

We're unlocking financial solutions to provide confidence and security for seniors and families. In today's world, that says a lot.



The uncertainties of life can get in the way of even the best laid plans. Today's volatile economy has affected us all and brings unprecedented challenges to seniors and families who are preparing to move to a seniors community. Riverwood Retirement Life Community recognizes these challenges and is presenting financial solutions to help our residents move forward with confidence.

🔑 **Veteran Benefits**

If you are a US veteran or the surviving spouse of a veteran, you may be eligible to receive a federal monthly pension - up to \$1,800 per month - to help for personal care such as assisted living. For more information contact a community consultant at (706) 235-0807.

🔑 **ElderLife Financial Services**

Simple, convenient financing options are available from a recognized leader in financial services. Flexible line of credit options are ideal for those who need rent support while they wait for other benefits to begin or are in the process of selling a home. Find out more at www.elderlifefinancial.com or simply call 1-888-228-4500 for details.

🔑 **Life Care Funding Group**

The liquidation of a life insurance policy through a Life Settlement can act as a "funding bridge" to help cover the costs of retirement and senior living when other assets such as a home or stocks are under performing or difficult to sell. Find out more at www.lifecarefunding.com or simply call 1-888-670-7773

🔑 **Companion Living at Riverwood Retirement Life Community**

Roommates at Riverwood Retirement Life Community enjoy dedicated suite apartments at lower monthly rates without sacrificing any of Riverwood's signature amenities, programs or services. Perfect for twosomes.

🔑 **Gift Tax Exemption**

Family members can pitch in toward the cost of assisted living and take advantage of the IRS gift tax exemption. In 2009 individuals can provide gifts of up to \$13,000 per person per year without paying a federal gift tax. Consultation with a tax professional is strongly advised before making financial decisions.



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For more information about these programs, please contact a Community Relations Associate at (706) 235-0807 or visit our website at www.RiverwoodRetirement.com