

List of possible goods and services 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

Other Merchandise

Clergy Honorarium

Stationery Package

Death Certificates

Obituary Notices

Musicians

Flowers

Temporary Marker

Clothing

Open/Close

Other

Casket

Alternative Container

Outer Burial Container

Other Services

Transportation Equipment and Driver

Transfer of Deceased

Car/Limousine

Funeral Vehicle/Hearse

Utility/Service Vehicle

Other

Cemetery Charges



Please contact us for more information:

NGL Estate Planning Trust



Two East Gilman Street

Madison WI 53703

800.988.0826

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.

The process is easy.
The protection is forever.

The Protection Is Forever

The major events in life—
buying a house, taking a
dream vacation or saving
for retirement—take careful
planning. You want to make
sure everything is anticipated
and taken care of.

You may not have thought
of it before, but end-of-life
events take the same kind
of planning.

The NGL Estate Planning
Trust is a valuable tool
for you to help with
final expenses.

First and foremost, funds
in the NGL Estate Planning
Trust will go toward paying
your funeral expenses. Any
excess funds will be sent to
the designated beneficiary
of your choice.

The advantage is the comfort in knowing that
the beneficiary you designate—a relative,
favorite charity, etc.—will receive those funds
quickly and without delays in probate.



The Protection of Transfer

By purchasing a life insurance policy from NGL and irrevocably assigning it to the NGL Estate Planning Trust, you and your heirs will receive the following benefits:

- Policy proceeds are paid to the trust; the trust then pays for funeral costs. Any remaining funds are paid directly to the beneficiary of your choice.
- Funds used for funeral expenses are protected from creditors.
- Funds used for funeral expenses avoid probate costs and delays.
- Death benefit continues to grow income tax-free.

	NGL's Estate Planning Trust	Annuity	Savings Account	CD	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>Five-year look back for Medicaid and SSI qualification?</i>	Yes*	No	No	No**	No	No

*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 a trust for funeral expenses.

