



SSC # 51 – SENIORS AND FUNERAL PLANNING

This course is eligible for:

4 Life & A&S CE Credits for BC, SK, MB & ON.

4 CE LIFE CE Credits ONLY for AB

What will the Financial Advisor learn as a result of completing this course?

For most of us, dying and funeral planning are far from "top of mind." As we age, however, our focus tends to change. Close friends and associates start dying with regularity. The obituaries become "must see" reading. Visitations and funerals become a normal part of your aging client's routine.

The following material will give you a basic understanding of funerals and funeral planning. In the process you will also get a peek into the daily lives of most Canadian elders. Understanding their daily reality cannot help but make you more effective in dealing with them.

We will take an in depth look at funerals and the funeral planning process. We will cover such basic topics as: disposition of the body; funeral products; funeral service options; and funeral costs. Several other, less obvious, topics (e.g., choosing a funeral provider, disposing of personal items, funeral regulations) will also be covered in some detail.

The financial advisor will become familiar with the various options when advising elder clients about funeral home choices and the costs associated with funerals. The main point in this course is to know where to go when it comes time to plan for the final journey and to provide solutions for the senior and their family as to how they will pay for it.

This course is a lead-in for the financial advisor to discuss "funeral" insurance products with the aging individual and their families to take care of all the costs of one's final journey.

This course covers:

- History Of Funeral Homes And Services
- Provincial Regulations
- Are Funeral Homes Mandatory?
- Where To Start
- What Help Or Advice Is Available?
- Planning In Advance
- The Benefits Of Planning In Advance
- A Pre-Planning Checklist
- Choosing A Funeral Provider
- Accommodating Religious Tradition
- “Traditional” Full Service Funeral
- Direct Burial
- Direct Cremation
- Services And Products
- Embalming
- Caskets
- Cremation
- Basic Service Fee For The Funeral Director And Staff
- Charges For Other Services And Merchandise
- Cash Advances
- Cost Estimates
- Cost Variations
- Prepayment
- Trusts
- Funeral Insurance & Life Insurance Solutions.
- Financial Assistance
- Canada Pension Plan
- Union Or Employer Pension Funds
- Fraternal Orders And Professional Groups
- Worker’s Compensation
- Last Post Fund
- Other Policies
- Disposing Of Personal Items
- Support Services
- Family And Friends
- Funeral Checklist
- Funeral Planning Tips For Seniors
- Other Resources