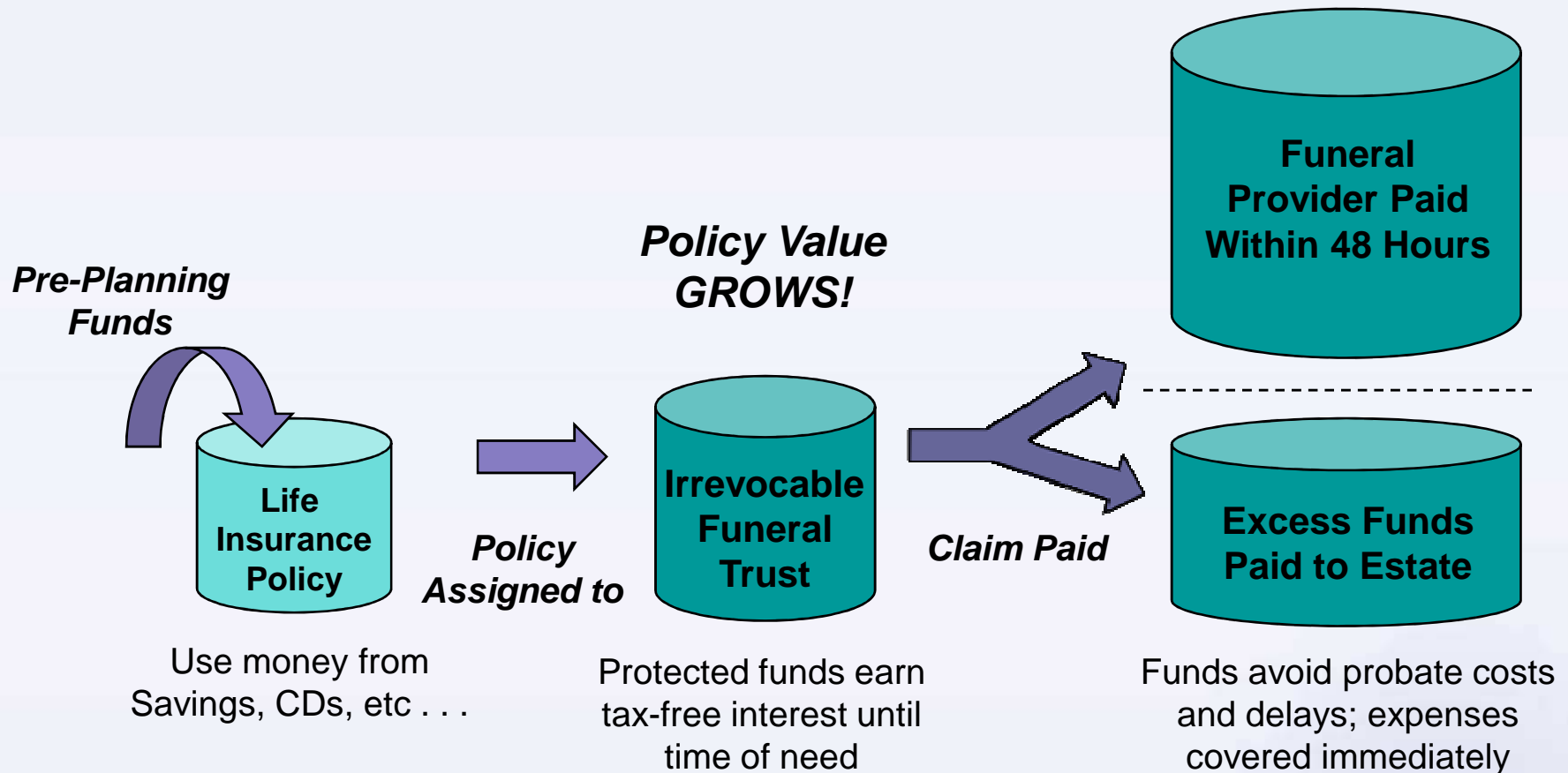
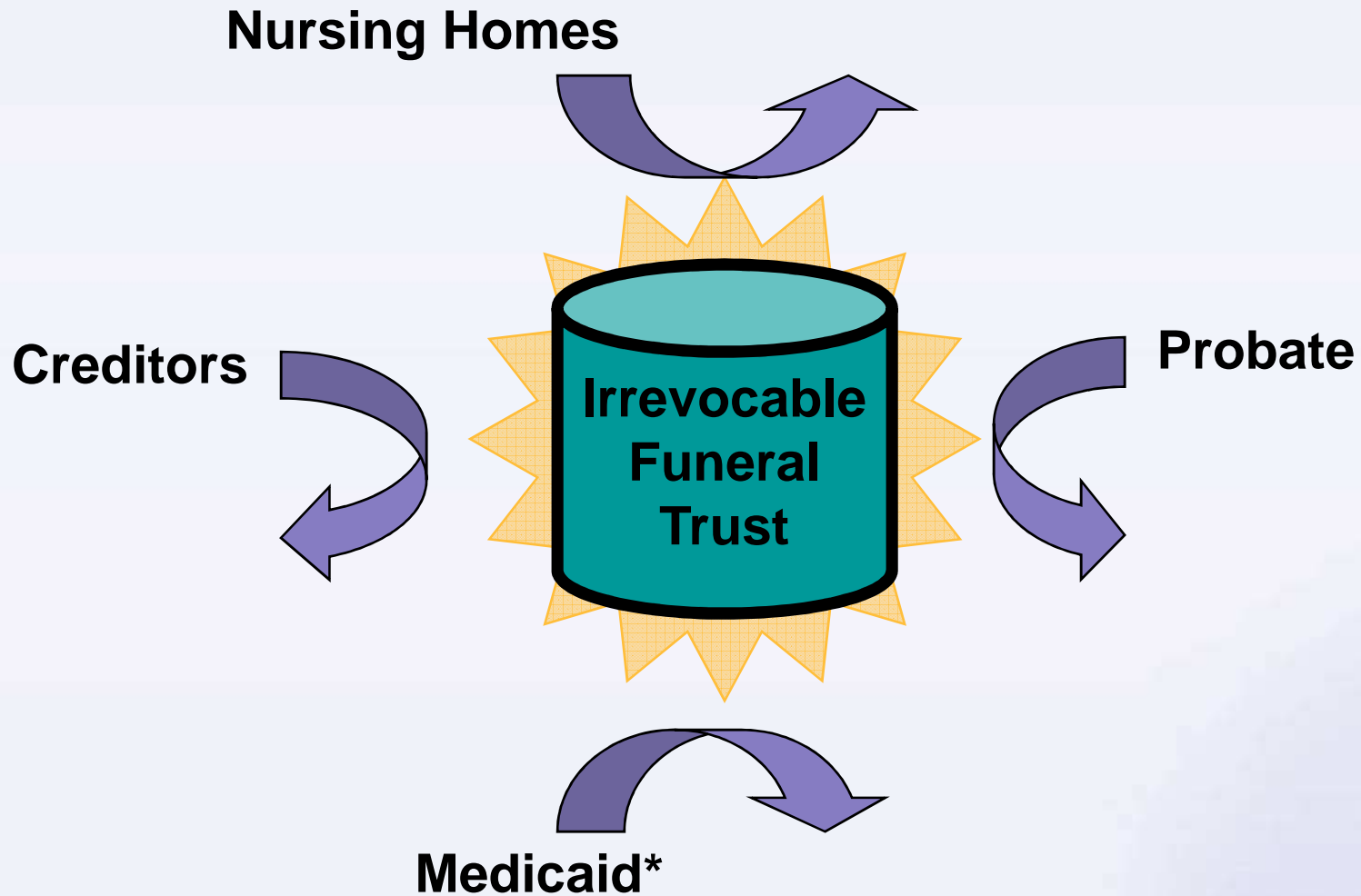


How a Funeral Trust Works



Fund Protection



* Eligibility varies by state.



How the Trust Compares

	NGL's Final Expense Trust	Annuity	Savings Account	CD	Money Market	Mutual Funds
Proceeds avoid probate costs	Yes	Yes	Depends	Depends	Depends	Depends
Federal Income Tax-free death benefits	Yes	No	No	No	No	No
Free of market risk	Yes	Depends	Yes	Yes	No	No
Principal guaranteed	Yes	Yes	Yes	Yes	No	No
Defined growth rate	Yes	Depends	No	Yes	No	No
Funds protected from creditors	Yes	No	No	No**	No	No
Excluded asset in order to qualify for Medicaid & SSI	Yes*	No	No	No**	No	No

* Some state regulations apply; please consult your legal advisor.

** Unless put into trust for funeral expenses.

