



# 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**

### Plaza on the River

<b>Gender/ Age</b>	Male/71
<b>Facility</b>	Plaza on the River
<b>Policy Size</b>	\$50,000
<b>Policy Conversion</b>	\$31,300
<b>Monthly Benefit</b>	<b>\$1,000</b>
<b>Benefit Duration</b>	33 Months
<b>Funeral Benefit</b>	\$3,300

A couple was considering the redemption of their life insurance policy for cash value in order to pay off debts and cover the initial cost of long term care. Instead, they were able to realize a much higher value by converting the policy into a Benefit Plan with Life Care Funding. With additional resources in hand, they were able to select the community of their choice, Plaza on the River.

