

*What Davis Funeral Home  
can do to assist with your  
Pre-Planning.*

Services can be planned for you and your family members at a convenient time by contacting Davis Funeral Home to discuss selection of merchandise and services. Simply ask Davis Funeral Home to meet with you and discuss choices, either in the comfort of our office or in the comfort of your own home. This simple gesture of consideration can help your family. Funeral arranging before the need arise is thoughtful and easy to do.

For more information and cost-free consultation, talk to one of our experienced family counselors at **Davis Funeral Home** at (340) 774-1464, member of the International Order of the Golden Rule.



In Partnership with our Community



*"Caring For Those You Care For"*

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*The Benefits of  
Prearranging  
a Funeral*

Provided  
for  
**Continuum Care, Inc.**  
Hospice Care

By  
**Davis Funeral Home**  
192 Altona and Welgunst  
St. Thomas, VI 00802  
(340) 774-1464

## ***What is Prearrangement For A Funeral?***

Prearrangement is the planning of funeral services before the need arises, often years--even days-- before death occurs. A funeral director records your preferences for the type of service desired, music, flowers, casket selection, and other necessary information. You and your family receive a copy of this record, and Davis Funeral Home keeps a copy as well. Keeping these records in an accessible place for future reference is important to surviving family members.

## ***Why Prearrange A Funeral?***

People prearrange funerals for many reasons. Some have definite preferences concerning the funeral service, casket selection or memorial arrangements and want their families to be informed and involved in these decisions ahead of time. Others want to save their survivors from having to make hasty decisions at a difficult and confusing time.

Some individuals who have been faced with making selections for loved ones may wish to spare others from the indecision, guessing, emotion, or anxiety they experience. Still other may prearrange because no one else is capable of making responsible decisions at time of need. Many like the benefit of financial savings that come from prepaying expenses.

## ***Why Prepay For A Prearranged Funeral***

Prepayment alleviates financial concerns and overspending, preventing an unnecessary burden at the time of loss because it ensures funds are available in advance of need. Prepayment can offset inflation allowing you to pay tomorrow's costs at today's prices.

Additionally, some people choose to prefinance to preserve an individual's Medicaid or SSI eligibility.

## ***What Are Prepayment Options?***

Most generally trusts and life insurance provide ways to fund your decisions for prepaid funeral arrangements. Each provides a different set of advantages and options.

Trusts can be revocable or irrevocable. In most cases, they are revocable, meaning that funds can be withdrawn at any time. At the time of death, however, these funds are paid directly to the funeral home upon presentation of the death certificate. This process assures that your funeral expenses are taken care of eliminating unplanned financial burden at the time of death.

Sometimes trusts can be used to shelter an individual's assets and help some estate planning. For those in nursing homes, for example, this method sometimes help assure that funds will be available long after all other finances are depleted and can help to preserve Medicaid or SSI eligibility.

Under a life insurance prepayment program, coverage often begins the day you apply for a policy, and you may not be required to hold your policy for a specified period of time before you receive full benefits. This funding helps assure you're financially cared for no matter when death occurs. Flexible payment plans may also be available. In most cases, the use of services set forth at the time of a implementation of a prepayment agreement suggest that no additional costs would be incurred at the time of death.

Having said this, however, the more simple, easy and direct method is to establish a statement savings account held in trust at First Bank.

Finally, Davis Funeral Home is very conscious of the need to work within the financial needs of the family.