

## THE NEW JERSEY PREPAID FUNERAL TRUST FUND™

- Your account is 100 percent trusted and refundable upon demand, with interest and without penalty, and is transferrable to another participating funeral home.\*
  - Is insured by the Federal Deposit Insurance Corporation (FDIC) up to the limits provided by law.\*\*
  - The trust is able to obtain the prevailing rates of jumbo Certificates of Deposit (CDs) by pooling the accounts of thousands of prepaid agreement owners.\*\*\*
  - CHOICES prepaid funeral accounts are excludable as resources for SSI/Medicaid and General Assistance purposes for qualified beneficiaries.
  - Provides annual tax statements, and a summary of your account and interest earned (reportable as income if you are required to file with state and federal tax agencies).
  - Allows you to view your account balance online at [www.njsfda.org](http://www.njsfda.org).
  - There are no age limits and no health questions. This is not insurance.
- \* By law, SSI/Medicaid or General Assistance accounts are not refundable.
- \*\* Currently, the FDIC protects the deposits of any one insured with any one bank up to \$250,000.
- \*\*\* The Trust Fund receives a 1 percent management fee annually for administration of your account.

VISIT OUR CONSUMER  
INFORMATION WEBSITE AT

[www.njsfda.org](http://www.njsfda.org)

NEW JERSEY PREPAID  
FUNERAL TRUST FUND™

CHICES

A preneed program of the New Jersey State  
Funeral Directors Association.

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NEW JERSEY  
PREPAID  
FUNERAL  
TRUST FUND™

FUNERAL PLANNING™  
CHICES

# NEW JERSEY PREPAID FUNERAL TRUST FUND™

## WHAT ARE THE BENEFITS OF PREFUNDING MY FUNERAL?

When you prearrange and prefund your funeral you ensure that the funeral reflects your wishes, that there is money readily available to pay for your funeral, and that your family or friends are not burdened with having to make important decisions or face financial concerns at a very stressful time.

## WHAT DO I NEED TO DO?

Talk with family and close friends and let them know of your desire to preplan. It is important for them to know that you are making these arrangements.

Meet with your funeral director and discuss the kind of funeral you desire. If possible, bring a family member or friend with you. Select the specific services and merchandise (including: type of ceremony, viewing hours, memorial service, casket and place of committal). Your funeral director will then provide you with an itemized statement listing your choices and their charges, along with your trust fund agreement.

## HOW DOES THE NEW JERSEY PREPAID FUNERAL TRUST FUND™ WORK?

The New Jersey Prepaid Funeral Trust Fund™ places your money in an FDIC insured account—so you can be sure it is safe. Your money stays in your name as beneficiary, and is completely refundable except in the case of SSI/Medicaid. Should you need to apply for a public assistance program in the future, your trust account can be converted to qualify as an excludable resource. (Ask your funeral director for our Medicaid Preplanning brochure.)

To earn the highest possible rate of return available from jumbo Certificates of Deposit, your money is pooled with thousands of other accounts. The interest earned over time helps offset the costs of inflation. As long as you fully prepay your prearranged funeral, and do not withdraw any principal or interest, your funeral director should be able to provide you with the funeral of your choice. And unlike traditional savings accounts, which may close or become inaccessible at your time of death, your New Jersey Prepaid Funeral Trust Fund™ account will be immediately payable.

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**The New Jersey Prepaid Funeral Trust Fund™ meets all Federal and State consumer protection preneed laws. Our goal is to ensure that people can prefund their funeral—safely, conveniently and with complete confidence.**

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## WHAT ABOUT PAYMENT AND CONFIRMATION?

When your arrangements are finalized, simply write a check directly to the New Jersey Prepaid Funeral Trust Fund™ for the cost of the funeral. (You may pay in full, or make a minimum payment of \$500 and arrange a payment plan with your funeral director.) Within 10 days, you will receive a confirmation of your account directly from the Trust Fund.

For more information about how you can benefit from the New Jersey Prepaid Funeral Trust Fund,™ ask your funeral director.