

SURE TRUST™ BENEFITS:

Value: Sure Trust™ helps you get the most out of your life insurance without losing benefits or surrendering the policy(ies).

Simplicity: With Sure Trust™, your family does not have to deal with the burdensome details of processing insurance claims.

Trust: The Sure Trust™ trustees and staff are familiar with all state and federal regulations regarding preneed, insurance, SSI, Medicaid and General Assistance.

Peace of Mind: Since Sure Trust™ uses existing insurance, you have the comfort of knowing your funeral arrangements are taken care of now, without the worry of how your survivors will pay for them later.

Compatibility: A Sure Trust™ account can be combined with a New Jersey Prepaid Funeral Trust Fund™★ account, allowing you to supplement a small policy that would not otherwise cover the cost of the funeral.

**The New Jersey Prepaid Funeral Trust Fund™ is a program of Funeral Planning CHOICES™*

VISIT OUR CONSUMER
INFORMATION WEBSITE AT
www.njsfda.org

S U R E T R U S T ™
CHICES

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

©2003 NFDS

SURE
TRUST™
FUNERAL INSURANCE
ADMINISTRATION
TRUST

FUNERAL PLANNING™
CHICES

SURE TRUST™

FUNERAL INSURANCE
ADMINISTRATION TRUST

WHAT IS SURE TRUST™?

It's a way to use your existing life insurance policies to prefund your funeral arrangements.

You authorize the assignment of ownership and beneficiary designation to Sure Trust™. That means, that at the time of death, Sure Trust™ can process the insurance claim and pay the funeral director directly from the proceeds.

Sure Trust™ becomes the trustee of your policy(ies) and is thereby obligated to hold and maintain your policy(ies) in order to arrange for the direct payment of your funeral expenses.

If there are any moneys remaining after all funeral costs have been paid, they will be forwarded to your named beneficiary(ies), less any administrative fees that may be due, and subject to asset recovery laws for SSI/Medicaid and General Assistance recipients.

WHO SHOULD USE SURE TRUST™?

- Individuals who have whole life insurance policies that they wish to use to fund their funerals.
- Those who would otherwise have to surrender their life insurance policies during the spend-down process for SSI, Medicaid or General Assistance eligibility.
- Those who have no immediate family to arrange for the payment of their funeral costs from the proceeds of their life insurance.

WHAT ABOUT SSI, MEDICAID AND GENERAL ASSISTANCE?

Sure Trust™ meets all SSI, Medicaid and General Assistance requirements, ensuring that you will not be forced to "cash out" insurance policies in order to qualify for assistance. Sure Trust™ makes it possible for you to use your insurance policies the way they were intended, with no loss of benefits. Ask your funeral director for a copy of our SSI/Medicaid brochure for details.

HOW DO I ENROLL?

Once you have selected the funeral merchandise and services you desire, your funeral director will help you complete the Sure Trust™ application and agreement forms. It's that simple!

ARE THERE ANY COSTS INVOLVED?

There is a non-refundable set-up fee for each policy payable at time of application. Certain administrative fees become payable at the time of death or upon cancellation of assignment.

Your funeral director will provide you with details.



ARE THERE ANY EXCEPTIONS OR REQUIREMENTS?

1. Sure Trust™ can only accept whole life insurance policies.
(Individual term life insurance policies and annuities cannot be accepted.)
2. Policies under two years old may not be accepted for this program.
3. Premiums must be paid in full before a policy can be accepted. If you wish to use a policy that is not fully-paid, ask about your options.
4. Sure Trust™ does not provide an advance of death benefit proceeds.