



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**

Brookdale Place of San Marcos

Gender/ Age	Male / 73
Facility	Brookdale at Memorial City
Policy Size	\$260,000
Policy Conversion	\$75,000
Monthly Benefit	\$1,775
Benefit Duration	42 months
Funeral Benefit	\$5,000

A husband and his wife were in need of Assisted Living but lived in the Mid-West and wanted to



move closer to their daughter who lives on the West Coast. The daughter toured several Assisted Living Communities near her home including Brookdale Place of San Marcos and also found Life Care Funding's website when she was researching how best to fund the costs of long term care. A Life Care Funding Family Services Counselor worked closely with the couple, the daughter and the Brookdale Community Sales Manager to convert the husband's policy into a Long Term Care Benefit Plan. With the knowledge that they could now afford the community they liked the most, the couple went ahead and sold their house and moved into their new home, Brookdale Place of San Marcos, just down the road from their daughter and her family.