



# Funeral Consumers Alliance of Rhode Island

119 Kenyon Avenue  
East Greenwich, RI 02818

Phone: 401-884-1131  
Email: fcainri@gmail.com  
Web: www.funerals-ri.org



## NEWSLETTER SPRING 2026

**Be sure to stop at our Exhibitor Table**

**AT**

**VOICES OF ADVOCACY - ANCHORS OF HOPE**

**SACRI Legislative Leaders Forum**

**Friday, March 13th**

**William C. Gaige Hall, 600 Mt. Pleasant Ave.**

**Providence, RI 02908**

### IN THIS ISSUE

- Page 1** Legislative Leaders Forum  
New Board Volunteer  
Artificial Intelligence  
Best Funeral Songs
- Page 2** Membership Application  
Free Pamphlets
- Page 3** Pet Aquamation in RI  
Goats Clean Cemetery
- Page 4** Some Funeral Myths  
Before I Go... Planner  
Our Mission
- Page 5** Wind Phones  
Undertaker Shortage
- Page 6** Funeral Planning Agent Form  
POA for Health Care Form  
Donation Request
- Page 7** Presentations
- Page 8** Veterans Notes  
Prepaying Your Funeral
- Page 9** Cremation and Burial  
Statistics
- Pages 10-12** Twelve Common  
Estate Planning Mistakes

**WELCOME**

**to Christine Byrnes**

**our newest  
FCA-RI Board Member**



### FUNERAL HOME PRICE SURVEY

**Watch for our 2026 Price Survey coming soon !**

### ARTIFICIAL INTELLIGENCE BRINGS PHOTOS OF DECEASED LOVED ONES BACK TO LIFE

from a 1-29-2026 article by Melissa Reid, WJW Cleveland

reposted on NFDA news

**Using artificial Intelligence, a growing number of apps can animate old photographs, transforming still images of deceased loved ones into short videos — blinking, smiling and even embracing. For some families, the technology offers comfort For others, it raises questions about grief, ethics and emotional boundaries**

**For Gino Zavarella, the experience has been**

**(Continued on page 7)**

### BEST FUNERAL SONGS

from trinityfuneralchapel.com

**A funeral service wouldn't be complete without music that celebrates the life of the deceased loved one. We asked funeral directors from across the country for their thoughts and we've compiled the results. These top 25 funeral songs will help your families bid their farewells in the most unique and perfect way.**

**(Continued on page 9)**

**WE INVITE YOU TO BECOME A FCA-RI MEMBER**

Please complete this form and mail with your check to:

<b>Funeral Consumers Alliance of Rhode Island</b>		Date: _____
119 Kenyon Avenue		
East Greenwich, RI 02818		Name(s): _____
( ) \$25 - Individual Membership Donation		_____
( ) \$50 - Couple's Membership Donation		_____
( ) \$___ Additional contribution to support consumer education programs	Address: _____	_____
email address: _____		_____
telephone #: _____	City: _____	State: ___ Zip: _____

**Benefits of membership:**

- you gain information on conventional burial, "green burial", cremation, donation of organs or the whole body, home funerals, and newer options for disposition of remains such as human composting and alkaline hydrolysis.
- you receive advice from knowledgeable volunteers who are not selling any services.
- you become an educated consumer, able to shop for services with full knowledge of your rights and options.
- you learn why it is important to plan ahead for the funeral or memorial arrangements you want
- you learn why it may not be wise to prepay for these arrangements and what your alternatives are.
- you leave behind a final gift, sparing your next of kin the burden of making difficult decisions during a time of grief.

=====

**FREE PAMPHLETS**

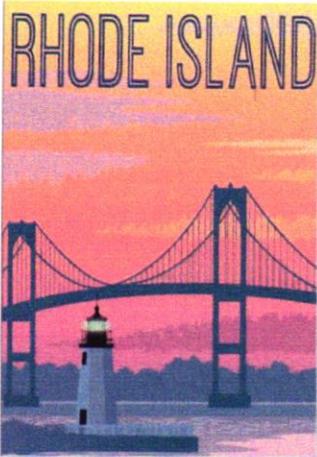
Send requests to our East Greenwich address

**ENGLISH**

- |                                    |  |
|------------------------------------|--|
| How to Choose a Funeral Home       | Ten Tips for Saving Funeral Dollars              |
| How to Arrange a Home Funeral      | Should You Prepay Your Funeral                   |
| How to Plan a Memorial Service     | Guide to Cemetery Purchases                      |
| Common Funeral Myths               | Green Burial: An Environmentally Friendly Choice |
| Death Away From Home               | Embalming Explained                              |
| Cremation Explained                | Organ, Body, and Brain Donation                  |
| Veterans Funeral & Burial Benefits | Traditional Burial                               |

**SPANISH**

- Como Cubrir Los Costos de un Funeral  
 Como Elegir una Funeraria ... de Manera Inteligent  
 Planificacion Funeraria de Cuatro Pasos  
 Sus Derechos Funerarios



## PET AQUAMATION IN RHODE ISLAND

from a October 26, 2025 article by Talia Egnal in the Brown University Daily Herald

Until this year, most Rhode Island pet owners have either buried or cremated their pets after death. But a new facility in R.I. is trying to offer a greener alternative.

Nature's Pawprint, the Ocean State's first aquamation facility has recently opened. Co-founders Jane Linden '85 and Michelle Sylvester wanted to offer Rhode Islanders a climate-friendly alternative for postmortem care.

Aquamation, also known as water cremation or alkaline hydrolysis, exposes the animal remains to water and an alkaline solution to speed up decomposition. The process emits 90% less carbon than the traditional flame method, according to Bio-Response Solutions, one of the companies that builds the aquamation machines.

Just as they would with traditional cremation, owners still receive their pet's ashes, though lighter in color. The process also generates between 20% and 30% more ashes than traditional cremation.

Though pet aquamation is legal in Rhode Island, aquamation for humans remains controversial and has not been legalized in the Ocean State. The process is currently legal for humans in 28 other states.

Kim Shute, director of community relations for Memorial Funeral Home in Newport, said her organization is hoping to be the first facility to offer human alkaline hydrolysis services in Rhode Island.

Shute added that alkaline hydrolysis is not a knock on traditional flame cremation, but rather "just adding another (option) so that we're able to provide across the spectrum of what those families want," she said. "We're not trying to push this down anybody's throat."

## GOATS CLEAN CEMETERY – An eco-friendly approach

excerpts from a 9-22-25 article in the Rochester NY Democrat and Chronicle, by Marcia Greenwood

White Haven Memorial Park had always used a field mower to do its fall cleanup of Bluebird Meadow, its two-acre green burial area. But in 2025, it cleared the site of tall weeds using goat power. On September 17th, a herd of goats from a nearby farm filed out of the back of a van and began chomping on the undesirable vegetation,

Allison Sherman, Kaizer Ridge Farm's owner, says, "They're the best workers. They don't complain, and they go right to work". The goats even eat poison ivy. It doesn't hurt them. "They absolutely love it," she said, "It's one of their favorite things to eat".

Sherman and her family got their first goat during the COVID pandemic "just for fun". They added others and before they knew it, they had a herd of goats, most of them rescue animals. They hadn't planned to turn their farm into a business, "but this is our third year of land-clearing" she said. Her clients range from private homeowners to Rochester Gas and Electric Corp, and now the cemetery.

The green burial section has no headstones, only footstones. A temporary electric fence, cameras, and access to water keep the goats safe. The goat herd should be able to clear an acre in an eleven-hour shift. "They don't sleep like us," Sherman said. "They'll eat and rest, and eat and rest all day, all night."

We have sent this newsletter to all email addresses we have on file, Printed copies are available. Just send your request to our East Greenwich address shown on page 1. Include your mailing address and \$1 to help with the postage cost.

## SOME FUNERAL MYTHS

### 1. You must hire a funeral home for every death:

It is perfectly legal in most states to care for the body privately, as a family, without hiring a funeral home. Families can choose to do some or all of the process. A family may want to wash and dress the body and keep it at home for several days as part of a private vigil, only calling the funeral home or crematory when they are ready to let the body go. In 41 states, families are allowed to take on the entire process, including the filling out and filing of death certificates and burial permits in addition to the care and transportation of the body.

### 2. Embalming is required by law:

Embalming is NEVER required for the first 24 hours. In many states, it is not required at all under any circumstances. Refrigeration is almost always an alternative to embalming if

#### BEFORE I GO ... YOU SHOULD KNOW

Our comprehensive end-of-life planner is now available for \$15 in either English or Spanish. Don't take your last wishes to the grave.

Before you go, they should know:

- your funeral plans
- where your important papers are
- who to call when the time comes
- who should take care of your pets
- passwords for your accounts

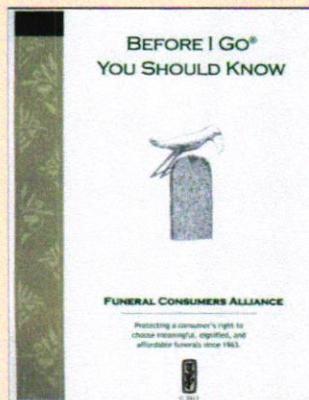
To order, send your check to:

Funeral Consumers Alliance of RI

119 Kenyon Avenue

East Greenwich, RI 02818

Be sure to specify English or Spanish !



there will be a delay before final disposition.

### 3. Embalming protects the public health:

There is NO public health purpose served by embalming. In fact, the embalming process may create a health hazard by exposing embalmers to disease and toxic chemicals. In some cases, disease can still be found in an embalmed body. A dead body is less of a

threat to public health than a live one that is still coughing and breathing.

### 4. An embalmed body will last forever:

Mortuary-type embalming is meant to hold the body only for a week or so. Ultimately, the body will decompose, even if it has been embalmed. Temperature and climate are more influential factors affecting the rate of decomposition.

### 5. "Protective" caskets help preserve the body:

While gasketed caskets may keep out air, water, and other outside elements for a while, the body will decompose regardless. In fact, a gasketed or "sealer" casket interferes with the natural dehydration that would otherwise occur. Fluids are released from the body as it begins to decompose, and the casket is likely to rust out from the inside.

### 6. "Protective" or sealed vaults help preserve the body:

Nothing the funeral industry sells will preserve the body forever. If there is a flood, however such vaults have popped out of the ground and floated away. Mass graves after the plague in England were ultimately found to be without health problems, according to the 1995 British health journal.. Burial in containers, however, often kept the disease "encapsulated."

(For more Myths, See the FCA pamphlet 'Common Funeral Myths')

#### OUR MISSION

The mission of the Funeral Consumers Alliance of Rhode Island is to protect the right to choose meaningful end-of-life options. We educate consumers, provide state-wide price information and supply resources and encouragement for pre-planning.

## **WIND PHONES ALLOW GRIEVING PEOPLE TO 'TALK' TO LOST LOVED ONES**

excerpts from a 11-29-25 article by Brenda Schory (Daily Herald, Chicago)

The United States now has 387 wind phones. The two most recent ones were established by the Fox Valley Hands of Hope in Geneva, IL.

A light green rotary phone is situated in a wooden framed box, a few inches above a toy rotary phone, held in a light blue wooden box. The toy phone is white with red wheels and a red receiver, a bright yellow dial atop a color wheel. Its cord is blue and a face below the dial looks up as though to speak.

They are called wind phones because they are not attached to anything but the wind, and are available to anyone who wants to talk to a lost loved one.

Itaru Sasaki began the wind phone concept in 2010 in Japan, near the city of Otsuchi, to help him cope with the grief of his cousin's death. After the 2011 earthquake and tsunami killed nearly 16,000 people in the Tohoku region, Sasaki opened his private phone booth with the wind phone to the public. Replicas have now been built around the world.



## **AMERICA'S UNDERTAKER SHORTAGE**

excerpts from a 11-7-25 article by John Mac Ghlionn in WORLD Opinions (Asheville NC)

Across America, funeral homes are dying faster than the people they once buried. A wave of closures is sweeping the country just as population ages at a record pace. Rising cremation rates, corporate buyouts, and vanishing family-owned parlors have left vast regions without local funeral care.

The country now has fewer than 16,000 funeral homes, down from more than 24,000 just a few decades ago. That might not sound like much at first, until you realize it's a drop of more than 30 percent. In practical terms, it means thousands of communities — especially rural ones — no longer have a local undertaker. Families must now drive hours, sometimes across county lines, to find someone willing and able to care for their dead. The National Funeral Directors Association warns that almost half its members plan to retire within the next three years. Yet fewer than a quarter have anyone lined up to take their place. Mortuary schools are shrinking, apprenticeships are scarce, and a generation raised to avoid discomfort has turned away from one of the most necessary jobs on earth.

Funeral work has never been glamorous, but it has always been essential — an unbroken chain between grief and grace. As America ages, the demand for capable, compassionate morticians will only grow. Someone has to prepare the dead, comfort the living, and give meaning to the end of things. That work deserves admiration, not avoidance. And it's time to tell young people — especially young men — that this profession needs them.

Imagine a trade that blends medicine, carpentry, and ministry. Morticians prepare bodies, plan services, and guide families through the worst days of their lives. They manage logistics and emotions, paperwork and pain, all in a single shift. They're chemists one hour, counselors the next, and crisis managers by sunset.

The pay, contrary to stereotype, is respectable. A licensed funeral director can earn six figures a year, often with housing or family benefits. Independent owners do better still. There's

(Continued on page 6)

## AMERICA'S UNDERTAKER SHORTAGE

Continued from page 5

stability here. Death, as they say, is recession-proof. But what the paycheck can't show is the purpose. To help a mother choose a casket for her child, to ensure a veteran's flag is folded just right, or to speak words of comfort when others are speechless — those momenta become a kind of ministry. You don't clock out from that feeling.

The funeral trade isn't for the faint-hearted. But it teaches an ancient truth: To die is human, but to help someone face it is divine. The mortician doesn't merely tend to the dead — he protects the living from despair, from denial, from forgetting what love costs.

### RHODE ISLAND PLANNING AGENT DESIGNATION FORM

Who will be responsible for making all of the arrangements and decisions regarding your funeral preparation and planning, and burial or disposition of your remains? You can appoint someone to have sole responsibility for the task by preparing the Rhode Island Planning Agent Designation Form. The form may be found at:

[www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf](http://www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf)

### POWER OF ATTORNEY FOR HEALTH CARE

A Durable Power of Attorney for Health Care gives legal authority to someone to make decisions and give consent for medical treatment on your behalf while you are LIVING and only when you are unable to do so yourself. A form to use to prepare this document may be found at: [www.health.ri.gov/forms/legal/DurablePowerOfAttorneyForHealthCare.pdf](http://www.health.ri.gov/forms/legal/DurablePowerOfAttorneyForHealthCare.pdf)

**What kind of funeral will there be for you? You have more choices than you think! Talk it over and plan NOW. Or, someone else will make decisions you may not have wanted.**

### CONSIDER A DONATION TO THE FUNERAL CONSUMERS ALLIANCE OF RI

We depend on financial support from members and friends to be able to continue our mission and to provide much needed resources to consumers. Our expenses (which have increased in recent years) include:

- quarterly dues paid to FCA National
- postage, envelopes, paper, ink etc.
- maintaining a telephone line for consumer inquiries
- hiring guest speakers for public events
- maintenance of our website
- room rental charges for public events
- printing of newsletters, labels, pamphlets etc.
- table rental at the yearly SAC expo

Your tax-deductible donation to FCA-RI will help cover some of these costs. Donations of any size will be greatly appreciated!! You may send us a check or use the 'Donate' button on our website's 'Home' page to donate by credit card.



# ARTIFICIAL INTELLIGENCE BRINGS PHOTOS OF DECEASED LOVED ONES BACK TO LIFE

Continued from page 1

deeply personal. With a swipe of his smartphone, he has animated photos of his parents, Lillian and Gino, married for more than 50 years. His mother died in 2005 and his father in 2020. The result is striking: his parents appear to smile, move and hug — as if the moment were happening today. The videos stir powerful emotions. He said watching the animations brings joy, but also unease. "Part of you says, 'Wow, this is great,'" he said. "But there's also something slightly weird, unsettling, in a way."

This technology is also entering funeral homes. At McGreevey Funeral Home in Westlake, funeral director Chad McGreevey said digital tools have reshaped how families remember loved ones. "When my dad started — he's been a funeral director for over 50 years — obituaries were faxed in," McGreevey said. "Now it's all done on the computer." "If a family comes to us with an old, grainy, washed-out photo, we're able to bring that image back to life." He believes the technology can offer comfort and closure — but acknowledges concerns. "As a father, in addition to a funeral director, what is this going to do with kids?" McGreevey said. "Are they going to think their deceased family member is back to life because of AI?" Psychologists share similar cautions.

Dr. Chivonna Childs, a counseling psychologist with the Cleveland Clinic, described the technology as a "double-edged sword." "For some people it could be very therapeutic," Childs said. "For other people, it might be very disturbing." She said AI-generated images can blur the reality of death and interfere with the natural grieving process. Childs also raised ethical questions about consent and privacy. "Who gave consent?" she asked. "Do we know if our past loved one would have been okay with it? This is new territory."

As for Zavarella, he approaches the technology with caution. "I think it's a good thing," he said. "But you have to keep it measured."

**THANK YOU to all of our members and friends who were able to send us a donation this year ! It helps a lot and is very much appreciated.**

**VISIT OUR WEBSITE: [www.funerals-ri.org](http://www.funerals-ri.org) for announcements of upcoming events, copies of past newsletters, links to forms and publications, our Funeral Home Price Survey, and much more !**

**FCA NATIONAL**

**Address is: 629 Paris Street  
Graham, NC 27253**

## PRESENTATIONS



**We can once again offer in-person sessions on funeral planning and end-of-life options. If your group is interested, call us at 884-1131 or send a message to [fcainri@gmail.com](mailto:fcainri@gmail.com).**

**We will travel to your location !**



**Unsubscribe: If you no longer wish to receive emails from FCA-RI, let us know by email to [fcainri@gmail.com](mailto:fcainri@gmail.com)**

## VETERAN'S NOTES

excerpts from a 2-2-26 item by Jerry A. Vogler Sr. Bloomington IL reposted on NFDA News

### ----- VA provides burial flags for veteran funerals

A flag-draped coffin brings a lot of reverence and respect at funerals and celebrations of life across the nation when a veteran dies. Usually, funeral homes acquire a flag for the veteran's funeral, if military rites are conducted during the funeral. However, sometimes the veteran and family do not want military rites conducted or on occasion there is no actual funeral or church service, or when no funeral home is involved except for cremation. The flag is still available as a lasting memorial to the veteran's honorable military service.

A casket-sized American flag can be obtained as a family heirloom, by going to the local U.S. Postal Services and requesting a flag. A survivor or funeral director may apply for the flag by submitting a completed VA form 27-2008 Application for United States flags For Burial Purposes. A copy of the veteran's DD214, separation from military service and a death certificate must accompany the VA Form 27-2008.

### ----- VA bereavement counseling

Veterans Affairs Vet Centers provide free and confidential bereavement counseling to families who have lost a service member while serving on active duty, and to families of a reservist or national guardsman who dies while on duty. Survivors can find vet centers by contacting 1-877-927-8387.

### ----- Community Care vs. Care in the Community

There is confusion when VA Community Care (VACC) and Care in the Community (VACIC) terms are used. Aren't they the same thing? No, they have significant differences. VACC is a program allowing veterans to get care from non-VA providers under certain conditions. VACIC is a program facilitating access to community health resources directly available to veterans. Eligibility for VACC is based on specific criteria like distance, wait times, and service availability. Care in the Community is generally available to all enrolled veterans needing service not available at VA facilities.

## PREPAYING FOR YOUR FUNERAL

If you decide to prepay for your funeral, before committing you should ask:

- Can you cancel the contract and get a full refund if you change your mind?
- Will your money earn interest? If so, how much? Who gets it?
- If there is an insurance policy involved, is there a waiting period before it takes effect? How long?
- Are the prices locked in or will an additional payment be required at the time of death?
- Are you protected if the funeral home goes out of business or if it's bought out by another company?
- What happens if you move? Can the plan be transferred to another funeral home in a different state?
- If there's money left over after your funeral, will your heirs get it, or does the home keep it?

If you decide to prepay, be sure to get all the details of the agreement in writing and give copies to your family so they know what's expected. If

they aren't aware that you've made plans, your wishes may not be carried out. And if they don't know that you've prepaid the funeral costs, they could end up paying for the same arrangements.

### Other Payment Options:

If you have a life insurance policy, many policies will pay a lump sum to your beneficiaries when you die to be used for funeral expenses. The payment doesn't have to go through probate.

OR, you could set up a payable-on-death (POD) account at your bank, naming the person you want to handle your arrangements as beneficiary. With this type of account, you maintain control of your money.

For more prepayment information see our pamphlet 'Should You Prepay Your Funeral'



# STATISTICS FROM THE NATIONAL FUNERAL DIRECTORS ASSOCIATION

from the NFDA's 2025 Cremation & Burial Report & 2025 Consumer Awareness and Preferences Report

## Cremation vs Burial:

The 2025 cremation rate is projected to be 63.4% and the burial rate is projected to be 31.6%. By 2045, the cremation rate is expected to reach 82.3%.

## Cost of a funeral:

The national median cost of a funeral with a viewing and burial in 2023 was \$8,300 while the median cost a a funeral with cremation was \$6,280.

## Interest in Green Funeral Options:

According to NFDA's 2025 Consumer Awareness and Preferences Report, 61.4% would be interested in exploring "green" options because of their potential environmental benefits, cost savings or for some other reason, up from 55.7% in 2021.

## Non-Traditional Funeral Locations:

58.3% of respondents have attended a funeral at a non-traditional location.

## Scatter or Urn:

Of those people who would prefer cremation for themselves, 37.8% would prefer to bury or inter their cremated remains in a cemetery; 37.1% would prefer to have them kept in an urn at home; 33.5% would prefer to have their remains scattered in a sentimental place; 10.5% would like them split among relatives; 10% would like them kept in a place of worship; and 9.6% have not decided.

## Economic Impact:

Funeral homes are vital businesses that contribute to our nation in ways both seen and unseen. Approximately 75% of funeral homes are family or privately owned. There are more than 15,401 funeral homes in the U.S., which employ 105,300 people. Funeral homes generate a total of \$16.3 billion in the U.S., while crematories and cemeteries generate \$4.274 billion in revenue.

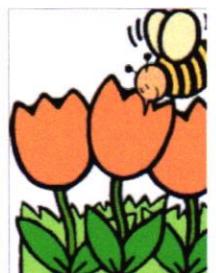
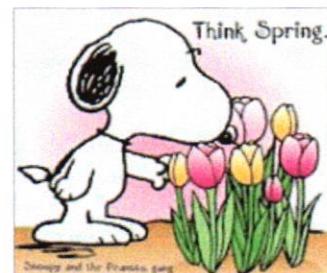
## BEST FUNERAL SONGS

(Continued from page 1)

1. "You Can Close Your Eyes" — James Taylor
2. "Tears in Heaven" — Eric Clapton
1. "Hallelujah" — Jeff Buckley
4. "Somewhere Over the Rainbow" — Israel Kamakawiwo'Ole
5. "Feels Like Home" — Chantal Kreviazuk
6. "Asleep" — The Smith's
7. "Satisfied Mind" — Jeff Buckley
8. "Blower's Daughter" — Damien Rice
9. "Halo (Acoustic)" — Beyonce
- 10 "Only For You" — Heartless Bastards
11. "I'll Be Seeing You" — Billie Holiday
12. "Follow the Sun" ---Xavier Rudd
13. "Everywhere" ---Michelle Branch
14. "Wherever You Will Go" — The Calling
15. "Spirit in The Sky" — Norman Greenbaum
16. "Drops of Jupiter" — Train
17. "I've Had The Time Of My Life" ---Bill Medle and Jennifer Warnes
- 18' "Forever Young" — Rod Stewart
19. "Elephant Gun" — Beirut
20. "Keg On My Coffin" — The Push Stars
21. "Dropkick Me Jesus" — Bobby Bare
22. "Roll Me Up And Smoke Me When I Die" ---Willie Nelson
23. "Prop Me Up Beside The Jukebox (If I Die)" — Joe Diffie
24. "Ring of Fire" — Johnny Cash
25. "Highway to Hell" — ACDC



Volunteers are needed to help us educate the consumer about end-of-life options ! Call us !



# AVOID THESE 12 COMMON ESTATE PLANNING MISTAKES

Published 1-29-2026 Kiplinger.com Reposted on NFDA News

Estate planning mistakes can derail the best laid plans to protect your family's financial future —from having no plan at all to outdated documents or choosing the wrong executors.

Learning the basics of estate planning benefits everyone – it's about empowering the people you trust the most to handle your medical, financial and legal affairs if, or when you can't.

Having a comprehensive estate plan will also spare your heirs the pain and expense of determining how to allocate your money and property while they're sad and grieving.

## What is an estate plan ?

An estate plan consists of several legal documents that lay out what happens to your assets and liabilities when you die or become incapacitated. At the very least, it will consist of a last will and testament, a living trust, an advanced directive, and a power of attorney.

While you might feel an estate plan is unnecessary because you lack sufficient assets to pass along to your family, it isn't all about the money. It also entails ensuring your wishes about future medical care are understood. An estate plan can also drastically reduce the potential for family disagreements.

One of the biggest disadvantages to not developing an estate plan while you're healthy and of sound mind is that you remove the ability to make hard decisions on your own.

In this case, the court might determine how to distribute your assets, or worse, your entire estate can go to the state. That's why it's critically important to make smart estate planning moves now, and why everyone, from millionaires to people just starting out, should have an estate plan.

## Common estate planning mistakes to avoid:

Creating an estate plan can be complex and emotionally challenging, which might explain why fewer than one in three Americans have a will or any estate planning documents, according to Caring's 2025 Wills and Estate Planning survey.

What's even more concerning is that around a quarter of those surveyed who didn't have a will said they never plan to create one, and more than 40% of respondents said they would not execute a will until they faced a major health crisis.

However, you can never make an estate plan too soon, because you never know when it will be too late. To avoid trouble down the road, steer clear of these 12 common estate planning mistakes.

### 1. PROCRASTINATING

You don't want to be without an estate plan if you become incapacitated because of a health emergency, such as a stroke or heart attack. Yet, 43% of Americans without a will said they plan to wait for a medical diagnosis to create a will, the Caring.com survey found.

This wait-and-see strategy raises two serious problems.

First, your loved ones might face lengthy legal proceedings to access your estate if you die without a will.

Second, without an advance directive, a section of an estate plan that dictates your medical preferences if you're incapacitated, your family won't know what kind of care you prefer.

### 2 CREATING AN ESTATE PLAN ON YOUR OWN

Estate-planning documents that are incomplete or contain errors can cause complications when you pass. Consider hiring an estate attorney who understands the legalese to help you craft a comprehensive estate plan.

Generally, estate lawyers charge from \$150 to \$500 per hour for an estate plan, depending on the complexity of the client's assets, according to Greiner Law Corp.

However, many estate attorneys offer free initial consultations or charge a flat fee for, say

drawing up a will. Fortunately, there are ways to save money on an estate plan.

You can find an estate attorney in your area using an online directory such as Justia, Legal Match, or the American College of Trust and Estate Counsel (ACTEC).

### 3. LEAVING LOVED ONES UNINFORMED

Sharing your estate plan with your family and heirs can help prevent confusion, conflict and unnecessary stress. Although the conversation can be difficult as you face your own mortality, it's important to sit down with the relevant people in your life and have an open conversation about your intentions while you still can.

### 4. KEEPING DOCUMENTS LOCKED UP

Estate documents kept tucked in a safety deposit box or a safe in your home might be difficult to access. Instead, provide copies of your estate plan to your appointed executor or trustee, a trusted family member and your estate lawyer. Make sure all family members have contact information for each of these people.

### 5. MISSING KEY DOCUMENTS

An incomplete estate plan can create a heap of problems — and the potential for disputes among heirs when you pass. Make sure your plan includes these essential documents:

- Last will and testament. Often simply referred to as a "will", a last will and testament outlines your final wishes and instructions for the distribution of your assets and the management of your affairs after you pass
- Beneficiary designations. Make sure to assign beneficiaries for bank accounts, 401(k) and IRA accounts, pensions and life insurance policies.
- Durable power of attorney for medical care. This appoints a person to make medical decisions for you if you should become mentally or physically incapable of making them yourself. It often includes an advanced health care directive which instructs your family and doctors to use or not to use life support.
- Durable financial power of attorney. This assigns an individual to manage your assets if you become incapacitated.
- Funeral instructions. Specify whether you'd like a burial or a cremation and the type of funeral service you want.
- Proof of identity. Gather your Social Security card, birth certificate, marriage and/or divorce certificate and any prenuptial agreements.
- Deeds or loans for large assets. Collect this paperwork for homes, boats and other big assets.
- A living trust or a revocable trust. A living trust is not required for estate planning, but it might help your heirs with a smoother transfer of assets after you die.

### 6. OVERLOOKING DIGITAL ASSETS

Many people forget to account for their digital assets, such as cryptocurrencies, social media accounts, cloud storage and digital files when creating an estate plan. Consider assigning a digital fiduciary for your estate plan who has the right to access your digital assets when you pass.

### 7. FORGETTING ABOUT FINAL ARRANGEMENTS

No one eagerly dives in to plan their own funeral or funeral arrangements. If you're young you think you'll live forever; if you're older, the inevitable is too close for comfort.

Making final arrangements, setting aside money for a funeral, choosing a burial plot, picking out songs and deciding on a coffin or other vessel makes it easier for those you leave behind.

Besides, funerals can be expensive. Today, the average funeral remains steady at about \$8,300, including a burial service and viewing, depending on where you live. If you add a vault, you might pay close to \$10,000. The median cremation cost is still \$6,300, according to the National Funeral Directors Association.

## 8. FORGETTING ABOUT TAXES

Estate tax liability can put a dent in any plan. But unless your estate is very large --- \$15,000,000 in 2026 (up from \$13,990,000 in 2025) — you might not have to worry because your estate won't be taxed at the federal level. Keep in mind, thanks to recent legislation (the One Big Beautiful Bill Act), the exemption has been permanently increased and indexed for inflation — no revision to the former \$5 million limit is expected.

In addition, your state might or might not have a state estate tax, so check this out before you write up your will or trust. More than 30 states have no death taxes and six states have significant death taxes.

## 9. NOT UPDATING YOUR PLAN

Don't worry about updating your estate plan every month or even every year. However, reviewing and revising your estate plan after major life events — a marriage, divorce, birth of children or grandchildren, or the acquisition of new assets — can prevent unwanted consequences, such as your assets being passed to unintended beneficiaries.

Because your assets might change, as well as your personal options, beliefs and relationships, it's still a good idea to go through your estate plan about every three to five years.

## 10. APPOINTING THE WRONG EXECUTOR OR TRUSTEE

No matter how much time and effort you put into planning your estate, your wishes might backfire if the wrong executor is chosen. Choosing someone who might have a conflict of interest can lead to problems when it comes time for them to administer your estate wishes. Select an individual (or individuals) who is unbiased, and get their permission before you assign them as an executor or trustee.

## 11. BEING UNAWARE OF HOW RECENT LEGISLATION HAS CHANGED ESTATE PLANNING

The "One Big Beautiful Bill" which was signed into law by President Trump this past July has stabilized estate planning by not only permanently extending but also enhancing key provisions from the 2017 Tax Cuts and Jobs Act (TCJA). Essentially, the Bill raises the federal estate, gift, and generation-skipping transfer (GST) tax exemption to \$15 million per individual and to \$30 million for married couples starting January 1, 2026, with inflation adjustments thereafter.

Not only does this protect more families from estate taxes, but it also offers long-term stability for transferring wealth across generations. It also reduces the need to gift large portions of your estate before year-end deadlines. In addition, the Bill strengthens tools such as ABLE accounts and 529 plans with permanent higher contribution limits and expanded qualified withdrawals.

## 12. UNDERESTIMATING THE CONSEQUENCES OF NOT HAVING AN ESTATE PLAN

The consequences of not having an estate plan can lead to needless complications for your loved ones after your passing. Without a clear plan in place, state laws will decide how your assets are distributed — not you. Those decisions may not align with your wishes, which can result in delays in the distribution of your assets and potentially costly legal battles. Your loved ones may find themselves in probate, which can be time-consuming and emotionally draining, especially during an already difficult time.

Also, not having an estate plan can leave your family questioning your wishes concerning your financial and medical decisions. Without a designated power of attorney or healthcare proxy, your loved ones may struggle to make your wishes known before you become unable to do so. This lack of direction can lead to confusion, disagreements, and stress, as family members may not know which actions to take. Ultimately, the absence of a plan can create unnecessary hardship for those you care about most, making it vital to have a plan in place early on to ensure your wishes are honored and your family is protected.