

## Frequently Asked Questions

We have heard thousands of questions, and chosen to provide you with the answers to some of the more common questions relating to making funeral pre arrangements.

### Q. Can I make payments on my funeral ahead of time?

1. Yes at Baue we have custom payment options to meet every family's needs and budgets.

### Q. If I start paying on my funeral does that guarantee or freeze the cost ?

1. Yes

### Q. Why should I plan my funeral?

1. You've got to admit it; no one should have to make these decisions for you. Giving a pre-plan to those you love gives everyone greater peace-of-mind. You can then live your life to the fullest, knowing you've relieved the emotional and financial burden off of your family.

### Q. What if I make my pre arrangements and I decide to move

1. Funeral pre arrangements are transferrable. You will take your funeral plan to the funeral home in the area you are moving to.

### Q. What if I have to go on Medicaid? Will the state see my funeral funds as an asset?

1. Funds held in your irrevocable funeral prearrangement are not seen as an asset.

### Q. I have a life insurance policy, can I use that to pay for my funeral?

1. Yes you can however you need to know that you cannot freeze the cost of the funeral with a life insurance policy. Life insurance policies are intended to help the family left behind to continue living on the same financial capacity as before the loved one died.

2. When you go to the funeral home directly you can place your funds in a custom designed insurance product that will guarantee the costs today.

3. Typically life insurance policies do not pay out immediately.

### Q. If I preplan are my funds safe?

1. All financial plans are audited and secure. The funds cannot be accessed until the time of death.

### Baue Funeral & Memorial Center

3950 West Clay • Cave Springs  
St. Charles, MO 63301  
636-946-7811

### Baue St. Charles

620 Jefferson Street  
St. Charles, MO 63301  
636-940-1000

### Baue O'Fallon

311 Wood Street  
O'Fallon, MO 63366  
636-240-2242

### St. Charles Memorial Gardens

3950 West Clay • Suite 200  
St. Charles, MO 63301  
636-946-6935

### Center for Hope & Healing

608 Jefferson Street  
St. Charles, MO 63301  
636-328-0878

### Baue Flower & Gift Shop

3950 West Clay  
St. Charles, MO 63301  
636-940-1406

### Baue Pet Services

4179 Shady Springs Lane  
St. Peters, MO 63301  
636-875-5700