



What Is a Funeral Expense Trust?

A funeral expense trust (FET) is a valuable financial tool that helps you plan and set aside funds specifically for your funeral costs. Although it's something you probably don't want to think about, everyone needs a funeral. By planning ahead and purchasing an FET, you're making sure these expenses are covered when the time comes, alleviating the financial and emotional burden on your loved ones.

How Does an FET Work?

A funeral expense trust is a small life insurance policy that allows you set aside money for your funeral and burial expenses in a protected account. These funds are dedicated solely to covering the costs associated with your funeral, ensuring your wishes are honored and your family isn't left with the financial strain of planning and paying for your final arrangements. It's free to set up and a guaranteed-issue product up to age 99. Plus, the funds can be used at any funeral home.

The Benefits of FETs

- ✓ Protects your loved ones by removing the financial and emotional burden of funeral planning during an already difficult time
- ✓ Exempt from Medicaid's asset limitations when properly structured
- ✓ Ensures funds are available when needed, regardless of changes in your financial situation
- ✓ Provides peace of mind that your final arrangements are planned and paid for in advance

Services Covered

- ✓ Funeral services
- ✓ Preparation and embalming
- ✓ Casket or cremation
- ✓ Burial services
- ✓ Headstone

Who Needs a Funeral Expense Trust?

- ✓ Seniors pursuing Medicaid eligibility for long-term care
- ✓ Individuals without life insurance
- ✓ Anyone seeking peace of mind for them and their loved ones



Talk to your attorney to find out how a funeral expense trust can help secure your future and protect your loved ones.



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