



Brookdale/Emeritus Senior Living

SUCCESS STORY

Life Care Funding Benefit Overview



Brookdale/Emeritus Senior Living offers the Life Care Funding Program to help seniors use their

life insurance to fund Senior Living and Long Term Care. Life Care Funding allows a senior to pay for Assisted Living, Skilled Nursing, In-Home Care and Related Services by converting their life insurance policy into a Long Term Care Benefit Plan that is paid directly to the care provider of their choice.

Enrollment in the Benefit Plan can be approved in less than 30 days; and then the Life Care Funding payments are sent monthly to the facility or care provider on behalf of the family. For families with the need to pay for Senior Living or Long Term Care that will not keep their life insurance policy in-force by maintaining premium payments, or are planning to abandon their policy as part of a Medicaid spend down requirement, the Life Care Funding option is a much better choice.

- **Simple, no-cost application and review process**
- **Quick approval and funding (no wait periods)**
- **No age minimum**
- **No premium payments**
- **All types of in-force life insurance qualify**
- **Monthly payments made directly to care provider/facility**
- **Provides Funeral Expense benefit**

Emeritus at Mandarin

Gender/ Age	Female / 82
Facility	Mandarin
Policy Size	\$81,000
Policy Conversion	\$32,850
Monthly Benefit	\$1,200
Benefit Duration	N/A
Funeral Benefit	\$4,050

A family was searching for an assisted living community for their widowed mother because she



BROOKDALE
— SENIOR LIVING SOLUTIONS —
ALL THE PLACES LIFE CAN GO™



was no longer able to live on her own. Emeritus at Mandarin was an ideal option but was more expensive than they could afford. The Community Relations Director asked if their mother had a life insurance policy and told them about Life Care Funding. The family reviewed their mother's files and came across an \$81,000 group life insurance policy from her previous employer that had carried forward with her retirement. Life Care Funding was able to convert the policy to a Long Term Care Benefit Plan and the family was able to move forward with Emeritus.