



You might still have questions. You might be wondering if pre-planning is ever done for those who wish to be cremated. (The answer is "Yes" ... there are still many questions to answer, questions related to memorial gatherings, containers, columbaria and more.) You might be wondering if pre-planning will enable

you to benefit from certain government insurance programs if you're confined to a licensed nursing facility. (Again, the answer is "Yes.") We've tried hard to anticipate whatever questions you might have regarding pre-planning. But perhaps we've missed something. We invite you to contact us at any time. Naturally, you're under no obligation. We simply want to do what we've been doing for more than a century now. We want to help.



Wm. Sullivan & Son staff members



Royal Oak location



Utica location

Whether it's as simple as explaining fee-free benefits for military veterans, or as complex as sorting out what's best for a large family with differing points of view, Wm. Sullivan & Son is here to serve.



For Over a Century - Our Family to Yours

705 W. Eleven Mile Road, Royal Oak, MI 48067
Phone: 248-541-7000 Fax: 248-541-6205

8459 Hall Road, Utica, MI 48317
Phone: 586-731-2411 Fax: 586-731-4709

www.sullivanfuneraldirectors.com

Wm. Sullivan & Son
Funeral Directors
100+ YEARS
SINCE 1906

Pre-Need Planning



“ I was surprised at how thorough the folks at Wm. Sullivan & Son were in pre-planning my funeral. They thought of so much more than I ever would have. ”

- Russell Matzahn

“We pre-planned my husband’s funeral, my funeral and my daughter’s funeral all at the same time. This way we don’t have to make difficult decisions over and over again.”

— Ethel Phillips

The Pre-Planning Process One of the true keys to successful pre-planning is thoroughness. That’s why, when you pre-plan with Wm. Sullivan & Son, your loved ones will never be faced with guessing at what you might have wanted. We believe that we have the most comprehensive pre-planning program in the area. Invariably, we hear from clients that we raise issues that they never would have considered ... issues that will make it easier for their families to simply grieve at a difficult and emotional time, rather than being distracted by countless details.

“By setting things out ahead of time, my family won’t have to worry about whatever funeral costs are when I die.”

— Mike Sheridan

Cost Containment There can be little argument that the cost of living has grown significantly over the past number of years. Sadly, so has the cost of dying. Many people think back to the last funeral they may have arranged or helped to plan, and naturally assume that costs have remained the same. By pre-planning, your loved ones face no financial surprises at the time of your passing. Many people think their life insurance will pay for their funeral.



And it can. But there are two things that life insurance cannot do: First, it cannot freeze funeral costs the way pre-planning can; second, it cannot provide your loved ones with both its face value and the cost of your funeral. Pre-planning protects your life insurance by seeing that all of it goes to your beneficiaries.

“We started off making monthly payments, and later opted to pay it off completely.”

— Neena Griffin

Flexible Payment Options Many people believe that pre-planning a funeral requires all of the necessary funds in one lump



sum. In actuality, this simply isn’t true. In fact, the majority opts to pre-plan and pay over time, even over several years if that’s what they need.

“Pre-planning my funeral with Wm. Sullivan & Son wouldn’t cause me any concern at all. I feel very comfortable putting my trust in them.”

— Patricia Donohue

Protected Accounts How well protected are your funds when you pre-plan with Wm. Sullivan & Son? They’re so well-protected that we cannot access them. Your money is placed in third-party escrow and can only be accessed for its stated purpose at the time of your death. If you need further assurance, consider this: We are family-owned and have been serving our community for more than one hundred years. Our integrity means everything to us.

“I wondered if changes could ever be made after you’d already pre-planned your funeral.”

— Ken Sidlow

...And if you’ve already made pre-arrangements elsewhere ...

It has happened many times. The portability of pre-arrangement documents causes someone to approach us with papers created at another funeral home. And we notice that there are charges for things like a podium, or a microphone or a plasma-screen monitor on which to show video remembrances. At Wm. Sullivan & Son,



we do not charge for such things. They are part of our standard service. Or maybe another facility charges more for printed materials like prayer cards, or thank-you notes or visitation books. We’ve been providing respectful funeral services for more than a century now. And while we’ve often charged less for a pre-arrangement done elsewhere, we’ve never charged more.