

## *Burial Insurance for Funeral Expenses*

### **GUARANTEED**

ALL individuals with special needs are accepted regardless of their age or disability

### **PROTECTION**

ALL policies are set up with an irrevocable assignment  
Medicaid and SSI do not consider it as an asset

### **FLEXIBILITY**

Two plans to choose from:

**Single Pay/Lump Sum** - useful for spend-down situations

**Monthly Pay** - premiums are based on the individual's spending plan

### **PORTABILITY**

The policy follows the individual

Can be used at ANY funeral home or cremation provider

### **COVERAGE**

**Single Pay:** Immediate full death benefit with "bump-up" in policy value

**10-Pay:** Graded death benefit in the first 24 months

- Months 1-12: Return of payments plus 3% interest
- Months 13-24: 70% of the death benefit
- Months 25+: 100% of the full death benefit plus tax-free growth