

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.

Q1. Why should I plan my funeral?

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.

Q2. Can I make payments on my funeral ahead of time?

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

Q3. If I start paying on my funeral does that guarantee or freeze the cost?

Yes!

Q4. What if I make my pre arrangements and I decide to move?

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

Q5. What if I have to go on Medicaid? Will the state see my funeral funds as an asset?

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

Q6. I have a life insurance policy. Can I use that to pay for my funeral?

A. 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.

B. Life insurance policies can take up to 120 days to pay out, so the family then has to come up with the funds and be reimbursed when the policy pays out.

C. Often, as people age they become ill and need to go to a care center so they apply for Medicaid. During this process they are required to spend down all of their assets, including life insurance and savings accounts so the funds are not available for the funeral.

D. 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.

Q7. If I preplan are my funds safe?

All financial plans are audited and secure within a trust or insurance policy. The funds cannot be accessed until the time of death.

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

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

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

Care & Cremation Center
4175 Shady Springs Lane
St. Peters, MO 63376

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

Flower & Gift Shop
3950 West Clay
St. Charles, MO 63301
636-940-1406

Baue Pet Services
620 Jefferson Street
St. Charles, MO 63301
636-875-5700

Monuments & Markers
608 Jefferson Street
St. Charles, MO 63301
636-947-0622

Silver & Gold 60+ Club
620 Jefferson Street
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