



**Katy White-Dreier**

Funeral Director/Preplanning Specialist  
katy@behmfuneral.com

Madison: (440) 428-4401

Geneva: (440) 466-4324

[www.behmfuneral.com](http://www.behmfuneral.com)

A 1999 Jefferson High School graduate, Katy attended Pittsburgh Institute of Mortuary Science and graduated with honors. She received her bachelor's degree from Point Park University in Pittsburgh and is a licensed funeral director, embalmer, and advanced funeral planning consultant. She and her son, Liam, live in the Village of Jefferson where she serves on the Jefferson Village Council.

Lisa has extensive history and experience with Advance Funeral Planning. She understands the importance of listening and will help to meet your individual needs. Katy can help create a truly meaningful service by listening to and understanding your specific needs.

Are you interested in getting information on preplanning a funeral?

- Yes
- No

If so, how would you like to receive the information?

- In person
- On-line
- Mail

If you want to receive the information in person, would you like us to visit you at your home or one of our locations?

- Home Visit
- Funeral Home Location

If you would like to come into one of our funeral homes which location, would you prefer?

- Madison: (440) 428-4401
- Geneva: (440) 466-4324

Name:

Phone Number:

Address

Address Line 1

Address Line 2

City

State

Zip Code

Submit

### **Common Questions about pre-planning**

Why do people pre-plan funerals? Pre-planning reduces stress for your family at an already emotional time. Pre-planning and funding your pre-need agreement assures that your family will never have to pay more in the future for the inflation-protected funeral goods and services you selected and helps relieve them from this added financial responsibility.

How does pre-planning work? You make decisions now about the type of goods and services that you want rather than having your family make them for you when they are emotionally upset. Our staff will assist you in completing the necessary documents.

Does the funding for your pre-planned funeral have to be paid all at once? No. That decision is entirely up to you. You can pay with one single payment or make multiple payments over a period of time.

Does the funeral home hold the money until it is needed? No. For your protection, the funds are protected through a state-approved insurance policy. The insurance we offer is specifically designed for pre-planning; therefore, you cannot be turned down. The funeral home isn't paid until after the funeral has been provided.

What if I decide to make changes after I have already pre-planned? You can easily make changes to your funeral plan at any time.

What happens to the life insurance that people already have if their funeral is funded with the funeral pre-plan? Their life insurance is paid to the beneficiary (usually a spouse or children) and the beneficiary will keep it rather than paying it toward a funeral bill. A common situation that occurs is that both husband and wife have one or more policies for themselves. When the first one dies, the social security income reduces, but most of the monthly bills stay the same. Life insurance is intended to help make up some of the reduced income for the surviving spouse. It does not help them if they owe it to a funeral home.

How do I learn more? Call us for a free, private consultation. Our goal is to provide you with all of your options and help you assess what your specific needs are. We assure you that as a locally-owned funeral home, we can discuss this in as much detail as you desire with no pressure and no obligation.

Talk of a Life Time Video Kate and Jim Carson