



4 Reasons Why You Should Pre-Plan & Pre-Fund Your Funeral



1

Pre-Planning your funeral lets you make your wishes known so your loved ones don't have to guess or worry if they made the right choices.

2

It eliminates emotional overspending due to grief or guilt.

3

It gives you a chance to personalize your funeral and make it a celebration of your life.

4

Pre-Funding your funeral can help you qualify for Medicaid benefits and protect your family from most, if not all, of the funeral expenses.



Who is LCBA?

LCBA (Loyal Christian Benefit Association) is a not-for-profit provider of Life Insurance with a Conscience Since 1890® using invested premium earnings to provide member benefits and to support volunteer efforts that make your community a better place.

Together with our partner funeral homes, we are part of the Tomorrow Together Partnership - a collaborative effort to educate individuals and their families about the advantages of funeral pre-arrangement and about financial protection planning.

The Tomorrow Together Partners are committed to caring for your entire family: first through education about the funeral pre-arrangement process; next by fulfilling your wishes after your death; and finally by providing your family with financial protection options to suit their needs.

For more information, call 1.800.234.LCBA (5222) or visit us online at www.lcbalife.org

Pre-Planning & Pre-Funding funerals *are two distinct actions.*



Pre-Planning

Pre-Planning your funeral can be broken down into two separate functions:

Step 1: *Gather Information.*

This step involves simply capturing biographical information about your life, career, and family. In short, all the things you want others to know and remember about you – things like hobbies, sports, church, social and service organizations you belonged to and enjoyed.

Step 2: *Make Arrangements.*

In this step, you sit down with your funeral director and make choices about products and services. You will decide whether you will be having a traditional burial or cremation, what type of casket or urn, the services you'll want, and other details about your funeral. Your funeral director will explain all of the options, outline the costs, and make helpful suggestions.

Pre-Funding

On top of dealing with the loss of a loved one, the realization that the funds to pay for the funeral still must be found can be devastating to a family.

By pre-funding your funeral, you may qualify for Medicaid benefits and remove the financial burden from your family. You also protect those funds from being lost in the event you require care in a nursing home, or from some other catastrophic expense.

Funding your funeral through LCBA not only lifts the financial burden of the funeral from your loved ones, but also provides you with value added member benefits from LCBA.

LCBA funding plans include annuity and life insurance options that offer payment plans up to 10 years! Unlike a trust, these products eliminate receiving a 1099 form each year!

By law, funeral homes are not allowed to retain the funds entrusted to them as payment for funeral pre-arrangements. To ensure to the family that the funding for the pre-arrangements has been completed, when these arrangements are funded through LCBA, we send the owner the insurance or annuity policy certificate to confirm the transaction has been completed.

Need Help Putting It All Together?

Since 1919
Joseph J. Stutz, Inc.
FUNERAL HOME
Joseph J. Stutz, III Supervisor
40 South Market Street
Mt. Carmel, PA 17851

Pre-arranging your funeral is one of the most thoughtful and caring things you can do for yourself and your family.

Make a convenient appointment with your funeral director today!

570-339-4300

