

# ADDING AN IRREVOCABLE FUNERAL EXPENSE TRUST TO YOUR ESTATE PLAN

## WHAT IS AN IFET?

An Irrevocable Funeral Expense Trust (IFET) allows you to set aside funds for your end-of-life expenses, so your loved ones don't have to cover these costs. The amount within the trust is protected from potential creditors, and policies with a face value below a state-specific limit (\$15,000 in most states) is considered exempt for Medicaid purposes.

***Secure your financial future and achieve peace of mind for both you and your loved ones.***

### Examples of Qualified Expenses

Expenses that can be paid for using IFET funds include:

- ✓ *Funeral services*
- ✓ *Embalming and preparation*
- ✓ *Casket*
- ✓ *Cremation*
- ✓ *Burial services*
- ✓ *Headstone*

### Benefits of Funeral Expense Trusts

In addition to preserving funds for future funeral and burial services, benefits of IFETs include:

- ✓ *Peace of mind that your loved ones won't have to cover these costs*
- ✓ *Flexibility to use the funds at any funeral home in any state*
- ✓ *No obligation to choose specific services ahead of time*
- ✓ *Funds available to use as soon as 24 hours after passing*

## WHO ARE IFETS APPROPRIATE FOR?

Funeral Expense Trusts are an essential staple for any estate plan, whether you're planning ahead for retirement or long-term care, or you're pursuing Medicaid eligibility. No matter your situation, an IFET gives you some extra financial protection and peace of mind for your end-of-life needs.

**CONTACT ME IF YOU'D LIKE TO LEARN MORE ABOUT  
IRREVOCABLE FUNERAL EXPENSE TRUSTS!**



**FUTURE CARE FUNDING**

**W Morgan Advisory**

**727-709-0175**

**FutureCareFunding.com**

**FutureCareFunding@gmail.com**