



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 of Lake Point

Gender/ Age	Female / 76
Facility	Lake Point
Policy Size	\$376,000
Policy Conversion	\$104,000
Monthly Benefit	\$5,000
Benefit Duration	22 months
Funeral Benefit	\$5,000

Life Care Funding was contacted by the Business Office Director of Emeritus of Lake Point, GA



regarding a couple that required financial assistance in order to become residents. The wife owned a \$376,000 life insurance policy that she was planning to abandon in order to save money on premiums. Instead, they were able to convert that valuable asset in to monthly benefit that paved the way for a move into their new community.