

Want to Gain a Competitive Edge?

by Jack Hirsch



Update Your Pre-need Program for the Modern Consumer

In the deathcare industry, we are witnessing a dramatic shift in expectations for end-of-life planning. Increasingly, consumers are looking for more personalized and flexible options over traditional offerings. Funeral homes that step up to this challenge by adapting to modern preferences are well-positioned for long-term success, while those that hesitate to keep pace risk falling behind and losing business.

As funeral directors, we are already balancing countless responsibilities in service to the families we support and the operations we manage. With such a heavy load, a pre-need program overhaul can seem daunting. However, modernization does not need to be complex or overwhelming. The following strategies will help you stay competitive while providing families with the meaningful, personalized services they seek without adding unnecessary stress to your workload.



Offer More Personalized Celebration of Life Options

The days of taking a one-size-fits-all approach to funeral services are fading, and diverting from traditional services with well-established formats can feel something more akin to event planning than funeral directing. As families look for unique, meaningful ways to honor their loved ones, planning a highly customized celebration-of-life event may be challenging.

Do funeral directors need to upskill in event planning? Not necessarily. Consider reaching out to local event planners to collaborate with on a contract basis. A partnership with a local professional with an established record of creating unique events can help you offer families tailored celebration-of-life options without the need to hire and onboard a full-time staff member.

These professionals bring expertise in a variety of areas that may be outside the traditional scope of funeral services but are increasingly in demand, such as alternative venues and customized themes.

Event planners are further equipped to handle the additional logistics required for unique events, particularly those held in nontraditional settings. From securing permits to managing rentals and event flow, an experienced planner can help ensure that off-site celebrations run smoothly while allowing funeral directors to focus on providing compassionate guidance to grieving families.

By collaborating with a professional event planner, you can expand your offerings without overextending in-house resources,

ensuring that families have access to bespoke options without added operational strain.

Additionally, working with an experienced planner guarantees that each celebration is authentic and reflects the unique personalities, traditions, and preferences of the deceased and their families, creating a truly meaningful and memorable experience.

Incorporate Inspiration Funds into Contracts

The broader shift in our industry toward event-style, personalized funerals has created new opportunities for funeral homes to offer pre-need contracts that include a specific allocation for customization, known as inspiration funds. Inspiration funds serve as a dedicated line item that finances unique memorial services. This relatively new concept in funeral planning supports non-traditional elements such as unconventional venues, custom décor, or even live entertainment.

In 2022, the Foresight Companies' 2022 Funeral and Cemetery Consumer Behavior Study found that 59% of participants sought alternative venues offering a more relaxed atmosphere, with 51% desiring a casual service. This data is evidence of the revenue opportunity inspiration funds present when incorporated into pre-need and at-need contracts.

Effective introduction of inspiration funds requires us to reframe planning discussions with clients and families. Focus on how

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families wish to memorialize their loved ones rather than starting with the method of final disposition. This approach encourages families to envision personalized services that best suit their needs and capture the life and legacy of their loved ones in a meaningful and memorable way.

Further, by allocating funds in advance through pre-need contracts, clients can ensure that their envisioned services are financially supported when needed. Inspiration funds are an excellent incentive for families while also enhancing a firm's service offerings and financial performance.

Prioritize a Secure Digital Purchase Process

It is undeniable that today's consumers expect convenience, particularly the ability to explore service options from home. Firms that offer a seamless and secure digital purchasing experience not only meet these expectations but also gain a competitive edge by providing transparency, flexibility, and ease of access.

To achieve a user-friendly experience, it is essential for a firm's digital space to clearly present celebration of life options. This includes highlighting the personalized elements of each package with detailed explanations and visuals to help families understand the value of these services.

Additional features to consider include virtual consultations, AI-powered chat support, and pre-need planning tools to aid families in their decision-making. Above all, enabling a secure process for payments builds trust and streamlines sales.

A well-designed e-commerce platform simplifies pre-need planning, provides transparent pricing, makes purchasing easy, and offers access to contracts at any time. By embracing digital innovation, funeral homes position themselves as forward-thinking providers that prioritize ease and accessibility, thereby increasing the likelihood of successful sales.

Finally, strategically promoting these updates will increase consumer engagement and position your firm as a trusted provider

of modern, personalized funeral options. Take advantage of social media to showcase your services, as well as updating print materials and promoting celebration of life packages across your website, including testimonials and visuals to illustrate the unique experiences your funeral home can provide.

Adapting to modern consumer expectations does not have to be complicated. Offering tailored celebration-of-life options, incorporating inspiration funds, prioritizing a secure digital purchasing process, and strategically promoting these updates will ensure your funeral home can remain competitive in an ever-changing market.

Jack Hirsch became FSI's new president in January 2025, upon Bill Williams' retirement. Hirsch has more than 20 years of financial experience, including regulatory reporting, trust services, asset management, and specialized solutions for endowments and foundations. Hirsch plans to focus on continuous improvement and a commitment to helping operators reach families in meaningful, convenient means. By leveraging the strengths of both FSI and Argent Trust, Hirsch plans to introduce opportunities to streamline services, benefiting current and new clients.

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