As featured in…

- New York Times
  A New Way to Pay for Long Term Care

- Wall Street Journal
  States ease use of Life Policies to Pay for Long Term Care

- USA Today
  5 Ways to Prepare for LTC Costs

- PBS
  Life Insurance Proposal Gives Families a Financial Lifeline

- Kiplinger's Retirement Report
  A Funding Bridge for Seniors

- Conning & Co.: New source of funds is alignment of long term care providers and state governments

- Fox Business News
  Why it's time to change our approach to Long Term Care

- InsuranceNewsNet
  More than one way to pay for long term care

Funding Long Term Care with Life Insurance is Catching On
“Again, I want to thank you for your patience and support during this challenging time and I can finally see the light at the end of the tunnel. I really appreciate all of the hard work you have put in throughout this entire process.” – Constance K, VA

“Thank you very much for your assistance in helping my mother GOD Bless You.” – Elizabeth T, SC

“Thank you so much for help. This illness and the financial stresses are very overwhelming. I appreciate the kindness you showed me during this process.” – John P, GA

“My father was upset that he was a financial burden on me and my husband causing a lot of strain on our marriage. Life Care Funding took all that away. Your company moved swiftly and got the job done with your long term care benefit plan. I cannot express to you the burden off of me. Your company is the real deal- in a world where it seems like no one cares. You treated my father and myself with respect, love, concern –I will be forever grateful!” – Carrie S, IL

“I appreciate all the help you gave us because we never could’ve afforded the wonderful woman who came to help us these last 8 months. We never could’ve afforded her care. Thank you soooo much for everything!” – Patricia R, GA

“You have been an ‘Angel’ for me throughout these last months/days. You will always have a special place in my heart! I never wanted to move her to a state supported nursing home and you helped me make that happen - Thanks for all of your help. You have been great to work with! .....and I meant what I said about what a pleasure it is to work with you.” – Jerry A, TN

Families across the U.S. use Life Care Funding to help pay for care

**Family converts a life insurance policy to pay for senior care**

The applicant’s son called to inquire about converting a life insurance policy they were planning to abandon. His mother was unable to live at home alone any longer and they were looking into Assisted Living but needed financial help. Their mother owned a $100,000 universal life insurance policy and submitted a Life Care Funding application. Within 30 days, the application was approved and the $2,000 monthly Long Term Care Benefit payments began that same day. The family moved their mother into the Assisted Living community that she was hoping to reside in with a number of her friends and relatives. By adding $2,000 a month to what they already had available to pay for her care they were able to keep their mother in the community for over two years.

**Son helps his mother convert policy and move into assisted living before he deploys for Afghanistan**

A family was struggling with how they would pay for the costs of moving their mother into an assisted living community. Increasing the pressure was the fact that her son was going to be leaving for Afghanistan within 90 days for a tour of duty with the military. Their mother owned a $95,000 term life insurance policy that was going to lapse if they did not immediately make an expensive premium payment. The assisted living community suggested that they contact Life Care Funding to discuss converting the policy into a Long Term Care Benefit Plan. Before the policy could lapse, Life Care Funding converted the policy into a Benefit Plan that allowed them to immediately move their mother into the community. There was still time for her son to help her move-in and get settled before he left for Afghanistan the next month.

www.IWantMyLTC.net 877-270-3127
Care providers in every state work with Life Care Funding to help families pay for Senior Living and Long Term Care

Trusted Partner Communities by State

Number of Senior Care Providers
1-100 100+

www.IWantMyLTC.net  877-270-3127
Life Care Funding moved swiftly and got the job done with it seems like no one cares. You gave my father his representative at or contact a Life Care Funding representative. More information and application is available at Life Care Funding.

Life Care Funding Provides tax-free* Monthly, tax-free* payments made to cover the costs of senior housing and long term care. Working with thousands of Senior Care providers of their choice; the recipient, or any other financial vehicle.

Did You Know…

- Life insurance policy into a Life Care Benefit cover?
- What type of care will the Senior Living Funding Solutions for
care provider of their choice; the recipient, or any other financial vehicle.

Life insurance is an unqualified asset for Medicaid Eligibility. The Life Care Benefit is flexible and can be used to pay for the family tax-free* as well. The Life Care Funding Fact Sheet provides a Tax-Free* funeral expense benefit; after years of premium payments, many policy owners will allow a policy to lapse or surrender their policy. Converting an applicant will need to lapse or surrender their policy. Converting an in-force life insurance policy into a Life Care Benefit is quick, uncomplicated, and can be done in 30 days. Qualifying is quick, uncomplicated, and any remaining account balance is paid to the entity on behalf of the individual receiving Senior Care.

Frequently Asked Questions

- Are you prepared for long term care? What you need to know today
- Dangerous liabilities lurk for families and advisors in long term care planning
- A Long Term Care Benefit Plan can be a Tax-Advantaged Vehicle to pay for Senior Care
- Long Term Care Benefit Plan Spend-Down and Medicaid Eligibility: Asset Recovery Rules and Fiduciary Responsibility Laws
- States fight for the Legal Rights of Policy Owners to Pay for Long Term Care
- Private Pay or Medicaid? Long Term Care Benefit Qualifies for Both
- The Silver Tsunami and Long Term Care Funding Crisis
- Life Expectancy Compression: The impact of moving into a long term care facility on length of life
- The Treatment of Life Insurance as an Unqualified Asset for Medicaid Eligibility
- The Growing Use of Life Insurance Policy Conversions
- Medicaid Life Settlements: Am I Eligible for Medicaid?

Keynote Presentations, Legislative Testimony, Radio and TV Appearances

- Keynote presentations and legislative testimony
  - New York Society for Financial Service Professionals
  - Veteran’s Advocate Group of America
  - CMG Agent SUCCESS Conference
  - American Association for Long Term Care Insurance
  - Texas Assisted Living Federation: Annual Meeting
  - Florida Assisted Living Federation: Annual Meeting
  - Maine Senate Committee on Insurance and Financial Services
  - Texas House Committee on Human Services
  - Florida Senate Committee on Banking and Insurance
  - The Harvard Club
  - National Conference of Insurance Legislators (NCIOIL)
  - ALFA Senior Living Leadership Forum
  - Florida Health Care Association Legislative Conference
  - Senior Market Advisor Annual EXPO
  - LTC 100

Published White Papers

- Are You Prepared For Long Term Care? What You Need To Know Today
- Dangerous liabilities lurk for families and advisors in long term care planning
- A Long Term Care Benefit Plan can be a Tax-Advantaged Vehicle to pay for Senior Care
- Long Term Care Benefit Plan Spend-Down and Medicaid Eligibility: Asset Recovery Rules and Fiduciary Responsibility Laws
- States fight for the Legal Rights of Policy Owners to Pay for Long Term Care
- Private Pay or Medicaid? Long Term Care Benefit Qualifies for Both
- The Silver Tsunami and Long Term Care Funding Crisis
- Life Expectancy Compression: The impact of moving into a long term care facility on length of life
- The Treatment of Life Insurance as an Unqualified Asset for Medicaid Eligibility
- The Growing Use of Life Insurance Policy Conversions
- Medicaid Life Settlements: Am I Eligible for Medicaid?

National TV and Radio Shows

- Television Shows
  - Fox Morning News: Good Day Show
- National Radio Shows
  - The Small Business Advocate Show
  - “People, Money, & Life”
  - CRN “Talk Back with Chuck Wilder”
  - Hometown Happenings
  - Bloomberg Radio / Taking Stock Show
  - Sirius Satellite/ Maggie Linton Show
  - IRN USA Radio #1 / News & Views/ Ronn Allen
  - This Week in America / Ric Bratton
  - Genesis Communications Radio Network/ Josh Tolley
  - Lifestyle Talk Radio Network/ Frankie Boyer
  - Issues Today/ Bob Gourley

Local Radio Shows

- KQKI-AM 880, Seattle, WA
- KFBK-AM, Sacramento, CA
- KGO-AM 810, San Francisco, CA
- WMGG-AM, Tampa, FL
- KXFN-AM St. Louis, MO
- WNAV-AM, Baltimore, MD
- CBS Radio, Sacramento, CA
- KAH-AM, Sacramento, CA
- KLGO-AM, Austin, TX
- KJCE-FM, Austin, TX
- WPFT-AM, Raleigh, NC
- WFSX-FM, Fort Myers, FL
- WGCC-AM 620, Columbia, SC
- WOCA-AM 640, Ocala, FL
- WMGG-AM, Tampa, FL
- Maine Public Broadcasting System (PBS)
- Florida Public Broadcasting System (PBS)

Life Care Collateral has been developed to educate families about senior care

We offer brochures, flyers, newsletters and informative FAQs to help your clients get the facts and information they need.

www.IWantMyLTC.net 877-270-3127
“Many people who need Assisted Living or Home Care can’t afford it, so they drop life insurance policies they’ve been carrying for years in order to qualify for Medicaid. A system that encourages people to abandon their policies to go onto public assistance is broken and has to change. Seniors and their families lose out from the fact that they have made premium payments for years on a policy that they will end up abandoning. The problem is they don’t know it can be converted into a Long Term Care Benefit Plan. It’s a secret that’s been kept from seniors for decades: Your life insurance policy can be used to pay for all forms of senior care such as Home Care, Assisted Living and Nursing Home expenses. But here’s the good news-- it isn’t a secret anymore.”

– Chris Orestis, Author & CEO of Life Care Funding, Senior Care Advocate and former insurance industry lobbyist

Book Review by Pocketful of Thoughts

“Help On The Way is a very technical read. Chris lets you know what you will learn by reading his book right in the beginning. If there is a way to convert your policy, this would be a great resource for you to get guidance from.”

Thousands of people every month visit LifeCareFunding.com seeking senior care resources

Blog • Do you qualify • In the News • Did You Know Videos
Find Trusted Partners • FAQs

www.IWantMyLTC.net  877-270-3127
New York Times- A New Way to Pay for Long Term Care (October 9, 2013)

“I was visiting an assisted living facility recently with my sister, whose disability made that a prudent choice, when the marketing manager handed us a brochure. It asked, “Did you know a life insurance policy can pay for long-term care expenses?” Life Care Funding, said Chris Orestis the chief executive, puts the money in an F.D.I.C.-insured account used to send monthly payments directly to any long-term care provider. You can switch from one provider to another as your needs change, but you can’t use the money for a vacation (or blow it at a casino).

Wall Street Journal- States Ease use of Life Policies to Pay for Long Term Care (June 16, 2013)

State lawmakers are encouraging elderly residents to use life insurance as a way to pay for long-term care—and lower the Medicaid tab in the process. States hope to stop people from dropping their life-insurance policies in order to qualify for Medicaid. “This focuses on middle-class policyholders with coverage worth $100,000 on average,” said Chris Orestis, chief executive of Life Care Funding. “They’re not wealthy enough to pay for long-term care for a long time, and they’re not poor enough to qualify for Medicaid right away.”

Wall Street Journal - New State Laws (June 27, 2013)

There’s growing recognition among state lawmakers that elderly residents with modest life-insurance policies could be using it to pay for long-term care – and delay, or maybe avoid altogether, having to use Medicaid. “Seniors have been abandoning policies needlessly, and the insurance companies have been benefiting at the expense of the policy owners and taxpayers who have been picking up the tab with Medicaid to cover long-term-care costs,” says Chris Orestis, chief executive of Life Care Funding. “Now that the word is really starting to spread, more seniors will understand they have this option to help them, and it is a much better option than abandoning their life policies to go on to Medicaid,” he adds.

Fox Business News- Why it’s time to change our approach to Long Term Care (September 19, 2013):

One of the biggest question marks hanging over every boomers’ retirement plan is how much money they will need for medical costs. Last week, the federal Commission on Long-Term Care released more than two dozen recommendations detailing ways to enhance and make services for older Americans and people with disabilities more affordable.

Chris Orestis, a long-term care specialist and the CEO of Life Care Funding, has made formal recommendations to the commission and created a model to provide an option for middle-class people who are not wealthy enough to afford paying for long-term care out of pocket, and not poor enough to qualify for Medicaid assistance.

ABC News/USA Today/AP Newswire- 5 Ways to Prepare for Possible Long-Term Care Costs (October, 2014)

What constitutes long-term care can vary widely. Services are typically provided in one of three settings: at an assisted-living facility, at home with the aid of a caregiver, or in a nursing home. Assisted-living facilities generally don’t accept Medicare and Medicaid, said Chris Orestis, CEO of Life Care Funding, which converts life insurance policies into protected long-term benefit funds. An option is to convert a life insurance policy into a long-term care benefit plan. This means selling your policy to a company that will pay out between 30 percent and 60 percent of the full benefit when you need long-term care. Any funds you don’t end up using go to a beneficiary of your choice.

www.IWantMyLTC.net  877-270-3127
Political leaders and consumer advocates are vocal supporters of Life Care Funding

“I believe it could be a win for Medicaid service recipients, a win for the fiscal soundness for Medicaid, it could be a win for potential beneficiaries under life insurance policies and I think it could be a win for long-term care service providers,”

Jack McRay, a spokesman for the Florida AARP.

“It saves the state money, because otherwise you would just cash in the value of the life insurance and get $5,000 or something, and go on the Medicaid roll immediately. The policyholder benefits because he has cash he can direct to his own care and expenditures,” said Texas Rep. Craig Eiland.

“When family members can’t or don’t want to keep the policy, a Medicaid life settlement could provide an important option for these policy owners and, at the same time, benefit the taxpayers who are footing the bill for Medicaid. With all these advantages, it is no wonder more and more states are considering Medicaid life settlement laws,” said Robin S. Weinberger, CLU, ChFC, CLTC.

“Most people do not realize that a life insurance policy is an asset that they are legally entitled to convert into another form of coverage,” said Ron Aylor, Senior Vice President at Brookdale Senior Living.

“The Life Care Benefit Plan gives people a quick and simple option to convert a life insurance policy’s death benefit into a life care benefit and immediately apply it toward covering the costs of residing in a Brookdale community.”

www.IWantMyLTC.net  877-270-3127
Life Care Funding has been the model for Consumer disclosure legislation across the U.S.

“What is new is the concerted effort to integrate life insurance policies and long term care providers. This is a recent development involving – Life Care Funding. This new source of funds represents a potential alignment of long term care providers and state governments. Both state governments and the long term care industry are working to find a solution to the budgetary threat to Medicaid created as aging Baby Boomers impoverish themselves in order to have the state pay for long term care.”

Conning and Company Industry Report

“We believe this consumer protection legislation is a win-win solution that will save taxpayer dollars while preserving the funding facilities need for care delivery and maintaining a stable workforce,”

Florida Health Care Association Executive Director, Ed Reed.

“In 2010, NCOIL unanimously passed the Life Insurance Consumer Disclosure Model Law. Conversion of a life insurance policy to a Long Term Care Benefit Plan is one of the approved options in the Model Law. “It is imperative that policy holders understand that they have alternatives to merely lapsing or surrendering their policy. The model would require a clear notice to consumers… including conversion to long term care.”

NCOIL President Rob Damron (KY)

“Right now life insurance policies are being abandoned, so the senior can receive Medicaid. If this consumer disclosure law passed, both the state and the policy holder would benefit. It’s pretty innovative. … It should be a win-win all the way around,”


By 2014, twelve states had introduced consumer disclosure legislation to educate policy owners about the option to convert a life insurance policy to fund a Long Term Care Benefit Plan and remain private pay. It also endorses the Long Term Care Benefit Plan structure that protects the funds and ensures they will only be used to pay for long term care services in: California, Florida, Kentucky, Louisiana, Maine, Maryland, Massachusetts, New Jersey, New York, Pennsylvania, Texas, and Washington. Texas was the first to enact this consumer protection legislation into law in June, 2013 and Kentucky enacted the measure in March, 2014.

Life Care Funding has worked with the National Conference of Insurance Legislators (NCOIL), the Florida Medicaid Department, the Florida and Texas Health Care Associations, and AARP to provide important consumer disclosure protections about this private pay funding option. Since 2010, Life Care Funding has testified before NCOIL, the state legislatures of Florida, Texas, Maine, a special joint meeting of the New Jersey Medicaid and Insurance Departments, and provided expert testimony before legislative workgroups in Florida, Louisiana and Maine.

Policy Conversion Bills introduced (as of 2014):

<table>
<thead>
<tr>
<th>State</th>
<th>Bill Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA</td>
<td>SB 214</td>
</tr>
<tr>
<td>FL</td>
<td>HB 535 / SB 794</td>
</tr>
<tr>
<td>KY</td>
<td>HB 414 (enacted into law)</td>
</tr>
<tr>
<td>LA</td>
<td>HB 545</td>
</tr>
<tr>
<td>MA</td>
<td>SB 1977</td>
</tr>
<tr>
<td>ME</td>
<td>LD 1092</td>
</tr>
<tr>
<td>MD</td>
<td>HB 846</td>
</tr>
<tr>
<td>NJ</td>
<td>AB 1075</td>
</tr>
<tr>
<td>NY</td>
<td>SB 5721 / AB 795</td>
</tr>
<tr>
<td>PA</td>
<td>pending assignment</td>
</tr>
<tr>
<td>TX</td>
<td>HB 2383 (enacted into law)</td>
</tr>
<tr>
<td>WA</td>
<td>HB 2777</td>
</tr>
</tbody>
</table>

www.IWantMyLTC.net  877-270-3127
Life Care Funding was the first to pioneer the concept of converting a life insurance policy into a Long Term Care Benefit Plan. Since the company's inception in 2007, we have built a network of agents, attorneys, and over 5,000 Homecare, Assisted Living and Nursing Home companies that offer the Long Term Care Benefit policy conversion option to families directly across the United States. Life Care Funding has been featured in the Wall Street Journal, New York Times, USA Today, Woman's World Magazine, Kiplinger’s, and numerous industry trade publications; on CBS, FOX, PBS and Bloomberg TV and radio programs; speak at industry events across the country; and has been the model for legislation specifically endorsing the Long Term Care Benefit Plan concept which has been introduced in the state legislatures of CA, FL, KY, LA, MA, MD, ME, NJ, PA, WA and passed into law in TX and KY.

www.IWantMyLTC.net 877-270-3127