

### Working with a Funeral Home

Review the Trade Commission's Funeral Rule prior to shopping. It outlines your rights as a shopper.

Know your local laws: rules regarding funerals and burials vary from state to state so it's smart to know which goods or services the law requires you to purchase and which are optional.

Print a copy of the General Price List and visit at least two funeral homes to compare costs.

Negotiate wisely. This is a service business, and like many service businesses, costs may start high and can be negotiated to a lower amount.

If you've visited other funeral providers, tell them that you're shopping to compare prices. Then ask for, and review, an itemized list of expenses that includes transfer of the body, the hearse, the limo, etc. plus the cost of the service (their time). Only after the price has been presented and services agreed to, should you start negotiating by telling them that you have chosen your own casket, or urn, or other products. Those costs can then be removed from the contract before signing.

Don't feel obligated to purchase a "package" if it includes goods and services you don't want or need.

Be wary if asked to buy a "Death Insurance Financial Contract." A legitimate insurance company may indeed be underwriting the insurance policy, but it may be paying referral fees to the funeral sales person. Also, the funeral home/cemetery typically names themselves as the beneficiary of the policy – not the survivors. So the face value of the policy usually ends up covering the exact cost of the funeral and cemetery. And while there are federal regulations covering the funeral industry, there are none covering the cemetery industry. So ask if there are referral fees being paid, and/or who the beneficiary will be.

If your survivors will be the ones working with the funeral home, suggest that they not tell the funeral home or the cemetery company that there are insurance proceeds – or at least they should not mention a dollar amount. Less reputable companies will figure out a way to "spend" the entire amount of money that is forthcoming.

Whether pre-planning or having survivors in charge, be sure to have all details finalized, and contract signed, before the body is transferred to the funeral home. Less reputable companies can inflate prices because at that point, the bill will have to be paid – no matter what the cost.