

# St. Petersburg Times

## Your Life, Your Death

### *Settle the Details of Your Funeral Now to Ensure Your Wishes Will be Met and Spare Grieving Family the Stress Later*

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By Sharon Ginn

#### Funeral Concierge Offers Unbiased Aid

Unsure of what kind of funeral you want, or whether you will even want one? Now you can pick up a phone and call a concierge for advice. The "funeral concierge service," the first of its kind in the United States, is being launched this fall as an alternative to traditional funeral preplanning. The service offers a 24-hour toll-free number that is answered by trained staff, many of whom have worked in the funeral industry. Their job? To help you register your wishes and plans, and help your family make arrangements when the time comes.

#### The service can be obtained two ways:

By purchasing a whole-life insurance policy through Everest Funeral Package (which has a partnership with Fidelity Security Life Insurance Co.); or by purchasing the Everest concierge service with no life insurance attached for a one-time fee of \$495 (individual) or \$695 (couple), or for a yearly membership fee of \$48 (individual) or \$68 (couple). The FSL package is still in the approval stages and is not currently available in Florida.

Everest chief executive officer Mark Duffey was once president of Carriage Services, a publicly traded funeral home and cemetery company, but left several years ago after coming up with the concierge idea. He said the major advantage of the service is it is staffed by unbiased professionals who can not only help families shop around for the best prices and services, but can manage every detail, down to the colors in the flower arrangements.

"Preneed is a decades-old product," Duffey said. "It's inflexible, it's very expensive. It's designed to lock the consumer into the funeral home. As people are going more and more to cremation, there's the issue of, do you even need to use the funeral home anymore?"

Joseph Coughlin, executive director of the Age Lab at the Massachusetts Institute of Technology, thinks the Everest plan helps fill a market need, saying baby boomers are going to want to look more toward professionals in the financial industry to help them fund their end of life plans.

"(Boomers are) going to force an aggregation of convenience," Coughlin said. "Many of the boomers have moved from wherever home was, and they're going to want a wrap-around (financial) plan for wherever they live and wherever they die."

#### For more information about Everest

Funeral Package, call toll-free 1-800-913-8318 or log on to [www.everestfuneral.com](http://www.everestfuneral.com)

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