



Funeral Expense Trusts for You and Your Family

Secure Your Final Expenses to Protect the Ones You Care About Most

Are Your Final Expenses Secure?

The high costs of aging represent one of the biggest financial risks Americans face during their golden years. Planning for these is critical to enjoy the peace of mind you deserve after a lifetime of hard work.

The truth is that this risk doesn't end with healthcare. As much as we don't like to think about personal funeral arrangements, they can be expensive, and someone has to pay for them.

Preplanning and prepaying your funeral expenses can be a wise option but it does require extensive thought and usually a substantial amount of time. Other considerations:

- You relocate to another city or state
- The funeral home closes or changes ownership
- Is the money you put down secure from creditors or predators, including nursing homes

Fortunately, there's a way to set aside and protect funds now to help your loved ones avoid a costly burden during an emotional time later.

Funeral Expense Trusts: Secure, Easy and Guaranteed

A Funeral Expense Trust is a combination of a small, guaranteed-issue life insurance policy that is irrevocably assigned to a free trust. Once assigned it is generally considered an exempt asset by Medicaid and is not subject to the five year look-back rule.

It really is that simple. Prepaying funeral costs through a funeral expense trust offers straight forward benefits with no strings attached.

- **No Trust Fees** – No upfront trust fees and no income tax on proceeds paid.
- **Convenient** – Avoid visiting the funeral home now by setting up a trust in the comfort of your own home.
- **Guaranteed** – Funeral Expense Funds are protected solely for the payment of your funeral expense.
- **Immediate** – Funds are probate-exempt, allowing for prompt funeral-provider payment.
- **Irrevocable** – Your investment is completely safe from creditors and predators, period.
- **Portable** – Trusts can be used at any funeral home in the US, regardless of the location.
- **Predictable** – Policy value grows steadily until funds are needed.
- **Strategic** – Trusts may help legally reduce your assets to speed up nursing home financial relief.



As the Pioneer, Elder Life Group Remains the Market Leader

We like to think of ourselves as being in the peace-of-mind business. That comes from offering guarantees, not risks.

This is exactly what our founder had in mind when creating the ironclad protection this trust offers in the first place. Since then, we've become the largest distributor of Medicaid Exempt Funeral Trust products in the nation.

We work with multiple carriers that underwrite policies across 49 states and DC, making our solution the most widely available in the US. Our understanding of its distribution, processing, and compliance is unmatched and something we go to great lengths in putting to work for you.

Call Us for a FREE Final Expense Evaluation

Funeral expense trusts are essential considerations for any retirement plan. And the best part is that there's no complicated paperwork—anyone can qualify.

When you call us, you'll speak with an expert Elder Life Advisor who will walk you through how easy this process works. There's no obligation!

Evaluation

Everyone's financial situation is different, so we make sure we understand yours first and foremost. In person or on the phone, you receive individual attention for individual needs.

Select Benefits

Based on those needs, you'll receive a customized plan according to your state's rules. This all takes a few minutes, not several awkward hours at a funeral home.

Start Your Policy

That's it. No medical details, just a simple application and a check is all it takes to put your benefits in place. Then be on your way and never think about it again.

Elder Life Group is a national company with a local presence. With over 3,000 advisors in our network, we offer expert support to clients and their attorneys in every corner of the country.



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Our Funeral Expense Trust can be used at any funeral home in the US regardless of location. It offers remarkable asset security and will help your loved ones later, when they need it most.

Call us today for your FREE final expense review without leaving home. We look forward to helping you account for everything you need for a carefree retirement.



Elder Life Group is a leading financial services provider specializing in healthcare and retirement planning. Our advisors work with law firms, insurance professionals, and financial institutions across the country to protect our valued seniors from the high costs of aging.

We find options, you find peace of mind.

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