



Brookdale Senior Living

SUCCESS STORY

Life Care Funding Benefit Overview



Brookdale 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**

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Gender/ Age	Female / 68
Facility	Clare Bridge at Statesville Place
Policy Size	\$38,000
Policy Conversion	\$18,200
Monthly Benefit	\$2,200
Funeral Benefit	\$5,000

A brother who was managing his sister's affairs was trying to avoid moving her out of the Assisted Living Community where she was living happily. The community was Brookdale Clare Bridge at Statesville Place. The Brookdale Sales Manager made them aware of Life Care Funding. The brother knew his sister had a Life Insurance Policy but he didn't know much about it. They contacted Life Care Funding and a Family Services Counselor helped them determine that the policy was a \$38,000 Group Life Insurance Policy issued by the US Government to Federal Employees as part of the sister's retirement plan. After helping the family secure proper documentation, Life Care Funding was able to trade-in the policy for a Long Term Care Benefit Plan that was used to fund the sister's care so she could stay at the Brookdale community she calls home.

