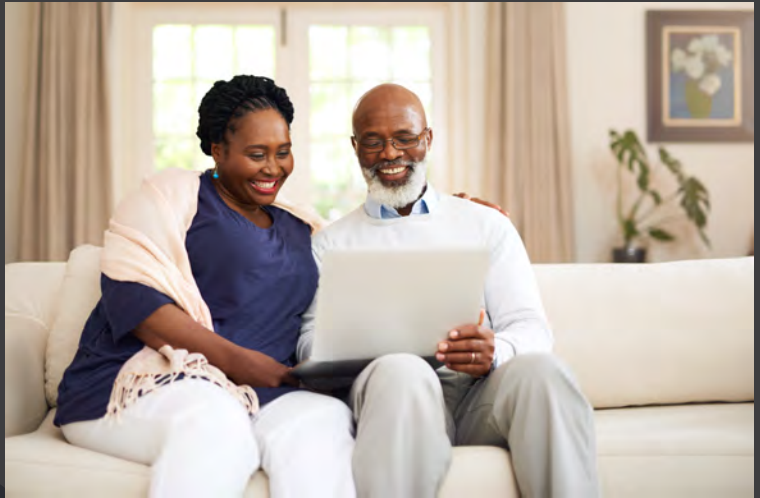




SECOND ACT
FINANCIAL SERVICES

Guide to Senior Living Financing Solutions



RETIREMENT BANKING, **UNDERSTOOD.**

www.secondact.com

Most Senior Living is Private Pay.

Plan then Act.

Plan.

When it comes to financing the retirement or senior lifestyle of your choice, options abound. Whether searching for yourself or assisting a friend or loved one, first identify the lifestyle best suited for you now and as you age. Once you have determined the type of retirement or senior living community best for you, you are better able to focus on how to pay for it.

Act.

Most retirement and senior living options are paid for privately. To make the move now while working on selling the home, families can take advantage of our Second Act Home Equity Line of Credit Bridge Loan. If help is desired selling the home, we can help you find local realtors. If you were a war-time veteran or spouse of a veteran, there is a Veteran's Aid & Attendance Benefit. And if you have a life insurance policy you no longer need and were about to let go, you may be able to sell it before it lapses. Because Medicare and Medicaid for the most part, do not pay for retirement or senior living, we are here to help with private solutions!



Bridge Financing Solutions!

Because it can take time to prepare and sell your home or for benefits to arrive, you can take advantage of our Second Act Home Equity Line of Credit bridge loan program.

Apply for an overall Line of Credit Amount. Draw what you need to fund your up front Entrance Fee or your monthly service fees. We will wire that amount to your chosen community on your behalf each month. You make smaller more affordable interest-only payments on what you have used.

When you have sold your home, you pay back what you have used. Choose the video that applies to you below and visit our website or give us a call. Together we can determine if our tailor-made bridge loan can help you make the move!

The Power of a Bank Dedicated to Seniors

Puts Bridge Financing at Your Fingertips.

At Second Act Financial Services, we offer seniors the opportunity to use your home equity to obtain the cash you need for your community Entrance Fees – without having to sell your home first. For both Life Plan Communities and CCRCs.

Unlike many other bridge loan lenders, Second Act Financial Services is a Division of a federally chartered bank, Liberty Savings Bank.

Our focus is serving seniors every day with integrity and understanding. Our special Home Equity Line of Credit (HELOC) can bridge you to the community of your choice where ever you choose to retire!

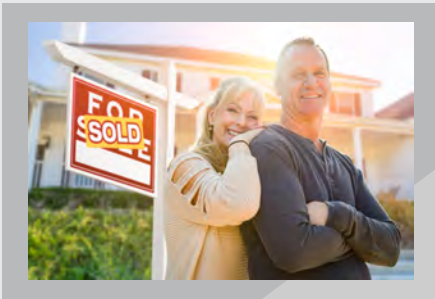
So what are you waiting for! Give us a call because we understand.

Home Sale Solutions!

When you have chosen a community and are preparing to move, sifting through real estate agents that understand can be difficult. We would be happy to spring into action on your behalf and identify agents for you to choose from.

Whether you are the one moving or helping a loved one move, especially if you are helping from a distance, we can help with:

- 1) Sifting through the numerous real estate agents in your home's area and identifying a few agents for you to interview and pick from.
- 2) Monitoring the process on your behalf and being available to communicate with your chosen agent.
- 3) Ensuring your chosen agent has relationships with moving and packing services, contractors that can help fix what must be fixed, landscapers that can help with curb appeal and more.



In the Internet Age Professional Photos are Mandatory.

Whether you choose to have our folks at Second Act spring into action on your behalf or not, please take the following crucial point to heart:

- Whatever agent you work with, in the Internet age, high quality professional photographs of your home is the single most important variable to attracting interest after price.
- Virtual staging is a growing trend. Virtual staging can be done well or very badly.
- Ensure your agent stages your home and helps you unclutter prior to showings and photos.
- **Ask your agent point blank:** Is the person that will take pictures of my home a professional photographer that specializes in real estate photography?
 - If you hear "Don't worry, your photos will be very professional" take note: they did not answer your question!

Veteran Aid & Attendance Benefit.



The Veteran Aid & Attendance Benefit is a little known benefit that can make a big difference, especially for war-time veterans or their spouses who need assistance with Activities of Daily Living.

The benefit is not well understood and the application is detailed. For many families, it can seem quite complex.

Fortunately, there are firms that can help you at no charge to you. Applying for the benefit is provided frequently as a free service on your behalf, by the retirement or senior living community you have chosen. Be wary of annuity salesmen masquerading as free help.

Be sure to ask your community if they can help you or a loved one, with the benefit application. There are income and asset limitations, and it can take four to twelve or more months for the benefit to arrive. The good news is, the benefit payout is retroactive to the date of your application.



One can easily get lost online searching for help with this benefit. Second Act is happy to be helpful as a courtesy to our nation's veterans by connecting you to experts that can help you and who work with communities across the USA.

One of the firms Second Act collaborates with is called Patriot Angels. [Visit Patriot Angels online](#) and tell them Second Act referred you. They will immediately set an appointment to discuss your situation.

Please note we do not receive any compensation for sharing with you information on Veteran Benefit firms that could help you. And we cannot specifically endorse one firm over another. We are simply sharing with you a resource that may be helpful in your research because we care and revere our nation's veterans.

Have you Done the Math?

The costs of staying home.

	Home	My Community
Monthly Service Fees		\$
Property Taxes & Insurance	\$	Included
Groceries & Utilities (water, gas, etc.)	\$	Included
Phone, Internet, alarm system	\$	Included
Transportation	\$	Included
Lawn Care and Snow Removal	\$	Included
Interior Maintenance	\$	Included
Exterior Maintenance	\$	Included
Total	\$	

Table courtesy of the American Seniors Housing Association and their family website, www.wheretheyoulive.com.

We thank the Association for allowing us to share this information from their website and encourage you to visit the site as well.



The Benefits of Socialization.

Older adults who report the highest levels of well-being and happiness are the ones that are physically active, have opportunities to socialize, and exercise.

Being physically active reduces the risks of coronary heart disease, high blood pressure, stroke, some cancers, and can encourage higher levels of functional and cognitive health.

Retirement communities can ensure your body, mind and spirits, stay active and engaged!

Health and Support
if needed

Is within arms reach.

Many Communities are designed to ensure you thrive and grow with the peace of mind of knowing that should you need something, their friendly professionals are there to help. If as you get older you need some care services, many communities allow you to contract or may offer themselves, level of care options to assist you.



LIFE SETTLEMENTS

Life insurance policies are one of the most valuable assets a person can own. They are also one of the most misunderstood and wasted. People don't realize that a life insurance policy is personal property just like their home and that it has Life Settlement value while they are alive. Seniors in particular too often abandon their policy after making premium payments for years!

The owner of a life insurance policy can sell their policy through a Life Settlement for its highest market value and use the funds to help them pay for the costs of retirement and Long-Term Care or Senior Living. But the problem is that not enough policy owners are aware of this unique financial option designed specifically to benefit them while they are still alive.



Things to Know about Life Settlements

Studies show that almost 90% of insurance policies are in danger of lapsing or being surrendered by their owners. But, according to the National Association of Insurance Commissioners (NAIC), the value that a policy owner can receive through a Life Settlement can be significantly higher.

A Life Settlement Evaluation will quickly determine if a policy owner would qualify to settle their policy while it is still in-force, and what percentage of the face value that they could receive today as a payout for their policy.

There should be no costs or obligations for a policy owner to receive a FREE Policy Evaluation. If you or a loved one has a life insurance policy that you no longer need, let us know. We can connect you to firms that can offer you a Life Settlement for your consideration. We also encourage you to research life settlement firms and compare offers.





We help Seniors Experience a Joyful **Second Act – Sooner!**

With Second Act, you can enjoy the best of both worlds! Use your home equity for a Line of Credit (HELOC) to obtain the cash you need for your Retirement or Senior Living community entry or monthly service fees now. And take the time you need to prepare, list and sell your home at the best possible price for you!

Family Line: 800.222.1425

Provider Line: 800.222.5809

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