

CLEAR-HEADED DECISIONS

Incorporate your final wishes into estate planning to give your family certainty



“It’s exceptionally difficult making burial decisions while going through the grieving process,” says Jim Milano, president of Milano Monuments. “Often families are left wondering if their loved one would have liked the monument chosen for them.”

That’s why he encourages people to incorporate their final wishes for a monument into their estate planning. The earlier one can start planning around one’s last wishes, the better because it can be tough on families who, after a loved one

has passed, discover that nothing was organized.

“Leaving your family without a plan gives them a lot to do at the last minute while they’re grieving,” Jim says. “During this time families can feel as if they’re running on autopilot, which mean not thinking through the many decisions that need to be made, and possibly questioning some of them later.”

An experienced guide

Families that are just starting their estate planning are encouraged

to talk to the staff at Milano Monuments. The company offers a concierge service that helps people understand their options, including the choices for final resting place.

“Every cemetery has unique rules and regulations that set parameters around the types of memorial that can be installed on the ground,” Jim says.

Religious cemeteries, for example, have unique regulations. Those considering a religious cemetery for their final resting place should ask a lot of questions to find the

right location and understand what monument designs are permitted.

“It can be the case that someone passes away one afternoon and the next morning the family is at a cemetery picking out a plot,” he says. “When the family comes back to have the monument they purchased installed, they find out what they bought isn’t permitted. Cemetery administrators likely explained the limitations, but in their grieving state the family didn’t fully register or retain the information, which ends in not getting exactly what they wanted.”

By working with Milano Monuments ahead of an end-of-life event, families can design a monument that they like and bring the design to the cemeteries they’re considering to find one that can accommodate their wishes.

“We help families navigate the often overwhelming arrangements that must be made,” Jim says, adding that the service includes counseling on headstone, monument and internment options and a review of the most up-to-date figures on setting fees from every cemetery in Northern Ohio.

Financial considerations

Planning early also means the person is able to lock in the price of the monument at today’s costs. Interest-free financing over multiple years is an option.

Others choose to use a person’s Medicare and Medicaid spend down, from which funeral expenses can be deducted. A person whose assets are in excess of the amount allowable to qualify for Medicaid must spend down to a certain amount to maintain



TO DISCUSS OPTIONS THAT WILL BE REMEMBERED, CONTACT:
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program eligibility. Prepaying for a funeral, which is one way to execute a spend down, has the added benefit of relieving the family of the financial stress of burial.

Prepaying for a funeral can mean sparing loved ones the expense, and any taxes, on the funeral costs. There may be considerations families should understand when going this route, such as the tax implications, so be sure to talk with a member of Milano Monuments’ staff when

making these preparations.

“By educating customers on their options — from cemetery options to monument designs and financial considerations — they understand every aspect of what they’re buying,” Jim says. “Our staff will guide families through the many details involved in the headstone and monument ordering, design, delivery and installation process, as well as everything they need to know to find the right cemetery for them.”

