

DEAR FAMILY and FRIENDS,

This is one of the most important letters I'm ever going to write to you, and I want you to read it and then put it in an accessible place where you can find it when needed.

Some day, I am going to die. Just like you, and just like everyone we know. To make that process smoother for you, I've joined the Funeral Consumers Alliance of Utah (FCA of UT), a group that helps families plan funerals, burials, or cremations that fit their needs and remain affordable. But for my membership to do you any good when my death comes, I want to help you do your part today.

I want to emphasize three things:

- My membership is not a prepaid funeral plan
- The [name of affiliate] is not a funeral home.
- They are not the place to call to come pick up my remains at the time of death.

Think of my membership in FCA of UT as if it were a subscription to a magazine like Consumer Reports. FCA of UT helps us understand our options and our legal rights when arranging a funeral. The group conducts cost-comparison surveys of funeral businesses in our area so that we can select a firm with reasonable prices. They give us planning materials to write down our wishes and have a family conversation about the end, and what it should look like. You'll find these in the packet with this letter. You'll also find my detailed funeral planning form there.

I've picked [direct cremation is used in this example, but substitute your own plans] for myself. This service is the most basic cremation you can find, and all funeral homes in the US offer it. So even if my death occurs far from home, you'll be able to find that service anywhere you need. Direct cremation [or direct/immediate burial] is the same at every funeral home. It includes the basics—picking up the body, completing the death certificate and permits, cremation, and returning the ashes to you. There is no embalming, no public viewing of the body, and no casket. Of course, you may wish to add services to the basic arrangements, but know that you have the right, in law, to choose this basic plan.

As I write this in [date of writing], a reasonable cost for a direct cremation is between [\$900 and \$1,100]. The local funeral homes that meet that range are noted in this packet. Remember to check FCA of UT's website UtahFunerals.org, for updated information and surveys.

What if the local funeral homes have changed, or I die far from home?

Check funerals.org to see if there's a local chapter of Funeral Consumers Alliance near the place of death. If so, visit their local website to see their latest cost-comparison survey to narrow down your search. If you have detailed questions or are pressed for time, contact the national Funeral Consumers Alliance. 802-865-8300; fca@funerals.org. Staff at the national office are available during business hours, Eastern time. Also call at least four funeral businesses in the area to ask for a price quote.

Congratulations! You made it to the end of this letter and its unpleasant subject, and you're at least a little more confident about after-deathcare than you were when you started. Death and its aftermath will always be difficult. But the funeral arrangements should be a help, not an added stress. And, if I'm still around when you're reading this letter, come and talk to me any time.

With love,
Your Name