

## Funeral Preparation and Planning



Funeral preparation is an often-overlooked aspect of estate planning. While you do not necessarily need to be in contact with a funeral home prior to your death, if you have specific wishes about what you would like to happen with your remains after your passing, it is helpful to your survivors if you document them while you are still alive.

There are three main questions you need to answer when it comes to funeral planning:

1. What do you want to happen to your physical body?
2. Where do you want your final resting place to be?
3. How do you want your survivors to celebrate your life?

### **What do you want to happen to your physical body?**

There are many options for what can be done with your physical body after your passing. Traditional burials and cremations are the most popular, but people may choose to donate their bodies to science or have a burial at sea.

**Burial** is the process by which human remains are buried in the earth. Typically, a body is laid in a casket, which is then buried in a cemetery and marked with a headstone. There are also options for an “eco-burial” or “green burial” that are more environmentally friendly than the traditional burial process, opting against embalming and utilizing a biodegradable casket.

**Cremation** is the process by which human remains are reduced to ashes, then stored in an urn. These “cremains” may be kept at the home of a loved one, interred at a cemetery, or spread somewhere without interment. Keep in mind that permission may be required for individuals to scatter cremains on public land and the Federal Clean Water Act has rules about scattering cremains in or near bodies of water.



An **anatomical gift** involves the donation of a whole human body to a scientific or medical facility for research purposes; this is different from being an organ donor. Typically, after the research is complete, the body is cremated and the cremains are returned to the family. Anatomical gifts cannot usually be made by an individual's next of kin and must be authorized by the individual themselves while they are still alive. Individuals who wish to donate their bodies must reach out to either their state's anatomical board or directly to medical or scientific institutions to learn more about the process.

**Burial at sea** occurs when either the casketed remains or cremains of an individual are released into the ocean. This process is regulated by the Environmental Protection Agency and influenced by the Federal Clean Water Act. Both the [U.S. Navy](#) and the [U.S. Coast Guard](#) operate burial at sea programs.

### **Where do you want your final resting place to be?**

Depending on how you would like your body to be handled after death, you may also wish to specify a final resting place.

**Burial:** If you are a [veteran](#), know that there are varying eligibility requirements for military funeral honors, burial in national and state veterans' cemeteries, and burial in Arlington National Cemetery.

To be buried in a national or state veteran's cemetery, you must have met service requirements and not have been dishonorably discharged. Arlington National Cemetery is not run by the Department of Veterans Affairs and has different requirements than VA cemeteries. To be buried in ground at Arlington National Cemetery, you must meet strict requirements; only those who meet the following criteria are allowed to be buried there:

- Servicemembers who died on active duty and their spouses or dependent children,
- Retirees (with at least one day of active duty, not for training) and their spouses or dependent children,
- Recipients of the Purple Heart or Silver Star and above, *or*
- Any honorably discharged POW who died after November 30, 1993

There is increased availability for veterans to have their cremains placed in Arlington's columbarium or niche wall.

If you wish for your remains to be buried or your cremains to be interred in a specific location, (for example, if you wish to be buried in the same cemetery as your parents or want to be interred in the town where you grew up), reach out to the director of your desired cemetery to learn more about securing a plot or a location in the columbarium.

**Cremation:** Provided your survivors follow federal and state laws, there are any number of places you could choose to have your cremains scattered: in the ocean, on public or federal land (e.g., in a National Park), on private property with which you have a connection, or in a scattering garden associated with a cemetery or church.

If you do not wish for your ashes to be scattered, you may have them interred in a mausoleum at a cemetery. In this case, they may need to be contained within an urn. As with a burial, it's important to reach out to the director of your desired cemetery about securing a location.

**Burial at Sea:** Those who choose to be buried at sea do not have any say over their final resting place as burials at sea take place while ships are deployed. According to the [U.S. Navy](#), "the commanding officer



of the ship assigned to perform the ceremony will notify the family of the date, time, and longitude and latitude once the committal service has been completed.”

### **How do you want your survivors to celebrate your life?**

How your family and loved ones celebrate your life is personal and up to you, but generally people choose either a funeral service or a memorial service.

A **funeral service** typically occurs with the body of the deceased present, whether this occurs at a church, funeral home, or gravesite. They often occur within a week or two of the deceased’s passing and there may be a viewing (in which loved ones gather to view the body before it is laid to rest) or wake (in which loved ones gather together socially – typically in the deceased’s home or a funeral – to pay their respects) scheduled before the service.

A **memorial service** may also be called a remembrance or a celebration of life, and typically occurs without the body of the deceased present. Instead of a casket, attendees often view photos of the deceased. Memorial services may take place well after the passing of the deceased and the disposition of the body as requested.

**Note:** There are many burial benefits available to eligible veterans at no cost, including a gravesite at any of the VA’s national cemeteries with available space, opening and closing of the grave, a government-furnished grave liner, a government-furnished grave marker, a burial flag, a Presidential Memorial Certificate, and perpetual care of the grave. **However, it is important to know that any item or service obtained from a funeral home or cremation office will be at the family’s expense.** The VA may reimburse survivors of veterans provided certain conditions are met. Learn more [here](#).

You can specify your final preferences in your will – and make sure that your family knows where to find it when the time comes – but you could also write a letter detailing your wishes or have conversations with your loved ones about what you desire to happen after your passing.

Depending on your choices, laying your body to rest could cost [up to \\$10,000 or more](#), and you don’t want to leave your family without a way to pay the bill. Ask that a portion of your life insurance payout goes toward covering your final expenses or purchase a final expense plan that will cover the cost. However you choose to go about it, providing direction and financial support to your family will help make the process easier on them when the time comes.

If you are a veteran and wish to be buried in a VA National Cemetery, we encourage you to complete VA Form 40-10007, or the Pre-Need Determination of Eligibility for Burial in a VA National Cemetery. This, and your DD-214, will help your loved ones lay your body to rest according to your wishes. If you have questions, you can contact our Veterans Services team by calling **888-298-4442** or sending an email to [VSO@navymutual.org](mailto:VSO@navymutual.org).

If you wish to inquire about storing your DD-214 or Last Will and Testament in the Navy Mutual vault to ensure your loved ones have access to them after your passing, contact our Customer Service team at **800-628-6011**.



If you would like a life insurance needs assessment or would like to learn more about life insurance coverage options from one of our representatives, [schedule an appointment here](#) or call **888-300-9331**.