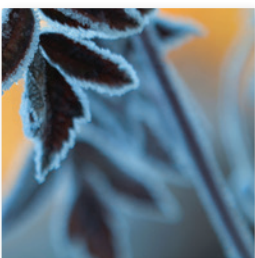
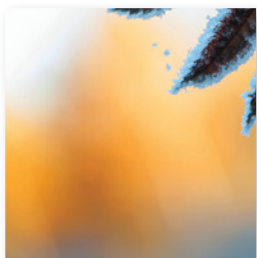
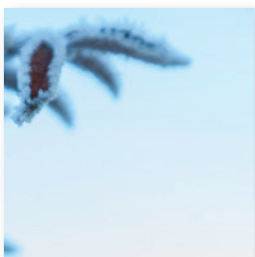
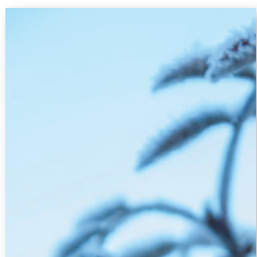


NEW JERSEY PREPAID FUNERAL TRUST FUND™



NEW JERSEY PREPAID
FUNERAL TRUST FUND™

CHICES

THE BENEFITS OF PREPLANNING

Preplanning a funeral has many advantages. It provides an opportunity to design and detail a funeral that reflects your wishes, and ensures that there is money designated toward it and readily available at the time it is needed. Preplanning also has the added benefit of relieving family or friends from having to make important decisions or face financial concerns at a stressful time.

WHERE TO BEGIN

Talk with your family and close friends and let them know your thoughts. It is important for those close to you to know that you are making prearrangements. Make an appointment to meet with a funeral director to discuss the type of funeral you are interested in planning. If possible, bring a family member or friend along to help you make decisions.

Your funeral director will help you select services and specific merchandise that meet your expectations, including when and where family and friends can gather, how you would like your life to be commemorated, and what the ultimate form of disposition may be—burial, entombment, cremation or donation.

Once your prearrangement decisions are complete, your funeral director will provide you with an itemized statement detailing your choices and their charges, along with your prepaid trust agreement. A check made payable to the New Jersey Prepaid Funeral Trust Fund™ will be required at that time. You may pay in full or make a minimum payment of \$500 and arrange a payment plan with your funeral director (some payment restrictions may apply). Within ten days, you will receive a confirmation of your account directly from the New Jersey Prepaid Funeral Trust Fund.

FOLLOWING YOUR PREARRANGEMENT

The New Jersey Prepaid Funeral Trust Fund will place your prepayment into an account insured by the Federal Deposit Insurance Corporation (FDIC) so you can be sure it is safe. Funds stay in your name as the recipient and are completely refundable, with interest and without penalty, except in the case of SSI/Medicaid.* Should you need to apply for a public assistance program in the future, your New Jersey Prepaid Funeral Trust Fund account can qualify as an excludable resource, simply through the completion of an addendum to your paperwork in a follow-up meeting with your funeral director.

Your funds are pooled with thousands of other accounts in jumbo certificates of deposit and the interest earned over time can help offset the cost of inflation. Prepaying your funeral in full, and not withdrawing any principal or interest, should assist your funeral director in providing the services and merchandise you selected at the time it is needed.

Unlike traditional savings accounts which may close or become inaccessible at your time of death, your New Jersey Prepaid Trust Fund account will be immediately available to apply toward your final expenses.

** SSI/Medicaid requires that any moneys used to prepay a funeral be held in an irrevocable account, and that any excess funds remaining after the payment of funeral expenses be forwarded to the State of New Jersey.*

ABOUT THE NEW JERSEY PREPAID FUNERAL TRUST FUND™

The New Jersey Prepaid Funeral Trust Fund is the leading funeral prefunding product in New Jersey and one of the largest funeral trusts in the country. This commingled (pooled) trust has been managed by the New Jersey State Funeral Directors Association, Inc. since 1981 and currently administers 48,000 consumer accounts, provided through 600 New Jersey funeral home locations.

The New Jersey Prepaid Funeral Trust Fund has grown to over \$360 million in trusted accounts. All trusted deposits are insured by the FDIC in state or federally chartered banks. In addition, the New Jersey Prepaid Funeral Trust Fund meets all federal and state regulations for prearranged funerals and adheres to all requirements for SSI/Medicaid and the prepaid funeral resource exclusion. *(Please see our accompanying “SSI/Medicaid and Prepaid Funeral Arrangements” brochure for details specific to this exclusion.)*

HELPFUL FACTS

- Your account is 100% trusted and refundable upon demand, with interest and without penalty (except irrevocable accounts established for SSI/Medicaid eligibility purposes which, by law, are not refundable).
- Your account is insured by the FDIC up to the limits provided by law. Currently, the FDIC protects the deposits of *any one account holder with any one bank* up to \$250,000.
- The New Jersey Prepaid Funeral Trust Fund is able to obtain prevailing interest rates on jumbo certificates of deposit (CDs) by pooling the funds of thousands of prepaid trust accounts.
- You may transfer your account to another participating funeral home at any time.
- Your account can be excluded as a resource for SSI/Medicaid purposes if you are qualified.
- Annual tax statements, along with a summary of your account and interest earned (reportable as income if you are required to file with state and federal tax agencies), are mailed by January 31 each year.
- Your account balance may be viewed online any time at www.njsfda.org/myaccount.
- Because this is not insurance, there are no age limits and no health questions.
- The New Jersey Prepaid Funeral Trust Fund receives a 1% management fee annually for the administration of your account, payable out of income.



FOR MORE INFORMATION

Contact a participating funeral director today for more information on SSI/Medicaid or to prearrange and prefund your funeral with the New Jersey Prepaid Funeral Trust Fund.

Participating funeral homes can be located by visiting www.njsfda.org and selecting “Find a Funeral Home.”



The only preneed program endorsed by the
New Jersey State Funeral Directors Association, Inc.

www.njsfda.org/choices

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