



NGL Estate Planning Trust

Security for your future

Protecting your assets at any age is important. One way to help protect your assets is to place your policy into the NGL Estate Planning Trust. This Trust provides the opportunity to help you ensure that the policy proceeds are protected from creditors.

When you assign your policy to the Trust with an Irrevocable Assignment of Ownership, you permanently transfer ownership of the policy to the Trust. At the time of assignment, you also designate the Trust as the beneficiary of the policy, so it will be there to pay your funeral expenses. Funds in excess of what are needed for funeral expenses will be paid to any Trust Beneficiary named at the time of assignment or to the estate of the Insured.

By irrevocably assigning your policy and permanently transferring all ownership rights to the NGL Estate Planning Trust, you'll receive the following benefits:

- The policy, protected by the Trust, will be there to pay your funeral expenses if the Trust is named as policy beneficiary. Funds in excess of what are needed for funeral expenses will be paid to your Trust Beneficiary, if named at time of assignment, or to the estate of the insured.
- Funds used for funeral expenses are protected from creditors, such as nursing homes, hospitals, lawyers, etc.
- Death proceeds used for funeral expenses will avoid probate costs and delays.
- Income tax free benefits*

Individual state regulations and program names may vary. We recommend that you consult a Legal Advisor for complete details on irrevocable assignments, Medicaid eligibility and using a trust to protect your assets, including a life insurance policy.



National Guardian Life Insurance Company (NGL)
P.O. Box 1191 • Madison WI 53701-1191 • Phone: 800.988.0826 • www.nglic.com

*IRC Code Sec. 101(a)

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