

Asset protection made **EASY!**



How COMPLETE is your plan?

Like most people, you've probably set aside money to pay for the important events in your life: a new house, a vacation, college tuition for the kids, and maybe a wedding. Planning ahead is a good idea because you can make sure the money will be there when needed.

But, what about funeral planning?

Have you given that any thought?

Over **1/3** of Americans are concerned with leaving others to pay for their funeral expenses.*

Plus, **53%** of Americans claim the primary reason they own life insurance is to cover burial and other final expenses.**

We have money in savings.

We have life insurance.

We have a 'special' account to cover funeral costs.



Sound familiar?

Like other major life events, prefunding your funeral will give you peace of mind, comfort and assurance knowing that money will be there to pay your final expenses.

Now, wouldn't it be nice to have an insurance policy that is designed to do exactly that? Pay for your funeral costs, while also helping you possibly qualify for Medicaid?

*2015 Insurance Barometer Study, LIMRA.

**2016 Insurance Barometer Study, LIFE HAPPENS and LIMRA.

How much does a funeral COST anyway?

According to the National Funeral Directors Association General Price List Survey, the total can easily reach over \$14,000. If you already own cemetery property and don't account for things like obituaries, monument, or flowers, then you can plan on spending around \$9,000. Of course, the actual cost will vary depending on what type of service you ultimately would like to have and where you live.

	2014	2004
Item	Price*	Price*
Non-declinable basic services fee	\$2,000	\$1,460
Removal/transfer of remains to funeral home	\$310	\$195
Embalming	\$695	\$498
Other preparation of the body	\$250	\$174
Use of facilities/staff for viewing	\$420	\$339
Use of facilities/staff for funeral ceremony	\$495	\$395
Hearse	\$318	\$225
Use of a service car/van	\$143	\$100
Basic memorial printed package	\$155	\$95
Vault	\$1,327	\$998
Metal Casket	\$2,395	\$2,100
Total	\$8,508	\$6,580
Additional Cemetery Costs (Grave space, monument, service charges) <i>*Cemetery costs vary by location and can range anywhere from \$500 - \$20,000 or more.</i>	\$6,350**	\$2,000***
Total Cost of Typical Burial and Funeral Services	\$14,858+	\$8,580+

*<http://www.nfda.org/news/statistics>.

**<https://www.everplans.com/articles/how-much-does-it-cost-to-be-buried-in-a-cemetery>.

***Cost of an Average Funeral/eHow.com.

How will my SURVIVORS pay for my funeral?

Few people have the resources to pay for a funeral outright. Without advance planning and funding, your survivors may need to reach into savings, use credit cards, take out a loan, or even sell personal assets. Money set aside in your savings accounts may be tied up with probate delays.

WHERE do I get the money for a Trust?

You probably already have it! Sometimes all it takes is a little rearranging to create your complete financial picture in a way that works best for you. Consider your rainy day fund, a certificate of deposit, money market account or an annuity. By using money from these sources to fund an insurance policy, you're simply using existing assets to ensure your final expenses are taken care of to make life easier for those you leave behind. Plus, only the NGL Funeral Expense Trust answers "yes" to all of the following questions! Let's compare...

	NGL Funeral Expense Trust	Annuity	Savings Account	CD	Money Market	Mutual Funds
Benefit paid directly to the funeral home first?	Yes!	No	No	No**	No	No
Funds protected from creditors?	Yes!	No	No	No**	No	No
Excluded asset in order to qualify for Medicaid and SSI?	Yes!*	No	No	No**	No	No

*State regulations apply, please consult your legal advisor. Eligibility not guaranteed.
 **Unless put into trust for funeral expenses.

Do I have to plan my funeral NOW?

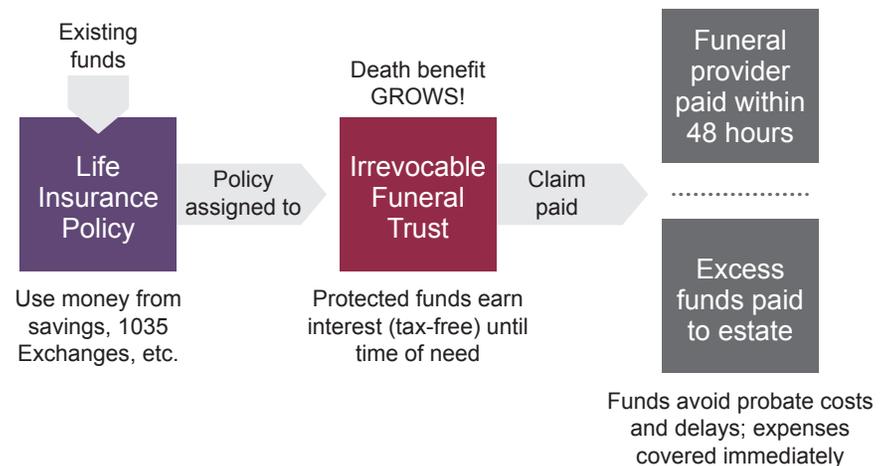
No! That is one of the true benefits of using the NGL Funeral Expense Trust. You can set aside funds for these expenses now, but then you can either make the selections at a later time or allow your family to do that when the time comes. Either way, the money will be ready to pay for whatever services are eventually chosen. Deciding how much you would like to set aside is all you have to do today.

HOW does the plan work?

It's simple. A life insurance policy is purchased to cover the anticipated costs of your funeral. The policy is then assigned to an irrevocable funeral trust. This assignment offers two advantages:

1. At the time of death, policy proceeds do not have to go through probate and are available immediately to pay your final expenses.
2. The policy may not be considered an asset if you are determining Medicaid eligibility.

This combination of life insurance and a funeral trust creates a solid, safe, and secure plan to cover your final expenses.



Funds avoid probate costs and delays; expenses covered immediately

BENEFITS of the NGL Funeral Expense Trust



Proceeds are
income tax-free

Exempt from
probate - funds
available immediately

Keeps assets up
to \$15,000 safe
from creditors



Completely FREE
(no fees)

Funds are totally
portable (can be
used with any funeral
home provider)

Can be used in
addition to any other
trust you may have



Anyone
can qualify

Very simple
to use

*Provides peace of
mind for you and your
family - priceless*

The NGL Funeral Expense Trust can be used in addition to any other trust you may already have. The process is simple and only requires one additional form along with your insurance application. You can protect assets up to \$15,000 to cover your funeral expenses, with any excess paid to the estate of the insured. Plus, these funds may be excluded from Medicaid spend-down.

Why use a TRUST?

The NGL Funeral Expense Trust is designed exclusively to help you take care of your funeral costs and possibly help you qualify for Medicaid at the same time! Few people have the resources to pay for a funeral outright and many funeral homes require payment in advance of services. This means that without advance planning and funding, your survivors may need to use their personal savings or credit cards, possibly take out a loan or sell personal assets. Money set aside in your personal savings accounts may be tied up with probate delays.

The NGL Funeral Expense Trust is a great savings vehicle to give you the level of security and protection you need for your assets.

Final expense planning is the wise and considerate choice for your loved ones and for your own peace of mind. Don't leave financial burden as your legacy. Funding life's final expenses is one of the greatest gifts you can give. Work with your NGL representative on a simple planning solution today!

*No major life event
ever plans itself.
Take a moment
now to prepare
for the future.
After all, if not
you... who?*



If you're not concerned with Medicaid qualification and want to learn how to easily transfer assets, ask your advisor about the other great options NGL has for you!



Two East Gilman Street • Madison, WI 53703 • www.nglic.com

Maximum face amount for all policies combined is \$15,000 per life. Eligibility requirements and trust limits may vary by state, consult your attorney. Certain states have Medicaid Recovery programs requiring any excess to be paid to the state. The NGL Funeral Expense Trust is available in most states and certain states may have additional requirements. Some states may vary on Medicaid rules and eligibility is not guaranteed; it is recommended to consult an Elder Law Attorney in your state for assistance.

This is life insurance. This policy does not specifically cover funeral goods or services. Goods and services may be required at time of qualification for Medicaid. The beneficiary may use the proceeds for any purpose, unless otherwise directed. The face amount of this policy is not guaranteed to increase at the same rate as the costs of a funeral increase.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

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