

The Insider's Guide

TO FUNERAL & CREMATION PLANNING

Courtesy of your local Dignity Memorial® providers



A funeral or memorial service not only gives your loved ones a sense of closure, it's a celebration of your life. Whether you choose cremation or traditional burial, this guide will help you design a tribute that's uniquely you.

The top 10 things everyone needs to know about planning a funeral or memorial service.

- 1 Learn about your options
- 2 Record your wishes and preferences
- 3 Consider your family's wishes
- 4 Determine a final resting place
- 5 Understand pricing options
- 6 Plan and pay in advance
- 7 Discover why insurance may not be enough
- 8 Complete the *Personal Planning Guide*
- 9 Understand government benefit eligibility
- 10 Work with a licensed professional

Plan ahead for peace of mind. Making funeral, cremation and cemetery arrangements before the time of need certainly isn't something most of us want to think about, but by planning everything in advance—and in detail—with the help of a professional, you will help to alleviate the stress of your loved ones having to second-guess what you would have wanted. A plan can help friends and family to better cope with the loss, allowing them to focus on what's most important—celebrating your life.

When you plan today for tomorrow's needs, you can also plan a service or memorial of your choosing. And whether that means special music and flowers or a grandiose catered

event with a string quartet, it's all up to you. Your Dignity Memorial® professionals will help you create a beautiful and memorable event that allows your loved ones to say goodbye in a unique way, knowing that they have carried out your wishes.

Schedule a complimentary pre-planning meeting today. We'll walk you through the steps and help you put a plan together. You'll be glad you did.

**Planning ahead is simple.
Get started today with a
no-obligation planning session.**

Why prepay? It makes financial sense.

Making your final wishes known by putting a plan together allows you to design a personal and meaningful final tribute. But only prearranging—or paying for your service in advance—can help take care of the actual expenses ahead of time. Supporting your funeral, cremation and cemetery plans with designated funding offers two main benefits. First, it provides relief for your family. By prepaying for your final arrangements, you help to eliminate the burden of your family having to pay at the time of need. Secondly, funding your plan offers protection from inflation by allowing you to lock in today's prices.

Here are three important things to keep in mind when prepaying for a funeral:

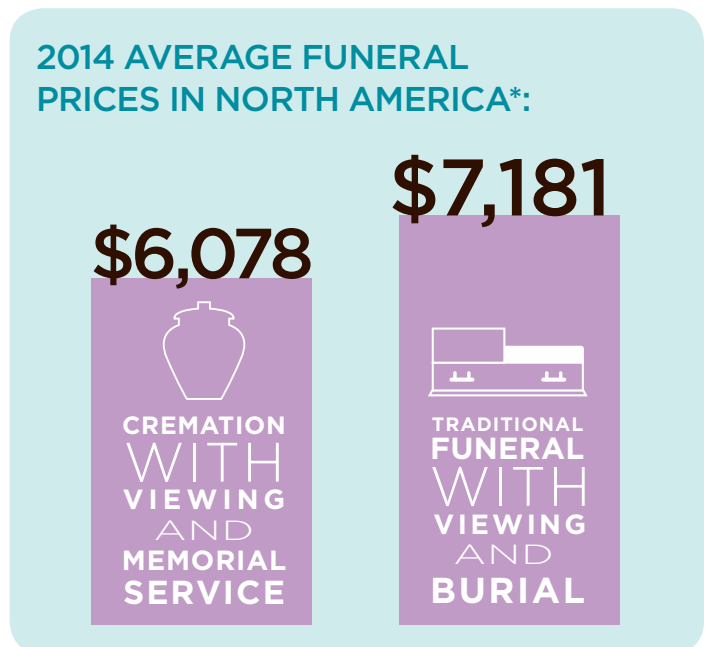
- 1 Choose a licensed funeral director that has a good reputation in the community.
- 2 Make sure you fund your plan through established and trustworthy company.
- 3 Make sure your plan is flexible enough to allow alterations.

Ask your funeral home to provide you with a clear, itemized list of prices for merchandise and services offered and chosen. In addition to items that may seem obvious, like a casket or urn, and service details like flowers, music or mementos, there are some standard fees that may not be top of mind. Some of these may include the basic service fee, transportation of a loved one, embalming, use of facilities and staff, burial vault or cremation container. When planning a funeral

or memorial service, make sure you are aware of all the costs.

The provider you choose should listen, address your concerns and work within your budget. Look for a provider that will help you plan every detail of a memorable tribute. And, offering various packages allows you to select arrangements at the right price and best value. By working with a Dignity Memorial® professional, you'll get valuable information on all your funding options. When you prepay for your arrangements with us, you can have peace of mind in knowing that your funds are safe and secure.

The cost of living keeps going up. The cost of your final plans doesn't have to. Plan now and lock in today's prices.



*The national median cost of a funeral for 2014 was \$7,181. If a vault is included, the median cost is \$8,508. Sources: The National Funeral Director's Association, Oct. 2015; National average funeral prices in 1991 were \$3,742. Source: Statista.



Plan ahead for a truly memorable tribute.

A memorial service is unlike any other event. It is the culmination of a lifetime distilled into a singular tribute. From a simple tribute to a more elaborate affair, the most memorable ones are planned with attention to detail and include many personal touches that reflect the individual.

So when you put a plan together,

start by reflecting on what's most important in life. Do you love to travel? What about sports, dancing or family traditions? Your final send-off should truly be a celebration of what makes you, *you*. There are many opportunities for expression and personalization such as music, readings, mementos, food and flowers. Dignity Memorial®

providers have earned a reputation for celebrating each life like no other. Let us do the same for you.

Rely on us to help you create a personal, meaningful funeral or memorial service.

CELEBRATING YOUR PASSIONS



If you love to bake, plan a service that features an array of delectable desserts with keepsake recipe cards or wooden spoons for your loved ones to take after the service.



If you're passionate about the ocean, consider a seaside tribute complete with nautical décor and pathways made of sand.



If you're a football fanatic, a tailgate memorial may be the perfect way to bring the whole crew together.



If cherished pastimes include family and friends gathered around the dinner table, allow them to enjoy a memorable meal with your favourite foods—and also

find comfort in sharing their favourite stories.



If you enjoy music and dancing, arrange an uplifting event with live or recorded tunes that encourage loved ones to get out on the dance floor.

Offerings vary by location.



Permanent memorialization: a lasting legacy.

Whether your final arrangements include a traditional burial or cremation, keep in mind that a permanent place of remembrance can bring a tremendous sense of peace and comfort to family and friends.

A final resting place—whether in a cemetery, mausoleum or cremation

garden—offers loved ones the opportunity for visitation and reflection.

Your local Dignity Memorial® professionals can show you an array of beautiful permanent remembrance options including benches, gated estates and even custom-built memorials.



4 things to keep in mind when choosing a funeral home or cemetery.

The funeral home or cemetery you choose should help you design a meaningful memorial that truly celebrates the life it represents. Whether you are in need of immediate assistance or interested in learning more about pre-planning options, look for these basic characteristics:

- 1 Qualified and caring professionals that will take the time to listen, address your concerns and work within your budget. Offering various packages allows you to select arrangements at the right price and the best value.
- 2 A funeral home or cemetery with a positive reputation within your local and business community and with grounds, roads and buildings that are in good physical condition.
- 3 A full-service establishment that can offer a range of options. From catering to calla lilies, look for a provider that will help you plan every detail of a personal, memorable tribute.
- 4 A funeral home or cemetery that adheres to the law by providing you with a clear, itemized list of prices for merchandise and services offered and chosen.

When you're ready to get started, we're here to help. Visit www.DignityMemorial.ca to find a provider near you.

Dignity Memorial is a division of Service Corporation International (Canada) ULC. The Dignity Memorial brand name is used to identify a network of licensed funeral, cremation and cemetery providers that comprise the Dignity Memorial network. The Dignity Memorial network includes affiliates of Service Corporation International, 1929 Allen Parkway, Houston, Texas, as well as many other fine independently owned and operated establishments.

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