



What is the Montana Funeral Trust?

The Montana Funeral Trust is a funeral trust pre-funding program, backed by the Montana Funeral Directors Association (MFDA), and managed by a nationally recognized leader in prepaid funeral and burial account administration.

What is the Montana Funeral Directors Association?

Founded in 1901, the Montana Funeral Directors Association represents funeral service professionals across the state of Montana. As the foremost service association in the state, MFDA provides funeral service professionals, as well as the public, important information and guidance on many end-of-life issues.



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Choose to partner with Montana Funeral Trust and the Montana Funeral Directors Association.

It makes sense.

Preplanning Your Funeral:
It Makes Sense



Why Preplan & Prefund Your Funeral?

Preplanning a funeral is an important decision. It's a loving gesture to those you leave behind, relieving them of making decisions at a stressful time. It also allows you to record your wishes, everything from music and flowers to the type of service you'd like. Plus, you'll have the flexibility to modify your arrangements any time.

Preplanning your funeral also sets aside funding so your family will not have to deal with monetary considerations. It's a great option if you're in the midst of a spend-down process and working toward Medicaid/SSI eligibility.



Why Montana Funeral Trust?

When planning and funding your funeral arrangements, you want to be sure your funds are safe, secure, and compliant.

- **You** are always in control of **your** money and it will always be available when needed.
- Your funds are **100% government-backed** and each investment decision is considered carefully.
- You'll **never pay premium or risk cancellation**.
- Your funds will **earn interest** to help offset any rising costs associated with the funeral services and merchandise you select.
- Quarterly audits are conducted by an independent firm to ensure **all investments are fully secure and compliant**.
- Backed by the Montana Funeral Directors Association, we have a **deep understanding of the funeral and memorial planning process**.



Getting Started with a Preneed Trust Account

Prepaying your funeral/burial expenses is easy. Whether it is for you or a loved one, the first step is obtaining all the necessary information to **make an informed decision**. Then, select a mortuary the same way you would a doctor or attorney; get recommendations from your family, friends, and neighbors. Meet with your funeral director to explore your options. There are many types of special, personalized services you can discuss at this time.

Once the details are finalized, your funeral director will prepare a **Preneed Agreement and a fully itemized Statement of Goods and Services**. You have several choices for payment. Many people choose to prepay in full, or you can work out a payment schedule with your funeral director. The funeral director will promptly forward the payment to the Montana Funeral Trust, where an individual account will be opened. A statement confirming your new account will be sent to you for your records, and account information will be available online at www.MontanaFuneralTrust.org.