

Applying for the Assurance Benefit is Fast and Easy

There is no cost or obligation to apply for the Life Care Assurance Benefit.

- 1. Fill out the Life Care Funding application online (www.lifecarefunding.com) or over the phone with one of our helpful representatives.
- 2. Submit a copy of the life insurance policy and medical records.
- 3. Complete benefit enrollment and designate payment amount to care provider and/or facility.

Apply today online at www.lifecarefunding.com or contact a Life Care Funding representative at 888-670-7773

“In the coming decades, many Americans will not have a way to pay for long-term care services.”

– The Long Term Care Funding Crisis
Milliman Consulting



Every Year, Millions of Seniors Abandon a Life Insurance Policy and Get Nothing In Return...

Did You Know...

You can convert a life insurance policy to pay for long term care expenses

If a policy owner no longer needs, or can no longer afford their policy, and is considering letting it lapse or surrendering it for the remaining cash value—then the Life Care Assurance Benefit is the answer.



“Life Care Funding Group moved swiftly and got the job done with your long term care benefit plan. Your company is the real deal in a world where it seems like no one cares. You gave my father his dignity back and I will be forever grateful!”

– Carrie S. from Indiana

About Us

Founded in 2007, Life Care Funding Group (LCFG) assists people in need of funds to cover the costs of senior housing and long term care. LCFG specializes in converting the death benefit of an in-force life insurance policy into a long term care benefit plan to assist with the costs of skilled nursing home care, assisted living, home health care, and hospice.

Thousands of assisted living communities, nursing homes, retirement communities, home healthcare providers and senior care advisors offer the Life Care Assurance Benefit to families everyday.



Funding Solutions for Senior Living

Phone: 888-670-7773
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Email: info@lifecarefunding.com

To learn more visit www.lifecarefunding.com
May not be available in all states

Information Provided By:

Did You Know...

A life insurance policy can pay for long term care expenses



Funding Solutions for Senior Living

The Life Care Assurance Benefit allows a senior to convert the death benefit of a life insurance policy into a Long Term Care Benefit Plan which is paid monthly to the care provider.

Life insurance can be converted to a long term care benefit plan that will pay for the cost of care directly every month. The Assurance Benefit is specifically designed to address immediate needs to pay for long term care services so qualifying is quick, uncomplicated, and can be done in less than 30 days.

Converting a life insurance policy to an Assurance Benefit plan is a Medicaid qualified spend down of the policy and preserves a portion of the death benefit for the family. After years of premium payments, many policy owners will allow a policy to lapse or surrender it for any remaining cash value. This is a big mistake when the same policy could be converted into an Assurance Benefit Plan to pay for the costs of long term care and funeral expenses.

2010-2011 National Average Annual Costs of Long Term Care

- > Skilled Nursing Facility (SNF) **\$83,585**
- > Assisted Living Facility (ALF) **\$39,516**
- > Alzheimer's Unit **\$85,045**
- > Home Healthcare **\$43,065**

Met Life Mature Markets Institute
(individual pricing will vary)



Assurance Benefit Examples

Example #1

Gender / Age	Female / 87
Policy Face Value	\$65,000 (UL)
Monthly Assurance Benefit	\$1,115
Funeral Benefit	\$3,250
Benefit Duration	15 Months

Example #2

Gender / Age	Male / 77
Policy Face Value	\$100,000 (UL)
Monthly Assurance Benefit	\$3,535
Funeral Benefit	\$5,000
Benefit Duration	12 Months

Example #3

Gender / Age	Male / 70
Policy Face Value	\$250,000 (Term)
Monthly Assurance Benefit	\$10,000
Funeral Benefit	\$5,000
Benefit Duration	15 Months

The examples above are for illustrative purposes only and do not constitute a guarantee for other transactions.
Source: Life Care Funding Group

To enroll in an Assurance Benefit plan tailored to your specific needs, you will need a couple of items:

1. Need for long term care services
2. Ownership of an in-force life insurance policy

Key Benefits of the Program Include:

- Simple application and review process can be completed in under 30 days
- No age or policy size minimum
- No premium payments
- All types of in-force life insurance qualify (Term, Universal, Whole, Group, etc.)
- Provides funeral benefit
- All types of senior living and long term care qualify
- Monthly payments made direct to care provider
- The Assurance Benefit can be used in combination with a long term care insurance policy, an annuity, a VA Aide & Attendance recipient, or any other financial vehicle



Frequently Asked Questions

Is the Assurance Benefit an LTC insurance policy?

No—Its a long term care *benefit plan*.

The Assurance Benefit plan is administered by a third party on behalf of the insured and family with the payments being made every month directly to the licensed provider of long term care services.

Once the applicant is enrolled, they are no longer responsible for any premium payments, monthly benefit payments will be sent directly to the long term care provider, the entire benefit amount will be paid to the designated beneficiary should the enrolled pass away with any benefit balance left, and a final expense payment is preserved for the family as well.

What type of life insurance policies qualify

- All types of in-force life insurance qualify including Term, Universal, Whole, and Group.

What type of care will the Assurance Benefit cover?

- Nursing Home
- Assisted Living
- Hospice Care
- In-Home Nursing/Health Care

Questions?

Phone: 888-670-7773

Email: info@lifecarefunding.com

www.lifecarefunding.com