



#### PRESIDENT'S NOTE

Happy New Year! We hope you, your family and loved ones had a wonderful, relaxing and safe holiday season and that your 2023 is off to a great start. The beginning of a new year often fills us with hope and dreams of achieving new goals, of moving beyond plans and putting into action the work to grow both personally and professionally.



We remain optimistic about our industry in 2023, despite the very real impact of inflation and all the talk about a potential recession this year from so-called economic “experts.” Why? Well, it’s pretty simple really, and it all comes down to technology.

Deathcare professionals have continued to build upon the successes and lessons learned from the previous years. More funeral directors and cemeterians are using today’s digital tools to improve the effectiveness and productivity of their sales and marketing and administrative teams. They know consumer attitudes toward end-of-life celebrations have changed, and that leveraging new technology is the best way to offer families the choices they are seeking.

At FSI, we remain steadfast in our commitment to create and deliver innovative solutions and enhance current services to provide best-in-class data analytics, workflow and recordkeeping tools. Our goal, which has been the same from when the company was founded, is to provide you with a turnkey platform – and world-class customer service – so you spend less time on administrative tasks and more time doing what you do best: taking care of families during their time of need and help them ease the stress of planning for final arrangements.

Here's to a healthy, happy and productive 2023!

Sincerely,

Bill Williams  
President and CEO, Funeral Services, Inc.

## FSI Joins the Argent Financial Group Family.



October 2022 marked a major milestone in the history of FSI when our company announced we had been acquired by Argent Financial Group, one of our country's leading deathcare trustee and fiduciary wealth management firms. While we are now part of the Argent family, clients will continue to receive the same superior service that you have come to expect from our team.

FSI will keep our name and our leadership team and, just as importantly, continue to operate independently from our headquarters in Tallahassee. FSI has worked closely with Argent for many years, and Argent's Funeral & Cemetery Trust Services experts have extensive experience helping clients build a modern-day trust program to ensure greater service and success.

Through its subsidiary Argent Trust Company, Argent has provided the deathcare profession with trustee and investment management services for 32 years. The firm is qualified to serve funeral homes and cemeteries in 41 states.

This exciting partnership combines two companies with shared values that will provide best-in-class service to the deathcare industry!



If your business is still manually processing contracts and payments, we have some advice for you: stop! There's an easier way. Writing paper contracts is time consuming and negatively impacts the productivity of your administrative team. And it can result in simple clerical errors that can lead to the unwanted attention of state and federal regulators and severely damage your reputation in your community.

FSI's innovative eContract solution is one of the most advanced preneed-contract generating applications in the deathcare industry. Our eContract platform allows death care professionals to easily create contracts and upload their client's information directly into an online database for simple, accurate record-keeping.

Here are some of the key benefits:

- Create and edit electronic contracts – with automatic, error-free calculation – from desktops, laptops or tablets, 24/7.
- Upload executed contract data directly to FSI's systems, saving you time and money.
- All contracts include the requirements of the FTC Funeral Rule and Cooling Off Rule.
- Easy access to review and manage accounts, including online access to daily trust balances, receivables and earnings for each preneed contract, and monthly trust

statements.

- Saves time by allowing families to make one-time or recurring credit card payments on their preneed or atneed contract (in addition to the pre-authorized debit and coupon book payment options that currently are available).

**For more information about eContract or any of our eServices, please contact our Client Services team at 1-800-749-1340 or [ClientServices@FSITrust.com](mailto:ClientServices@FSITrust.com).**

REGULATORY UPDATE FROM WRW LEGAL

## FTC Funeral Rule is Open!

As you likely know, the Federal Trade Commission has “opened” the Funeral Rule for consideration of changes for the first time in decades. The changes that the FTC are considering are primarily related to the disclosure of pricing online and via social media – finally acknowledging the existence of the internet. There are also suggestions of change coming relating to the embalming disclosures, readability of materials and service to underserved populations.

Industry associations have received input from stakeholders of all sizes and there is a likelihood that the associations, joined by some stakeholders, will propose their own changes to the Funeral Rule rather than simply awaiting the changes proposed by the FTC. There appears to be a widely held perception that burdensome requirements to provide the GPL via various electronic means is not necessary. The perception is supported by the lack of consumer driven complaints relating to price transparency. Notwithstanding, it seems unavoidable that change is coming, and that change will result in a requirement that each funeral provider include, at least, access to its GPL via link on the funeral provider’s website if it has one. What is less certain, and some would say less likely, is that the FTC will impose a requirement that a funeral provider post its prices on its social media and other advertisements.

FSI is a member of all the major deathcare associations and has its finger on the pulse of the rule amendment process. We will keep you updated as the changes progress. However, that should not stop you from following up with your local state association and making your opinions heard. The FTC listens to feedback – that much is evidence from the questions asked of the industry after the initial hearing on amending the rule during which the FTC noted hundreds of comments received from consumer groups. Now is the time to tune into changes that could impact the way you sell your services.



## FSI IN THE NEWS

FSI executives regularly contribute to our profession's leading publications with thought leadership articles. The articles are written with you in mind - to provide advice, new ideas and in-depth insights on issues our profession faces.

**Here are brief summaries of several recent stories featuring FSI:**

### **Bill Williams Discusses Celebration of Life Services and How to Implement Strategies Used by the Hospitality Industry**



Families are looking for unique ways to honor loved ones. In the September issue of Southern Funeral Director magazine, FSI President/CEO Bill Williams outlines proven strategies that funeral home directors can leverage from the hospitality industry to enhance celebration of life service opportunities. [Learn more here.](#)

## How to Minimize Chain of Custody Problems

Proper identification of a decedent is one of the most common issues in disciplinary civil cases that funeral homes face. In the October issue of Memento Mori, FSI General Counsel Wendy Russell Wiener shares practical tips that your business can implement to avoid this issue and its legal repercussions. [Read more here.](#)

## Practical Strategies to Provide Better Service to Families AND Improve Your Bottom Line

Technology is no longer a “nice to have.” It is a “must have” in today’s digital world. In the November issue of The Director, FSI President/CEO Bill Williams discusses actionable strategies to maximize new technology so funeral directors are meeting the expectations of families, while also increasing profits. [Learn more here.](#)



FSI DEPARTMENT SPOTLIGHT:

## CLIENT SERVICES

FSI understands that providing superior customer service is the hallmark – some may say the heart and soul – of a successful, thriving funeral home and absolutely essential to take care of families in your community. That’s why we make it our mission to always serve you with the best customer service in the deathcare industry. We strive to make it easy for you to receive the support and answers you need when you need it, so you spend less time working with us and more time caring for your families.

At FSI, you will always reach one of our Client Services experts – and not an answering machine – when you call for help during business hours. Whether it’s a simple question about how to use one of the many features of our platform or advice on training your staff to maximize our technology, our Client Services team is ready to help.

Here are just a few of the ways our Client Services team can help you:

- Leads clients through onboarding, training and installation of FSI’s various administration and recordkeeping tools, such as eContract.
- Answers client questions about FSI’s products and services and provides solutions to client challenges.
- Helps new clients through the preneed license application and renewal process.
- Educates existing clients about current and upcoming products and services offered by FSI.
- Assists clients with conversions of existing trusts.
- Interacts with our management and IT teams to ensure FSI services and computer programs remain technologically up-to-date and in compliance with changing state laws.



**Meiko Whitfield**  
*VP Client Services*  
33 Years



**Wendy Brunner**  
*AVP Client Services*  
25 Years



**Kerrie Brandon**  
23 Years



**Judi Moore**  
21 Years



**Debbie Wagner**  
8 Years



**Jessica Johns**  
6 Years

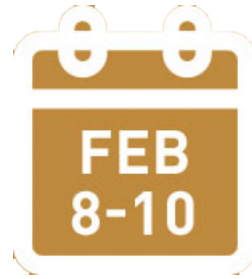


**Matt Brossette**  
1 Year

**IMPORTANT FSI DATES TO REMEMBER**



**ICCFA DEAD Talks**  
*Bally's Las Vegas Hotel and  
Casino in Las Vegas*



**2023 CANA Cremation  
Symposium**  
*The LINQ in Las Vegas*

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