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Funeral Planning CHOICES > New Jersey Prepaid Funeral Trust Fund

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## NEW JERSEY PREPAID FUNERAL TRUST FUND ▾



The New Jersey Prepaid Funeral Trust Fund™ (trust fund) is a funeral prefunding option provided to consumers by NJSFDA member funeral homes through the Funeral Planning CHOICES™ program. In operation for more than a quarter of a century, the trust fund is the state's largest depository for prepaid funeral monies. It ensures that the money you pay for your funeral will be available when it is needed.

The trust fund is required to deposit all funds in a state or federally chartered bank, with each account insured by the Federal Deposit Insurance Corporation (FDIC), in the name of the purchaser. All funds are invested in jumbo certificates of deposit which allow the trust fund to offer competitive interest rates and growth from the day of deposit. The trust fund meets all federal and state regulations for prearrangements, and also meets the requirements for SSI, Medicaid and General Assistance resource exclusion.

Interest earned on deposits is retained in the consumer's account to offset inflation and help ensure that adequate funds are available at the time of the funeral. The New Jersey Prepaid Funeral Trust Fund™ receives 1% of the fund's principal sum which covers management, administration, and overhead costs.

As of December 31, 2007 the trust fund included more than \$286 million in trusted funds for more than 49,500 consumers.

### Managed by NJSFDA

Funeral planning CHOICES™ preneed funding programs are operated by the New Jersey State Funeral Directors Association (NJSFDA) and managed by a knowledgeable and professional staff, a certified public accountant and a Board of Trustees made up of NJSFDA member funeral directors.

Participation in Funeral Planning CHOICES™ programs is limited to funeral directors who are NJSFDA members in good standing and who have agreed to abide by the high consumer protection standards set by the Board of Trustees.

**The following brochures can be downloaded in PDF format and are also available in hard copy at many of our participating funeral homes:**

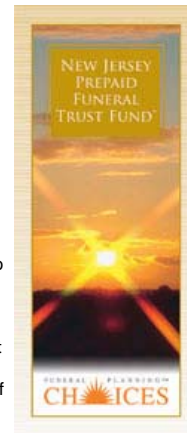
[New Jersey Prepaid Funeral Trust Fund Highlights](#)  
[The New Jersey Prepaid Funeral Trust Fund](#)

### Sample Trust Agreements

[See Sample Irrevocable \(Medicaid\) Trust Agreement.](#)  
[See Sample Revocable \(Non-Medicaid\) Trust Agreement](#)

### Other Funeral Planning CHOICES programs:

For individuals who prefer to pre-fund their funerals using the proceeds of life insurance, we also offer Sure Trust: Funeral Insurance Administration Trust through participating funeral homes. [Learn More.](#)



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