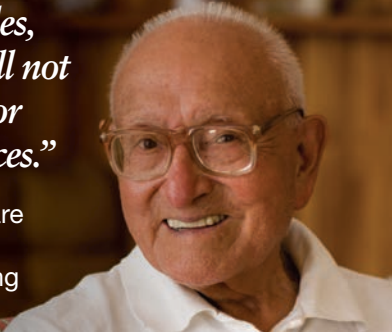


*“In the coming decades,
many Americans will not
have a way to pay for
long-term care services.”*

– The Long Term Care
Funding Crisis
Milliman Consulting



Life Care Funding Benefit Overview

- Simple, no-cost application and no obligation review process
- No age minimum
- No premium payments
- Most types of in-force life insurance qualify
- Monthly payments made directly to care provider/facility
- Provides Funeral Expense benefit

More information and application
available online at

www.lifecarefunding.com

or contact a Life Care Funding
representative at

888-670-7773

About Life Care Funding

Founded in 2007, Life Care Funding assists people in need of funds to cover the costs of senior housing and long term care. Working with thousands of Senior Care providers across the U.S., Life Care Funding originated and is the market leader of converting the death benefit of an in-force life insurance policy into an irrevocable, FDIC insured Benefit Plan to cover the costs of home care, assisted living, skilled nursing home care, and hospice.

Assisted living communities, nursing homes, retirement communities, home healthcare providers and senior care advisors offer Life Care Funding to families' every day. Our national education campaign has brought awareness about this important financial option to millions of people across the United States. National media such as Kiplinger's, The Wall Street Journal, and Public Broadcasting have all published stories about the Life Care Funding Benefit.

Phone: 888-670-7773
Fax: 207-514-9999
info@lifecarefunding.com

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



Funding Solutions for
Senior Living

Information Provided By:

“Life Care Funding 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

Did You Know...

A life insurance policy can pay for senior care expenses



lifecare
funding

Funding Solutions for
Senior Living

Life Care Funding converts life insurance into monthly payments covering any form of Senior Care

Instead of lapsing or surrendering life insurance – a policy can be converted into an irrevocable Benefit Account that makes monthly payments on behalf of the individual receiving Senior Care. There are no wait periods; no care restrictions; no costs or obligations to apply; it is not a loan; and there is no need for premium payments.

The Life Care Benefit is flexible and can be adjusted to meet changes in Senior Care needs; it provides a funeral expense benefit; and any remaining account balance is paid to 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 used to pay for the costs of Senior Care.

2013 National Average Costs Senior Care

- > Nursing Home- \$7,000/mo.
\$84,000
- > Assisted Living - \$3,450/mo.
\$41,400
- > Homecare - \$6,384/mo.
\$76,608 *12 hours per day (\$19/hr.)

Genworth Cost of Care Survey 2013



Life Care Benefit Examples

Example #1

Gender / Age	Male / 77
Policy Size	\$100,000
Policy Conversion	\$45,000
Monthly Benefit	\$4,500
Benefit Duration	9 months
Funeral Benefit	\$4,500

Example #2

Gender / Age	Female / 74
Policy Size	\$50,000
Policy Conversion	\$21,700
Monthly Benefit	\$800
Benefit Duration	24 months
Funeral Benefit	\$2,500

Example #3

Gender / Age	Female / 76
Policy Size	\$376,000
Policy Conversion	\$105,000
Monthly Benefit	\$5,000
Benefit Duration	20 months
Funeral Benefit	\$5,000

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

Frequently Asked Questions

Is Life Care Funding an LTC insurance policy?

No, it's a Long Term Care Benefit Plan administered by a third party on behalf of the insured and family with the payments sent every month directly to the provider of long term care services.

Are there any fees charged or premium payments?

No, there are no fees or obligations to apply and no more premium payments due on the policy.

Are funeral expenses covered?

Yes, a funeral benefit is paid to the family.

What type of life insurance policies qualify?

- Most forms of in-force life insurance qualify including Term, Universal, Whole, and Group.

What type of care will the Benefit cover?

- Home Care (private-duty and skilled nursing)
- Assisted Living
- Nursing Home
- Hospice Care

Is the policy sold?

Yes, as part of the Benefit Plan enrollment the policy owner will complete a life settlement working directly with a licensed Provider.

Questions?

Phone: 888-670-7773

Email: info@lifecarefunding.com

www.lifecarefunding.com

