



# Everything You Need to Know

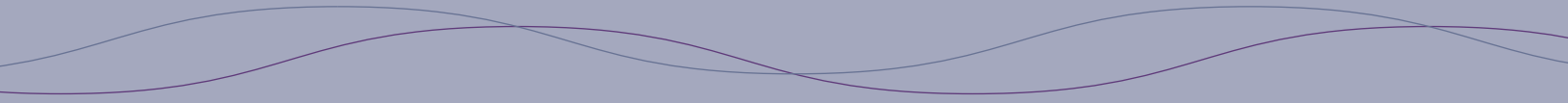
TO FIND A TRUSTWORTHY  
CREMATION PROVIDER

Choosing a cremation or funeral provider for your final wishes can feel like an overwhelming task. With so many providers, how can a consumer choose the right one?

We've been asked this question many times, so we've created this guide to help families feel confident that they've chosen a provider that will serve them and their loved ones with the dignity and respect they deserve.

We recommend that you use this guide to educate yourself on what makes a trustworthy end-of-life provider. We begin the guide with an explanation of your rights as a consumer and tips on researching different providers. We then explore different service options as well as pricing. Throughout the guide, you will find many questions that we suggest you ask your provider when conducting your research.

We hope that this guide will equip you with the knowledge you need to choose the right provider for your final arrangements—whether they be cremation, burial or otherwise.





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At Neptune Society,<sup>®</sup> our mission is to provide peace of mind through end-of-life planning, offering families dignified and affordable cremation services.



# Get Started

## Know Your Rights.

The Federal Trade Commission's Funeral Rule clearly states your rights as a consumer. For example, you can purchase only the goods and services you want, whether you buy in advance or at the time of need. The Rule also allows you to compare prices between providers.

Note that the Rule does not apply to third-party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home. Read the Rule so you're aware of your rights before talking to providers.

## Does the cremation provider offer pre-planning, and assist you with next steps?

It's common for cremation providers to offer pre-planning. There are many advantages to making final arrangements in advance: it allows you to pay current prices, consider what kind of memorial you want and to document your wishes, and takes the burden of at-need arrangements off of your family.

### If you opt to pre-plan final arrangements:

- **Research the provider's history;** read online reviews for complaints or potential scams.
- **Ask what kind of guarantee the provider offers** that they will honor the contract and provide services at the time of need.
- **Ask how your prepayment money will be used.** Many states require that it be placed in a trust account.
- **Find out what areas the provider serves,** and whether transporting a loved one is included in the cost, in case you're traveling or away from home at the time of death. If this is not part of their service, ask if they provide assistance and direction to the family in shipping their loved one.

The Neptune Society® offers [a variety of free programs and articles](#) to help you with pre-planning, including a [step-by-step guide](#), a free, 6-week email plan to assess your goals, [Thinking Ahead](#), and a [guide on how to talk about end-of-life arrangements with loved ones](#).

The Federal Trade Commission's Funeral Rule clearly states your rights as a consumer.

## Consider the company's branding.

Is the company service-oriented — or sales-oriented? It should readily provide information about its history, its customers, how it operates, what it offers, and how to quickly and easily reach someone to get assistance. The hallmark of a dependable, reputable provider is its focus on serving your needs.

## How should you respond to pressure tactics?

Pre-planning your final arrangements helps avoid the possibility your loved ones will give in to emotional overspending at the time of need. Be clear about what you want, and how much you can afford, before talking to funeral or cremation providers. Refer to the FTC Funeral Rule, which states you only have to buy the goods and services you want, and providers are required to give you an accurate and complete price list. If a provider continues to pressure you to buy higher-priced goods and services, find another provider you feel is trustworthy and responsive to your concerns.



# Research the Provider

## How many locations does the provider have?

This does not necessarily reflect whether the company is successful or reputable, as many small, local businesses are. But if you travel or are away from home often, whether the company has locations or partners throughout the country may be important, in the event you are away at the time services are needed.

## What certifications does the provider have? How often are they updated/renewed (if applicable)?

Licensing and education requirements vary by state and by job — funeral director, crematory operator, embalmer or transporter. The National Funeral Directors Association (NFDA) [provides information and websites for each state](#), many of which allow you to search for licensing information on individual providers.

## Is the cremation process handled by the provider, or by a third party?

Some funeral homes have a crematory onsite, or manage and operate their own facility in another location. Frequently, they contract with an independent crematory for services. If the latter is true, find out who the contractor is and about their operating procedures, including how the loved one is tracked throughout the cremation process, as they may be different than those of the provider. Ask the provider if their use of a third party will incur additional costs or cause delays in the process.

## How many families does the provider serve annually, and how many has it served in total?

The company should be able to readily provide customer information. You can find that information at the top of [The Neptune Society® FAQs page](#), for instance.

## How is your private information, such as a credit card and Social Security number, protected?

Before you commit and provide your financial information and personal identification, which may be in the company's possession for many years, ask how they protect customers' sensitive data:

- Do they maintain a security program to assess risk and address issues?
- Do they use security protocols, such as current data encryption and multifactor authentication?

- Does the company have a culture that prioritizes cybersecurity, in which everyone follows data security best practices and customer privacy is seen as critical?
- Do they clearly explain how your information is safeguarded?

## **How many years has the provider been in business?**

Research the company's history, its website and social media presence. You can get a sense from a company's digital presence whether it is reputable, dependable and is likely to be a functioning business in good standing when you need it. In addition:

- Check for any online reviews, testimonials or complaints on Google, Yelp, the Better Business Bureau and Consumer Affairs. Note the subject and nature of any complaints.
- Ask for references of families who you can contact regarding their experience with the provider.
- Is it well-known, respected and engaged in the community?
- Check company addresses to make sure they exist and are accurate.

## **How much money does the provider have in trust?**

In some states, a portion of your payment to a provider is placed in a trust account. This is meant to ensure the funds are protected and available when the services are needed. For example, Neptune Society® had \$231,700,000 in trust, in federally insured accounts, as of August 2018.

## **Where is the corporate headquarters (if applicable)?**

For purposes of both information and accountability, it's good to know whether the provider is part of a larger, corporate organization, or independent and locally owned.

## **Who do you contact if you have an issue?**

### **How do you contact them?**

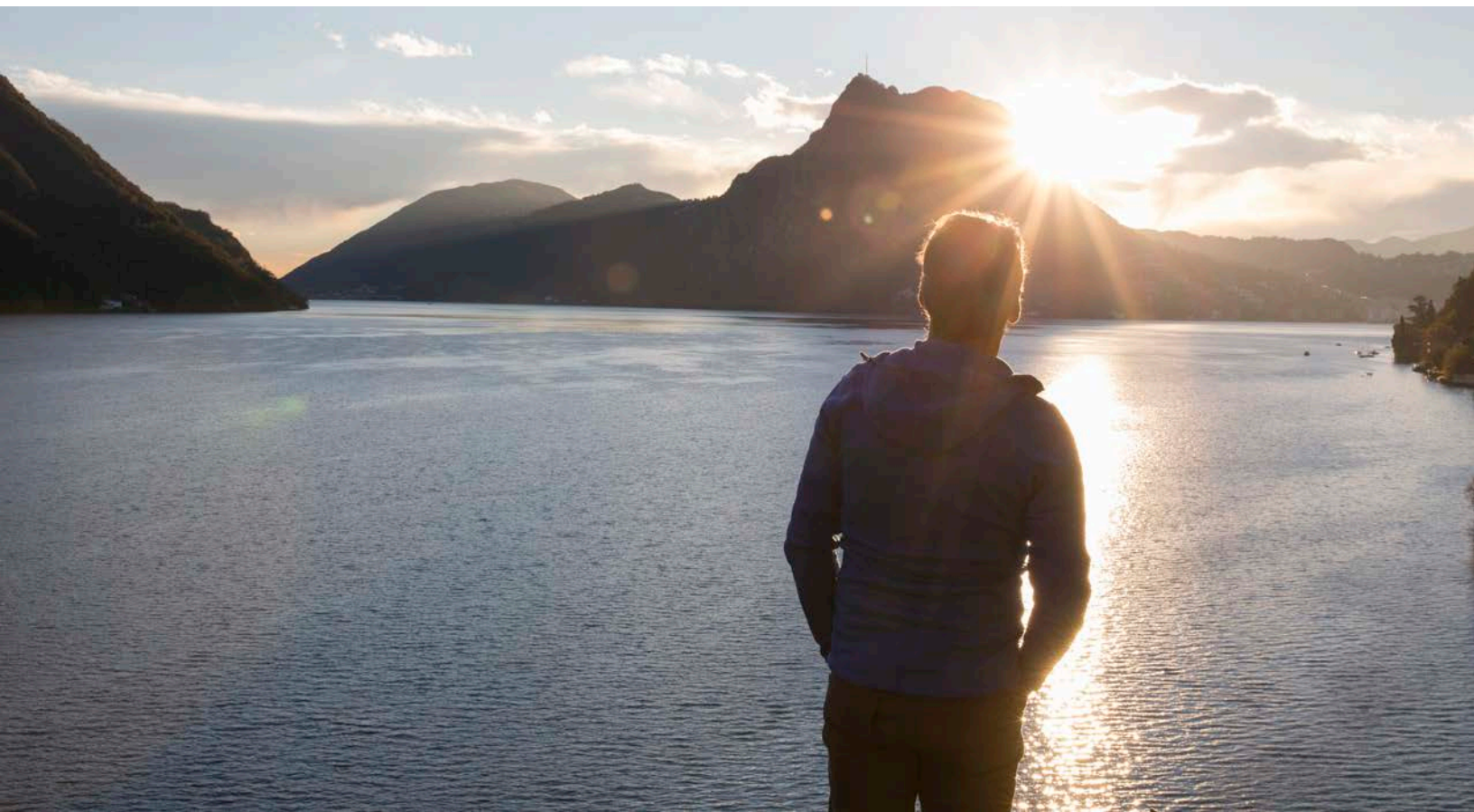
The best service providers will make sure you know who to contact for assistance, and how to reach them. It's especially vital to know who you can contact at the time of need, 24/7.

## **How does the provider ensure availability at the time of need?**

### **How do you know you will be taken care of when the time comes?**

Before you commit to a provider, this may be the single-most important question. Research the provider's history and reviews. Ask if they partner with other providers, how they maintain customer records and whether they keep your payment in a trust to ensure that the money will be available when services are needed.

# Cremation Services



## **What happens if I pass away when traveling, or if I relocate?**

If you're pre-planning funeral or cremation arrangements, talk to funeral providers you're considering about whether their services include provisions for transportation from another state or abroad.

In case of possible relocation, ask if the provider has partner providers in other areas, if they will handle the process, and if that is included in the cost, or if there is a rider you can purchase. Neptune Society® provides a travel protection and relocation plan, so you will be taken care of in any situation.

Make sure you understand how the process works, what the provider is responsible for, and what your survivors are responsible for.

The National Funeral Directors Association (NFDA) [has a section on rules for shipping loved ones.](#)

## **Is witnessing a cremation an available option?**

Some funeral homes and crematoriums have a viewing room that allows family members to be present when a loved one is placed in the cremation chamber, although it's more unusual to allow viewing of the entire cremation process. The provider you've chosen may contract with a crematory, so if it is your family's wish to witness the cremation, be sure to ask whether the funeral provider and the crematory, if separate, allow witnessing.

## **How will ashes be returned to you or your loved ones?**

The provider should contact you or your family once the cremation process is completed, and will place the ashes in sealed plastic within the urn you've purchased or provided, or in a temporary container. If family members or legal representatives are unable to pick up the ashes, ask the provider whether returning ashes via shipment is included in the cost of services. As part of its inclusive package, Neptune Society® returns the urn and all documentation to your loved ones anywhere in the continental U.S.

## **How does the funeral home make sure the ashes you receive are, in fact, those of your loved one?**

Ask the provider what kind of identification system they have in place for making sure ashes are tracked. For instance, Neptune Society places a numbered medical identification disk with them; the disk accompanies the loved one throughout the cremation process and is attached to the ashes when returned to the family.

Other crematories attach a bracelet with the loved one's name, dates of birth and death and other vital information.

## **Can you use an urn that you purchased outside of your contract?**

Yes, you can use an urn or container you have purchased elsewhere. According to the FTC Funeral Rule, "The funeral provider cannot refuse to handle a casket or urn you bought online, at a local casket store or somewhere else — or charge you a fee to do it."

# What to Know About Pricing

## General Price List (GPL)

The [General Price List \(GPL\)](#) is the foundation of the [Funeral Rule](#). It must contain identifying information and itemized prices for the provider's goods and services. The GPL enables consumers to comparison shop and to purchase, on an itemized basis, only the goods and services they want. The provider must give the GPL to anyone who asks, in person, about funeral goods and services, or their prices.

## How much do final arrangements cost?

The cost will vary based on the specific services you request. Direct cremation, in which there is a simple container and no service, is the most affordable and can cost \$2,500 or less. When pre-planning, consider the kind of final arrangements you want, discuss it with loved ones, and talk with different providers to compare prices, to be sure you get what you want at a cost you're comfortable with. [This chart](#) shows the costs of cremation vs. burial, and you can [read more here](#) about what the average cremation costs.

## Is the package or price all-inclusive?

Funeral and cremation providers may offer bundled services. The FTC Funeral Rule stipulates that you don't have to buy any goods or services you don't want or need, and also that you are able to see an itemized list of costs. However, it could be more expensive to purchase the services you want separately. Whether you buy a package or à la carte, make sure you know what services are covered, such as transporting/shipping ashes in the event you're traveling at the time of death.

When comparing prices, consider the total cost of items, in addition to the costs of single items.

## What options do you have — can you purchase items and services à la carte, or only a package?

According to the [FTC Funeral Rule](#), you have the right to buy separate items and services, and do not have to purchase a package that may include anything you don't want or need.

The GPL enables consumers to comparison shop and to purchase, on an itemized basis, only the goods and services they want.



### **Beware of hidden costs.**

By law, the funeral provider [is required to provide you with a pricing list.](#) Once you have decided what you want, the provider must give you an itemized bill and the total cost. It's important to ask questions about whether certain goods and services are covered, such as an urn or casket, staffing and other needs associated with a funeral service, securing the necessary paperwork and death certificates, or transporting/ shipping ashes, in the event the death occurs away from home, so your loved ones are not burdened with unexpected costs at an already stressful time.

### **Get everything in writing.**

Be sure to get a written statement of exactly what goods and services you have agreed to purchase from the funeral provider before you pay. The company is required by law to list all the goods and services you're buying, the price of each, and the total cost.

# Final Considerations

## Does the provider offer grief support for you and your family after the loss of a loved one?

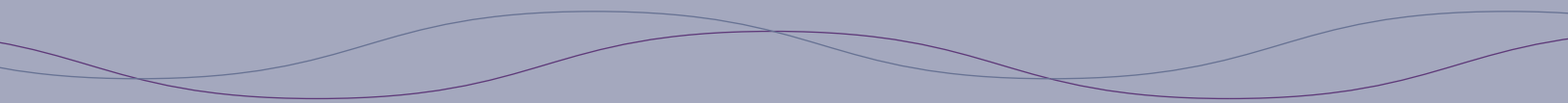
Since funeral and cremation providers are in the business of helping people during a time of grief, it's reasonable to expect them to provide compassionate "after-need" services as well, and it has become increasingly common. Many providers offer or sponsor grief support groups or even have trained counselors on staff. They also frequently offer grief support resources, such as the Neptune Society® [12 Weeks of Peace](#) online bereavement program, or can refer you to online resources and support groups in your area.

## What legal requirements must the provider follow?

The [FTC Funeral Rule](#) clearly outlines practices all U.S. funeral providers must follow in order for you to accurately compare prices and choose the goods and services you want. If a provider is using deceptive practices or violating the law, you can [file a complaint with the FTC online](#) or call 877-382-4357 (TDD: 866-653-4261).



Please note that we have created this resource to be used as a helpful guide. For the most updated, accurate information, please contact a local, trusted legal advisor.





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