

## List of possible goods and services qualifying for reimbursement

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### 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

### Other Merchandise

Clergy Honorarium

Stationery Package

Death Certificates

Obituary Notices

Musicians

Flowers

Temporary Marker

Clothing

Open/Close

Other

### Casket

### Alternative Container

### Outer Burial Container

### Other Services

### Transportation Equipment and Driver

Transfer of Deceased

Car/Limousine

Funeral Vehicle/Hearse

Utility/Service Vehicle

Other

### Cemetery Charges



Please contact us for more information:

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# NGL Estate Planning Trust



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Madison WI 53703

800.988.0826

[www.nglic.com](http://www.nglic.com)

©2008 National Guardian Life Insurance Company, Madison, WI. Individual state regulations may vary. We recommend consulting a Legal Advisor for complete details on irrevocable assignments, Medicaid eligibility and on using a trust to protect your assets. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

The process is easy.  
The protection is forever.

# The Protection Is Forever

The major events in life—buying a house, taking a dream vacation or saving for retirement—take careful planning. You want to make sure everything is anticipated and taken care of.

You may not have thought of it before, but end-of-life events take the same kind of planning.

The NGL Estate Planning Trust is a valuable tool for you to help with final expenses.

First and foremost, funds in the NGL Estate Planning Trust will go toward paying your funeral expenses. Any excess funds will be sent to the designated beneficiary of your choice.

The advantage is the comfort in knowing that the beneficiary you designate—a relative, favorite charity, etc.—will receive those funds quickly and without delays in probate.



## The Protection of Transfer

By purchasing a life insurance policy from NGL and irrevocably assigning it to the NGL Estate Planning Trust, you and your heirs will receive the following benefits:

- Policy proceeds are paid to the trust; the trust then pays for funeral costs. Any remaining funds are paid directly to the beneficiary of your choice.
- Funds used for funeral expenses are protected from creditors.
- Funds used for funeral expenses avoid probate costs and delays.
- Death benefit continues to grow income tax-free.

	<b>NGL's Estate Planning Trust</b>	<b>Annuity</b>	<b>Savings Account</b>	<b>CD</b>	<b>Money Market</b>	<b>Mutual Funds</b>
<i>Benefit paid directly to the funeral home first?</i>	Yes	No	No	No**	No	No
<i>Funds protected from creditors?</i>	Yes	No	No	No**	No	No
<i>Five-year look back for Medicaid and SSI qualification?</i>	Yes*	No	No	No**	No	No

\*State regulations apply. Please consult your Legal Advisor.

\*\*Unless put into a trust for funeral expenses.

