



National Reverse Mortgage Lenders Association
2022 Annual Meeting & Expo



The power of home.™

Alternative FUNding Solutions to Age In Place Safely





VetAssist[®]

Exclusive to the **VETERANS HOME CARE** Family





The **VetAssist** Program Difference





Who Is Eligible For the Program



Companion Service



VetAssist[®]

Exclusive to the VETERANS HOME CARE Family

3 Solutions

For a Safe & Independent Life



Speaker Phone



Medical Alert



Voice Assistant

- **24/7 Medical Alert System**
- **Set up Reminders – medication, check the stove, lock the doors, appointments, birthday, check news, jokes, games**
- **Reduce isolation and loneliness - engagement**



Retirement
GeniusSM

LTC-Life Settlements



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Life Settlements are Mainstream



\$4.5 Billion annual market



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Life Settlements = Hidden Asset Value



Your Life Insurance



Your Home



Personal Property



Market Value



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Life Insurance Policy Ownership

255 Million in-force life insurance policies– Seniors own over \$200B of death benefit that could qualify





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Insured Age 65+

**Universal Life, Term
Conversion, Whole Life**

Who Qualifies



**Health Condition
Impaired**

\$100,000 Face Value



Retirement
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What you Need to Remember

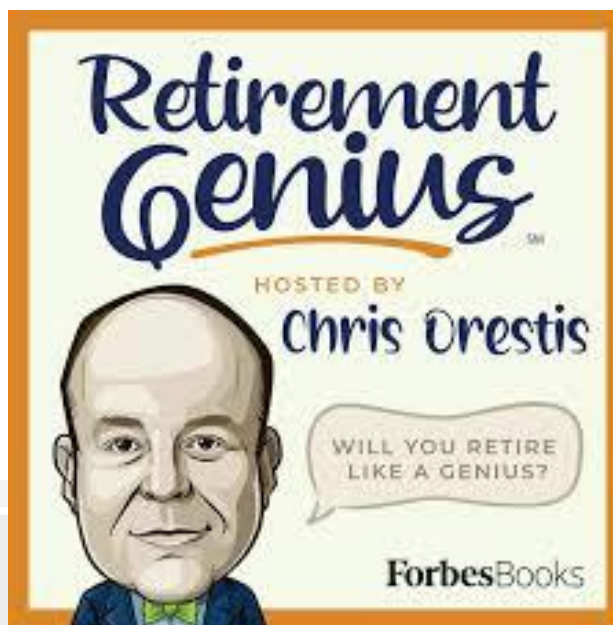
- ✓ **Life Settlements are for seniors**
- ✓ **LTC funding**
- ✓ **It's a legal right**
- ✓ **There are no costs**
- ✓ **There are tax advantages**
- ✓ **The process is quick and easy**



Retirement
GeniusSM

www.Advisors.RetirementGenius.com

www.RetirementGenius.com





National Sales & Business Development Coach

Kelly Rogers

Kelly Rogers is a Certified Gerontologist with more than 28 years of experience working with seniors and their families. She has a strong passion to educate and advocate for seniors, and her background in both senior care and financing makes her a perfect fit as the National Sales & Business Development Coach at Longbridge Financial, LLC.



Applicable Experience:

- ✓ Certified Gerontologist (2000)
- ✓ Certified Memory Impairment Specialist (CMIS) (2002)
- ✓ Licensed Mortgage Officer - NMLS ID: 1065452
- ✓ HCAOA Member
- ✓ Alzheimer's Aid Society of Northern CA – Member & Co-Author

AGING IN PLACE

The facts and figures to know



90% of homeowners over 65 wish to stay in their homes for as long as possible¹



Only 1 in 3 older Americans said their home has the necessary features to allow them to Age in Place²



Nearly 9 in 10 Americans between 50 and 80 years of age said it's important to remain in their homes as they grow older³



LET'S TALK HOME MODIFICATIONS

Have you considered if your home requires modifications to allow you to **Age in Place**? If you haven't, don't panic- you aren't alone.



21% of older adults have given **NO** thought to home modifications for **Aging in Place**²



Only one in seven older adults said they have given a lot of consideration to what modifications their home may need to be able to stay there as they age³

IN HOME CARE BY THE NUMBERS

Out-of-pocket healthcare costs up to

5X the disposable income
of many middle-class Americans⁴



Just 19% of middle-aged
Americans say they are
confident they could
afford to pay someone
for in home care³

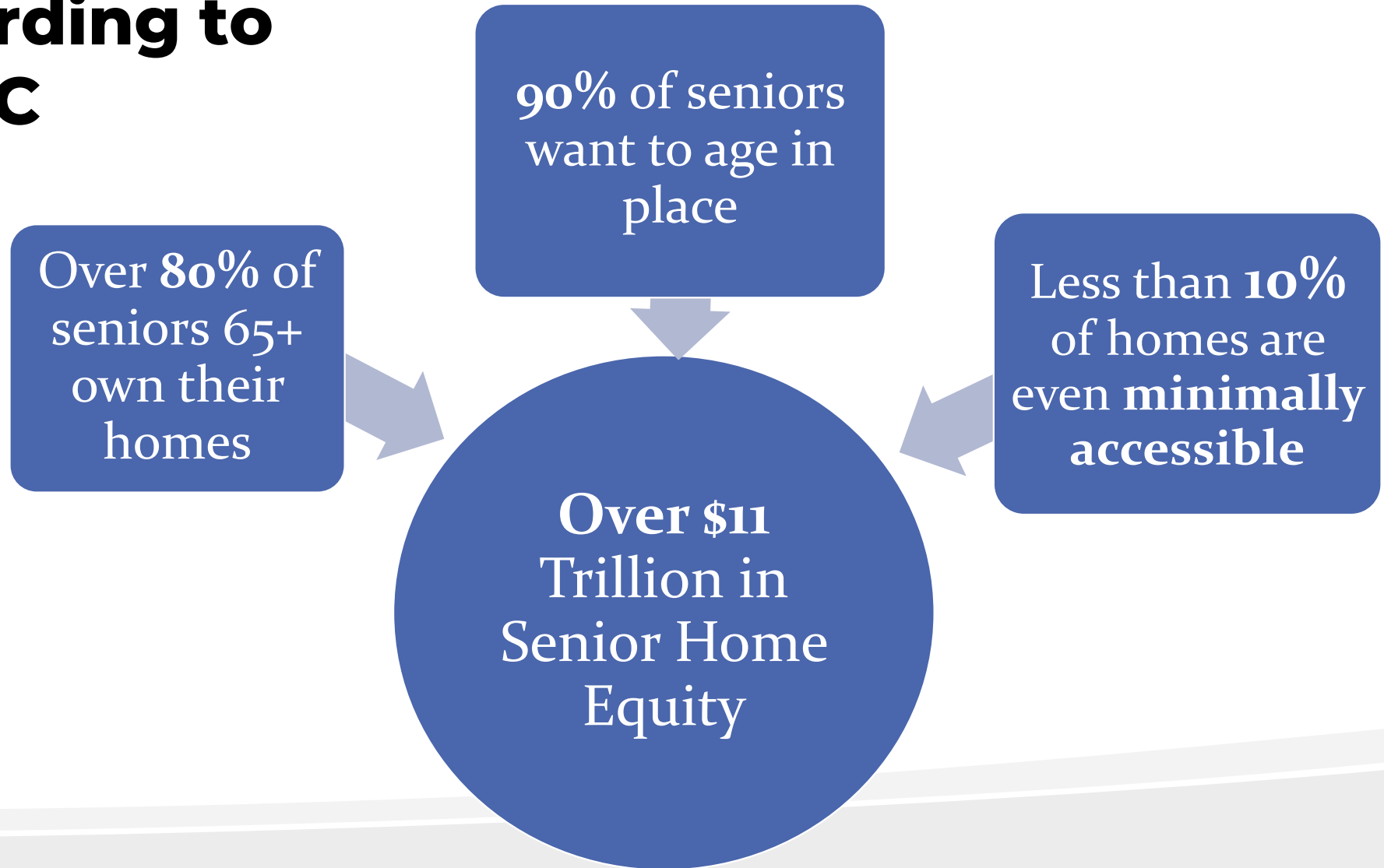


MONTHLY MEDIAN COST
for in home care⁵

1. <https://gero.usc.edu/students/current-students/careers-in-aging/the-value-of-aging-in-place/>
2. <https://www.healthyagingpoll.org/reports-more/report/older-adults-preparedness-age-place>
3. <https://www.usnews.com/news/health-news/articles/2022-04-13/americans-over-50-want-to-age-in-place-at-home-but-many-arent-prepared-poll>
4. <https://www.bcg.com/publications/2022/aging-in-place-plan-for-next-generation>
5. <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>



What We Know According to NAIPC





Stacking FUNding Options to Age In Place Safely

Stack

- **LTCI** – (If it includes in-home care services)
- **Life Settlements** / Retirement Genius

To Lessen

- **VA Aid & Assistance** / Vet Assist
- **PACE** (Program of All-Inclusive Care for the Elderly)

The \$ Gap

- **Reverse Mortgages**
- **Family/Friends/Community Support**
- **Medicare & Medigap** (Medical Supplement Health Insurance)



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