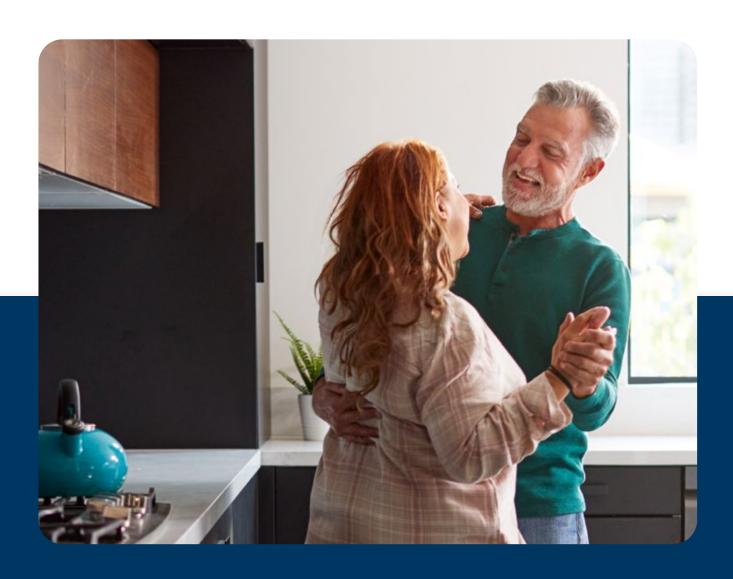
Presidio Plus

Whole Life with an Irrevocable Funeral Trust







Thinking about the end of your life is never easy. It can be very overwhelming to figure out how much to put aside for nursing home costs, funeral arrangements, and other final expenses. However, it is worse knowing you left your family with the responsibility to fund your funeral themselves. This stress can be avoided by putting your money into a life insurance policy with a funeral trust. ELCO's Presidio Plus is a single premium whole life insurance policy with a funeral trust option made to shelter your assets and ensure beneficiaries have funding available for burial/funeral costs.

Secure Funding with a Trust

There is also a strong possibility that most people will end up in a nursing home at some point in their lives, and those costs can drain assets quickly leaving no funds for funeral expenses. By using a guaranteed issue life insurance policy with a funeral trust now, you can easily set aside the funds that will be needed in the future. Once the policy is irrevocably assigned to the trust, it may become an exempt asset, meaning the policy can be protected from creditors, nursing homes, and government assistance programs.*

The ELCO Mutual **Irrevocable Funeral Trust (IFT)** is available to ELCO Mutual policyholders at no additional cost.

*Eligibility not guaranteed. Please consult your local Elder Law Attorney to determine eligibility. ELCO Mutual is not affiliated with any government program or entity.

Policy form ICC21-TSPL-21. Policy forms may vary by state.

How is ELCO's IFT Different?

	ELCO's IFT	Annuity	Savings Account	CD	Money Market	Mutual Funds
Benefit paid directly to the funeral home first?	✓	X	×	***	X	X
Funds protected from creditors?	✓	X	×	**	X	X
May be excluded asset in order to qualify for Medicaid?	*	X	X	×	X	X

^{*} If you are assigning ownership to the ELCO trust and apply for public assistance, you may be required to provide a list of services and merchandise you have selected from the funeral home of your choice.

How Does the Funeral Trust Work?

PURCHASE A SMALL POLICY (\$2,500-\$15,000)







IRREVOCABLY ASSIGN THE POLICY TO THE IFT



FUNDS ARE PAID IMMEDIATELY UPON DEATH TO THE FUNERAL HOME AS THEIR INTEREST MAY APPEAR



Estate is the contingent beneficiary.

Alleviate Your Family of the Financial Burden

When you pass away, your family will want to start planning your funeral right away so it's important that the funeral home you choose has access to your funds as soon possible. Any payment delays can cause immediate stress on your family and might even result in possible postponement of services or them having to fund the funeral out of their own pocket. With a funeral trust, money is available approximately 48 hours after receiving death claim paperwork and money will not get tied up in the probate process. With this financial certainty, your family can then focus on planning your celebration of life, grieving your loss and not the stress of paying for it.

ELCO's Presidio Plus

This plan, which everyone qualifies for, can be customized based on your wishes to help you prepare for the financial obstacles that can appear at the end of life.

The Potential Cost of a Funeral*

with Burial

Transportation \$350	Preparation of the Body \$275
Basic Services Fee\$2,300	Use of Facilities/Staff for Viewing \$450
Embalming	Use of Facilities/Staff for Ceremony .\$515
Flowers \$700	Hearse\$350
Burial Plot	Printed Materials\$183
Headstone	Vault
Casket\$3,000	TOTAL \$14,893

Source: nfda.org/news/statistics

^{*} These costs are example costs provided by The National Funeral Directors Association. Numbers may vary depending on state and item preference.

List of Possible Goods and Services Qualifying for Reimbursement

Basic Services of Funeral Director & Staff

Transfer of Deceased

Car/Limousine

Funeral Vehicle/Hearse

Utility/Service Vehicle

Other

Care for Deceased

Embalming

Dressing/Cosmetology/Casketing

Funeral Home Facilities and/or Services

Viewing/Visitation

Funeral Service

Memorial Service

Graveside Service

Other

Cremation Services

Casket

Alternative Burial Container

Outer Burial Container

Other Funeral Services

Memorial Meal

Memoriam Celebration

Professional Facilitation for Memorial Planning

Cemetery Charges

Memorial Tree or Other Markers

Transportation Equipment & Driver

Other services

Clergy Honorarium

Death Certificates

Musicians

Temporary Marker

Open/Close

Stationery Package

Obituary Notices

Flowers

Clothing

Other

ELCO's Customer Service

At ELCO Mutual, every call is answered by a real person at our home office, which is a trend that is quickly disappearing. You can expect fast turnaround times on all facets of the business with an average processing time of under 48 hours.

A Little Bit About Us

ELCO Mutual has been assisting seniors with our financial planning for over 75 years. Our goal has remained the same throughout its long history: to provide personalized service, consumer friendly products, and stability for its policyholders.



Contact Us

Policy Services

Phone: 800-321-3526 Fax: 847-295-6043 Email: phs@elcomutual.com

Claims

Phone: 800-962-8610 Fax: 847-295-1145 Email: claims@elcomutual.com









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