



MICHIGAN ATTORNEY GENERAL **CONSUMER ALERT**

PREPAID FUNERAL CONTRACTS

[Michigan's Prepaid Funeral and Cemetery Sales Act](#) permits anyone to sell funeral goods and services on a pre-arranged basis, if they register and become certified with [LARA](#).

If you want to pay in advance for funeral goods and services, make sure your payment is safe and will be credited when the need arises. The Department of Attorney General encourages consumers to get written confirmation explaining exactly how their payment is protected and whether the prepaid contract is guaranteed, revocable, refundable, transferable, and portable.

Consumers are entitled to accurate information and should not be pressured to pay in advance for merchandise or services they may not need. Nor should they be targeted for high-pressure marketing and sales schemes. The Federal Trade Commission's (FTC) publication "[Planning Your Own Funeral](#)" details federal law requirements and provides a more comprehensive overview. The publication is available from the FTC by calling 877-382-4357 or [visiting its website](#).

- Before signing any prepaid contract or paying for anything in advance, consumers should consider the following:
- What are you purchasing? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- Who will eventually provide the services and merchandise you are purchasing?
- What happens to the money you've pre-paid? Was it put into an escrow fund?
- Will the seller give you proof that the funds were deposited in an escrow fund?
- What happens to the interest income on money that is pre-paid and put into a trust account?
- Who are you dealing with? A licensed funeral director; a cemetery sales person; commissioned pre-paid seller?
- Who owns the firm? How long have they been in business?
- Are you protected if the firm goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.
- Are these arrangements portable, transferable and refundable without penalty?
- Have you consulted with your family, and your religious, spiritual, and financial advisors?
- Are you feeling "pressured" or hurried to make these arrangements or buy something before you really need it? If so, by whom?

For more information on prepaid funeral sellers in the state of Michigan, please visit the [Department of Licensing and Regulatory Affairs' website](#).

For additional resources on how to shop for funeral services, [the FTC has created a website devoted entirely to consumers seeking to protect themselves and their family members faced with having to make funeral arrangements](#).

COMPLAINTS

If you would like to file a complaint against a prepaid funeral contract provider who is regulated by LARA, please [visit their website](#) or call 517-241-7000 to request a complaint form or information.

If you have a general consumer complaint, you may file a complaint with the Attorney General's Consumer Protection Division:

Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909
517-335-7599
Fax: 517-241-3771
Toll free: 877-765-8388
[Online complaint form \(mi.gov/agcomplaints\)](https://mi.gov/agcomplaints)

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern. Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.



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