

Commonwealth of Massachusetts
Division of Occupational Licensure
1 Federal Street, Boston MA 02110
Board of Registration in Embalming and Funeral Directing

Buyer's Guide to Pre-Need Funeral Contracts

Pursuant to 239 CMR 4.02(4) this funeral home is required to provide a Buyer's Guide to every person who enters into negotiations or discussions with a registered licensed funeral director regarding a pre-need funeral contract **prior** to the signing of any such contract by the parties. This funeral home hereby informs you of the following:

- A consumer can pre-plan his or her funeral arrangements without paying for such arrangements in advance;
- The cost of the funeral goods and services purchased through a pre-need funeral contract may be higher or lower at the time of the beneficiary's death than the amounts set forth in the contract, and the beneficiary's rights and obligations with respect to such changes in price are determined by the contract;
- There are various methods of financing pre-need funeral contracts, including but not limited to trusts, pre-need insurance policies, funeral insurance, traditional life insurance policies, annuities, and separately-created Medicaid-compliant burial accounts;
- Each such financing method has certain tax, Medicare and Medicaid eligibility, and cancellation consequences;
- The consumer has a legal right to cancel a pre-need funeral contract within ten days of its execution without penalty;
- Cancellation or revocation of a pre-need funeral contract after the expiration of the ten-day "cooling-off" period may have adverse consequences in terms of eligibility for Medicaid or other government benefits programs; and
- This funeral home will report any changes in the pre-need funeral contract, or withdrawals of funds which were originally received in connection with that contract, to the applicable governmental authority responsible for the administration of Medicaid or other governmental benefits programs to the extent that such reporting is required by law.