



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**

Quail Ridge

| | |
|--------------------------|----------------|
| Gender/ Age | Male / 83 |
| Facility | Quail Ridge |
| Policy Size | \$50,000 |
| Policy Conversion | \$31,300 |
| Monthly Benefit | \$2,660 |
| Benefit Duration | 7 Months |
| Funeral Benefit | \$2,500 |

A son contacted Life Care Funding about his father's financial circumstances at Quail Ridge. He



had been in residence for the last four years but, due to increasing financial pressures involving healthcare for his mother, they had fallen behind and were now \$10,000 in arrears to the community. The son had been told that a life insurance policy his father owned could be converted into a Long Term Care Benefit Plan that could help with the situation. Life Care Funding was able to quickly analyze the policy and determined that the father would qualify. Once the policy was converted, the son was able to catch up on the past due amount to the community and move forward with a monthly payment that would secure them for the rest of the year.

Life Care Funding received this note from the family: *"My heart felt gratitude to you. Thank you so much. You have given me wonderful news today that I needed so badly. This will help my father and his finances as well as my own! And now I can be caught up with Quail Ridge and back on schedule. He has been at Quail Ridge for over 4 years. Just got off the phone with the business office. They are very happy for me and my family. Again thank you so much for the great news you have given me today!!"*