

**New at CAU!**

# Funeral Expense Trusts



COMMUNITY ACCESS  
UNLIMITED

Community Access Unlimited is proud to announce our collaboration with National Guardian Life Insurance Company (NGL), an independent mutual life insurance company, to establish Medicaid compliant burial trust accounts in New Jersey.

***This is a free service for all members of the CAU Representative Payeeship Program***

## Why Establish a Funeral Expense Trust?

Protecting your assets at any age is important. By transferring an existing or establishing a new burial trust account through NGL, you'll receive the following benefits:

- 1. Simplicity:**  
Policy Proceeds are paid to the Trust, which pays funeral costs. Any excess funds are returned to the insured's estate.
- 2. Protection:**  
Funds used for funeral expenses are protected from creditors, such as nursing homes, hospitals, lawyers, etc.
- 3. Peace of Mind:**  
Death proceeds used for funeral expenses will avoid probate costs and delays
- 4. Growth:**  
Your NGL Policy benefit will continue to increase with simple growth
- 5. Eligibility:**  
May be able to exclude your policy as an asset in order to qualify for Medicaid and Supplemental Security Income (SSI)
- 6. Savings:**  
Benefits are income tax-free \*\*

## Will this affect your Medicaid status or eligibility?

**NO!** Established trusts through NGL are Medicaid compliant.

For more information, contact:

### Representative Payeeship Services

Community Access Unlimited  
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Helping you live independently  
in your community... that's



## List of possible services and merchandise qualifying for reimbursement

### Basic Services of Funeral Director and Staff Other Professional Services

#### Embalming

#### Other Care of Deceased

Dressing/Cosmetology/Casketing

#### Funeral Home Facilities and/or Staff Services

Viewing/Visitation

Memorial Service

Funeral Service

Graveside Service

Other

#### Cremation Services

#### Casket

#### Alternative Container

#### Outer Burial Container

#### Other Services

Memorial Meal

Memorial Celebration

Professional Facilitation for Memorial Planning

#### Transportation Equipment and Driver

Transfer of Deceased

Car/Limousine

Funeral Vehicle/Hearse

Utility/Service Vehicle

Other

#### Cemetery Charges

Memorial Tree or Other Markers

#### Other Funeral Merchandise

Clergy Honorarium

Stationery Package

Death Certificates

Obituary Notices

Musicians

Flowers

Temporary Marker

Clothing for Deceased

Open/Close

Other



Compliments of the NGL Brochure