

The Funeral Expense Trust – *Security for your future*



Protecting your assets at any age is important, but never more than when you are confined to a nursing home or need to apply for medical assistance (Medicaid). By transferring ownership of your policy to the Funeral Expense Trust, as of the effective date of the transfer, you exclude your policy as an asset for Medicaid eligibility purposes. In addition, you can be assured that the funds in the policy will be used to first pay your funeral expenses, with any excess returned to your estate. **Each individual can shelter or protect up to \$15,000 from Medicaid. Nursing Homes cost \$6,000 a month or \$72,000 a year. 70% of all seniors reaching 65 will spend some time in a nursing home.**

By irrevocably assigning your policy and permanently transferring all ownership rights to the Funeral Expense Trust, **you will receive the following immediate benefits:**

The ability to exclude your policy as an asset in order to qualify for Medicaid and Supplemental Security Income (SSI).

Policy proceeds are paid to the Trust, which then pays funeral costs (embalming, casket, funeral service, plot, marker, flowers, vault, obituary, family celebration meal, and more). Any excess will be paid to the estate of the Insured.

Funds used for funeral expenses are protected from creditors, such as nursing homes, hospitals, lawyers, etc.

Death proceeds used for funeral expenses will avoid probate costs and delays.

Income tax free benefits. (IRC Code Sec. 101(a))

No attorney fees, trustee fees or setup costs. The Funeral Expense Trust is a complete bundled package.

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