

# Secure Your Funds Today to Benefit Your Family Tomorrow

The RPS Irrevocable Funeral  
and Burial Expense Trust

Please contact us for  
more information:



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Some states may vary on Medicaid Rules and eligibility is not guaranteed; please consult an Elder Law Attorney in your state for assistance.  
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# Funding your funeral in advance.

## There are many reasons to set aside funds for a funeral and final expenses.

It is easy to do with Resource Preservation Solution's (RPS) Irrevocable Funeral and Burial Expense Trust. Listed below are just a few of the important reasons to consider when making this decision.

### › Flexibility/Availability

All funds are totally portable and can be used with any funeral provider. Proceeds are exempt from probate and in most cases funeral bills are paid within two to four business days. Up to \$15,000 can be placed into the RPS Trust in most states.

### › Value Increases Over Time

When you set aside funds in advance, assets within the trust are invested in a prudent manner and may be used to purchase a single premium life insurance policy to provide even more dollars when needed. If a life insurance policy is purchased, there are no tax implications while the trust is active and all benefits will be paid out free of federal income tax.

### › Current Assets Transferred into Trust

With the RPS Irrevocable Burial and Funeral Expense Trust individuals can liquidate and transfer other assets into this trust to ensure that funds will be available to pay for their funeral and burial expenses when needed.

### › Your Funds are Secure

Old North State Trust, LLC, with years of experience as a corporate fiduciary, is trustee of the RPS Irrevocable Burial and Funeral Expense Trust. As trustee, Old North State Trust provides oversight to the acceptance, investment, and disbursement of trust funds in

accordance with the terms of your trust contract and in concert with all regulations regarding the use of trusts in your state.

### › Single, Lump Sum Payment

This program is designed to allow for a single payment into trust.

### › Consumer Friendly

This program is easy to use. RPS has designed a short form for you and your attorney to review and execute together which will create a sub-trust under the Master Trust Agreement. Once complete, your attorney will forward the form along with the amount to be transferred into trust to RPS. Upon your death or the death of the grantor, the responsible party will notify RPS and provide either a copy of the invoice for burial and funeral goods and services or provide a copy of a paid receipt for burial and funeral goods and services and RPS will pay the funeral home or will reimburse the responsible party for valid expenses. Any remaining funds in trust will be disbursed per the terms of the trust.

### › Protect Your Loved Ones

By setting aside funds to pay your funeral expenses, you have the comfort of knowing that through your thoughtful action you are avoiding placing a financial burden on your family and friends, allowing them to focus solely their memories of you as they deal with their loss.

### › Protected Asset

The policy in the trust is protected from all creditors and may also be considered an exempt asset if attempting to qualify for Medicaid or Supplemental Security Income (SSI).\*

*\*If you are assigning ownership to the 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.*

**Take the next step with your financial plan. Call your planning professional today.**