



# 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**

## Emeritus at Cave Spring

<b>Gender/ Age</b>	Female / 74
<b>Facility</b>	Cave Spring
<b>Policy Size</b>	\$50,000
<b>Policy Conversion</b>	\$13,660
<b>Monthly Benefit</b>	<b>\$465</b>
<b>Monthly Benefit</b>	24 months
<b>Funeral Benefit</b>	\$2,500

A daughter was referred to Life Care Funding by Emeritus at Cave Spring. She needed help with



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the costs of moving both of her parents into the community. Both were diagnosed with Parkinson's and dementia and could no longer live at home. There had been a number of incidents related to falls that required emergency trips to the hospital. Unfortunately, they had very little in savings and were living in a rented apartment. However, they still owned a \$50,000 life insurance policy and learned that they could convert it into a Life Care Benefit that would help them with the costs of moving into Cave Spring. Working with Life Care Funding, they set up their Benefit Account to help with the costs of residence for the next two years and were able to move out of their apartment and into their new home at Cave Spring.