

# Guidance

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## How to Plan Your Funeral

Submitted by Jonathan DeYoe on Mon, 03/11/2013 - 3:00pm

The new trends in the funeral industry: preplanning, prepaying and personalization. Doing these things can help save your family money and headaches, and give you a funeral in line with your wishes.

It's a morbid subject, but here are a few reasons to plan and pay for your funeral ahead of time as a part of your end-of-life preparations:

**Control.** When you plan the funeral, you have a pretty good idea about what happens. You can decide whether to have a casket viewing and how your life is celebrated after the service.

You can also create a file with personal information for your obituary, as well as any instructions you have for burial, cremation or organ donation. Just make sure you leave it with a loved one so they know how to proceed.

**Negotiate.** Funeral home directors rarely haggle with the bereaved because they don't have to. Grieving family members are terrible negotiators. Usually, there isn't much time to shop around, and your survivors end up shelling out more than necessary to pay for the funeral. This could jeopardize their inheritance.

Planning ahead gives you a chance to negotiate and secure a guaranteed price on a prepaid plan from a funeral home. Make sure you ask what happens if prices increase, you move or change your mind and decide to go with a different solution. It's better to ask these questions before it is too late.

**Goodwill.** If prepaid plans leave too many questions unanswered, you can fund your funeral through a trust or an insurance policy. Regardless of the payment method, providing instructions with your wishes and funds to cover the expenses can relieve some of the anxiety and stress of a funeral.

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By Larry Light, Editor-in-Chief

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**Personalize.** Your funeral is your last chance to express yourself, your interests and your values. There are many new and unusual options available for funerals and memorial services in addition to the traditional burial or cremation.

Did you champion environmental causes in life? Perhaps you can find a [green](#) burial or a memorial [reef](#), where your remains are part of a manmade undersea structure that supports marine life.

Funeral preferences are changing. Alternatives to traditional funeral home services are becoming popular, especially among baby boomers. If you would like to learn more about the options available, visit the websites of [Funeral Consumers Alliance](#) and the [National Funeral Directors Associations](#).

If you have an idea for how you want your funeral to go, there is probably a business willing to serve you. You can even opt for mummification, freezing your body in a cryonic chamber in hopes that science can revive you in the future, a memorial [space flight](#) or having your ashes compressed into a [gemstone](#).

Just run the idea over with your advisor to make sure that you can afford an extravagant funeral and still provide your heirs with a sizable inheritance.

*Jonathan K. DeYoe, AIF and CPWA, is the CEO of DeYoe Wealth Management in Berkeley, Calif. Follow Jonathan on Twitter at [@DeYoeWealth](#).*

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