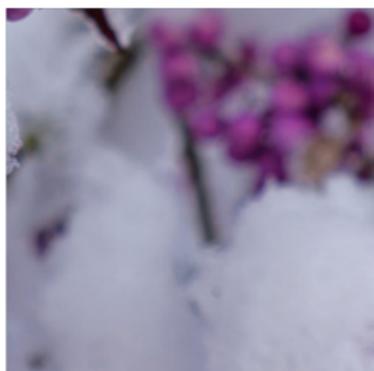


NEW JERSEY PREPAID FUNERAL TRUST FUND 2025 HIGHLIGHTS



NEW JERSEY PREPAID
FUNERAL TRUST FUND™
CHICES

The New Jersey Prepaid Funeral Trust Fund, endorsed by the New Jersey State Funeral Directors Association, has offered consumers a dependable method to prepay funeral expenses for over 40 years.

ONLINE ACCESS

Tax statements are mailed to all account holders each January. For your convenience, tax statements and daily account balances can also be accessed online. Balance information, including deposit, refund and interest activity, is updated daily.

You do not need to create a username and password. To access your account, go to www.njsfda.org/myaccount.

- Enter either the account number or contract ID number.
- Enter the last 4 digits of the account Social Security number.
- Click the Search button.

2025 PERFORMANCE

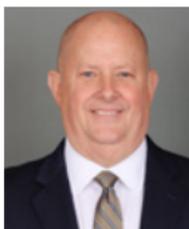
- 49,129 consumer accounts
- Currently valued at \$386 million
- Annualized net yield to each consumer account of 2.02%
- Net growth of \$7.75 million, including interest, deposits and withdrawals
- Nearly 600 participating New Jersey funeral homes

All funds are deposited in a state or federally chartered bank with each account insured by the Federal Deposit Insurance Corporation (FDIC), in the name of the purchaser, up to \$250,000.

NJSFDA BOARD OF TRUSTEES



*Franklin P. Jackson 5th, CFSP
(Chair)*



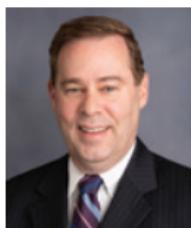
John K. Baltz



Mary Ann Gosselin, CFSP



Alison Perinchief Reinhard



Mark P. Whittaker

STATEMENT OF NET ASSETS

as of December 31, 2025

Assets:

Cash in bank	\$ 3,413,022
Certificates of deposit	381,000,000
Accrued interest receivable	1,629,771
	<u>\$ 386,042,793</u>

Liabilities and Fund Balance:

Accrued fiduciary fees	\$ 327,089
Backup withholding payable	15
Fund balance, participants' accounts	385,715,689
	<u>\$ 386,042,793</u>

STATEMENT OF CASH FLOW

as of December 31, 2025

Cash on hand, beginning of year	\$ 6,168,944
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Investing activities:

Interest received	11,465,985
Fiduciary fees	(3,792,964)
Maturities of certificates of deposit	52,500,000
Purchase of certificates of deposit	(63,000,000)
	<u>\$ 3,341,965</u>

Financing activities:

Deposits received from participants	60,417,793
Withdrawals for participants	(60,346,736)
	<u>\$ 71,057</u>

Cash on hand, end of year	<u>\$ 3,413,022</u>
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The New Jersey Prepaid Funeral Trust Fund receives one percent (1%) of the fund's principal sum for management, administration and overhead costs.

ABOUT US

Through prudent financial stewardship, the New Jersey Prepaid Funeral Trust Fund has become one of the largest funeral trust funds in the country. Only funeral directors who are NJSFDA members in good standing, and who have agreed to abide by the high consumer protection standards set by the NJSFDA Board of Trustees, may participate in the New Jersey Prepaid Funeral Trust Fund.

As is mandated by law, the New Jersey Prepaid Funeral Trust Fund's assets are fully insured by the FDIC. All funds are invested in jumbo certificates of deposit, allowing the New Jersey Prepaid Funeral Trust Fund to offer competitive interest rates and growth from the day of deposit.

The New Jersey Prepaid Funeral Trust Fund meets all federal and state regulations for prearrangements as well as the requirements for SSI/Medicaid, Work First New Jersey and New Jersey General Assistance resource exclusions.

Managed by a knowledgeable staff and a Board of Trustees composed of NJSFDA member funeral directors, the New Jersey Prepaid Funeral Trust Fund is audited by an outside certified public accounting firm.

STAFF TRUSTEES



*George R. Kelder Jr., CFSP
NJSFDA CEO/Executive Director*



*Barbara D. Guinta
Chief Operating and
Financial Officer*

NEW JERSEY PREPAID
FUNERAL TRUST FUND™
CHOICES

The only preneed program endorsed
by the New Jersey State Funeral Directors Association.

800.286.3628

www.njsfda.org/choices



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New Jersey Prepaid Funeral Trust Fund

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