

Autumn Care offers a Financial Concierge Service through



**Just as college students explore every option  
available to pay for college,  
we believe seniors should explore**

**EVERY OPTION TO PAY FOR SENIOR LIVING!**

# Elderlife's Financial Concierge Service Will Help You Explore Every Option Available


## Immediate Bridge Financing - Elderlife Bridge Loan

We have partnered with Elderlife to make senior living affordable today. Elderlife's Bridge Loan is designed to be affordable, easy to apply for and funds can be available in as little as 24 hours. The Bridge Loan and other coordinated services help your loved one move in today while waiting for other funds to become available later.

Interest reimbursement may be available  
Ask for details

## Some benefits of the Elderlife Bridge Loan include:

- Up to 12 months or more of coverage to help bridge the financial gap
- Fast and easy application, same day approval and next day funding
- Unsecured loan means no lien on your property
- Affordable interest only payments as low as at \$7.00 per \$1,000 borrowed
- No application fees
- Provides a well-documented paper trail for the VA and Medicaid
- No prepayment penalties for early pay off



*I can't thank you enough! I honestly don't know what we would have done without Elderlife. Your Bridge loan allowed my family to pay for care and repair my mother's home without feeling the pressure to sell mom's home immediately. I really appreciate how you have treated us so respectfully and kindly. God bless. Thank you so much.  
Kim, Bloomington IN.*

## **Real Estate Solutions**

Elderlife offers 5 different real estate services to help you access equity in your home. Elderlife also has a nationwide network of Senior Real Estate Specialists who work in the local market to help you list and sell your home. Some additional services include packing, moving, staging, de-cluttering and minor repairs.

## **Veterans Aid and Attendance Pension**

The Department of Veterans Affairs provides the VA Aid and Attendance Pension to eligible wartime veterans and their surviving spouses to pay for care. This benefit can help pay for a significant portion of the long term care and/or assisted living costs. Depending on your situation, the benefit may range from \$1,149 to \$2,837 per month and is tax free. Ask our Elderlife Financial Concierge to introduce you to an accredited agent that will discuss the VA's eligibility criteria with you and assist you in applying for benefits.

## **Long Term Care Insurance Claims Assistance**

Our Financial Concierge can guide you to services that assist with filing claims and ongoing claims management beginning with a complimentary review of an existing policy. Many families are unaware of the process and time involved in preparing and filing long term care insurance claims. Our network of claims specialists can help you maximize your benefits and manage the ongoing claim.

## **Wealth Preservation Annuities - Your Long Term Plan for Care**

For Seniors or their families who are focused on wealth preservation, Elderlife has a partner who offers a product that provides a guaranteed lifetime monthly income. The income can be used for anything, including paying for care or living expenses. Ask our Financial Concierge for details.

## **Leveraging Life Insurance Policies**

Did you know that you may use any type of Life Insurance policy to pay for long term care or senior housing? Depending on your situation and policy, you may be able to sell or borrow against a life insurance policy to pay for senior housing and/or care expenses. With some programs, you can potentially preserve the insurance benefit for your designated beneficiaries and still obtain proceeds today. Ask our Financial Concierge for more information.

