

Long & Son

MORTUARY SERVICE INC.

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YOUR GUIDE TO
Preneed Planning



A Publication of
Long & Son Mortuary Service, Inc.

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Who We Are

Long & Son Mortuary Service, Inc. is a family-owned business that has continuously served Charlotte and the surrounding area since 1947. Continuing the legacy of our founders, Lem and Eddie Long, we remain committed to the core values upon which Long & Son was established: trust, care, and integrity.

Our expert staff of licensed funeral directors and funeral attendants recognize that we encounter families during a time of great sorrow. In that regard, we always render our services with professionalism, compassion, and understanding. We also take great pride in offering services that honor, respect, and commemorate the life of their cherished loved one.

OUR MISSION STATEMENT

To guide families through the loss of a loved one with professionalism, compassion and respect



OUR CORE VALUES

Compassion: Offering empathetic support to families during their time of grief

Respect: Honoring the lives of the deceased and their families with dignity and reverence and treating everyone with kindness.

Integrity: Providing honest, transparent, and ethical services, ensuring families feel confident in their decisions

Professionalism: Delivering expert care in all services, from funeral planning to administrative details, ensuring everything is handled with the utmost skill.

Support: Offering continuous emotional and logistical support before, during, and after the funeral service

Personalization: Respecting individual preferences and cultural practices, creating meaningful and unique tributes to each life lived.

Community: Building strong ties with the local community, offering services that cater to the specific needs of those we serve.

Quality: Maintaining high standards of excellence in service, facilities, and products

Trust: Earning the trust of families through reliability, discretion, and understanding

Sensitivity: Handling all matters with tact, ensuring a comfortable and supportive experience for grieving families.

If you have any questions, please do not hesitate to call us at (704)594-1111 or email us for more information at info@longandsonmortuary.com.

5 Steps to Take Right Now

Even without a preneed contract, there are several steps you can take right now to give you and your family some peace of mind. Remember: you don't plan when you need it; you plan when you don't.



- Get life insurance
- Designate a POD beneficiary for your bank accounts.
- Consult with a financial planner or attorney
- Create a file with important info for your family.
- Communicate with someone!

FAMILY FILE SAMPLE CHECKLIST

Legal Documents (e.g. will, durable power of attorney, advance directives, social security no., etc.)

Financial information (bank accounts, investment accounts, debts, etc.)

Insurance information (life, health, home, auto)

Pension/retirement information

Username/passwords for digital account access

Deeds/Titles

Marriage license//Divorce Decree/Birth Certificate

Military Service Records (i.e., DD214 or other separation documents)

Debts (mortgage, credit card, auto loans, etc.)

Contact information for your attorney, insurance agent, and/or financial advisor, etc.

Why Consider a Preneed Plan?

Making a preneed funeral plan can offer several benefits, both for you and your loved ones. Here are some key reasons why it might be a good idea to consider planning ahead:

- Ease the emotional stress on your grieving family
- Avoid leaving the financial burden of funeral costs to your family
- Fosters communication with loved ones about multiple aspects of end-of-life planning
- Peace of mind in deciding how you want to be remembered
- Minimize family conflict
- Help spend down assets if trying to qualify for Medicaid





What is a “Preneed” Contract

In North Carolina, a preneed funeral contract is (1) a legally binding written agreement; (2) made in advance of death; (3) to arrange and fund funeral services and merchandise. The funding may be by trust deposits and/or prearrangement insurance policies.

Long & Son is authorized by the North Carolina Board of Funeral Service to offer and sell preneed funeral contracts . If you are interested in discussing how a preneed funeral arrangement can work for you, please contact us at 704-394-1111 or info@longandsonmortuary.com.

Types of Preneed Contracts

A funeral provider who is licensed to sell preneed plans can offer two types of funeral contracts:

- 1. Standard Contract** – This type uses the money you've set aside (in a trust or through insurance) to pay for funeral costs at the time of your death. However, it doesn't protect against future price increases, so your family might have to pay the difference if prices go up.
- 2. Inflation-Proof Contract** – This one locks in today's prices for your funeral services and items, no matter how much prices rise in the future. If you agree in writing, the funeral provider may keep all the money in the trust or insurance—even if it ends up being more than what the funeral actually costs—as long as they provide everything as promised.

Also, you can choose whether your contract is:

- **Revocable** – You can change or cancel it later.
- **Irrevocable** – You can't cancel or change it once it's set up.



Set up an appointment with one of our licensed funeral directors to determine which plan is right for you.

Preneed burial contracts can help protect your assets if you're applying for Medicaid—but only if the contract is structured properly. It's crucial to note that not all preneed plans qualify, and the specific rules and eligibility criteria can vary, so it's best to consult with an expert.

Our licensed funeral directors can answer your questions about structuring your plan as an effective and legal Medicaid spend-down strategy.



- ✓ Consult with a licensed funeral home director.
- ✓ Discuss the desire to explore a plan that would protect assets. Tell them you want a Medicaid-exempt, irrevocable preneed contract.



Store a copy of the signed contract with your important documents and give one to a trusted family member or attorney for Medicaid verification.

Crowdfunding sites like “GoFundMe” have become a popular way to raise money quickly. However, crowdfunding is not a foolproof way to fund final expenses.

Here’s why:

- There are no guarantees that you will meet fundraising goals in time.
- It is stressful for families to navigate during a difficult time.
- Crowdfunding platforms often charge fees, reducing the amount of money available for the intended purpose.
- It can be uncomfortable and embarrassing to ask for money.



Don’t force your family to rely on crowdfunding campaigns like “GoFundMe” as a substitute for adequate life insurance or a carefully prepared preneed plan.



go fund me

Resources

At Long & Son, our licensed funeral directors are here to walk beside you with respect, empathy, and professionalism during life's most difficult moments. Family-owned and deeply rooted in our community, we offer personalized funeral and memorial services that honor every life with dignity. Whether you're planning ahead or facing an unexpected loss, trust us to provide the support and guidance you deserve.



- NC Board of Funeral Service
(www.ncbfs.org)
- [N.C. Gen. Statutes Chapter 90-13D](#)
- [Mecklenburg County Vital Records](#)

Links



LEARN MORE

SUGGESTED QUESTIONS TO ASK DURING CONSULTATION

What types of preneed arrangements do you offer? (Burial, cremation, direct cremation, etc.)

What is the total cost of the plan?

What are my payment options?

Who holds the funds and what are the financial safeguards?

Is the plan transferable if I move or choose another funeral home?

Can I cancel or modify the plan later? (i.e., is it revocable or irrevocable?)

What services are included with the plan?

How can I use the plan to qualify for Medicaid?

Are there any additional fees/expenses not included in the plan that we should anticipate at time of need?

Can my family make changes to my plan?

