Smith Funeral Chapel

SMITH FUNERAL CHAPEL · EAU CLAIRE MEMORIAL CREMATORY

Planning Ahead

A guide for you and your family — what preplanning is, how it works, and a place to write down everything your family will need, all in one book.

Family owned since 1956 · Third generation

Smith Funeral Chapel · 2222 London Road, Eau Claire, WI 54701
(715) 832-1141 · www.smithfuneralec.com

PART ONE · PLAN AHEAD

A Message from Our Family

Dear friends and neighbors,

Our family has served Eau Claire since **1956**, when William and Agnes Smith opened Smith Funeral Chapel. We are now the third generation of our family to do this work, and in all those years we have sat with thousands of families on some of the hardest days of their lives.

We can tell you from experience: the families who get through those days the easiest are almost always the ones who talked about it ahead of time. Not because the loss hurts less — it doesn't — but because nobody is guessing. The wishes are written down. The decisions are already made. The family can spend those days with each other instead of in a scramble.

That is what this guide is for. Fill in what you can. Skip what you can't. There is nothing to buy and no appointment to keep — just a pen, a quiet half hour, and the peace of mind that comes with having it handled.

When you're ready to talk, or if a question comes up while you're writing, call us any time at **(715) 832-1141**. The phone is answered around the clock, by us.

— The Smith Family

What preplanning is

Preplanning means making your funeral arrangements ahead of time — before there is any need — and putting them in writing.

It has two parts, and you choose how far you go with each:

- **Writing down your wishes.** The kind of service you'd like, burial or cremation, music, readings, the people who should be called — plus the facts the State of Wisconsin will ask for when the time comes. Part Two of this guide walks you through it. This costs nothing, and we keep a copy on file for you.
- **Paying ahead, if you wish.** Some people also set money aside now, at today's prices, so the cost is handled and their family never sees a bill. That is completely optional, and the next pages explain exactly where that money goes if you choose it.

Once it is written down, you're done. Your family will know exactly what you wanted, and exactly who to call.

Ten Reasons It Makes Sense

1. ## Peace of mind
There is a particular relief in knowing this is handled. You stop wondering how it will all work out, your family stops worrying about what you would have wanted, and the question is simply settled — for everyone.

2. ## Financial security
When you fund a plan ahead, the money sits in a life insurance policy taken out for that purpose, under Wisconsin law — never in our operating account, never spent or mixed into anyone's general finances — so it is there when the day comes.

3. ## The option to pay over time
Paying ahead doesn't have to mean writing one large check. Most plans can be paid in smaller payments spread over time — far easier than one large bill arriving in the worst week of your family's life.

4. ## A known price
When you plan today, you choose at today's prices. The services and items you select and guarantee are locked in at that figure, even though costs will keep rising over the years. Your family will not face a bigger bill than the one you planned for.

5. ## It's transferable
Life changes. If you move away, or simply change your mind about which funeral home to use, your plan can move with you. A plan made with us can be transferred to another funeral home, and one made elsewhere can be brought to us.

6. ## An exempt asset
If you ever need to apply for Medical Assistance (Medicaid), a prepaid funeral is treated differently from other assets. When a plan's insurance policy is irrevocably assigned, it no longer counts as an asset you own — the whole policy, not part of it.

7. ## Together, not alone
Planning ahead is a conversation, not a crisis. You can talk it over at the kitchen table, ask your kids what they'd like, and decide together, calmly. Nobody has to sit in an arrangement room, days after a loss, trying to guess what Mom would have wanted.

8. ## One call
When the time comes, your family makes one phone call to us. Your plan is on file, your wishes are in front of us, and the funds you set aside are released to carry them out. Everything starts with that one call — day or night.

9. ## Preserve your independence
You have made your own decisions your whole life. Planning your farewell is the last one on the list. Your plan says what you decided — not what anyone guessed, argued about, or settled for.

10. ## Personalization
A planned service can sound like you: your music, your readings, your stories, the details nobody would think to ask about in a hurry. Planning ahead is how a service becomes a goodbye that actually fits the person.

Where the Money Goes

If you choose to pay ahead, it is fair to ask a plain question: where does my money actually sit for all those years? Here is the plain answer.

Your money is never ours to spend

Our plans are funded with a **life insurance policy** taken out for exactly this purpose, under the part of Wisconsin law written for insurance-funded plans (Wis. Stat. § 445.125(3m)). You take out a small policy in your name — most of our families use NGL, National Guardian Life, a Wisconsin company based in Madison — and the policy is **assigned to pay for your funeral** when the time comes. The policy sits with the insurance company, not with us. We cannot touch it, borrow against it, or spend it.

The policy pays out only after the death, when we file the claim with a certified copy of the death certificate — and it pays for your funeral. That is the only thing it can be used for.

Revocable and irrevocable — what the words mean

When a policy is assigned to a funeral plan, the assignment is either revocable or irrevocable. The words are legal, but the ideas are simple.

- **Revocable means you can undo it.** The policy stays yours. You can change the assignment, move the plan, or cancel it. Because it is still your asset, its cash value still counts as yours — including if you ever apply for Medical Assistance.
- **Irrevocable means it can't be undone.** The policy's ownership passes to a funeral expense trust run by the insurance company, and its proceeds can only pay for a funeral. Families choose this for one reason: a policy you no longer own does not count against you for Medical Assistance — the whole policy, not part of it.
- **Irrevocable does not mean stuck with us.** Even an irrevocably assigned policy can name a different funeral home at any time before death, in writing. Irrevocable locks the money to a funeral — never to one funeral home.

If you change your mind

A revocable plan can be cancelled: tell us in writing, and the policy is surrendered back to you for its cash value under the policy's terms. (An irrevocable assignment, by design, cannot be taken back — that permanence is what protects it.) Either way, your recorded wishes can be updated with us any time, free, whether the plan is funded or not.

The short version

Your plan is funded by an insurance policy held by the insurance company — never in our operating account. We are paid only after we have done the work, when the policy pays the claim.

Common Questions

Do I have to pay ahead?

No. Plenty of people only record their wishes and facts — Part Two of this guide — and leave the paying for later. Your wishes on file is a complete plan by itself, and it costs nothing.

What if I move, or change my mind?

Your wishes can be updated with us any time, free. If you move away or choose a different funeral home, your plan and its policy assignment transfer with you. And a revocable plan can be cancelled in writing — the policy is surrendered back to you for its cash value under its terms.

What if the funeral home closes?

Your plan is a policy with the insurance company — it was never in our accounts to begin with. If anything ever happened to this business, the policy stays in force and can be reassigned to another funeral home. The money follows you, not us.

Should I tell my family I've done this?

Yes — please do. A plan only helps if your family knows it exists. Tell them where your copy of this guide is kept, and let them know a copy is on file with us. That is the whole point of Part Three: when the day comes, they will know exactly what to do.

Ready when you are

There is no deadline on any of this and no charge for sitting down with us. Fill in Part Two at your kitchen table, bring it in, mail it, or just call **(715) 832-1141** and we will go through it together.

The Whole Thing on One Page

Everything in this guide, on a single page. Check things off as you gather and decide — Part Two walks you through each one with room to write. This page is the map.

Gather — the facts

- ☐ Full name, home address, and phone number
- ☐ Date and place of birth
- ☐ Social Security number
- ☐ Employer, occupation, and years worked
- ☐ Father's name and birthplace
- ☐ Mother's maiden name and birthplace
- ☐ Spouse or partner's information
- ☐ Military service, and where the discharge papers are
- ☐ Where the will is kept
- ☐ Where insurance policies are kept
- ☐ Where deeds and bank information are kept
- ☐ Marriage certificate, and where it is kept

Decide — the choices

- ☐ Funeral service, or memorial service
- ☐ Burial, or cremation
- ☐ Visitation and a reception, or neither
- ☐ Music and readings
- ☐ Pallbearers
- ☐ Clergy or officiant
- ☐ Casket or urn
- ☐ Vault, and cemetery property
- ☐ Monument or marker
- ☐ Flowers
- ☐ Charitable donations in place of flowers
- ☐ Record wishes only — or fund it with insurance, at once or over time

Then tell somebody

A plan only helps if your family knows it exists. Tell them where your copy of this guide is kept, and let them know a copy is on file with us.



PART TWO · THE RECORD

Vital Statistics — About Me

This is the information the State of Wisconsin requires for a death certificate. Having it written down now saves your family from hunting for it later. Print neatly, in pen. Leave blank anything you don't know — we can help fill gaps.

FULL LEGAL NAME (FIRST, MIDDLE, LAST)

SOCIAL SECURITY NUMBER

DATE OF BIRTH

BIRTHPLACE (CITY, STATE, COUNTRY)

SEX

LEGAL RESIDENCE (STREET ADDRESS)

CITY

COUNTY

STATE & ZIP

HOW LONG AT THIS ADDRESS

MAILING ADDRESS, IF DIFFERENT

MARITAL STATUS

SURVIVING SPOUSE'S FULL NAME (INCLUDE MAIDEN NAME)

FATHER'S FULL NAME

FATHER'S BIRTHPLACE

MOTHER'S FULL NAME (INCLUDE MAIDEN NAME)

MOTHER'S BIRTHPLACE

USUAL OCCUPATION (your main work over your lifetime — please don't write "retired")

KIND OF BUSINESS OR INDUSTRY

HIGHEST EDUCATION COMPLETED

RACE

HISPANIC ORIGIN, IF ANY

U.S. ARMED FORCES VETERAN? (yes / no)

BRANCH OF SERVICE

DATES OF SERVICE

INFORMANT (the person who will provide this information about you — usually next of kin)

RELATIONSHIP TO YOU

INFORMANT'S MAILING ADDRESS

INFORMANT'S PHONE

When this page is complete, you have done the single most useful thing in this whole guide. Everything after this is wishes and locations — helpful, but this page is the one your family will thank you for.

PART TWO · THE RECORD

My Spouse or Partner, and My Wishes

Spouse or partner — the short record

A few facts about your spouse or partner, so their information is at hand too. This is not a second full form: if your spouse would like their own complete record on file, ask us for another copy of the Vital Statistics page (or photocopy it) and fill it in the same way.

FULL LEGAL NAME

DATE OF BIRTH

BIRTHPLACE (CITY, STATE, COUNTRY)

SOCIAL SECURITY NUMBER

FATHER'S FULL NAME

MOTHER'S FULL NAME (INCLUDE MAIDEN NAME)

My wishes

Check and fill in as much or as little as you like. Even a few lines here take hard guesses away from your family.

I would like: ☐ Burial ☐ Cremation ☐ Not sure yet — leave it to my family

Kind of service: ☐ Traditional funeral ☐ Memorial service ☐ Graveside ☐ Celebration of life ☐ Private / family only

SERVICE LOCATION

OFFICIANT / CLERGY

MUSIC I'D LIKE

READINGS, POEMS, OR SCRIPTURE

PALLBEARERS (NAMES)

CEMETERY AND PLOT, IF OWNED

IF CREMATION — WHERE MY REMAINS SHOULD GO

SPECIAL REQUESTS (FLOWERS, DONATIONS IN LIEU OF, MILITARY OR LODGE HONORS, ANYTHING ELSE)

My obituary, in my own words

Nobody knows your story like you do. If you'd like, write your obituary yourself — as much or as little as you want, in your own voice. Your family can use it as it stands or finish it with love when the time comes. Either way, it will sound like you, because it is you.

Some things people often include: where you were born and grew up · your family · the work you did · what you loved doing · the people and places that mattered most · what you'd like to be remembered for · a favorite saying, or a word of thanks. Skip anything that doesn't fit. There is no wrong way to tell it.

Need more room? Continue on a separate sheet, write "continued" at the bottom, and keep the sheet with this guide.



People to Notify, and Where Things Are

People to notify

The first calls and cards after a death. Family, close friends, employer, pastor, club or lodge — anyone who should hear it from family, not from the newspaper.

	NAME	RELATIONSHIP	PHONE
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Where things are

Write **where** each thing can be found — the drawer, the bank, the safe, the attorney's office. Locations, not details: account numbers and passwords themselves never need to be written in this guide.

Last will and testament _____

Attorney
name and phone _____

Power of attorney / health care directive _____

Birth & marriage certificates _____

House deed & property records _____

Vehicle, boat & trailer titles _____

Insurance policies _____

Bank & investment accounts
which banks or firms _____

Safe deposit box
bank and box number _____

Military discharge papers (DD-214) _____

Cemetery deed _____

Online accounts & passwords
where your password list or password manager can be found — the location only, never the passwords _____

Insurance, Medical & Military

Life insurance

Company and policy number is all your family needs to start a claim — the insurance company has the rest.

COMPANY	POLICY NUMBER	WHERE THE POLICY IS KEPT

Medical

HEALTH INSURANCE / MEDICARE PLAN

CLINIC OR HOSPITAL I USE

PRIMARY DOCTOR (NAME)

DOCTOR'S PHONE

Military service

BRANCH OF SERVICE

DATES OF SERVICE

HIGHEST RANK

SERVICE NUMBER OR VA CLAIM NUMBER

WHERE MY DD-214 IS KEPT

☐ I would like military honors at my service ☐ I would like a VA grave marker

Now put this guide where it can be found

A completed guide in a drawer nobody opens doesn't help anyone. Keep your copy somewhere sensible, tell your spouse, your kids, or your executor where it is, and let us keep a copy on file at the funeral home as well. If something changes — an address, a wish, a new grandchild to notify — just cross it out and write the new one in, or call us and we'll update your file. Reviewing it once a year or so is plenty.

Where to Start

If you are reading this page because someone has died, we are sorry for your loss. Take these one at a time. Most of them can wait a day or two — the first one cannot, and it is the only one you truly have to do right now.

- ☐ **Call us — (715) 832-1141, any hour**
  That is the first and most important step. We will bring your loved one into our care, start the paperwork, and walk with you through every item on this page. If they planned ahead with us, this one call sets the whole plan in motion — their wishes come out of our file, and any money they set aside is released to pay for them.

- ☐ **Tell family and close friends**
  Start with the people in the "People to Notify" list in Part Two, and anyone else who should hear it from you rather than from an obituary. It is fine to ask one or two people to help make calls.

- ☐ **Plan the service and the obituary with us**
  When we meet, we will go through their wishes together — if this guide was filled in, most decisions are already made. We will help you write the obituary and place it where you want it published.

- ☐ **Notify their employer**
  Call their workplace (and your own). Ask about bereavement leave, any final pay, and whether there is a life insurance policy or retirement account through work.

- ☐ **Let their circles know**
  Church, school, clubs, lodges, teams, and any organization they belonged to. These communities often want to help — with food, with rides, with presence — and they can't if they don't know.

If the death happens away from home, or somewhere unexpected

Still call us first, before calling any funeral home where the death occurred. We can arrange to bring your loved one home and coordinate everything from here — and it usually costs less than starting the process in two places.

In the First Weeks

None of this has to happen the first day. This list is roughly in order, and it can stretch over two or three weeks.

- [ ] **Get certified copies of the death certificate**

  We file the death record with the State of Wisconsin electronically within 24 hours of the death, so certified copies are usually available quickly. You order them from the Register of Deeds in the county where the death occurred, or from the State Vital Records Office — copies are limited to immediate family and others with a direct and tangible legal interest. Wisconsin issues two kinds: a **"Fact of Death"** copy, which is enough for most banks and everyday business, and an **"Extended Fact of Death"** copy, which also shows the cause of death and is what life insurance companies require for a claim. Ask us how many of each you'll need before you order — it saves paying for the wrong kind.

- [ ] **Confirm Social Security knows**

  We report the death to Social Security as part of filing the death record. Even so, a short call to Social Security to confirm — and to ask about any survivor benefits — is worth making.

- [ ] **File the will with the probate court**

  If there is a will, the person named as executor (personal representative) files it with the probate court in the county where your loved one lived. Wisconsin law expects this done promptly.

- [ ] **Sit down with an estate attorney**

  An hour with an attorney early on answers most of the legal questions at once: whether probate is needed, how joint and beneficiary assets pass, and what deadlines apply. Part Two of this guide shows where the will and papers are kept.

- [ ] **Find the insurance policies and start the claims**

  Life insurance companies will ask for a claim form and an Extended Fact of Death copy of the certificate. Part Two lists the policies and where they are kept.

- [ ] **Notify banks, card companies, and the credit bureaus**

  Banks can secure accounts and retitle joint ones. Credit card companies close individual accounts. Notifying the credit bureaus helps protect against identity theft, which sadly does target the recently deceased.

- [ ] **Ask about pensions, IRAs, and retirement accounts**

  Contact each plan or former employer. Many accounts pass directly to a named beneficiary and should not simply be closed — ask how each one should be handled before you move anything.

- [ ] **Retitle joint property and vehicles**

  Real estate, cars, boats, and other titled property held jointly usually need to be transferred into the surviving owner's name. The attorney and the county can tell you exactly what each item needs.

- [ ] **Cancel the driver's license and passport**

  Returning or cancelling these prevents their use in identity fraud.

- [ ] **Call the utility companies**

  Transfer accounts into the name of whoever is staying in the home, or close them if the home will be sold.

- [ ] **Close or memorialize online accounts**
  Email, social media, and subscriptions. Most social platforms can turn a profile into a memorial page instead of deleting it — a small thing many families are glad to have. Part Two notes where their password information can be found.

PART THREE · WHEN A DEATH HAPPENS

Documents You May Need

Banks, insurers, attorneys, and agencies will each ask for some of these. Gathering them once, into one folder, saves repeating the hunt. Part Two of this guide records where most of them live.

- [ ] Certified copies of the death certificate
- [ ] Birth certificate
- [ ] Marriage certificate
- [ ] Social Security card
- [ ] Military discharge papers (DD-214)
- [ ] Will and any trust documents
- [ ] Life and health insurance policies
- [ ] Bank and investment statements
- [ ] Deeds and property records
- [ ] Vehicle and boat titles
- [ ] Recent tax returns
- [ ] Cemetery plot deed

Extra steps for the executor (personal representative)

- Open probate if the court requires it, and keep the paperwork in one file.
- Notify creditors and pay the legitimate final bills from the estate, in the order the law sets.
- Keep a simple record of money in and money out — it has to be accounted for at the end.
- Arrange the final income tax return, and an estate tax return if the estate is large enough to need one.
- Distribute belongings and property the way the will directs, once bills and taxes are settled.

An estate attorney makes each of these far simpler. If you don't have one, ask us — after seventy years here, we can point you to good local help.

You do not have to do any of this alone

This list looks long on paper. In real life it is a handful of phone calls spread over a few weeks — and many are calls we can make with you, or for you. When something on this page confuses you, call us at **(715) 832-1141**. Helping families through these steps is the work our family has done since 1956, and it does not end when the service does.

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