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WE GIVE YOU PEACE OF MIND  
FOR THE ONES YOU LOVE.

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**GCU**

IRREVOCABLE**TRUST**

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## GCU Irrevocable Burial Trust

The GCU Irrevocable Burial Trust (IBT) is a way to get the insurance you need now and protection from unforeseen expenses later.

### Why it's a good idea

- Assets in an IBT are not considered “countable” assets by Medicaid.
- You can pre-pay for a funeral and all associated costs without choosing a specific funeral home or visiting one.
- Funded with Whole Life insurance, an IBT has immediate tax-free growth and its death benefits avoid probate.
- An IBT cannot be surrendered, dissolved or reversed by anyone (not a lawyer, the government or family), ensuring your wishes are carried out.

### Features

- Avoid Medicaid spend down
- Completely portable
- Tax-free and bypasses probate
- Irrevocable