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Irrevocable Funeral Trust

Funds sheltered in an ***Irrevocable Life Insurance Policy*** will be excluded from net assets when eligibility to receive Supplementary Security Income (SSI) or Medicaid benefits are determined.

- Funds are invested in an interest earning life insurance policy.
- Interest can help offset funeral price increases.
- Excess funds in the policy are set to go back to your estate.
- Irrevocable contracts for burial spaces for you and your “immediate family”, defined as a spouse, siblings and their spouses, minor and adult children and step-children and their spouses, and parents and adopted parents. Burial space items include but are not limited to burial plots, gravesites, mausoleums, family crypt, urns, caskets, vaults, grave opening and closing, and headstones.

Information needed to set up the ***Irrevocable Life Insurance Policy***.

- Name, social security number, date of birth, address
- Check to: United Heritage Insurance

Primary Beneficiary: Any funeral home as interest may appear

Contingent Beneficiary: Estate of the individual

