

FIVE STAR FINANCIAL SOLUTIONS

Your Goals, Made Possible.
Your Life, Made Easier.



FIVESTAR  SENIOR LIVING™



Five Star Senior Living understands that when you and your family are looking at different senior living options, cost is naturally one of your first concerns. That's why we are proud to offer a variety of financial assistance programs, to help you afford the retirement lifestyle offered at one of our distinctive communities.

FIVE STAR SERVICE

As a resident at one of our communities, you'll always enjoy Five Star service, and it begins the moment we meet you and your family. We can help you explore your financing options, guiding you through the process of applying for assistance and connecting you with people and agencies in the community who can help every step of the way. We understand that each situation is unique, and that each of our residents has different values, passions, and goals for their retirement. We are proud to offer Five Star Financial Solutions as the first step along the road to your perfect retirement.

ELDERLIFE FINANCIAL SERVICES

One option you may want to consider is efs:Access, a loan used as a line of credit, provided by Elderlife Financial Services. With low monthly payments, you can use the line to supplement entry fees or finance your apartment while you are waiting for Veterans Benefits, an insurance settlement, or the sale of your home. Up to six people may share in the application. Each month, you simply request the amount you need, and the funds are sent directly to your community.

To learn more, please contact an Elderlife Financial Services representative at 1-888-228-4500 or visit www.elderlifefinancial.com.



LIFE CARE FUNDING GROUP

Life Care Funding Group offers a service that can help you finance the cost of senior living through a Life Settlement, a transaction that sells your life insurance policy for an amount greater than the cash surrender value from the insurance company. Policy owners may want to consider a Life Settlement if they have outlived the purpose of a life insurance policy, feel that it has become an underperforming asset, or have had a life event that requires liquidity. Life insurance is an asset that the owner is free to sell, with no restrictions on the use of the funds, and the owner is no longer required to pay the premiums after completing a Life Settlement. The process is simple, and once complete, the policy owner will receive a lump sum payment immediately to meet their financial needs.

To learn more, please contact a Life Care Funding Group representative at 1-888-670-7773 or visit www.lifecarefunding.com.



“I honestly cannot say enough about how responsive and helpful you were, guiding my family to the solution for my Dad so promptly and effectively. I would recommend Life Care Funding Group to any family considering senior living.”

— Kristen, NH

LONG-TERM CARE INSURANCE

If you currently have long-term care insurance or want to learn about purchasing this type of insurance which can help to cover some of the costs associated with assisted living and skilled nursing care, you can contact the American Association of Long-Term Care Insurance. Five Star Financial Solutions can also connect you with local long-term care insurance providers that can review your options and see if you qualify.

To learn more, please contact the American Association for Long-Term Care Insurance at 1-818-597-3227 or visit www.aaltci.org.

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www.fivestarseniorliving.com

Five Star Senior Living is independent from, and receives no compensation from any of the companies mentioned in this brochure, and the information herein should not be considered an endorsement of services, rather, a limited description, of some of the many options available to help finance senior living.

We encourage you and your family to explore all of the available options with these agencies and others before selecting the option(s) that best fit your needs.

GETTING TO KNOW YOUR NEEDS

We have provided the following questions to help you gather the information you'll need when you contact any of the resources in this brochure, as well as any others you may discover on your own.

- Do you own a home that you are in the process of selling? _____
- Do you currently own a life insurance policy with a value of \$50,000 or more? _____
- What type of life insurance policy do you own? (example: Universal Life, Whole Life, Term) _____

- Have you ever purchased long-term care insurance? _____
- Are you a veteran or the surviving spouse of a veteran? _____
- What is your approximate monthly income?
 Under \$2,500 \$2,500-\$4,999 \$5,000-\$7,499
 \$7,500-\$9,999 \$10,000 or more
- What is the total value of your investment assets, other than your home? (example: stocks, mutual funds, IRA accounts, annuities) _____

- You should also know the approximate amount of money you have in each of your checking and savings accounts, for providers who can pre-qualify you for financial assistance. _____

Keep this information in a safe place and use it as a guide when talking to a financial assistance representative.