

## List of possible services and merchandise qualifying for reimbursement

### Basic Services of Funeral Director and Staff Other Professional Services

#### Embalming

#### Other Care of Deceased

Dressing/Cosmetology/Casketing

#### Funeral Home Facilities and/or Staff Services

Viewing/Visitation

Memorial Service

Funeral Service

Graveside Service

Other

#### Cremation Services

#### Casket

#### Alternative Container

#### Outer Burial Container

#### Other Services

Memorial Meal

Memoriam Celebration

Professional Facilitation for Memorial Planning

#### Transportation Equipment and Driver

Transfer of Deceased

Car/Limousine

Funeral Vehicle/Hearse

Utility/Service Vehicle

Other

#### Cemetery Charges

Memorial Tree or Other Markers

#### Other Funeral Merchandise

Clergy Honorarium

Stationery Package

Death Certificates

Obituary Notices

Musicians

Flowers

Temporary Marker

Clothing for Deceased

Open/Close

Other



Please contact us for more information:

# NGL Funeral Expense Trust



Two East Gilman Street

Madison WI 53703

800.988.0826

[www.nglic.com](http://www.nglic.com)

Individual state regulations may vary. 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.

Providing security for your future.

# The Next Step

## Are your funds protected?

Once you made the wise decision to set aside funds for funeral expenses in an NGL policy, it is important to also protect this new asset—ensuring that the benefits will be there when needed.

Protecting your assets at any age is important, especially when you are confined to a nursing home or need to apply for Medical Assistance (Medicaid).

By transferring ownership of your policy to the NGL Funeral Expense Trust, as of the effective date of transfer, you may be able to exclude your policy as an asset for Medicaid eligibility purposes.\*

In addition, you can be assured that the money in the policy will be used to pay your funeral expenses first, with any excess returned to the insured's estate.

**It's simple—and free to you with the purchase of an NGL policy.**

## Powerful and simple!

The paperwork for protecting your assets is simple and easy to complete. Your NGL representative is ready to help you assign your proceeds to the NGL Funeral Expense Trust today!

## Why transfer?

By irrevocably assigning your policy, permanently transferring all ownership rights to the NGL Funeral Expense Trust, you'll receive the following benefits:

**1. Simplicity.**

Policy proceeds are paid to the Trust, which then pays funeral costs. Any excess funds will be returned to the insured's estate.

**2. Protection.**

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

**3. Peace of Mind.**

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

**4. Growth.**

Your NGL Policy benefit will continue to increase with simple growth.

**5. Eligibility.**

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

**6. Savings.**

Benefits paid are income tax-free.\*\*

	NGL's Funeral Expense Trust	Annuity	Savings Account	Certificate of Deposit	Money Market	Mutual Funds
<i>Benefit paid directly to the funeral home first?</i>	Yes	No	No	No****	No	No
<i>Funds protected from creditors?</i>	Yes	No	No	No****	No	No
<i>May be excluded asset in order to qualify for Medicaid &amp; SSI?</i>	Yes***	No	No	No****	No	No

\*If you are assigning ownership to the NGL trust and apply for public assistance, you may be required to provide a list of services and merchandise you have selected from the funeral home of your choice.

\*\* IRC Code Sec. 101(a)

\*\*\*Some states may vary on Medicaid Rules and eligibility is not guaranteed; please consult an Elder Law Attorney in your state for assistance.

\*\*\*\*Unless put into trust for funeral expenses.

