

Funeral Expense Worksheet



With the cost of a funeral averaging over \$8,300¹, and Social Security providing a one-time death payment of only \$255² (if you qualify), your family could be faced with a large funeral bill and other final expenses that may be difficult for them to pay. This worksheet will help you review the scope and potential cost of a funeral. As you add up the cost, think about who would be responsible for this cost and how would they pay for these expenses. Keep in mind that Gerber Life has an array of whole life insurance products designed to provide lifelong protection, as long as premiums are paid, and to help cover the cost of funeral and final expenses and more.

PROFESSIONAL SERVICES	ESTIMATED COST	BURIAL/CREMATION OPTIONS	ESTIMATED COST
Basic Funeral Director Services		Casket or Cremation Urn	
Embalming		Burial Vault/Liner	
Other Preparations—E.g., Cremation		Cemetery Plot	
FACILITIES & STAFF SERVICES		Monument/Headstone	
Viewing & Ceremony		MISCELLANEOUS EXPENSES	
Cemetery & Graveside		Burial Clothing	
TRANSPORTATION SERVICES		Floral Arrangements	
Transfer of Remains		Music	
Hearse		Basic Memorial Printed Package	
Limousine or Van		Other (e.g., video , funeral reception, or other specialty expense, etc.)	

Total Funeral Expense	
Minus Total Existing Coverage (if any)	
TOTAL COVERAGE NEEDED	

Note: This worksheet is provided to you for informational purposes only and does not cover all aspects of your specific situation. Gerber Life Insurance Company does not provide specific tax or legal advice. Please consult an attorney or tax professional regarding your own personal situation.

¹ 2023 National Funeral Directors Association (NFDA) General Price List Survey

² Social Security Administration website: <http://www.ssa.gov>