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**Peace of Mind -  
Commonwealth Advisory Group Announces Advanced Planning Services**

DATELINE: DEDHAM, MASS...The Commonwealth Advisory Group has recently announced the availability of two advanced planning services geared towards accommodating an individual's burial wishes.

With offices in Dedham, the Commonwealth Advisory Group provides professional guidance to seniors and their families with regard to asset preservation for more than 16 years.

Attorney Philip Amaru and Executive Director Laureen Vaughn of the Commonwealth Advisory Group, who are specialists in asset protection for seniors, offer a Burial Trust or a Burial Insurance Policy to individuals who wish to plan ahead.

With a Burial Trust, monetary funds of an individual are placed in the name of a trust (which is essentially a bank account) and managed by that individual's adult child. When the individual passes away, the trust is available to the adult child to be used for funeral expenses.

"As opposed to pre-need funeral arrangements which are paid upfront to a funeral home, a burial trust allows you to hold on to your money. It may be set up as a CD at a bank in your trust's name so it is safe and insured," explained Attorney Amaru.

The second option for those wishing to plan ahead is a Burial Insurance Policy. Laureen Vaughn draws up a single pay term insurance policy for \$10,000, which grows at three percent interest (with an interest rider). When the individual passes away, funeral arrangements are made and the funeral home receives payment directly from the insurance company. Any remaining money goes to the estate of the deceased.

Amaru continued, "Other insurance policies are life insurance policies which are not flexible. A Burial Insurance Policy enables an individual to put aside a certain amount of money for a luxurious funeral if that is what s/he desires and those funds are available for family members to utilize once the individual passes on."

For more information contact Laureen Vaughn at 800-705-1415.

**Asset Preservation Planning**

For 16 years, the Commonwealth Advisory Group has helped over 1,500 clients save their assets (which includes property, gifted assets, retirement accounts,

insurance policies, investments and savings) prior to and during an admission to a nursing home. Unlike financial planners, Commonwealth Advisory Group specializes in asset preservation for elders and their families.

In addition to providing asset protection services to clients, Attorney Amaru and Executive Director Laureen Vaughn serve as educational speakers for hospitals, elder agencies and businesses throughout Southeastern Massachusetts. Commonwealth Advisory Group has appeared with Jordan Rich of WBZ News Radio 1030 in variety of seminars on the topic of Senior Asset Protection.

Attorney Amaru is a member of the National Academy of Elder Law Attorneys; the National Network of Estate Planning Attorneys; the Massachusetts Academy of Trial Attorneys; the Massachusetts Bar Association and the American Bar Association.

Commonwealth Advisory Group is located just off Route 128 at 3 Allied Drive, Ste. 125, Dedham, MA. For more information, contact 800-705-1415 or visit [www.CommAdvise.com](http://www.CommAdvise.com).