

# Cooperative Funeral Fund Inc.

The Preneed Prenuptial

as seen in:

The Funeral Professional's #1 Resource for Business Growth and Profitability | January/February 2018

# FUNERAL

## BUSINESS ADVISOR MAGAZINE™

FMM Media | 8913 Stone Green Way, Suite 200 | Louisville, KY 40220



**EXPRESS**  
FUNERAL FUNDING  
FASTEST. EASIEST.

**A TRACK RECORD OF TRUST**  
THE STORY BEHIND THE NATION'S LARGEST  
PRIVATELY OWNED AND **FASTEST. EASIEST.**  
INSURANCE ASSIGNMENT FUNDING COMPANY  
PAGE 34

**EXPRESS**  
FUNERAL FUNDING  
**FASTEST. EASIEST.®**

The following article was first published in the January 2018 issue of Funeral Business Advisor magazine, and is reprinted with permission.



# THE PRENEED PRENUPTIAL

by Ann Marie St. George

Personally, I never made enough money to demand or require a prenuptial agreement, I am a funeral director and unlike what the general public believes, “I don’t make a lot of money.” A few of the men I dated most likely would have demanded one, not because I look like someone that would have taken them for everything their worth; They were just paranoid. I am more the type that doesn’t leave a forwarding address.

According to the online law dictionary a “prenuptial agreement” is a written contract between two people who are about to marry, setting out the terms of possession of assets, treatment of future earnings, control of the property of each, and potential division if the marriage is later dissolved. These agreements are most common if either or both parties have substantial assets, children from a prior marriage, potential inheritances, high incomes, or have been previously “taken” by a prior spouse. (Wouldn’t it be awesome if the spouse that “took” the other spouse got “taken” by the future spouse. I know that made a few of you smile as it is karma at its finest).

I am personally insulted that “preneed trust funds” were not specifically listed as an asset. I know there must be somebody out there, besides the prosperous funeral director, who thinks about preneed all the time. If all the people in the world are not thinking about it at least some of the time it must be in some way our fault! Right? Okay, maybe not “all” the people in the world, just those that are thinking about prenuptials or those of us cough, cough, close to our retirement years. These people my friends are our preneed “sweet spots.” In other words, this group should be our focus when marketing preneed, but you smarties out there already knew that.

We need to try and think outside the proverbial box when it comes to preneed because, let’s face it, there doesn’t seem to be a lot of “new” and “innovative” options out there. Sometimes all we hear when the preneed experts pontificate is blah, blah, blah; Am I right? Sadly, I know I am. So, think about this, why not reach out to local divorce attorneys and offer your expertise in prefunding funeral arrangements. It can be packaged as an adjunct to a prenuptial agreement with assurances their final wishes, whatever they may be, will

be executed as desired. How is it any different than reaching out to the elder care law attorney? They are all brothers and sisters of the law, which reminds me of a funny joke:

Q: What do you call a lawyer with an IQ of 100?

A: Your Honor.

Q: What do you call a lawyer with an IQ of 50

A: Senator.

I don’t recommend telling that one to your new comrade in preneed as he/she may be negotiating your next spouse’s divorce proceedings. The point of all this is if we truly want to be successful with our preneed programs, we need to get off our duffs and get into our community. Consider all the possibilities and the people with whom we need to partner. I know most of us understand what should be done, we merely sometimes lack the time and motivation. That motivation is literally the difference between developing a kickass preneed marketing program to waiting for a possible prearrangement to walk through the door. Seriously? Do you really want to just sit around the funeral home complaining about how business isn’t like it used to be? Wouldn’t you rather be out and about building that nest egg for your retirement? I know you are all very wise and all-knowing. So instead of giving you more blah, blah, blah I am going to leave you with a good funeral joke since it is only fair as we already picked on our lawyer friends:

A man is at his lawyer’s funeral and was surprised by the large turnout. He turns to the man next to him and says, “Why are all these people here for one man’s funeral?” The man replied, “We are all clients.” The other man replies, “How touching that all these people came to pay their respects.” The man shakes his head, “No, not really, we came to make sure he was dead.”

Oops was that another lawyer joke? Sorry, I just couldn’t resist. Who wants to hear another insensitive funeral director joke anyways? So as a new year marches forward, think of some fresh opportunities to help increase your preneed sales. And for the record; I’m old fashioned and I married for love instead of money. I’m thinking he did too, cuz after all, I am a funeral director that doesn’t make a lot of money. **FBA**



*Ann Marie St. George, CPC, a first-generation funeral director has worked for the past 20 years as a Regional Manager for Cooperative Funeral Fund, a preneed and cemetery care fund management company. Thriving in the industry for over 35 years as a funeral director/embalmer she was pulled into the world of national disasters starting with 9/11 where she lived 11 blocks north of the World Trade Center. She is a Mortuary Officer for both DMORT Region II and Kenyon International Emergency Services. She encourages anyone reading her articles to reach out by email at [annie@cffinc.com](mailto:annie@cffinc.com) Suggestions for topics are always encouraged. You may also visit [www.CooperativeFuneralFund.com](http://www.CooperativeFuneralFund.com) or call (800) 336-1102.*