

## AFCTS SENIOR MANAGEMENT

### HAL K. MARTIN, CEO

Hal is a pioneer in developing and implementing master trust programs for the death care industry. He founded Charter Management Associates in 1993, which became The Essential Planning Group in 2008. This new company was formed to reflect the dramatic expansion of services and to bring all product divisions under one umbrella. Hal's nationwide experience in developing administrative and investment guidelines, together with his hands-on management philosophy, has propelled AFCTS to national recognition as the premier master trust program.

### CRAIG MARTIN, CFO

Craig has over 20 years of corporate management and financial experience. Craig's expertise in the disciplines of accounting, business analysis and management gives AFCTS a professional foundation and focus in the compliance, regulatory, reporting, data management, and fiduciary responsibilities required of a leading master trust administrative services organization. Craig marries his competence in financial best practices with his vision of the death care industry to provide the most comprehensive and beneficial products and services available.

### KRISTA KAYSNER, DIRECTOR OF OPERATIONS

Krista has been with AFCTS since 1998 and was instrumental in developing and implementing the operational procedures necessary for the Trust Administrative Services (TAS) department to run smoothly and efficiently. She is the acknowledged subject matter expert for the AFCTS Master Trust and serves as the liaison for AFCTS clients, trustees/depositories, and investment managers. She also facilitates the procedure of rolling over trust funds.

### CHAD DRESSELHAUS, COMPLIANCE MANAGER

AFCTS demonstrates its commitment to service by employing a full time, onsite compliance manager to review and interpret the rules and regulations in the various states in which AFCTS clients operate. Chad develops documents in compliance with the appropriate state's requirements and collaborates with trustees/depositories, investment managers, and other parties to ensure that each master trust is properly established. He is helping AFCTS expand into new states by helping establish master trusts and building relationships with death care industry organizations, associations, and regulators.

TEL 800-769-9363

WWW.AFCTS.COM



# American Funeral & Cemetery Trust Services



*AFCTS delivers the expertise and  
service that you need — and — deserve  
from your trust administrator.*

“For over 15 years we have relied on AFCTS Master Trust to provide us with the highest standard in preneed trust administration.”

— Kathy Wentz-Phelps, Omega Funeral & Cremation Service

## OFFERING INVESTMENT WITH COMPETITIVE RETURNS

AFCTS Master Trust asset managers have the focus and experience required for optimal investment management. Adhering to prudent investment guidelines, our managers invest master trust funds in both fixed income and diversified instruments, returning competitive yields while complying with the regulatory requirements of every state in which you operate.

## PROVIDING TIMELY INSIGHT INTO YOUR ACCOUNT

AFCTS’ detailed monthly reports provide an accessible, easy to read view of the key data that is important for you to know, such as investment income, account receivables, and information required for annual state and federal regulatory reporting. With AFCTS, you always remain informed of your master trust status and well being.

## DELIVERING THE HIGHEST STANDARDS OF SERVICE

Serving hundreds of funeral, cremation, and cemetery clients since 1993, AFCTS understands your need for timesaving streamlined processes. Our trust administration professionals are based in our Oregon headquarters and accessible by toll free numbers. We provide training at your site on how to use our services, and supply you with consumer contracts, deposit transmittals, postage paid envelopes, and forms to activate and administer trust activity, including brochures that help you promote AFCTS preneed trust programs to your prospective clients.

## USING PROPRIETARY SYSTEMS TO SERVE YOU BETTER

AFCTS has developed systems that save time, ensure accuracy, and simplify the processes of

- Applying payments based on your customizable specifications
- Tracking individual contracts
- Processing receivables and payments in compliance with the unique requirements of your locations
- Calculating commissions
- Generating periodic and annual reports

Every AFCTS client has access to these unique, user friendly tools that streamline billing, cash management, and reporting, so you can remain focused on providing better service to your clients while ensuring timely, reliable flow of your receivables.

**TRUSCHEK™ CLAIMS SYSTEM** | This “instant” claims system enables you to arrange for full payment of an account on the same day that you provide the services. Trushek™ eliminates paper forms, reliance on mail, and other administrative delays. After one phone call to our toll-free number to obtain a claim number, you can issue yourself a check from a supply provided when you became an AFCTS client. These two simple steps help you improve cash flow and expedite receivables.

**TRUST-O-MATIC PAYMENT PLAN** | This plan provides a safe, secure way to automatically withdraw authorized payments from your clients’ checking or savings accounts, eliminating cumbersome check writing and reliance on mail-based bill payment. Trust-O-Matic guarantees that payments are made on time so your clients are assured of service at their time of need.

**AUTOMATIC MONTHLY BILLING** | If your clients prefer manual billing, AFCTS will send a monthly account statement and a preaddressed AFCTS return envelope. We credit payments received to your clients’ account and report the activity in your monthly summary.

## VALUE ADDED BENEFITS AND SERVICES

**COMPLIANCE ALERTS** | Keeping abreast of operational, regulatory, or procedural changes that affect your preneed and endowment care trust programs is time consuming and confusing. Our full-time compliance manager helps by tracking regulatory affairs, sending notification regarding issues to be aware of, and remaining available by toll free number to answer your questions.

**SPECIAL REPORTS** | We can often customize a report to your specifications, by drawing on data captured by our proprietary software we can provide individual client histories and deliver monthly statements for each client account via CD, email, or paper copy.

**TAX REPORTING** | Our individual grantor tax advice letters are sent to your clients every January to facilitate tax reporting. AFCTS prepares and files returns with the IRS and state agency (where applicable) for those clients who elect the Qualified Funeral Trust 1041 (1041-QFT).

## GETTING STARTED IS EASY AND ECONOMICAL

AFCTS clients pay no dues or charges. Our all-inclusive fee is among the most competitive in the industry and covers trustee/depository, investment manager, and administrator compensation. We assist in rollover to the AFCTS Master Trust in a simple and uncomplicated process that facilitates accuracy, speed, and efficiency. Our Master Trust services are offered in numerous states throughout the country and Trust Administration Services (TAS) is available in all 50 states.