

Integrity Wins

Building Consumer Trust Through Transparent Preneed Practices

Families are often at their most vulnerable when experiencing bereavement. When those in mourning enter a funeral home or pass through the gates of a cemetery, they entrust professionals with the significant responsibility of caring for their deceased loved one with integrity and compassion. That responsibility extends beyond immediate services. It includes safeguarding financial commitments, honoring wishes, and providing guidance. In preneed arrangements, those assurances must be built into every administrative, technological, and educational practice.

In the deathcare profession, trust and transparency are essential strategies for long-term growth. Studies conducted by brands in other sectors reveal a pretty universal truth: nearly all consumers base their purchasing decisions on the level of transparency they perceive in vendors. The more open and forthright a business is in communicating its products, pricing, and values, the more at ease consumers will be investing their hard-earned money. They are also more likely to remain loyal over time.

Preneed planning, on the other hand, has much higher stakes as it goes beyond the experience of interacting with an average brand. Families pay in advance, sometimes years or even decades before services are required. Their investment is

a testament to the faith they place in their chosen provider. The promise of that investment is twofold: the deceased's wishes will be fulfilled and the funds entrusted are responsibly managed.

So how can transparency in preneed planning become a standard of trust? Three areas are especially critical: sound trust administration, technology that supports real-time visibility, and educational tools that help families make informed choices.

Best Practices in Trust Administration

Sound trust administration is the foundation of preneed management. Families who invest in a preneed contract are reliant on their chosen partner's responsible stewardship of funds. To meet that responsibility and distinguish your firm in this competitive, trust-sensitive field, it is advised to incorporate standards for best practice. Consistent compliance and clear reporting demonstrate accountability, build confidence, and position firms as reliable community partners.

State regulations governing preneed vary widely, but all have the same objective: to ensure funds are protected for the families who depend on them. At the federal level, transparency is a central tenet, as outlined in the Federal Trade Com-

mission's Funeral Rule. Meeting these legal requirements is a minimum baseline in operations; however, it may not be sufficient to achieve long-term growth.

A firm's regulatory compliance with state boards and the FTC primarily serves the business, rather than families. Because families rarely see or understand the behind-the-scenes checks that demonstrate a provider has met the letter of the law, this lack of transparency can erode trust. According to the 2025 Funeral and Cemetery Consumer Behavior Study conducted by The Foresight Companies, only 57% of consumers highly rate the profession in terms of honesty, highlighting the level of skepticism in the public's perception of funeral professionals. How can providers demonstrate their trustworthiness?

It is essential for funeral professionals to go beyond the baseline with compliance standards in ways that families can recognize and appreciate. Clear, easy-to-understand pricing is one way to improve transparency. Providing up-front pricing on the firm's website for products, services, and offerings brings clarity to a process that's often difficult for consumers to understand.

Transparency and clarity serve as building blocks of trust because they show families that you are acting as a guide during one of life's most challeng-

ing moments. The up-front clarity reassures families that order is in place and their financial commitments are in good hands.

Tech Platforms That Offer Real-Time Transparency for Families

Studies have shown that consumers increasingly expect a digital-first approach to funeral planning. They want the process to be transparent, convenient, and secure. These expectations are especially true for preneed planning, where clarity and accessibility to real-time information are a priority for consumers. While personal service remains central to the profession, your firm's digital readiness and ability to safeguard data must be evident from the outset.

Funeral homes and cemeteries that adopt technology platforms for preneed arrangements offer families a secure digital storefront to easily navigate, make selections, and pay. The benefit is twofold: While consumers can more easily navigate a purchase, the software tied to some digital storefronts and preneed planning tools also gives firms an accelerated ability to capture, organize, and analyze contract data.

Back-end technology can also be customized to meet a firm's specific needs, with built-in dashboards that flag errors and reporting tools that help staff quickly identify issues such as misapplied payments, contract discrepancies, or regulatory deadlines. Furthermore, automated compliance reporting delivers current, accurate information to trustees, regulators, and providers.

Managing preneed trusts from a single interface supports better coordination, allowing everyone involved in the preneed process to work from the same, up-to-date information that is available 24/7. This level of access can provide funeral and cemetery professionals with a clear advantage over firms that rely on outdated systems or manual methods of managing contracts.

Educational Tools to Guide Consumers Through Pneeed Decisions

It is a given that preneed planning can be challenging for families to navigate. One of the most persistent challenges in preneed is the gap between what funeral and cemetery professionals communicate and what families actually understand. The 2025 survey mentioned previously

highlighted a significant gap in education about preneed trusts. While funeral directors perceive their guidance on preneed options as effective, consumers have reported difficulty navigating the information provided, as well as inadequate access to transparent, comprehensive resources. This disconnect emphasizes the need for improved guidance on preneed options.

To overcome the knowledge gap with preneed products and services, begin by addressing the basics. Explain the key benefits of preneed trusts: locking in today's prices to guard against inflation and sparing loved ones the financial and emotional burden of making decisions during a time of grief. Pneeed planning also guarantees personal preferences are respected, preventing confusion or disagreements among family members. If regulations in your state allow, review irrevocable trusts as a means to protect assets while helping individuals qualify for Medicaid. When presented clearly and simply with relatable examples, these benefits will resonate with consumers.

Another area that frequently confuses consumers is distinguishing between preneed trusts and insurance. Since each represents an option for funding future expenses, families often assume the two are interchangeable. Professionals understand these products will not function the same way when the time of need arrives, which is why it is critical to educate families on their differences, so expectations are clear and decisions are well-informed.

Technology is integral to consumer education, especially for those who prefer to view products, services, and pricing online from the comfort of their own homes. A well-designed, user-friendly website is not only an excellent marketing tool but also an act of transparency. If executed well, with clear and accessible resources, your firm's website will empower families to research and explore on their own terms. Tools such as FAQs, detailed guides, video explainers, and clear pricing lists are resources that can help shrink the knowledge gap on a website. An informative online presence demonstrates a commitment to honesty and clarity that families will appreciate.

How Transparency Benefits Families and Providers

When families make arrangements for the future, their priority is peace of mind.

Navigating complex financial products and unfamiliar terminology, however, can undermine the very reassurance families hope to gain from preplanning. Families depend on professionals to guide them at every step, help them understand their options, and trust that their arrangements are secure. Transparency is central to restoring that peace of mind, giving families clarity in their decisions and confidence that both their wishes and their investments will be protected.

Deathcare professionals can incorporate best practices, modernize technology, and educate families with the support of trusted partners. Experienced industry partners provide the tools and program administration support that professionals need to simplify compliance, protect funds, and present information to families in clear and accessible ways.

Tech-forward platforms for trust and contract administration empower firms to meet regulatory obligations while also strengthening consumer confidence. Reputable firms also provide neutral resources and training to help deathcare professionals explain funding options in straightforward terms and reduce confusion around preneed trusts.

Transparency is not just a regulatory requirement; it is a relationship-building strategy. Families who trust their chosen partner are more likely to recommend them to others.

In this industry, reputation and word-of-mouth are powerful, and building trust through transparent preneed practices will fuel sustainable growth. With the benefit of transparency at every step, those grieving are in the safest hands emotionally, logically, and financially. **KB**



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