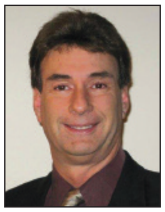
WHAT IS A FUNERAL TRUST?



Provided by Greg Koch, Koch Insurance Brokers LLC, Koch Financial Group LLC

Like other major life events, pre-funding 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 having the money protected from Medicaid or creditors so it will be available for its intended purpose?

*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 for months.

***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, an annuity or cash value in Life insurance. 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. Excess funds are paid to your estate or named beneficiary.

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H & F Tire Service

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We do more than just sell tires; our ASE-certified technicians will take care of all your automotive needs. We know the business and can help you with almost any problem or concern.

Our philosophy is simple: We never promise more than we can deliver and we always give the customer more than they expect. We know that customer service is not enough. We want customer loyalty and we strive for that loyalty every day. If you are in our area, stop by and see all that we have to offer.

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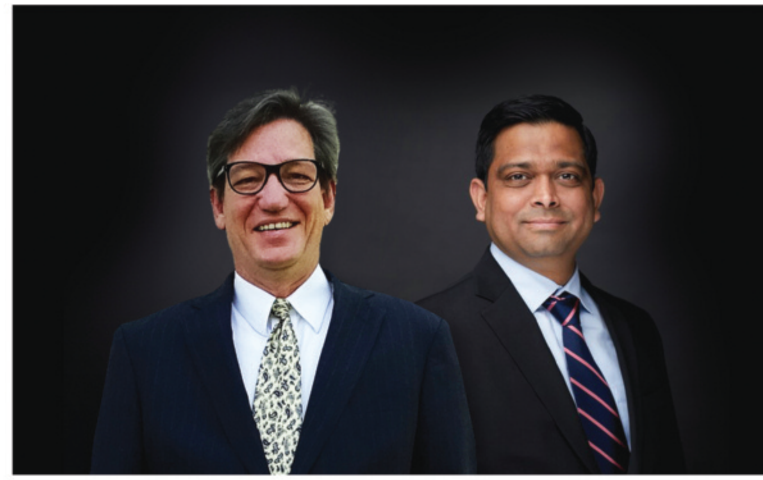

What Is A Funeral Trust?

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DO I HAVE TO PLAN MY FUNERAL NOW?

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 usually in 3-5 days. Unlike life insurance which takes 30-60 days

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 at any funeral home & cemetery.

WHY USE A TRUST?

The Funeral Expense Trust is FREE and 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.

If you haven't pre-planned already don't delay. Do it today, and this is the best way!

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