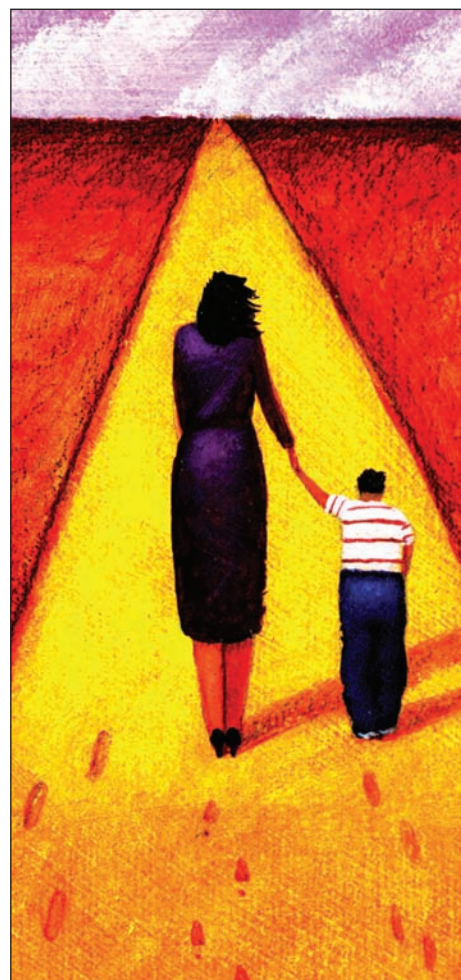
Whether death is the result of an illness, the last stop of a long journey, or sudden and unexpected, there is a void in the lives of family members left behind. It is a time of initial numbness, emotional upheaval and uncertainty. It is a time when the last thing we want to do is make decisions. Before or after death, one of the most difficult of undertakings is making final arrangements for our family member.

If the deceased had not planned the funeral in advance, the family needs to make many decisions. Options range from a “traditional” funeral service to a private burial and a memorial service at a later date, or perhaps something in between. There is work that needs to be done in order to pay respect to the life that is gone and to provide support and closure for the survivors.

Families often want to honor the deceased by planning a funeral that reflects their feelings for their family member. They are willing to spare no expense for the funeral service. They are, however, often quite surprised to learn just how much funerals can cost. The “traditional” funeral with casket and burial vault can run on average about \$6,000. “Extras” such as flowers, obituaries, prayer cards, or additional transportation can push the cost to at least \$10,000 or over.¹

There may also be travel expenses if the deceased is to be buried in another state. This amount also doesn’t take into account estate settlement costs, such as attorney’s fees, outstanding debts and real estate transactions.

The many choices to be made for final arrangements can be somewhat overwhelming and



expensive. Like much of life, finances and uncertainty can make a trying time that much more difficult. This guide is designed to help take some of the unknowns out of final

MetLife

Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,

MetLife offers SinceYouCare® — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.

arrangements and services by providing some basic information, helpful tools and resources.

This guide is not intended to provide legal or tax advice. You should consult with your own legal or tax advisor with regard to your particular situation.

Things You Need to Know

When a family member dies there will be a multitude of tasks and decisions to make, seemingly all at the same time. The most immediate decisions usually revolve around the services for the deceased.

If death occurs at home unexpectedly, it is best to call 911 or emergency personnel. An unexpected death will usually mean that the local coroner or medical examiner will be called upon to determine the cause of death. If the coroner cannot establish the cause and manner of death, the body will be removed for autopsy. If the coroner determines that no autopsy is necessary, the body will be released to the funeral home of the family's choice.²

If death occurs at home while under the care of a hospice

agency, the family should notify the supervisor on call who will then notify the funeral home specified by the family. If death occurs while in a hospital, nursing home or similar facility, staff will take care of notifying the funeral home. If the deceased did not make prior arrangements, the family will need to contact the staff with the name of the home where the funeral will take place.

At this time, the family will need to meet with the funeral home staff to decide on arrangements and transportation. If the body is to be cremated, transportation to the funeral home may or may not be necessary. Many families choose to have a "traditional" service prior to the cremation.³

The type and location of a funeral service is influenced in part by a person's culture, finances, religious preferences and societal norms. Depending on the deceased's desires or the family and the family member's desires in the absence of a preplan document, the service might be very elaborate or very simple. There might be a casket and viewing, or a memorial service at a later date. There is a myriad of possibilities, and religious practices increase the

available choices. Try to have someone with you to help make the best decisions during this difficult time.

Decisions

Traditional Funeral

- This type of service is typically the most expensive and is usually what many people consider to be a "funeral." The body will be embalmed and dressed and in a casket, which may remain open or closed, at the family's discretion. A viewing, visitation or wake will be held prior to the formal service. A hearse will lead a procession to the cemetery, where there will be a graveside service. This is by no means an inclusive description, nor does it mean that all these elements must be part of the service. Different faiths may have different funeral and burial customs. Families may also have their own long-standing funeral and burial customs.

*Direct Burial*⁴

- With a direct burial there is no viewing or visitation and usually no embalming of the body. Most often there is a brief graveside service or a memorial service at a later date. A direct burial service is generally less expensive than a traditional funeral.

Cremation

- Cremation is a service offered by both funeral homes and cremation societies. Typically cremation takes place shortly after a person dies, with either no viewing or a brief viewing only for family. The body may or may not be embalmed and a memorial service generally follows at a later date⁵. Cremation can substantially lower the cost of a funeral. More religions now permit cremation.

Organ Donation⁶

- The “Uniform Anatomical Gift Act” (UAGA) provides any individual 18 years of age and older the right to indicate by a signed donor card or a special notification on their driver’s license that they wish to donate their organs upon death. Generally, organs are donated by people who suffer an injury resulting in brain death.
- Individuals can choose to become a donor even if they think that they don’t meet eligibility requirements because of poor health or age. An “organ recovery coordinator” evaluates the individual’s medical and social history, as well as the medical condition at death, and then makes the final decision regarding organ viability.

It is important that the donor discusses with family his or her wish to donate organs in the event of death because organ procurement organizations almost always request the consent of a family member despite the existence of a signed donor card. Keep in mind that the body will need to be transported for a service or cremation even if organs have been donated. For more information, access the *Organ Procurement and Transplantation Network* Internet site at www.optn.org.

Memorial Service

- A memorial service is typically a ceremony commemorating a family member, but it takes place after the body has been buried or cremated.

This is not a comprehensive list of choices, but these may provide some direction to the family. Funeral homes offer an extremely wide variety of services that can accommodate traditional rites and ceremonies or unconventional or unusual family requests that help to make the final arrangements personal and meaningful. A professional funeral director can help with virtually every aspect of planning and conducting a meaningful service. If the deceased

worshiped regularly, a priest, minister, rabbi or other clergy will be able to help guide the family through the process.

Professional Services and Costs

Services provided by a funeral director and staff that may be common to arrangements for most funerals are covered under the “basic services fee.”⁷ The services include obtaining permits and copies of death certificates, coordinating arrangements with the cemetery or crematory or other third parties, and writing and coordinating the placement of obituary notices with local publications, if desired. This fee is, by federal law, the only “non-declinable” fee that a funeral home may charge and the funeral director must, by law, inform you of this fee, and explain that any other items and services provided by the funeral home are additional.

Other Costs

Certified copies of death certificates beyond a predetermined number may be extra. Also, newspapers may charge a fee to publish the obituary notice; this will be priced according to the newspaper’s fee schedule.

Other services that will incur costs separate from this basic service fee are:

Embalming

Embalming is usually required if there is to be a public viewing or visitation. It is generally not legally required or necessary if the body is buried or cremated shortly after the person dies.⁸

Transportation

The body will need to be transported to:

1. The funeral home
2. From the funeral home to the service, cemetery or crematorium.

Depending on the need, the funeral director can arrange for other transportation for the family such as a limousine, or even a police escort if an unusually large crowd is anticipated.

Funeral Home Facilities and Services

- There may be extra charges for the use of the funeral home facilities for viewing or visitation beyond the allotted time.
- Equipment such as chairs or a gravesite awning to protect against the hot sun, rain or snow may incur an additional charge. There may also be a separate charge for staff at the gravesite.



Funeral Merchandise

Casket

The casket is probably the single most expensive item in a funeral service. There can be a great deal of variation among them with costs ranging from an average of \$2,000 to as much as \$10,000⁹. Some funeral homes make a great deal of their profit from the sale of caskets. Currently, a number of third party vendors, as well as funeral homes, sell caskets. Under the law, families can have a casket shipped to a funeral home at no extra charge by the funeral home.

Urns

These containers will hold the ashes of an individual after cremation. The styles vary, from very simple to very elaborate. The purchase of an urn is not required although many people like to purchase an urn that reflects the taste or interests of the deceased.

Cash Advance Items

There may be a charge for goods and services that the funeral home obtains on behalf of the family. Merchandise such as memorial cards, flowers,

music and fees for the cemetery or crematory may also be extra.

Burial Vaults/Liners

These are burial containers that are placed in the ground into which the casket is placed at burial. Their purpose is to prevent the ground from settling in the grave over time. A vault is more expensive than a liner.

General Price List

The funeral home will provide a general price list that must be reviewed prior to making any purchase. Once the appropriate services and merchandise have been decided upon, the family should receive an itemized statement of those goods and services purchased, as well as the total cost of the funeral.

While the majority of funeral homes are ethical and law-abiding firms, the business of dying has always been a tempting haven for fraudulent operators. To help prevent that, the Federal Trade Commission (FTC) created the “Funeral Rule,” which is a set of laws designed to protect the consumer. The “Funeral Rule” applies to funeral homes offering both funeral goods and services. A brief summary of the “Funeral Rule” follows.¹⁰

- The consumer has the right to choose funeral goods

and services desired (with some exceptions such as the General or Basic Services Fee).

- The funeral provider must provide the Funeral Rule in writing, along with the general price list.
- If state or local law requires the purchase of any particular item, the funeral provider must disclose it on the price list, referencing the specific law.
- The funeral provider may not refuse, or charge a fee, to handle a casket purchased elsewhere.
- The funeral provider who offers cremations must make alternative containers available.

The Cemetery

Before burial, a family will have to make a decision on a final resting place for their family member. If the deceased will be cremated, the choice of urn or other container and the location in which it will be stored also needs to be decided upon.

A cemetery is the usual site for a burial. The cemetery’s location, its religious affiliation or whether there is room at the site for other family members at a later date can factor into the

choice. Costs may vary depending on the geographic location and whether or not it is a rural or metropolitan site.

Even if an individual was cremated, the urn or container may be placed in a burial plot, or may be placed in a columbarium at the cemetery. A columbarium is a structure with small spaces, called “niches,” for placing the cremated remains in urns or other approved containers. The columbarium may be indoors or outdoors with memorial plaques. Sometimes such a site is called an “urn garden.”¹¹ Some churches have a memorial garden for the scattering of ashes, if this is what the deceased desired. Laws differ from state to state in regard to the scattering of ashes. Even if an individual wished to have their ashes scattered, some of the ashes may be placed at a cemetery as mentioned above, as a memorial for the family, if previously agreed upon by the deceased.

Cemeteries have their own costs associated with a burial, be it ashes or a casket. Generally a cemetery provides the following:

Burial Site

- This might be a gravesite, a mausoleum (which is above-ground entombment), colum-

barium or memorial garden. Check with the cemetery whether or not the purchase of the plot site includes perpetual care of the site, or if that is an extra charge. Check to see if there are restrictions on the type of markers that can be used. If remembrances and flowers are important, see if there are restrictions on these.

Headstones and Markers

- These may be purchased from the cemetery or from outside retailers. There may be some mark-up in cost when purchased from a cemetery, so be sure to comparison shop.

Opening and Closing a Site

- Most cemeteries require a burial container in which the casket rests to keep the ground from sinking in around the grave. A liner is usually sufficient, and less expensive than the burial vault. Check with the cemetery to see if there is an added cost or restriction if either the liner or vault is purchased from the funeral home or other retailer.

It is easy to see how the costs of final arrangements can add up to thousands of dollars. The following are some suggestions that may help to minimize expenses.

Federal Benefits¹²

- Veterans who were discharged or separated from active duty, other than dishonorable discharge, and who completed their required period of service or U.S. Armed Forces members who die on active duty, are eligible for Veteran's burial benefits.

The benefit includes free internment in any of the designated national cemeteries, including opening and closing the grave, a memorial flag, grave liner, government supplied marker and presidential certificate. Cremated remains are buried or placed in urns with the same benefits. Note that these benefits do not include caskets or embalming. In certain circumstances, there are monetary allowances for the burial of veterans in private cemeteries. For details regarding benefits, call the Veterans Benefits Administration at 800-827-1000.

- The deceased's family may be eligible for other federal benefits including the New Military Honors Policy, Civil Service Retirement System or the Federal Employees Retirement System. Funeral directors can steer families in the right

direction for all such benefits, and assist them in making the correct contacts and filing the right forms.

Social Security¹³

- If the deceased had worked for at least 10 years, some members of the family are entitled to a Social Security survivor's death benefit. Widows and widowers are eligible for a death benefit, but the amount of the death benefit they can collect varies depending on their age and/or disability status. If survivors include children under 18 they are eligible for Social Security benefits. Surviving children are eligible for benefits up to age 19 if they attend high school on a full time basis. Parents age 62 or older who were dependent on their deceased child for everyday expenses are also eligible.

The Totten Trust¹⁴

- Individuals can save for funeral expenses by opening a trust account (a Totten Trust) at a bank. The depositor holds the funds, which are available at any time, and the money in the trust can be accessed after an individual's death. However, the creation of a Totten Trust does not guaran-

tee that the funds are protected from creditors after death. The Trust income is considered taxable income while the depositor is alive. The asset must be included in the deceased's taxable estate.

- The beneficiary does not obtain control of the account until the time of the depositor's death. The owner of a Totten Trust may revoke it at any time.

Life Insurance

- A life insurance policy may be used to cover funeral costs. Check with a financial planner or insurance agent before pre-planning a funeral. Use caution if a funeral home suggests that they be the sole beneficiary.

Pre-Planning and Pre-Need Contract

Death is not a pleasant subject for dinner conversation. However, it is a part of the life cycle, and pre-planning the funeral service will help ensure that a family member's wishes are followed and can even help to contain costs. Funeral pre-planning and pre-need contracts can help take the pressure off of the family and help provide some peace of mind.

Today, funerals can be pre-planned and you can pre-pay for

your funeral service with what is known as a "pre-need" or "pre-arrangement" contract.

Pre-Planning

Pre-planning is just that—considering options, comparing prices, making decisions and choices, and informing the family of the arrangements. Pre-planning does not involve paying for any goods or services. As a consumer, it's important to shop around for the best price and services. While you are not locking in prices on goods or services at this time, knowing the costs of desired items may influence decisions and assist in planning wisely.

Your pre-plan may be very detailed and include choices for burial clothing, music and readings as well as the type of service, choice of casket, funeral home, the service and the cemetery. Individuals should inform family members that their wishes for their funeral have been put in writing and where the document can be located. A safe deposit box, while secure, is often difficult to get to and the family may forget about the box because they are preoccupied with the arrangements. If the death occurs on a weekend, they may not be able to retrieve the safe deposit box.

Funeral details may be included in a will; however, it is important to note that wills are read after final services and by then, pre-planning wishes cannot be honored. Providing an attorney with a copy of a pre-plan document will ensure that it can be obtained immediately upon death, separate from a will.

Pre-Need/Arrangement Contract

With a pre-need/arrangement contract, goods and services are paid for today for later use upon death. This generally locks in the price at the time of purchase. To research pre-need contracts, start with a local funeral home. A funeral director should be able to assist with this process.

The contract is generally between the person and the funeral home or cemetery although increasingly, third party sellers—those who sell grave markers, caskets and other products—also sell pre-need contracts.¹⁵ Each state regulates the sale of pre-need contracts for funeral goods and services and any party selling those contracts must abide by the state law (Alabama is the only state that currently does not have a law that governs the sale of pre-need contracts).¹⁶

Laws can vary greatly from state to state and in some cases offer very little protection for the consumer. For instance, many people who have purchased a pre-need contract have found that there is a financial penalty if they wish to cancel or transfer the contract. Consumers should check the state law prior to purchasing a pre-need contract. There is currently no federal legislation regarding the sale of pre-need contracts.¹⁷

Before Signing an Agreement

The Federal Trade Commission (FTC) suggests asking these questions prior to signing an agreement:¹⁸

- Is the fee for services and merchandise or for services only?
- What happens to any money that was pre-paid? Know the state regulation.
- What happens to the interest income on money that is prepaid and put into a trust account?
- What protections are in place if a mortuary with which an agreement was signed goes out of business?
- Can the contract be cancelled and can you get a full refund if

you change your mind? What is the time frame during which this can be done?

- Can the agreement be transferred and if so, is there an added cost for the transfer?

Pre-need plans can lock-in current costs for a funeral that occurs sometime in the future. However, if inflation is substantial, agreed upon prices in the pre-paid contract may not cover all of the funeral expenses; be sure to read the fine print. Generally, a signed agreement is non-refundable, so it's important to consider the options carefully. Some contracts will allow for a partial payment, but usually a partial payment does not guarantee the price.¹⁹

After the Decisions

The highly emotional circumstances surrounding the planning of a family member's final arrangements can leave people feeling drained and with the conclusion of that event, perhaps, empty and alone. It is important to know that the grieving process has no predetermined pattern, regardless of whether a family member's death was sudden or expected. There is no right way or wrong way to go through the grieving process.

There will be emotional ups and downs that include feelings of anger, fear, guilt and panic. People who keep their feelings bottled up inside may cause themselves additional pain and delay their inner healing. It is important to try and let others know that help and support are necessary and appreciated. Enlist help from siblings, friends and other family members. Don't underestimate the assistance that grief counseling or grief support groups can provide. Virtually all funeral service providers know of counselors or groups in the area.

How Does Grief Feel?

Grief will often be accompanied by physical as well as psychological feelings of discomfort. These may include:

- Sleeplessness, or excess fatigue
- Headaches
- Dizziness
- General feelings of malaise
- Gastro-intestinal distress and upset, loss of appetite
- Chest heaviness, anxiety attacks
- Denial, confusion, hopelessness
- Inability to concentrate and complete tasks
- Restlessness, mood swings, loss of control

- Depression and unpredictable instances of crying

Do not hesitate to speak to a health care professional about these feelings. They may have suggestions that will help you through the grieving process. They may also want to ensure that there are no physical problems. As difficult as it might be at this time, it is important to rest, exercise and eat nutritiously. The increased stress weakens the body's immune system, making it more susceptible to illness and infection. Some workplaces provide paid bereavement leave that can help lessen the overall stress.

Helpful Hints

In the time following a family member's death there are often many questions with very little time to find the answers. Try to slow down when making decisions. There is no need to rush. A final service is as much for those who are living as for the one who has passed. Gather as much information as possible about available options and prices. Remember that caring for those that have died is a business and it is important to be an educated consumer.



Resources to Get You Started

Books and Publications

At Journey's End: The Complete Guide to Funerals and Funeral Planning

This is a comprehensive resource for anyone trying to pre-plan their own funeral, or having to plan the funeral of a family member. The book provides guides and forms, and a multitude of facts, customs, regulations, costs and checklists. Fatteh, A., (1999). Practice Management Information Corporation, \$16.95. ISBN: 1885987196

Final Details: Someone You Love Has Passed Away

This is a publication with useful information regarding the many decisions that have to be made in the first few months after death. It is available free by calling AARP Fulfillment at 888-687-2277(888-OUR-AARP) or sending a postcard with your name, address and request to AARP Fulfillment, 601 E Street, NW, Washington, D.C. 20049. Ask for Stock No. D14168.

Funerals: A Consumer Guide

This is a free publication from the Federal Trade Commission (FTC). You can request a copy by writing to: Consumer Response Center, Federal Trade

Commission, 600 Pennsylvania Ave., NW, Washington, D.C. 20580-0001 or download the document by going to the FTC Web site at: <http://ftc.gov/bcp/online/pubs/services/funeral.pdf>. You may also call the FTC at 877-382-4357 to obtain the guide.

How To Go On Living When Someone You Love Dies

This book explores the grief experience after the death of a loved one. It looks at the many losses that one experiences and helps those who are grieving understand the many emotions that accompany the loss. It provides guidance to help individuals resolve grief and heal from the loss they have experienced. Rando, T. A. (1991), Bantam, \$17.00. ISBN 0553352695

The Mourning Handbook: The Most Comprehensive Resource Offering Both Practical and Compassionate Advice on Coping With All Aspects of Death and Dying

This book is a comprehensive guide to the grieving process. The author, a grief counselor, draws upon her years of experience to deal with the many issues individuals face surrounding the death of a family member. Fitzgerald, H. (1995). Fireside, \$14.00. ISBN: 0684801612

Reaching for Tomorrow—MetLife® Guide to Survivor Assistance

This guide contains listings and information on books, pamphlets, services, internet and association resources that may be helpful to those who have lost a loved one. The guide's resources also offer advice on navigating through the necessary paperwork and financial concerns. To order a free copy, write to MetLife Mature Market Institute, 57 Greens Farms Road, Westport, CT 06880, or e-mail MatureMarketInstitute@metlife.com. It can also be downloaded and printed from www.maturemarketinstitute.com.

Simply Essential Funeral Planning Kit

This book draws on the experience of the author who spent his career assisting people as a funeral director, counselor and educator. It provides step-by-step instructions related to funeral arrangements and related issues including costs, the information families need and emotional, legal and cultural considerations. Cochrane, D.S. (2002). Self-Counsel Press, \$11.95. ISBN:1551803828

Internet Sites

AARP

The AARP Web site offers a number of resources related to grief and loss including a checklist of final and legal actions to take after the loss of a loved one, community organizations that offer bereavement support and a number of grief and loss publications. The site also includes information on funeral arrangements and memorial services. It can be accessed at www.aarp.org/families/grief_loss/.

Funeral Service Consumer Assistance Program (FSCAP)

The FSCAP is a non-profit consumer service that assists individuals in understanding funeral services. The service representatives at FSCAP can answer general questions about funerals and help to resolve funeral service issues. You may reach a representative at the Funeral Service Helpline at 800-228-6332 from 7:30 a.m. to 6:00 p.m. CST. The site also provides a number of useful informational links for the consumer. Access the site at <http://www.funeralservicefoundation.org/links/help.htm> to reach the links to other grief and funeral related resources.

Administrative and Legal Checklist Following the Death of A Loved One

There are a number of administrative and legal matters to take care of in the days and weeks following the death of a loved one. This tool is intended to help you identify some of the documents you will need and details you may need to attend to.

Locate the will

- If you have questions about the will or how it is to be administered or about other legal matters related to the will or your loved one's estate, you should contact your family member's attorney or your attorney in the event that your loved one did not have a current attorney.

Call your loved one's employer, if appropriate, to check on any benefits and pay that may be due.

- Are there benefits such as life insurance or 401(k) proceeds that may have been provided by or through the employer and may be payable to a beneficiary?
- Are there any survivors eligible for company benefits such as health insurance or a pension?

Life Insurance

Find out if there are any in-force life insurance policies that had been purchased by your loved one and contact the insurance company to determine what documentation it needs to pay the benefit.

Obtain multiple death certificates. You will need a death certificate when collecting benefits or closing financial accounts such as:

- Social Security
- Life Insurance
- Pension
- Bank Accounts
- Other Investments
- Changing the title on jointly owned property

If you are working with a funeral home ask that they provide you with at least six certified death certificates. They will be able to provide these. You may incur a small charge for them. In some cases you will need to submit a certified death certificate. In other cases a copy will be all that is needed. Surviving spouses may also need copies of their marriage certificate.

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Notify Social Security of the death and obtain information about benefits to which survivors may be entitled. You may call them at 800-772-1213 or you can obtain information at the Social Security Web Site at www.ssa.gov.

Veterans' Benefits

If your loved one was a veteran there are certain benefits that may be available including \$300 for burial expenses and an allowance of \$150 toward a plot in a private cemetery. Veterans, their spouses and dependent children are entitled to free burial in a national cemetery. Veterans are also entitled to a headstone or grave marker at no charge. The funeral director can often help you apply for these benefits or you can contact the Department of Veteran's Affairs.

Gather important papers such as:

- Social Security Card
- Medicare Card
- Vehicle Registration and Title
- Trust Documents
- Deeds
- Mortgages
- Bank and Financial Accounts
- Credit Card Accounts
- Safe Deposit Box Contract
- Outstanding Bills

Change joint accounts, if applicable. This applies to bank accounts, credit cards, insurance policies or other accounts.

Gather necessary tax information. It will be important to finding out whether or not your family member was required to file a tax return. If so, one will need to be filed for your family member for the year in which he or she died.

Close accounts or safe deposit box if applicable.

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International Cemetery and Funeral Association

The International Cemetery and Funeral Association (ICFA) is a nonprofit association of cemeteries, funeral homes, crematories and monument retailers that offers informal mediation of consumer complaints through its Cemetery Consumer Service Council. Information related to filing a complaint related to cemetery services can be found at <http://www.icfa.org/ccsc.htm>. For more information or to discuss a complaint individuals may write to: Cemetery Consumer Service Council, P.O. Box 2028, Reston, VA 20195-0028 or call (703) 391-8407. The ICFA Web site includes a “Consumer Resource Guide” which covers topics related to funeral and cemetery arrangements, cremation, grief and other end-of-life issues. It can be accessed at <http://www.icfa.org/consumer.html>. You can also contact ICFA by phone at 1-800-645-7700.

National Funeral Directors Association (NFDA)

NFDA is dedicated to serving the public through education, information, programs, advocacy, products and services. It is the leading funeral service organization in the United States. Its Web Site provides a variety of information related to the funeral service

industry including topics such as arranging a funeral, thinking about cremation, types of tributes, explaining death to a child and types of losses. Access the Web site at www.nfda.org.

Useful Tool

Attached is a checklist intended to help you identify some of the documents you will need and details you may need to attend to in the days and weeks following the death of a loved one.

- Administrative and Legal Checklist

Endnotes

- ¹ *Funerals: A Consumer Guide*, Federal Trade Commission via the Internet at <http://www.ftc.gov/bcp/conline/pubs/services/funeral.pdf>.
- ² *When Is An Autopsy Required?*, Autopsy: Life’s Final Chapter (Patient Resources), American Medical Association, February 17, 2004.
- ³ *Cremation and the Funeral*, Cremation Association of America, via the Internet at www.cremationassociation.org, 2003.
- ⁴ *Funerals: A Consumer Guide*, Federal Trade Commission via the Internet at <http://www.ftc.gov/bcp/conline/pubs/services/funeral.pdf>.
- ⁵ Cremation Explained - Answers to Most Frequently Asked Questions, Cremation Association of North America, via the internet at <http://www.cremationassociation.org/docs/explain.pdf>.

- ⁶ *Donation & Transplantation, Organ Procurement and Transplantation Network*, www.optn.org.
- ⁷ *Funerals: A Consumer Guide*, Federal Trade Commission via the Internet at <http://www.ftc.gov/bcp/conline/pubs/services/funeral.pdf>.
- ⁸ Ibid.
- ⁹ Ibid.
- ¹⁰ Ibid.
- ¹¹ *Final Resting Place Options with Cremation*, Funeralplan.com, via the Internet at www.funeralplan.com/funeralplan/cremation/final.html.
- ¹² *Burial and Memorial Benefits*, Veterans Administration, via the Internet at http://www.cem.va.gov/cem/bbene_burial.asp.
- ¹³ *Widows, Widowers & Other Survivors*, Social Security Online, via the Internet at www.socialsecurity.gov.
- ¹⁴ Segall, L., *Totten Trusts: Another Estate Planning Tool, Briefly Speaking*, Winter 2001 via the Internet at <http://gibblaw.com/library/article16.html>.
- ¹⁵ Hermanson, S., *Pre-need Funeral and Burial Agreement*, AARP, Public Policy Institute, June 1999, publication ID FS76 via the Internet at <http://www.aarp.org/research/endoflife/funeral/aresearch-import-195-FS76.html>.
- ¹⁶ Ibid.
- ¹⁷ Ibid.
- ¹⁸ *Funerals: A Consumer Guide*, Federal Trade Commission via the Internet at <http://www.ftc.gov/bcp/conline/pubs/services/funeral.pdf>.
- ¹⁹ *Funeral Planning Before the Need Arises*, via the Internet at http://funeralnet.com/info_guide/pre_explain.html.



About the Authors of Since You Care®

Since You Care guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Nurse Care Managers.

MetLife Mature Market Institute® is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers.

MetLife Nurse Care Managers are available to MetLife's long-term care customers and their caregivers, on a daily basis, to help identify and resolve caregiving questions and concerns through counseling and referral.

National Alliance for Caregiving

Established in 1996, the National Alliance for Caregiving is a non-profit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs and increase public awareness of family caregiving issues.

MetLife Mature Market Institute

57 Greens Farms Road
Westport, CT 06880
E-Mail
MatureMarketInstitute@metlife.com
www.maturemarketinstitute.com

National Alliance for Caregiving

4720 Montgomery Lane,
Fifth Floor, Bethesda, MD 20814
www.caregiving.org

This booklet offers general advice, however, it is not a substitute for consultation with an appropriate professional. Please see a health care professional, attorney, or other appropriate professional when determining how the information and recommendations discussed in this booklet apply to your specific situation.