

Elder Life Group's funeral expense trust for our beloved special needs community can be used at any funeral home in the US regardless of location. It offers remarkable asset security and will help your loved ones later when they need it most.

Call us today for your FREE final expense review. We look forward to helping you provide everything your family member needs for the emotional relief you all deserve.



Elder Life Group is a leading financial organization specializing in healthcare and retirement planning. Our advisors work with law firms, insurance professionals, and financial institutions across the country to protect our valued seniors from the high costs of aging. We find options, you find peace of mind.

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Funeral Expense Trusts for the Special Needs Community

Secure Final Expenses, Maintain Benefits Eligibility, and Provide Emotional Relief

Navigating Options for Special Needs Individuals Is Challenging

If we had to summarize final expense planning in one word, it would be complicated. Additional fine print and state guidelines for those with special needs can make things that much more tedious or confusing.

It doesn't help that this process has never been more difficult for families, program administrators, and trust management companies than it is today. That said, no matter how winding the road to get there, the truth is that burial expenses must be handled during the person's lifetime. Otherwise, it's up to the family to pay for the funeral.

Options for support do exist, but each presents challenges. For instance, first-party and pooled trusts require funds to be used before the beneficiary dies. Third-party trusts do not, except that obtaining funds for final expenses can be a lengthy and stressful process. Visits to a funeral home are time-consuming, not to mention avoidable with proper planning.

Fortunately, there's an easier way to set aside and protect funds now to help avoid a costly burden during an emotional time later.

Funeral Expense Trusts for Simplified Special Needs Planning

A Funeral Expense Trust is a small, guaranteed-issue life insurance policy that is irrevocably assigned to a free trust. And, as an exempt asset, it won't disrupt their Medicaid or SSI eligibility.

It really is that simple. Prepaying funeral costs through a funeral expense trust offers straightforward benefits with no strings attached.



- **No Trust Fees** – No upfront trust fees and no income tax on proceeds paid.
- **Convenient** – Avoid visiting funeral homes by setting up the trust in a location that works best for you.
- **Immediate** – Funds are probate-exempt, allowing for prompt funeral-provider payment.
- **Portable** – The trust can be used at any funeral home in the US regardless of location.

- **Irrevocable** – Your policy is completely safe from creditors and predators, period.
- **Predictable** – Policy value grows steadily until funds are needed.
- **Complementary** – The trust works with their government benefits, not against them.
- **No Underwriting** – Applicants can't be denied a policy based on physical condition.

As the Pioneer, Elder Life Group Remains the Market Leader

We like to think of ourselves as being in the peace-of-mind business. That comes from offering guarantees, not risks.

This is exactly what our founder had in mind when creating the ironclad protection this trust offers in the first place. Since then, we've become the largest distributor of Medicaid Exempt Funeral Trust products in the nation.

We work with multiple carriers that underwrite policies across most states and DC, making our solution the most widely available in the US. Our understanding of its distribution, processing, and compliance is unmatched and something we go to great lengths in putting to work for you.



Call Us for a FREE Final Expense Evaluation

Funeral expense trusts are essential considerations for any long-term care plan, especially when it comes to special needs situations. And the best part is that there's no complicated paperwork—qualification is quick and easy.

When you call us, you'll speak with an Elder Life Advisor who will walk you through how easy this process works. There's no obligation!

EVALUATION Everyone's financial situation is different, so we make sure we understand yours first and foremost. In person or on the phone, you receive individual attention for individual needs.

SELECT BENEFITS Based on those needs, you'll receive a customized plan according to your state's rules. This all takes a few minutes, not several awkward hours at a funeral home.

START YOUR POLICY That's it. No medical details, just a simple application and a check is all it takes to put your benefits in place. Then be on your way and never think about it again.



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