

NEW JERSEY PREPAID
FUNERAL TRUST FUND™
CHICES

ONLINE Account Creation

USER MANUAL



Online Account Creation

With Online Account Creation, funeral directors can easily set up and fund Funeral Planning CHOICES trust accounts entirely online. Our user-friendly interface guides you through the process step by step, ensuring a smooth and hassle-free experience for both families and funeral directors. The required, compliant paperwork can be printed and saved electronically at the conclusion of the prearrangement.

This new optional feature will enhance your experience with Funeral Planning CHOICES, making it easier than ever to initiate and fund your future prearrangements.

Convenience

- Online Account Creation allows for electronic signatures, avoiding delays often caused by the post office that could jeopardize SSI/Medicaid eligibility.

Secure Online Funding

- Families may safely and securely fund their account with just a few clicks.

Data Security

- Our Trust system uses the latest security protocols to protect your families personal and financial information.

Peace of Mind

- Prepaid funeral arrangements are in place and funded, typically within 24 hours, providing comfort and reassurance to you and the families you serve.

I. OVERVIEW

Online Account Creation is a simple process that allows for same-day processing of new trust accounts, electronically debiting the consumer’s bank account on the next business day. This removes reliance on the postal service and is an expedited means of establishing accounts, especially time-sensitive irrevocable accounts. The entire process is performed through the New Jersey State Funeral Directors Association’s secure website, and it allows users to upload important documents like Power of Attorney and Statement of Funeral Goods and Services Selected.

II. ACCESS

A. Website Access

Online Account Creation is accessed through the NJSFDA website at www.njsfda.org. Each user must have unique credentials (username and password) for the website.

B. REG 1 Administrator and User Access

In order to create online accounts, you must be either the REG 1 Administrator or have access authorized by the REG 1 Administrator of your firm. Only licensed funeral directors are permitted, by law, to write preneed contracts. For that reason, access to Online Account Creation is limited to licensed staff.

The REG 1 Administrator can authorize licensed staff by submitting a Trust Access Authorization Form to the NJSFDA Membership Services Department. A copy of this form [can be found here](#) and is available on the NJSFDA website. There is a new user role which allows access only to Online Account Creation and not the full list of funeral home accounts (also known as the Picklist). Access to the Picklist and/or Preneed Ledgers can also be designated, if applicable.

<p>NEW JERSEY PREPAID FUNERAL TRUST FUND™ CHOICES</p>		<p>TRUST ACCESS AUTHORIZATION FORM</p>	
<p>DESIGNATION FOR TRUST ACCOUNT ACCESS: <i>The undersigned REG 1 Administrator AUTHORIZES trust account access to the following individuals:</i></p>			
Full Name (First, Middle, Last):		License No. (if applicable):	
Funeral Home Name:			
Access Type:			
<input type="checkbox"/> Claims/Picklist		<input type="checkbox"/> Preneed Ledgers	
<input type="checkbox"/> Online Account Creation		<input type="checkbox"/> All Access	

III. SUMMARY OF ONLINE ACCOUNT CREATION

A. New accounts CAN be processed online if:

1. The Purchaser, bank account holder or POA is present to electronically sign the contract. An individual other than the Taxpayer can sign 'For Benefit Of' the Taxpayer.
2. The Power of Attorney or Guardianship document is available for upload if the individual is signing on behalf of the Purchaser or the bank account holder.
3. The bank account routing and account numbers are available.

B. New accounts CANNOT be processed online if:

1. Funded with credit or debit cards. This is still not allowed per regulation.
2. Funded with money orders, cashier's checks or double-endorsed checks. Contracts funded with these payment types must be mailed with the deposit.

SUBMISSION AND DEBIT DATES

- Electronic contracts submitted by 3 p.m. will be opened that day and the consumer's bank account will be debited on the next business day.
- Electronic contracts submitted after 3 p.m. will be opened the next business day and the consumer's bank account will be debited on the business day after the account is opened.

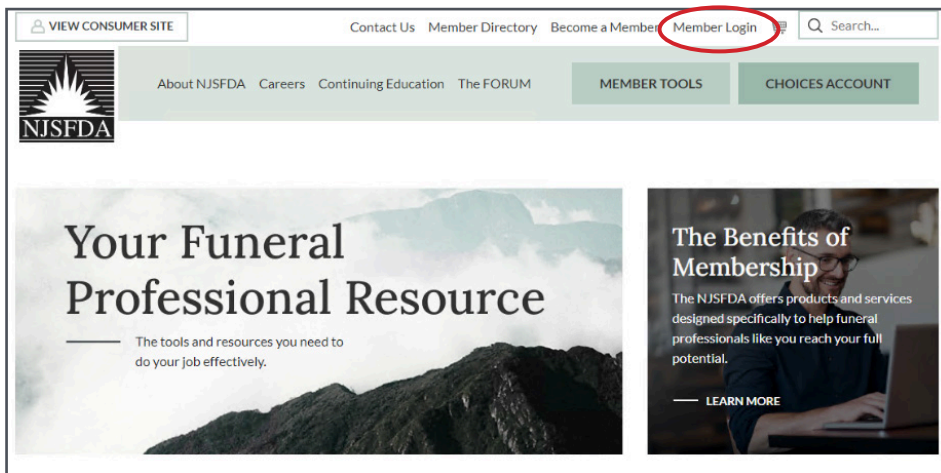
Online Account Creation can be accessed from the funeral home's CHOICES Account on the NJSFDA website at www.njsfda.org.

To view the funeral home's CHOICES Account:

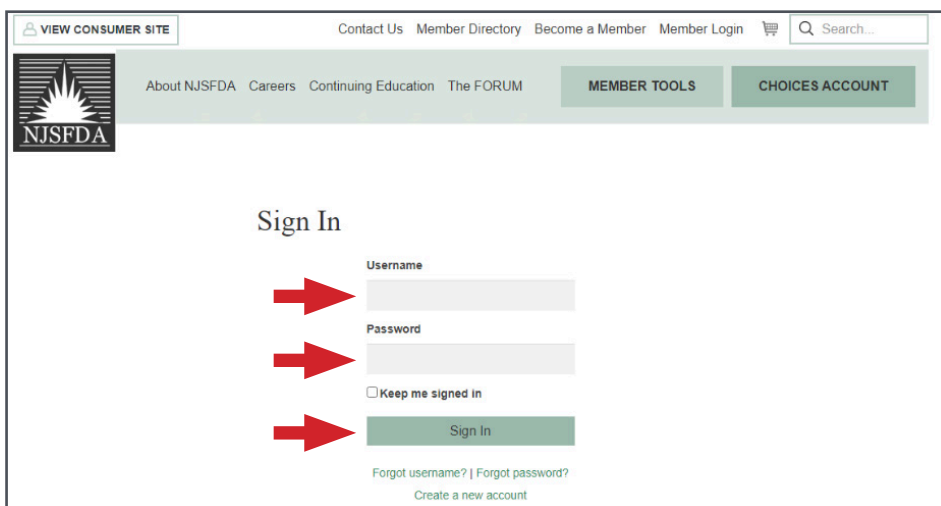
- You need a Username and Password for the NJSFDA website.
- You must be the REG 1 Administrator for the funeral home or you were designated access by the funeral home's REG 1 Administrator.

A. Log In to the NJSFDA Website

1. Access the NJSFDA website (www.njsfda.org) from your device.
2. Click the **MEMBER LOGIN** link at the top of the page. The **SIGN IN** screen will display.



3. Enter your **USERNAME** and **PASSWORD** in the appropriate fields. Click the **SIGN IN** button to continue.

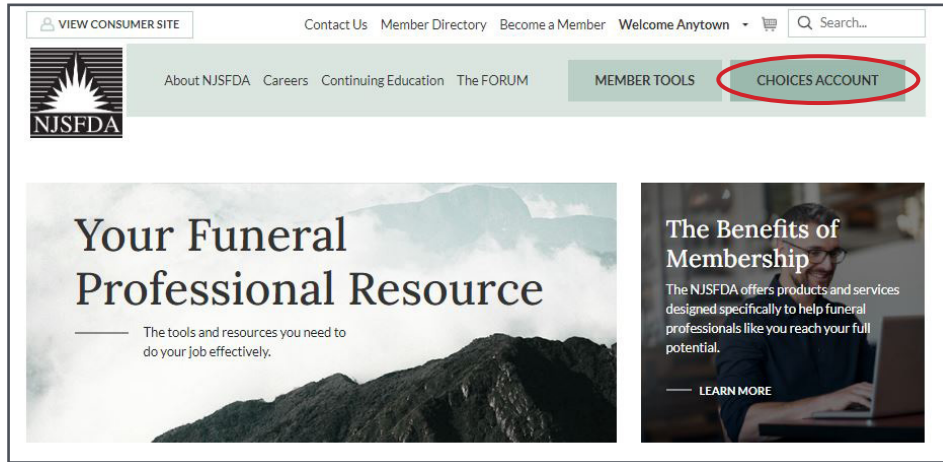


NEED LOGIN CREDENTIALS?

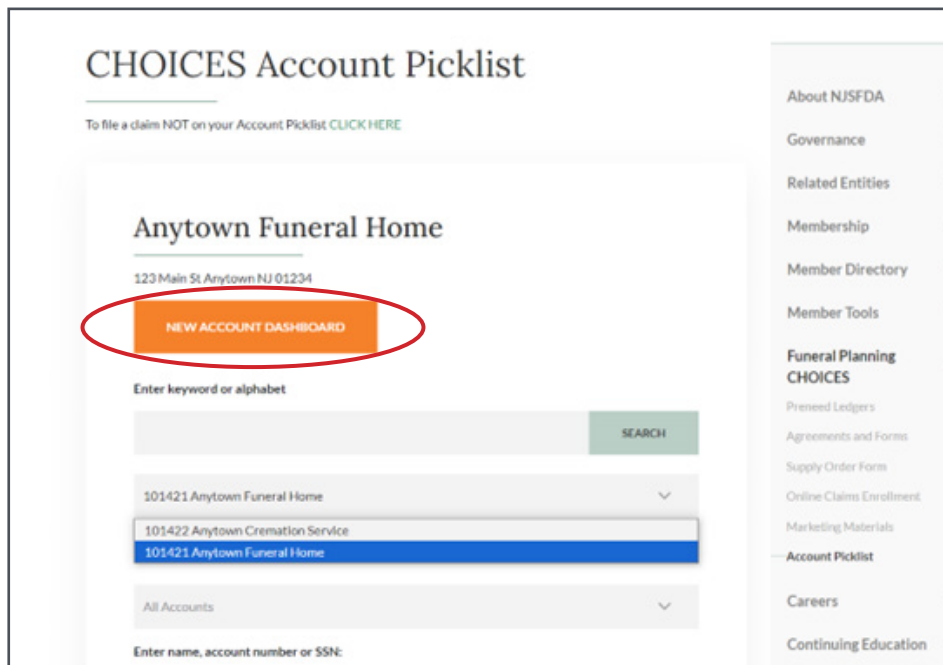
If you do not have a Username and Password for the NJSFDA website, **contact Membership Services at 800.734.3712.**

B. Access the New Account Dashboard

1. Click on the **CHOICES ACCOUNT** button.

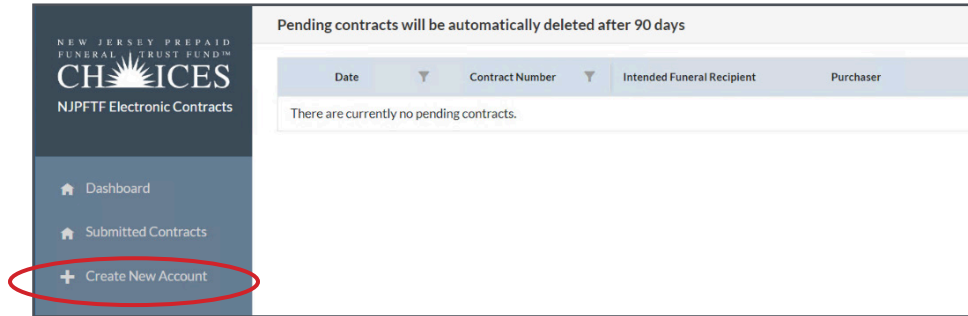


- a. The funeral home's information will appear for licensees with Online Account Creation access as authorized by the REG 1 Administrator.
 - b. The CHOICES Account Picklist will also appear for staff members who have been granted full access.
2. Choose the funeral home's location (if applicable) from the drop-down.
 3. Click **NEW ACCOUNT DASHBOARD** to begin creating a new account.

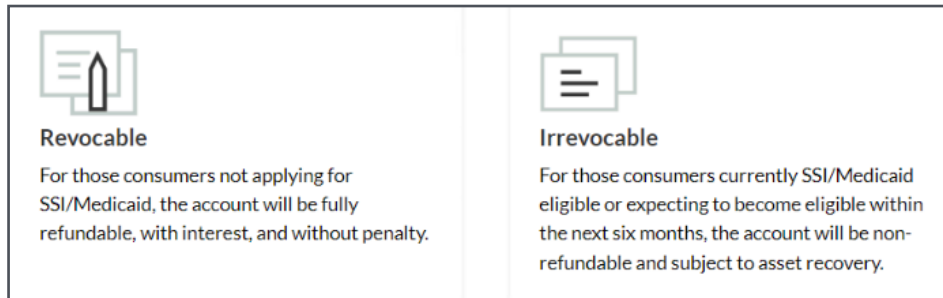


C. Creating a New Account

1. Click on **CREATE NEW ACCOUNT**.



2. Choose **REVOCABLE** or **IRREVOCABLE** account type.



3. The New Account Form will display. Each page's information will be saved once you click the **NEXT** button.

- 4. Complete the following fields (fields with an asterisk are required).
 - a. NJ License Number
 - b. Funeral Director Name
 - c. Funeral Home Manager (if different)

New Revocable Account

1 Choose plan type 2 **Complete Forms** 3 Upload Documents 4 Payment 5 Print Forms 6 Submit Contract

Let's begin here

Funeral Director
N.J. Lic. No.*
Enter license number

First Name*
Enter first name

Last Name*
Enter last name

Funeral Director is the Funeral Home Manager

Funeral Home Manager
First Name*
Enter first name

- d. Account Taxpayer (click on Funeral Recipient or Purchaser)

Taxpayer


Who is the Taxpayer?*

Funeral Recipient Purchaser

e. Funeral Recipient (DOB, Gender, Name, Address, Phone, Email, SSN)

Funeral Recipient

Date of Birth *

mm/dd/yyyy 

Gender *

First Name *

Enter first name

Middle Initial

Enter middle initial

Last Name *

Enter last name

Suffix


Address *

Enter address

Suite, Apt.

Suite, apt., etc.

City * **State *** **Zip Code *** **Country ***

Enter city AK Enter zip code United States 

Phone Number

Enter phone number

Email Address

Enter email address

SSN *

000-00-0000

f. Purchaser

- Click on **SAME AS RECIPIENT** if Recipient is the same as Purchaser. The fields will auto-populate.
- If Purchaser is an entity, check the box.
 - Click on **NJOPG** if the Purchaser is the Office of the Public Guardian or **OTHER** and enter the organization’s name.
 - Enter the representative’s name.
- If Purchaser is not an entity or the same as the Recipient, then complete the applicable fields.

Purchaser

Same as Recipient

Purchaser is an entity

First Name *

Enter first name

Middle Initial

Enter middle initial

Last Name *

Enter last name

Suffix

Address *

Enter address

Suite, Apt.

Suite, apt., etc.

City *	State *	Zip Code *	Country *
<div style="border: 1px solid #ccc; padding: 5px;">Enter city</div>	<div style="border: 1px solid #ccc; padding: 5px;">AK</div>	<div style="border: 1px solid #ccc; padding: 5px;">Enter zip code</div>	<div style="border: 1px solid #ccc; padding: 5px;">United States ▼</div>

Phone Number

Enter phone number

Email Address

Enter email address

g. Alternate (complete, if applicable)

Alternate (Notification only - no legal authority)

Alternate is an entity

First Name
Enter first name

Middle Initial
Enter middle initial

Last Name
Enter last name

Suffix

Address
Enter address

Suite, Apt.
Suite, apt., etc.

City	State	Zip Code	Country
Enter city	AK	Enter zip code	United S... X ▾

Phone Number
Enter phone number

Email Address
Enter email address

h. Power of Attorney or Guardian (check the box and upload the required documentation, if applicable)

Is a Power of Attorney or Guardian signing on behalf of the Purchaser or Taxpayer or Bank Account Holder?

You must upload the document before proceeding. If uploading a Financial Power of Attorney, upload the entire document.

📎 Drag files here or

- i. Confirmations (check who the account confirmations and other reports should be sent to).
 - If an email address was provided for the person designated to receive the confirmations, then the account confirmation will be sent via email. If no email address was provided, the confirmation will be mailed.

Confirmations and reports will be sent to:

Funeral Recipient
 Purchaser
 Alternate

5. Financial Information

- a. Enter initial deposit amount

Financial Information

Initial Deposit

Enter Initial Deposit * \$ _____

Price Guarantee (Optional)

Flex Trust (Optional)

- b. Price Guarantee (if applicable)

Price Guarantee (Optional)

If this information is entered, the Price Guarantee Rider will be a required document.

Guaranteed Funeral Price \$ _____

Non-Guaranteed Advances \$ _____

Total Deposit \$ _____

c. Select Pay (if applicable)

- Choose the number of months for the payment plan
- Enter the Estimated Funeral Amount. The unpaid balance and Flex Trust monthly payment amount will automatically calculate.

Flex Trust (Optional)

(A payment plan allowing individuals to pay over a specified period of time)

Purchaser elects to pay the unpaid balance of the funeral prearrangement to the New Jersey Prepaid Funeral Trust Account over a period of:

12 Months 24 Months 36 Months 48 Months

The purpose of FLEX TRUST is to provide the purchaser a periodic deposit schedule to be used until the Trust Account is paid in full. While there is no penalty or finance charge if a deposit is not made, missing or not making deposits will make it more likely that insufficient funds will be available at the time of need.

Estimated Funeral Amount	\$	_____
Less Initial Deposit	\$	_____
Unpaid Balance	\$	0.00
Monthly Flex Trust Payment	\$	0.00

6. Review the Trust Agreement with the Purchaser.

Revocable Trust Agreement

1. The Funeral Arrangements and Estimated Charges
 The Funeral Home and the Purchaser have made Funeral Arrangements for the Intended Funeral Recipient with the estimated charges being provided by the Funeral Home on a Statement of Funeral Goods and Services Selected, a copy of which is provided as part of this Agreement.

2. Purpose of this Agreement
 The purpose of this Agreement is to establish a place and means for the deposit and administration of any money paid now against the future cost of those Arrangements. The Funeral Home is solely responsible for providing any of the services and merchandise specified in the Arrangements. The responsibility of the Trustees, their officers, employees and agents under this Trust is restricted to the performance of the services specified in this Agreement, and in the Underlying Trust Agreement, between the Funeral Home and the Trustees under which the monies are held.

3. Successor Rights
 In the event that the Purchaser predeceases the Intended Funeral Recipient where they are different persons, then the Intended Funeral Recipient shall automatically assume all rights with respect to the Account as Purchaser. And, upon the death of the Intended Funeral Recipient, where the Purchaser is no longer living, the right to administer the Account shall pass to the person entitled to control the funeral of the Intended Funeral Recipient, in order of priority as provided by N.J.S.A. 17:27-22 or any succeeding statute. For the purposes of this Agreement, where the Purchaser has predeceased the Intended Funeral Recipient, then "Purchaser" shall mean the Intended Funeral Recipient or his or her successors as specified in this paragraph.

4. Amount to be Charged
 This is **NOT** an Agreement to Guarantee Prices. At the death of the Intended Funeral Recipient, the estimated charges for the funeral services and goods required by the Purchaser will be calculated by the Funeral Home to reflect the actual prices being charged by the Funeral Home to the general public at that time. If the funds in the Account are insufficient to pay for the then current prices of those Arrangements then the Purchaser shall have the option of either paying any difference, or otherwise modifying the

Revocable Trust Agreement (continued)

5. Payments or Refunds to Purchaser
 Prior to the rendering of any services or the providing of any merchandise as intended under this Agreement, any deposit or deposits along with accrued interest are refundable within 10 days to the Purchaser or his/her legal representative upon (1) the presentation of a notarized written demand of the Purchaser to the Trustees, or (2) upon written demand by the Funeral Home to the Trustees on forms provided by the Trust. Any such payments or refunds will be made payable only in the name of the Purchaser or his/her legal representative and not to any other party.

6. Claim by Funeral Home
 Any deposit, or deposits along with accrued interest, will be payable to the Funeral Home upon presentation of a certified death certificate of the Intended Funeral Recipient, and provided the Funeral Home has furnished the merchandise and services agreed to.

The Funeral Home will provide a final and comprehensive bill to the legal representative of the deceased Funeral Recipient upon completion of performance of this Agreement.

7. Revocability and Severability
 Both the Funeral Arrangements and this Agreement, together or separately, are revocable by the Purchaser at any time prior to the rendering of any services or the providing of any merchandise as intended under this Agreement, with the total amount of any deposit or deposits and accrued interest being refundable as specified in paragraph (5).

8. Failure to Perform
 If the Funeral Home is unable to provide the Funeral Arrangements contemplated in conjunction with this Agreement, then the Purchaser's sole remedy shall be the revocation of this Agreement as specified in paragraph (7) above.

9. Portability
 Unless provided for in the Funeral Arrangements, nothing under this Agreement provides for the contingencies and costs related to the death of the Intended Funeral Recipient outside of the immediate service area of the Funeral Home. In such an event, the Purchaser shall be required to make and pay for such additional arrangements as the circumstances may require and that, in any event, the revocability and refund provisions of this Agreement may be invoked as appropriate to accommodate such a contingency.

10. Merchandise Substitution
 In the event that merchandise specified in the Funeral Arrangements is unavailable at the time of performance, the Funeral Home may substitute merchandise of substantially equal quality, value and workmanship with any changes in the price resulting from such a change being reflected on the Statement of Funeral Goods and Services Selected in a manner complying with disclosures required by state and federal law.

11. Depository of Funds
 All deposits into the New Jersey Prepaid Funeral Trust Fund are deposited in a federally insured state or federally chartered bank, with each Account insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum coverage available to the Purchaser. In accordance with FDIC insurance rules, other bank Accounts of the Purchaser held at the same bank which serves as depository for the New Jersey Prepaid Funeral Trust Fund may be aggregated with the Account of the Purchaser held in the Trust Fund for the purposes of determining the amount of available Federal Deposit Insurance.

12. Acknowledgments, Statements and Fees
 Deposits will be acknowledged within 10 days of the receipt of the deposit from the Funeral Director by the Trustees, and a statement reflecting the principal and the interest of the Account will be mailed in January of each year for the preceding year. The Trustees are entitled by law to expend up to one percent (1%) of the principal sum in the


13. Location of Fund
 The Trustees of the New Jersey Prepaid Funeral Trust Fund are members of the New Jersey State Funeral Directors Association, Inc. A related company, New Jersey Funeral Directors Services, Inc. administers and manages the program. Both companies are located in Wall Circle Park, 1977 Highway 34, Building 1, Wall Township NJ 07719. The Underlying Trust Agreement is located at the same address and may be examined by the Purchaser any weekday during normal business hours.

14. Release
 The Purchaser hereby releases the New Jersey Prepaid Funeral Trust Fund, the Trustees and the officers, employees and agents of the New Jersey Prepaid Funeral Trust Fund from all liability in connection with the release of the Account in accordance with this Agreement, regardless of the authenticity of the signature on any demand purporting to have been made by the Purchaser or the Funeral Home or any dispute as to the quality, nature or cost of funeral goods and services requested.

New Jersey Prepaid Funeral Trust Fund for management and administrative services. This amount may be paid to the Trustees or such third party administration as may be engaged by the Trustees for such purposes.

Funeral Planning Choices, P.O. Box 1 • Manasquan, New Jersey 08738-0002 • T. 800.286.3428
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- Review the Trust Acceptance screen with the Purchaser. Verify the accuracy of all information. Use the **BACK** button to make any corrections. Otherwise, click **NEXT**.

Revocable Trust Acceptance


Please review information for accuracy
Contract Identification Number
9000000006

FUNERAL HOME INFORMATION:

Funeral Home Name

Master Account Number

Manager Name

Address

City	State	Zip Code
<input type="text" value="Anytown"/>	<input type="text" value="NJ"/>	<input type="text" value="01234"/>

Phone Number

Email Address <input type="text" value="anytownfh@anytown.com"/>	N.J. Lic. No. <input type="text" value="3455"/>
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D. Acknowledgment and Authorization

1. After confirming the information on the Trust Acceptance screen, scroll to the signature section at the bottom of the page. The authorization for electronic signatures is displayed in the light blue box. Clicking on the **SIGN ELECTRONICALLY** buttons will display a facsimile signature with a date and time stamp.
 - a. If a POA or Guardian is signing on behalf of the Purchaser, fill in the fields for the representative's name. If there is no POA or Guardian, these fields will not appear.

Is a Power of Attorney or Guardian signing on behalf of the Purchaser?

Which one will be signing?

Power of Attorney Guardian

First Name: John Date: 09/03/2024

Last Name: Doe

Purchaser's Signature: **Sign Electronically***

Funeral Director's Signature: **Sign Electronically***

Funeral Director's Name: Jon Adams

N.J. Lic. No.: 3455

- b. Obtain the Purchaser's signature by having them click on the **SIGN ELECTRONICALLY** button.

By clicking the "Sign Electronically" buttons, all parties hereby agree that this contract may be executed with electronic signatures and shall be valid and binding on all parties.

Purchaser's Signature: **Sign Electronically*** Date: 08/17/2024

Funeral Director's Signature: **Sign Electronically***

Funeral Director's Name: Jon Adams

N.J. Lic. No.: 2346

- c. Click on the **SIGN ELECTRONICALLY** button under the Funeral Director's Signature and click **NEXT**.

Purchaser's Signature	
<i>John Doe, POA</i>	
Signed at: 09/04/2024 11:55 AM	
Clear Signature	
Funeral Director's Signature	Funeral Director's Name
<i>Jon Adams</i>	Jon Adams
Signed at: 09/04/2024 11:55 AM	N.J. Lic. No.
Clear Signature	3455

2. Taxpayer Certification

a. Taxpayer (if someone other than the Taxpayer is signing, check the box and enter the name).

Certification
Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

If an individual is signing for benefit of (FBO) the taxpayer, please enter name here

First Name Date

Enter first name 09/03/2024

Last Name

Enter last Name

Taxpayer's Signature

Sign Electronically*

b. Obtain the Taxpayer's signature by having them click on the **SIGN ELECTRONICALLY** button. Click **NEXT**.

3. Upload additional documents if applicable. You may add up to four documents. Examples include the SFGSS and alternate Power of Attorney.

Upload Documents
Please upload any additional documents below. (e.g. SFGSS)

Drag files here or **Choose Files**

E. ACH Payment

1. Obtain the bank information and complete the following fields:
 - a. Bank account holder's name (which may be different than the Purchaser)
 - b. Routing number
 - c. Account number

ACH Payment

1025

DATE _____

PAY TO THE ORDER OF _____ \$ _____

DOLLARS Security Feature
VOID IF OPEN

MEMO _____

:000000000:

:000000000:

⑆025

**Routing
Number**

**Account
Number**

**Check
Number**
(Do Not Include)

Bank Account Holder First Name*

Bank Account Holder Last Name*

Routing Number*

Re-enter Routing Number

Account Number *

Re-enter Account Number*

2. Obtain the bank account holder's electronic signature by having them click the **SIGN ELECTRONICALLY** button. Click **NEXT**.
 - a. If a POA or Guardian is signing on behalf of the bank account holder, fill in the fields for the representative's name. If there is no POA or Guardian, these fields will not appear.

Authorized Signature

I authorize the New Jersey Prepaid Funeral Trust Fund to charge my account for **\$1,000.00**. By signing this form, I give the New Jersey Prepaid Funeral Trust Fund permission to debit my account for the amount indicated on or after this date. This permission is for a single transaction only and does not provide authorization for any additional unrelated debits or credits to my account.

By clicking the 'Sign Electronically' button, I hereby agree that this contract may be executed with my electronic signature and shall be valid and binding.

Is a Power of Attorney or Guardian signing on behalf of the Bank Account Holder?

Which one will be signing?

Power of Attorney Guardian

First Name

Last Name

Account Holder Signature

Sign Electronically*

In the case of an ACH Transaction being rejected for Non-Sufficient Funds (NSF), I understand that the New Jersey Prepaid Funeral Trust Fund may, at its discretion, attempt to process the charge again within 10 days. I acknowledge that the origination of this ACH transaction to my account must comply with the provisions of U.S. law. I certify that I am an authorized user of this bank account and will not dispute this transaction with my bank; so long as the transaction corresponds to the terms indicated in this authorization form.

3. The ACH payment will not be processed until the contract is submitted to Funeral Planning CHOICES in the final step of the Online Account Creation process.

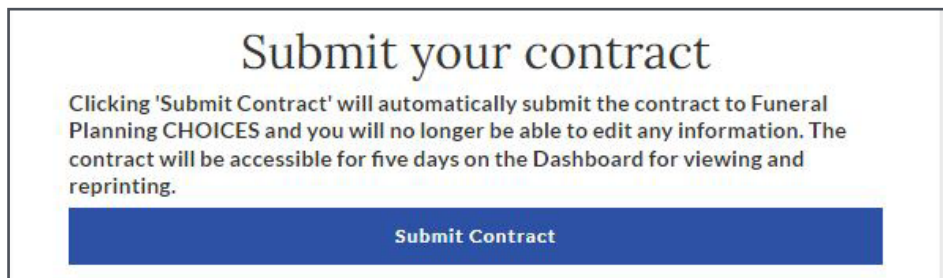
F. Print Forms

4. Click **PRINT DOCUMENTS**. This will bring up the print screen. The documents can be printed and/or saved as a PDF.
 - a. Revocable Accounts: Two copies of the Trust Acceptance and Payment Receipt/Debit Authorization will print. One copy for the funeral home and one for the Purchaser.
 - b. Irrevocable Accounts: Three copies of the Trust Acceptance and Payment Receipt/Debit Authorization will print. One copy for the funeral home, one for the Purchaser and one for SSI/Medicaid/GA.



G. Submit Contract

1. Review the printed information carefully. You can use the **BACK** button to make corrections.
2. Once you have confirmed the information, click **SUBMIT CONTRACT**. **Clicking this button sends the information directly to Funeral Planning CHOICES and you will be unable to edit the contract.**
 - a. Contracts submitted by 3 p.m. Monday through Friday will be processed that day. The account holder's bank account will be debited the following business day.
 - b. Contracts submitted after 3 p.m. Monday through Friday or on the weekend will be processed the next business day. The account holder's bank account will be debited the business day after that.
 - c. The NJSFDA website syncs with the Trust System each evening. This means that although your new trust account has been opened and funded, it will not appear in your funeral home Picklist until the next day.



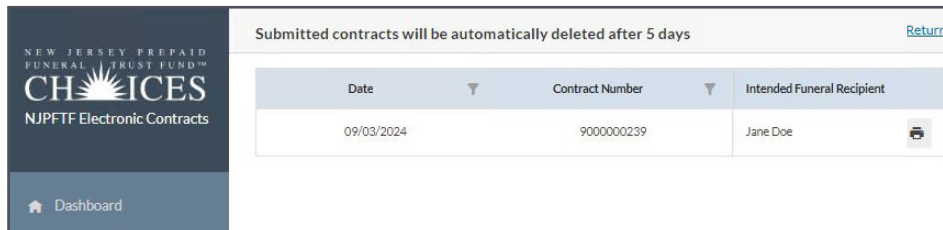
- The following message will appear once the contract has successfully been submitted.



- A New Account Statement will be sent to the consumer. It will be emailed if an email address was provided. Otherwise, it will be mailed.
- A direct debit notification will be emailed to the bank account holder if an email address was provided.
- The contract will be available on the Dashboard for viewing and reprinting for five (5) calendar days.

H. View and Reprint Submitted Contract

- To view or reprint a contract that's already been submitted, click **RETURN TO CHOICES** to go back to the Dashboard.
- Click on **SUBMITTED CONTRACTS**. A list of contracts submitted within the last five (5) days will display.
- Click the Printer icon to view or reprint the contract.
- Submitted contracts will automatically delete after five (5) calendar days.



G. Access, Complete or Delete Contract Drafts (if applicable)

1. Pending contracts that have not been submitted to Funeral Planning CHOICES will be visible and can be accessed on the **NEW ACCOUNT DASHBOARD**.
2. Click on the Edit icon to resume creating the account.
3. The contract can also be deleted, if applicable, by clicking on the Delete icon.
4. Pending contracts will be automatically deleted after ninety (90) calendar days.

The screenshot shows the 'NEW ACCOUNT DASHBOARD' for CHOICES. At the top, a message states: 'Pending contracts will be automatically deleted after 90 days'. Below this is a table with the following data:

Date	Contract Number	Intended Funeral Recipient	Purchaser	Type	
08/29/2024	900000237	Simey Long	Simey Long	REVOCABLE	 

The dashboard also includes a sidebar with navigation options: Dashboard, Submitted Contracts, and Create New Account.

NEW JERSEY PREPAID
FUNERAL TRUST FUND™
CHICES

P.O. Box L • Manasquan NJ 08736-0642
www.njsfda.org/choices