



Why Funeral Trusts:

Navigating End of Life Planning
with Your Valued Clients

Not preparing for end-of-life expenses doesn't just impact our aging population. It impacts their families.

Funeral costs often exceed \$9,000, and the total out-of-pocket amount can easily top \$15,000. These decisions – and the payments – are needed almost immediately, often while families are still grieving. Families are often overwhelmed and unaware of their options.

By educating clients early and introducing solutions like the Funeral Trust, advisors can help protect families from unnecessary stress and financial pressure. With the right plan in place, families have clarity, control, and peace of mind – and advisors can offer real value that deepens relationships and builds their business.

Why Families Are Often Left Unprepared

Without proper end of life planning already in place, families often undergo additional financial burden during an already difficult time.



Funeral costs on average are \$9,000–\$15,000



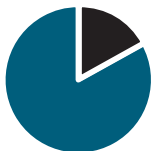
Immediate payment to funeral home is often required



Death certificates required before insurance claims can be initiated



Traditional insurance claims take 2–6 weeks or more



17%

of American adults have funeral plans in place



62%

of Americans underestimate the true cost of a funeral today



40%

more additionally spent on services not covered by the funeral home

Are Your Client's Final Expenses Protected From Nursing Home Care?




























The funds that our aging population has set aside for final expenses are often depleted in long-term care. Nursing homes are one of the largest destroyers of personal wealth in the U.S. today.

With rising care costs, families often find themselves in need of accelerating Medicaid eligibility through spend-down. Unlike traditional final expense planning, these creditor-protected trusts are considered exempt assets in the eyes of Medicaid, ensuring that it is never too late to plan - even if your client is already in a nursing home.

Problems like these are why our agents love solution-based products such as the Funeral Trust.

Comparison Table

Color Key:  Strong benefit  No  Major drawback

Feature/Benefit	Funeral Trust	Pre-Plan (Funeral Home)	Life Insurance
Funds protected from Medicaid?	 Yes	 No	 No
Portable if you move?	 Yes	 No	 Yes
Pays Funeral Home Immediately	 Yes	 Yes	 No
Can be used for cemetery costs	 Yes	 No	 Reimbursement
Locked into one provider?	 No	 Yes	 No
Covers additional funeral-related expenses	 Yes	 No	 No
Family has control of funds?	 Yes	 No	 N/A
Medicaid compliant	 Yes	 No	 No
Covers traditional burial or cremation	 Yes	 No	 No

Key Benefits List



Pays out quickly
(24-48 hours)



Use with any funeral
home in the U.S.



Additionally covers
cemetery expenses



Can be used for off-premises
celebration of life



No underwriting or
health questions



No attorney required



Partner with the National Funeral Expense Trust Leader

Elder Life Group is a national insurance marketing organization dedicated to providing the aging community with insurance and estate planning solutions. We empower our nationwide network of independent insurance agents and advisors to go beyond traditional retirement planning, helping their clients face the future with confidence and security.

Schedule a Call

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