

ADVANCED PLANNING

Funeral Preplanning Can Offer Emotional and Financial Security

At Herman Meyer & Son, we believe a funeral service represents a unique opportunity to celebrate the life of a loved one - the memories, the values and the accomplishments. It's also an important part of the grieving process. That's why our caring and supportive staff is trained to provide the very best in personal service and attention to help you through this difficult time.

Approximately 98 percent of American funeral homes offer preplanning options to families in their communities, according to the National Funeral Directors Associations (NFDA). Among the biggest reasons families prearrange is the peace of mind that comes with knowing a spouse or child will not be left with making important decisions at a stressful time.

Preplanning ensures the family that their loved one's final wishes will be met. Many families are comforted knowing the funeral reflects what their loved one wanted. Preplanning may or may not involve prepaying. NFDA recommends prearranging for everyone and suggests discussing with a licensed funeral director the benefits prepayment can offer.

There are generally two basic ways to prepay a funeral.

1. A regulated trust can be established by a licensed funeral director.
2. A life-insurance policy can be purchased, equal to the value of the funeral.

As with any contract, it's wise to read the prepayment agreement carefully to be sure you understand all the provisions. You may want to ask:

- Who receives the interest on the account, and who must pay taxes on the interest?
- Is the prepayment ever refundable, in part or in full?
- Can the plan be used at a funeral home of my choice?
- What happens if the funeral home goes out of business or is sold?
- In the event the purchaser of the plan moves, is the prefunded plan transferable?

Once you've made your prearrangements, keep a copy of your plan and any pertinent

paperwork in a safe place and inform a close friend or relative what arrangements you've made and where the information may be found.

One of our funeral directors can walk you through the prearrangement process. NFDA recommends prearranging for everyone and developed the [Bill of Rights for Funeral Preplanning](#) as a resource for understanding what to expect from a preneed contract.

The reason this page was designed, is to assist you in planning ahead of time. To answer many of the common questions people have, the [Frequently Asked Questions](#) page is a good place to begin. After reading through what others have asked, you can move on to the [Helpful Funeral Guidelines](#).

The [Helpful Funeral Guidelines](#) form was developed to provide a checklist of important things you may wish to consider in preparing for the tasks that lie ahead.

The final form to assist in planning ahead is the [Individual Service Profile](#) form. You may fill this form out online, print it and then mail it to us or you may simply print the form and hand write the information. This was designed to help you organize some of the important information that will be needed at the time funeral arrangements are made. This information will assist us in obtaining death certificates, preparing obituaries and other vital tasks related to the funeral service. Please take a few moments to fill the form out as thoroughly as possible. Then, you can either return it to us or keep it in a safe place.

[Frequently Asked Questions](#)

[**Individual Service Profile, paper form](#)

[Individual Service Profile, online version](#)

[**Helpful Funeral Guidelines](#)

****Please note, you will need Microsoft Word to view these forms.****

**First
Funeral
Trust of
Kentucky**

The pre-paid

**funeral plan
that takes the
burden off your
loved ones.**

**Continue To Take Care Of Your Loved Ones
After You Have Passed Away**

By investing in First Funeral Trust, you can plan and pay for funeral arrangements years in advance. It is a wonderful day that you can still help in taking care of those you love after you've passed away; especially during a time they will need more help and support than they have ever needed.

If you've ever had to make funeral arrangements for a loved one, you know what a difficult task it can be. More specifically, deciding where a funeral would be held, what type of arrangements need to be made and how much to spend are very hard decisions to make under extreme and trying conditions.

That's why participating members of the Funeral Directors Association of the Falls Cities offer First Funeral Trust of Kentucky; a special trust fund administrated by Stock Yards Bank & Trust Company that allows **you** to make all those decisions well in advance. You not only help ease the responsibility from your family, you insure that all your funeral wishes will be met, as well.

Earn Competitive Market Rates.

The money you invest into First Funeral Trust of Kentucky -- whether you make full payment or start an installment plan -- earns interest at competitive market rates. In this way, the interest is used to offset the yearly increase of funeral expenses. Therefore, you can be assured your desired funeral plans will be carried out even if costs rise in the future due to inflation.

If you decide to change or cancel your First Funeral Trust, you can do so anytime without any penalty. You can withdraw your entire investment from the trust, for any reason, with full interest.

And, because First Funeral Trust of Kentucky is administered by Stock Yards Bank & Trust company, you know your money is safe. Not only is Stock Yards Bank & Trust Company locally-owned and operated, it has been a fixture of Louisville community for more than 90 years. Each individual trust for the First Funeral Trust of Kentucky is registered with the Kentucky Attorney General's Office and governed by Kentucky state law.

Call For Details, Today

Finding out about First Funeral Trust of Kentucky is as easy as picking up your telephone and calling any participating funeral director. There's absolutely no obligation on your part, and you can find out all the details of the Trust, as well as all the added benefits of prepaid, prearranged funerals.



**Stock Yards Bank & Trust Company
is committed to providing
*"Quality service-
with a personal touch."***

**For more information on
Stock Yards Bank & Trust Company's
investment management and trust
services, please call or visit the
bank's trust division:**

**100 N. 1st Trust Center
200 S. 5th Street
Louisville, KY 40202
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