WHAT YOU SHOULD KNOW

HONEST FACTS

about funeral, burial, and cremation costs

FINAL EXPENSE REPORT

Senior Life Insurance Company

The Blake Group • Thomasville, GA • Since 1970

Based on data from the National Funeral Directors Association, the Federal Trade Commission, and the Consumer Federation of America. For informational purposes only.

How Will You Pay for the Funeral?

When it comes to paying for someone's final arrangements, many people are unaware of how expensive the costs can be — and how long it can take for money to reach the family.

$9,995

The national median cost of a funeral with viewing, burial, and vault.*

That figure does not include the cemetery plot, opening/closing, headstone, flowers, or obituary — which can add thousands more.

This cost comes as a shock to most families when a loved one passes. With little or no savings set aside to cover final arrangements, families are often left with a sudden financial burden at the worst possible time.

DID YOU KNOW...?

- If the deceased had traditional life insurance, the benefit payout can take weeks — or months — depending on the company and the policy.
- Funeral homes typically require payment up front. Families are often forced to pay out of pocket while they wait for funds.
- Money from an estate or probate can take months — even years — to reach family members if there are disputes or complications.
- The only help most qualifying families receive from the federal government is a one-time Social Security payment of $255 — an amount that hasn't increased since 1954, even as funeral costs continue to climb.

On the pages that follow, you'll see real funeral cost data from across the country, common funeral industry myths, and why a final expense life insurance policy from Senior Life Insurance Company is a smart way to protect your loved ones from that burden.

**Source: National Funeral Directors Association (NFDA), 2023 General Price List Study — nfda.org*

Fact vs. Fiction — Correcting Common Funeral Industry Myths

Surviving family members are often unprepared to navigate the funeral industry and need someone to walk them through the many decisions that arise. Knowing the facts ahead of time can save a family thousands of dollars.

MYTHS	REALITY
Funeral homes and cemeteries are the same.	Cemeteries are separate businesses from funeral homes, and a cemetery plot is a separate cost on top of the funeral itself.
You're required to use the cemetery's funeral home.	You can use any funeral home you choose, regardless of which cemetery you use.
Funeral prices are similar from one funeral home to another.	Prices can double or triple depending on the funeral home you choose — even in the same town.
Cremation will save a lot of money.	While cremation can be cost-effective, adding a viewing or service beforehand raises the cost considerably.

KNOW YOUR RIGHTS — THE FTC FUNERAL RULE

- You have the right to an itemized price list (General Price List) from any funeral home, in writing.
- You have the right to buy a casket or urn from a third-party seller — the funeral home must accept it.
- You have the right to choose only the goods and services you want, not a required package.
- Embalming is not required by law in most situations — you can decline it.

Source: Federal Trade Commission, The FTC Funeral Rule — consumer.ftc.gov

What Funerals Cost Where You Live

Funeral prices vary widely from region to region — and from funeral home to funeral home. Below are the national median costs by U.S. region, based on the most recent NFDA General Price List Study.*

REGION	STATES	FUNERAL WITH VIEWING & BURIAL	FUNERAL WITH CREMATION
New England	CT, ME, MA, NH, RI, VT	**$8,985**	**$7,023**
Middle Atlantic	NJ, NY, PA	**$8,573**	**$6,498**
South Atlantic	DE, FL, GA, MD, NC, SC, VA, WV	**$8,023**	**$6,103**
East South Central	AL, KY, MS, TN	**$7,615**	**$5,858**
West South Central	AR, LA, OK, TX	**$7,912**	**$5,890**
East North Central	IL, IN, MI, OH, WI	**$8,280**	**$6,120**
West North Central	IA, KS, MN, MO, ND, NE, SD	**$8,755**	**$6,713**
Mountain	AZ, CO, ID, MT, NM, NV, UT, WY	**$7,390**	**$5,505**
Pacific	AK, CA, HI, OR, WA	**$7,835**	**$5,812**

Burial figures do not include the vault (national median: $1,695), cemetery plot, opening/closing, monument, flowers, or obituary.

THE ETERNAL SUPPORT SERVICE DIFFERENCE

Every Senior Life policyholder receives our Eternal Support Service free — including member pricing on the merchandise funeral homes mark up the most:

CASKET
18-Gauge Steel
~~Typical: $2,500~~
$2,000
YOUR MEMBER PRICE

URN
~~Typical: $295~~
$99
YOUR MEMBER PRICE

VAULT
~~Typical: $1,695~~
$750
YOUR MEMBER PRICE

HEADSTONE
~~Typical: $1,000+~~
from $500
YOUR MEMBER PRICE

That's more than $1,600 in savings on the casket, urn, and vault alone — compared to national median funeral home prices.* The Eternal Support Service is included at no additional cost with every Senior Life policy, and you have the legal right to use this merchandise at any funeral home.

**Typical prices: NFDA 2023 General Price List Study national medians (metal casket $2,500, urn $295, vault $1,695); headstone prices vary by market. Costs vary by funeral home and community.*

Costs Are Rising...Fast

The table below shows how the national median cost of common funeral goods and services has climbed since 2006, based on data from the National Funeral Directors Association.*

SERVICE	2006 MEDIAN	2023 MEDIAN	PERCENT CHANGE
Nondeclinable basic services fee	$1,595	$2,459	+ 54.2%
Removal/transfer of remains to funeral home	$233	$395	+ 69.5%
Embalming	$550	$845	+ 53.6%
Other preparation (casketing, cosmetology, dressing)	$203	$295	+ 45.3%
Use of facilities/staff for viewing	$406	$475	+ 17.0%
Use of facilities/staff for funeral ceremony	$463	$550	+ 18.8%
Hearse	$251	$375	+ 49.4%
Service car or van	$120	$175	+ 45.8%
Printed materials (basic memorial package)	$119	$195	+ 63.9%
SUBTOTAL WITHOUT CASKET AND VAULT	**$3,940**	**$5,764**	**+ 46.3%**
TOTAL WITH CASKET	**$6,195**	**$8,300**	**+ 34.0%**
TOTAL WITH VAULT	**$7,323**	**$9,995**	**+ 36.5%**

+36.5%

The total cost of a funeral with casket and vault has risen more than a third since 2006 — from $7,323 to $9,995. Meanwhile, the Social Security death benefit has stayed at $255 since 1954.

**Sources: NFDA General Price List Studies, 2006 and 2023 — nfda.org*

Corporations Cost More

Corporate-owned funeral homes typically charge far more than family-owned funeral homes — and most families never know the difference.

Large funeral corporations often buy up trusted "mom and pop" funeral homes in local communities. The funeral home's name stays the same — but the prices go up. A national study by the Consumer Federation of America and the Funeral Consumers Alliance compared prices at funeral homes owned by the nation's largest funeral corporation against independent funeral homes in nine major metro areas. The result:

47% – 72%

HIGHER MEDIAN PRICES at corporate-owned funeral homes than at independent funeral homes — for the same cremation, burial, and full-service funerals.*

The study also found that none of the corporate-owned funeral homes surveyed disclosed prices on their websites. Families who don't shop around — or don't know who really owns their local funeral home — can easily overspend by thousands of dollars during an emotional time.

IF COSTS ARE A PROBLEM — SENIOR LIFE IS THE SOLUTION

Most people underestimate how costly a funeral or cremation can be. Final expense life insurance is whole life coverage designed specifically for funeral costs and other end-of-life expenses — so the burden never lands on your family. And with Senior Life, the policy is only the beginning:

- Simple qualification — no medical exam, just a few health questions
- Premiums that never increase and coverage that never decreases
- Benefits paid directly to your beneficiary — without waiting on probate
- FREE Eternal Support Service — member pricing on caskets, urns, vaults, and headstones
- FREE Concierge Service — a live representative who helps your family handle the arrangements and details when the time comes, so no one faces it alone

Talk with your licensed Senior Life agent today about protecting your family.

Presented by: ______________________ **Phone:** ______________________

**Source: Consumer Federation of America & Funeral Consumers Alliance national price survey (2017) — consumerfed.org. This report is for informational purposes only.*