



# Tennessee Funeral Directors Association

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## Membership Development

### *Why do I need to be a TFDA Member?*

#### Government Affairs:

The Tennessee Funeral Directors Association is Tennessee's largest funeral organization for legislation that is introduced for the success of funeral service. TFDA also serves as a regulator for legislation introduced potentially adverse to funeral service.

#### Professional Website:

TFDA now offers vital information for members all at the touch of a button. TFDA membership entitles you to everything from government compliance forms to dues structures when you want it. This website is also designed to update you on the latest information concerning the funeral profession. Our website also offers members state approved forms for all your preneed requirements. Please visit us at [www.tnfda.org](http://www.tnfda.org).

#### Educational Opportunities:

Continuing education credits are available throughout the year with various opportunities to achieve the credits required. In addition to CEU's, it is a time to learn from your colleagues as well.

#### Professional and Ethical Practices:

Identifying that you are affiliated with an association that has a common goal for best practices of professionalism and ethical practices for families that we serve.

#### Professional Communication:

Anytime events unfold in the funeral profession TFDA members are instantly informed. Information on breaking news, updates on coming events, or even the death of TFDA members are all immediately conveyed via broadcast email from the TFDA office.

#### The Thanagram:

The official 5 issue TFDA magazine. The Thanagram is designed to keep you updated on the most current information in funeral service.

#### Tennessee Funeral Directors Association Annual Convention

The TFDA Annual Convention with exhibits is held in June of each year. The Annual Convention is designed to advance the funeral profession through educational opportunities and recognizing both funeral and funeral supply providers. The exhibits are created with state-of-the-art information regarding funeral service. The Tennessee convention has been recognized as one of the nation's best.

#### District Meetings

Held twice annually in West, Middle, and East districts for the advancement of Association business. Each District Meeting also offers CEU approved educational seminars as well as networking opportunities.

## Legal Advice

TFDA annually retains legal services for any funeral related issue requiring legal consultation. \_

### *What has TFDA Done for Me?*

TFDA has been in existence as an association of professionals for over 100 years. You don't stay in business that long without accomplishments beneficial to the survival of the profession. Most of these accomplishments, although subtle, make a huge impact on allowing funeral professionals the freedom to care for giving families with the least amount of outside interference. There are too many achievements to list in such a short space; listed below are just a few of the most recent actions.

TFDA sponsored legislation:

**Reduction of legal liability**—Funeral directors cannot be sued, criminally or civilly, when following instructions from someone acting as next of kin, when there is no reason to believe otherwise.

**Majority of legal next of kin**— Now cremation can be performed with the majority of next of kin, i.e., siblings, as opposed to permission from every next of kin, with no legal backlash.

**Disposition of unclaimed cremains**—Funeral establishments are responsible for 180 days, and a standardized procedure of disposal, for unclaimed human cremains where before there was no time limit on possession.

**Increase of Available Funds for Funeral Expenses**—increased the amount from \$10,000 to \$15,000 that a bank may pay for funeral expenses when no executor or administrator qualifies, and from \$7500.00 to \$15000.00 for insurance claims with a copy of death certificate and funeral director statement.

### **Reinstatement Insurance Assignment to Funeral Establishment**

At one time TN law prohibited the assignment of proceeds from a life insurance policy to any funeral establishment; TFDA was responsible for removing this prohibition.

### Professional Educational Seminars.

TFDA Education Committee annually provides TFDA members the opportunity of learning from nationally and internationally funeral professionals and providing additional continuing educational opportunities in more technical areas.

### Leadership Opportunities

**As a member of the Tennessee Funeral Directors Association, you are presented with several opportunities to enhance your leadership abilities.**

- \* **Committee Involvement**
- \* **Leadership Training Seminars through the National Funeral Directors Association**
- \* **Advocacy Summit in Washington**
- \* **NFDA Leadership Summit**
- \* **Board of Director Opportunities**
- \* **President's Retreats**
- \* **Speaker Opportunities**

## TFDA Master Preneed Trust

TFDA is pleased to announce the Tennessee Preneed Funeral Trust Fund is now operational. TFDA members now have a funding option when preneed opportunities arise, Investors Life for insurance funding, and TFDA Preneed Trust to fulfill trusting needs.

The Tennessee Preneed Funeral Trust Fund is a secure pooled trust comprised from TFDA member funeral establishments. Any TFDA member firm may participate in the Trust. Participation in the trust allows TFDA members the ability to deposit funds for an intended funeral beneficiary's preneed arrangement ensuring compliance with all preneed laws and regulations. Those funds earn competitive rates of interest and can be accessed quickly when a funeral becomes at-need.

The Tennessee Preneed Funeral Trust a service available to all TFDA members in good standing, and:

Meets all state and federal requirements.

2% Minimum Crediting Rate or market value whichever is greater.

No Minimum Deposit Requirements, Age Restrictions or Chargebacks

Online Quarterly Reports and Account Balances through Administrative Systems Inc. provides monthly preneed reports,

Affords access to online account balance information, summary statements and monthly activity reports.

Tennessee Preneed Funeral Trust funds are pooled with many other accounts in secure investments earning the highest possible rate of return. The return earned over time will assist in offsetting rising costs should the price of the future funeral increase. One hundred percent of the principal and interest accrues to the benefit of the intended funeral recipient.

All Tennessee Preneed Funeral Trust accounts are fully portable, meaning you may transfer your account to another funeral home at any time. Some traditional saving accounts may close or become inaccessible at your time of death. Tennessee Preneed Funeral Trust accounts will be available immediately to apply toward or pay for final funeral expenses.