

Protection with Competitive Rates

The Slovak Catholic Sokol is a Fraternal Benefit Society founded on July 4, 1905. Our affordable insurance plans and competitive annuity interest rates will give you peace of mind while allowing you and your family to enjoy all that membership in our society has to offer. Protect your family and be a part of ours as well!

Commitment to Service

Our organization has something to offer the entire family besides our financial products. We take great pride in the valued service that we have provided to our members and community for over 108 years. We are committed to continue and improve the services, financial products and fraternal programs for our membership.

Our Legacy Life Insurance Products

- Whole Life
- Single Premium Life
- 3 Payment
- 10 Payment
- 20 Payment



For over 108 years the Slovak Catholic Sokol, a fraternal life insurance and benefit society, has provided sound financial protection and unique fraternal benefits for our members.

Phone: 800-886-7656

Fraternalism

The Slovak Catholic Sokol fraternal benefits are jewels in the fraternal benefit society community. Our programs promote health, religion and ethnic pride. The basis for our programs are the lodges, which are deeply rooted in supporting their local churches and communities.



For More Information

Want to know more about our financial products, service and fraternal activities? Contact your agent/financial planner or our Sales Department (888) 381-5431.



SLOVAK CATHOLIC SOKOL

A tradition of providing sound financial protection and benefits to our members.

Phone: **800-886-7656**

Fax: 973-779-8245

E-mail: sales@slovakcatholicsokol.org

www.slovakcatholicsokol.org

P.O. Box 899
205 Madison Street
Passaic, NJ 07055

THE IRREVOCABLE BURIAL TRUST

**Protection for Your Assets and
Simplifying Your Final Request**



SLOVAK CATHOLIC SOKOL

*A tradition of providing sound financial
protection and benefits to our members.*



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The Irrevocable Burial Trust



An Irrevocable Burial Trust is a valuable option that protects your assets that you want to designate for your final expenses. Upon naming the Irrevocable Burial Trust, as the irrevocable beneficiary, the Trust becomes the Owner of the policy and as Trustee, is obligated to apply the policy proceeds towards burial, funeral, and end of life needs up to the face amount of the policy.

What types of expenses qualify for payment from the irrevocable burial trust? *

- Funeral home personnel
- Embalming/cosmetology
- Casket and/or other containers
- Clergy honorarium
- Transportation of deceased
- Cremation
- Obituary notices
- Musicians and flowers
- Death certificates
- Other legitimate funeral and burial expenses

** Burial insurance funding should be within the limits of actual funeral costs. Excess proceeds not spent on funeral costs must go back to the estate. Funeral trust burial insurance plans should be used to fund funerals, and not to pass additional money to heirs.*

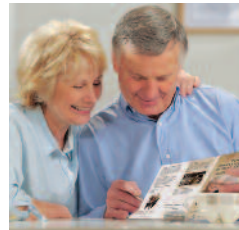
Why choose an irrevocable burial trust rather than a prepaid funeral through a funeral home?

- If the funeral home goes out of business you might not be able to recover your money

- The funeral home might be sold or merge with another, less-personal funeral home that you would not want handling your final arrangements, and they might not grant you a refund
- What if you move, making your pre-paid funeral in a certain locality impractical or obsolete?
- A funeral trust allows your arrangements to be handled by anyone you wish, such as your personal representative, a relative, friend, or funeral home – anywhere – at the time of your passing

It's easy and there is no extra charge.

Purchase a Slovak Catholic Sokol life insurance policy and we will create your irrevocable burial trust at no charge. The paperwork is simple to complete and we are here to help.



The best time to protect your burial funds is now.**

Purchasing an irrevocable burial trust life insurance policy protects your burial funds.

- The Trust is the owner of the policy and the primary beneficiary
- When a claim is paid, the funeral home is paid first
- Any remaining funds are placed into the estate of the insured.

*** The representations included herein are not guarantees and do not constitute legal or tax advice. In addition, they do not ensure that the product is appropriate for the client's situation. Before purchasing any life insurance product, The Slovak Catholic Sokol recommends that the client seek the advice of an attorney and accountant.*

Will the money be there when needed?

If you should require hospitalization or supervised care such as an assisted living facility or a nursing home, your insurance policies are available to your creditors including doctors, hospitals, nursing homes and others. There could be no money left to pay your final expenses. In addition, if the day comes when you want to apply for Medicaid or Supplemental Social Security Income (SSI), your insurance policies are considered assets and could make you ineligible.***

**** Medicaid (Title 19) rules and laws governing these issues differ from state to state and can change without notice. Before taking any action, Slovak Catholic Sokol recommends consulting with an elder law attorney or professional in your own state for advice on your situation.*

Being sure.

Having the right amount of life insurance or putting money aside to cover your final expenses is the right step. But it's only a first step. You need one more, easy step to protect your burial funds, the Irrevocable Burial Trust through the Slovak Catholic Sokol.

	Slovak Catholic Sokol	Stocks, Mutual Funds, Annuity	Savings, CD, Money Market
Benefits Paid Direct for Final Expenses	Yes	No	No
Benefits Protected from Creditors	Yes	No	No
Excludes Benefits to Qualify for SSI, VA, Medicaid	Yes	No	No