

## Does Life Insurance Pay For My Funeral?

Statistics show that 72% of people outlive their money and go from the hospital, to the nursing home, to the funeral home. A process like that can devastate a family financially.

To be eligible for Medicaid benefits, the state will require you to spend your current assets and force you to cash in life insurance policies that have a cash value of more than \$1,500.00. Everyone must spend down to receive assistance, and singles and widowers get hurt the most because they cannot have more than \$2,000.00 to receive Medicaid benefits.

## Why Prepay Through The Purple Cross Plan?

1. You have the choice of payment plans over 2, 3, 5, 8, or 10 year terms. You may also choose to pay in one lump sum.
2. Purple Cross is not considered an asset against you for Medicaid assistance and is a legal way to set aside up to \$10,000.00 when you are forced to spend down to become eligible for Medicaid benefits.
3. You NEVER pay in more than the face amount of your policy.
4. The plan earns tax free interest on the face amount of the policy beginning with your first payment.
5. There are NO finance or applications fees.

## Who Is Obligated To Pay For Funeral Expenses?

Death is inevitable. The fact is, if you don't take care of your own arrangements, your family is legally and financially obligated to do so.

Washington State Law RCW 68.50.160 states, in part, that a person has the right to control the disposition of his or her remains without the consent of another person. Prearrangements that are prepaid or filed with a licensed funeral establishment are not subject to cancellation or substantial revision by survivors.

The statute also goes on to say that if the decedent has not made a prearrangement or directions have not been given by the decedent, the right to control the disposition vests in, and the duty of disposition and liability for the reasonable cost of preparation, care and disposition of such remains devolves in the order named:

1. Surviving Spouse
2. Surviving Adult Children
3. Surviving Parents
4. Surviving Brothers and Sisters
5. Person acting as a representative of the decedent under the signed authorization of the decedent. (Power of Attorney ends at death.)

## PROSSER FUNERAL HOME & CREMATORY

1220 Sheridan Avenue  
Prosser, Washington 99350  
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www.prosserfuneralhome.com

## PROSSER FUNERAL HOME & CREMATORY



Locally owned by Carlen Majnarich and Steve Bradley, our funeral home and crematory staff provide exceptional personal care and professional service. Our on-site crematory allows us to offer the lowest prices in the valley for simple cremation. We also offer better than competitive prices for burial and cremation services, urns, cremation jewelry and headstone design and sales.

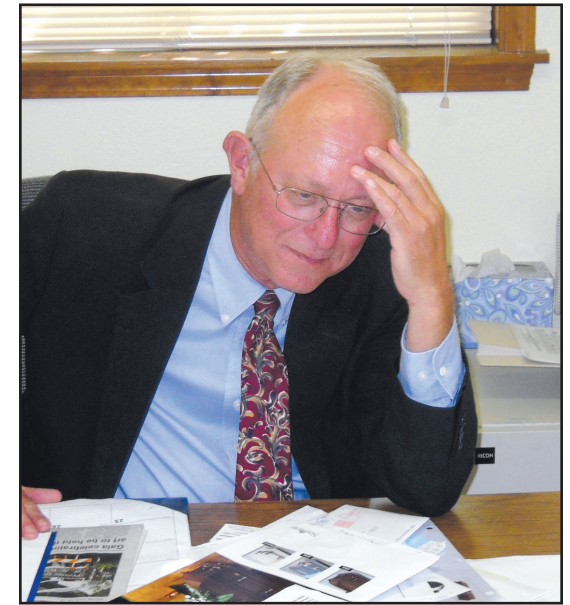
A WRITTEN PRICE GUARANTEE for services and merchandise will be provided upon selecting your funeral prearrangements. The funeral price includes at no additional charge:

- Picking up your loved one after hours, on weekend or holidays.
- Rosary services

These advantages set Prosser Funeral Home & Crematory apart from the other funeral homes in the valley.

At Prosser Funeral Home & Crematory you NEVER pay for any service or merchandise item you do not want or need.

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## What If?

- What would I do if one of my family members were to pass away?
- What if I were to die?
- What would my family do?
- Would my family know what my wishes are?
- Would there be enough money to pay for my funeral expenses?

## Why Pre Arrange Your Funeral?

At the time of death there are many decisions that must be made and final expenses to be paid.

It is a fact that people make better decisions when they are not under emotional stress and are less likely to overspend.

Most importantly, your family will know what your wishes are and that your services are paid for... that is one of the most kind and compassionate gifts you can leave them.



**Carlen J. Majnarich**

Owner of Prosser Funeral Home & Crematory and licensed funeral director. Carlen was raised on the family fruit ranch on Naches Heights near Tieton and graduated from Highland High School.

Carlen began her funeral service career at Keith & Keith Funeral Home in Yakima in 1983. After completing her internship and graduating from Mt. Hood Community College Funeral Service Program in Gresham, Oregon in 1988, she returned to Keith & Keith Funeral Home and worked until 2003. At that time, Carlen purchased Prosser Funeral Home & Crematory.



**Joel Thomas**

F. Joel Thomas is an experienced financial professional with a focus on retirement strategies and asset preservation for families and retirees. With over 24 years of experience, Joel is someone who is committed to having open and honest conversations with families in need of trusted advice.

For the past two years, Joel has worked with Prosser Funeral Home and Crematory in pre-arrangement planning. With all the emotions surrounding the death of a loved one, this is one of the greatest gifts you can give your family. Pre-planning relieves some of the stress of making decisions for a funeral.

Joel also offers Legacy Letters. These are letters where you preserve and share your life's story with your family. He is an independent facilitator (<https://celebrationsoflife.net>) and offers this as a complimentary service.



**Kecia Murphey**

Pre-Arrangement Specialist Kecia Murphey is excited to be working as a "Pre-Need" insurance agent for Purple Cross and Forethought in the Prosser, Grandview and Sunnyside area.

Kecia was licensed in the funeral industry in Seattle, Washington in the early 90's. After relocating to Prosser, she worked in Eastern Washington as a life insurance sales representative for several funeral homes in the valley. Following a brief departure to raise a family, Kecia eagerly returns to support her community with a keen focus on funeral prearrangements.

Kecia's goals are to make families feel comfortable; creating a ceremony that honors and respects each client. Your PEACE OF MIND, Your DIGNITY and Your WISHES can be secured through pre-planning. Kecia is available to meet with families who would like to know more about pre-planning with Prosser Funeral Home and Crematory.



**Steve Bradley, PAC**

Steve began working in funeral services in 1966 and planned to make this his career until he was drafted into the US Navy, where he served as a corpsman and later as a combat medic in the U.S. Marine Corps during the Vietnam War.

Steve was accepted into the University of Washington Physicians Assistant program and graduated in 1971.

Steve moved to Prosser that same year and worked in private practice for 35 years. He became part-owner and joined the staff of Prosser Funeral Home & Crematory in 2004.