

# Benefits of Prefunding Peace of Mind

- Leave a written guide to be followed, eliminating stressful guesswork for your loved ones
- Protect your loved ones from the financial burden of paying for your funeral
- Ensure that your final wishes are followed
- Utilize your account at another funeral home should you decide to move to another state

## Fiscal Benefits

- Interest in the trust is compound interest. Compound interest is calculated not only on the initial principal but also the accumulated interest of prior periods. This means that your account grows faster than with simple interest. Compound interest differs from simple interest in that simple interest is calculated solely as a percentage of the principal sum. Compound interest may offset the effects of inflation and limit the potential of added funeral expenses at the time of need.
- Irrevocable prepaid funeral agreements are currently an allowable transfer and exempt from being counted as part of your assets for those who qualify for state Medicaid or the Social Security Administration's Supplemental Security Income Program.



Cooperative Funeral Fund Inc. (CFF) is registered with the United States Securities and Exchange Commission as an Investment Adviser. CFF services over 700 client funeral homes and manages over 395 million dollars in trust assets.\*



\* Registration with the SEC does not imply a certain level of skill or training. Over 800 death care clients and 395 Million in assets as of 11/1/13.

# Funding your funeral in advance



*Cooperative Funeral Fund Inc.*

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Madison, CT 06443  
Phone (800) 336-1102  
Fax (800) 340-0000

# Trust benefits:

*A trust fund is the required preneed financial instrument in some states. Your Funeral Director is best suited to advise you depending upon your particular situation and location.*

## Trust Investment

Funds for over 65,000 beneficiaries from over 700 funeral homes are invested with the goal of limiting the potential of added financial burden on your loved ones at the time of need. Funds are typically invested in United States Treasury Bonds which are held to maturity. Interest earned is compounded monthly. Rates are typically higher than a bank savings account or standard certificate of deposit.

## Correspondence

- A receipt letter from the trustee upon account opening
- An annual K-1 tax form noting the interest earned on your account
- Confirmation documentation provided for applicable governing Federal and State agencies for SSI, Title 19, and/or state social services.



**First State Trust Company** (formerly Citigroup Institutional Trust) and Citibank N.A. serve as co-trustees to funds placed in the Cooperative Funeral Fund system.

## Investments

Funds are typically invested solely in United States Treasury Bonds (unless state laws stipulate otherwise) and held to maturity. United States Treasury Bonds are guaranteed by the full faith and credit of the United States government.

## Longevity

Established in 1989, Cooperative Funeral Fund, Inc. has over 25 years in preneed fund management. The company is registered with the United States Securities and Exchange Commission (SEC) as an Investment Adviser.\* Additional information about CFF may be found on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and at [www.CooperativeFuneralFund.com](http://www.CooperativeFuneralFund.com)



# Insurance



Cooperative Funeral Fund, Inc. is also a Managing General Agent for National Guardian Life Insurance Company (NGL).

## NATIONAL GUARDIAN LIFE

NGL is a successful Wisconsin based mutual life insurance company that was founded in 1910 and is primarily focused on Preneed insurance. Today over 955,000 policy owners rely on NGL to provide for their future needs.†

When it comes to your preneed program, you require a secure, reliable partner who will provide quality products, service, and support. With CFF and NGL you'll find responsive, customer-oriented people with flexible solutions that are tailored to the needs of your business, families, and communities.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a, The Guardian or Guardian Life.

†Financials current as of 12/31/10.