



The Time is Now to Protect Against the High Costs of Aging So Your Golden Years Stay Golden

Proper planning with our expert advisors reduces financial risk and increases quality of life for you and your family.

A Message From Our Founder



Our Dear Seniors,

Few adults like to think about the expenses associated with long-term care after retirement. However, proactively planning for these is critical to avoiding financial vulnerabilities for both you and your family.

Hi, I'm Scott Moan, founder of Elder Life Group. My team and I understand the risks these long-term care costs pose to the assets you've worked so hard to accumulate over your lifetime. We also recognize that trying to figure out how to protect those assets on your own can be daunting.

Fortunately, you don't have to.

At Elder Life Group, we offer peace of mind to families by uncovering financial choices they never knew they had. Whether you're facing a crisis or simply thinking ahead, we're here to provide the right financial guidance no matter where you are in your planning.

The high costs of aging are real, but so are your options.

We'd love nothing more than to show you what they are so you can make informed decisions about your future—and your family's.

We look forward to speaking with you soon.

Sincerely,

A handwritten signature in dark ink, appearing to read "Scott Moan". The signature is fluid and cursive, written in a professional style.

Scott A. Moan, LUTCF

Founder and Managing Director, Elder Life Group

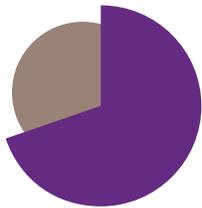


What You Must Account for in Your Retirement Planning

Hundreds of billions of dollars are spent each year on long-term healthcare. Reaching numbers that high requires an enormous investment not only by the insurance companies and government, but also by the individuals themselves.

Medicare will support at first. But, you have to meet various conditions and it eventually runs out after only a few months. Without a plan in place, you'll be left to pay completely out of pocket.

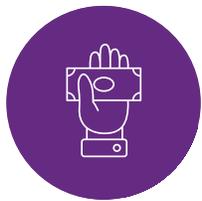
Even if you can afford it, is this really where you want all your money to go?



70%
of seniors
require long-term care



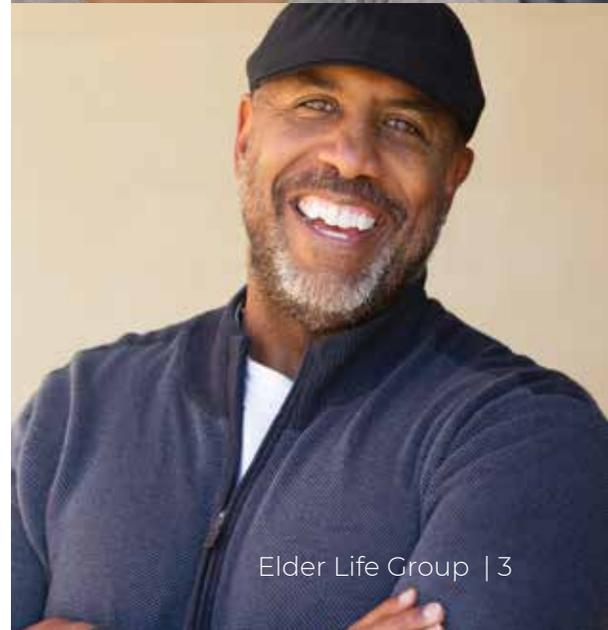
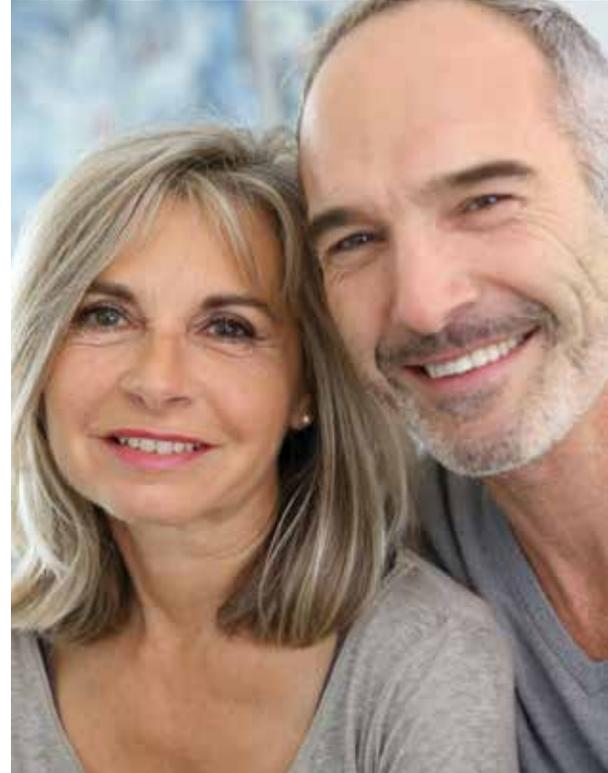
2-3
years for the
average nursing home stay



\$10K+
per month
in expenses in many cases



Life
expectancy
Men 65+: 18 years
Women 65+: 21 years





A Partner, Guide, and Protector Whose Only Interest is Your Best Interest

As pre-planning and crisis-planning experts, our advisors are here to help you navigate what can be a complicated space. We specialize in customizing a strategy to fit your unique needs now and down the road.

Long-Term Care Planning Strategies

The high costs of aging are a legitimate concern regardless of your financial or medical status. So, you deserve an advisor who does more than just sell you a product and wish you luck.

Our team is known for innovative, hybrid strategies around long-term care. More importantly, we actively guide you through the entire planning process. As your partner, we do everything from identifying exposure risks to filing your claim to maximizing available government resources.

Medicare and Medicaid Planning Support

Federal programs only go so far in funding long-term care. If you're one of the 70% of people who will need this at some point and don't plan for it now, you'll be left to cover any and all costs the government won't.

We make sure this doesn't happen. You shouldn't have to worry about unplanned healthcare expenses that can reach six figures per year. Our advisors guide you through everything you need to know in putting together a plan that offers true peace of mind.

Prepaid Funeral Arrangements

Elder Life Group is one of the nation's largest distributors of prepaid funerals. Our solution protects funds set aside for burial in most states without impacting your government benefits. Not only that, but our strategy is protected under federal Medicaid law, meaning your investment is guaranteed to be safe from creditors and predators.

As a pioneer in this type of program, we know exactly how much to put into your trust so that you don't under-plan or over-spend.

Asset Protection Financial Strategies

For most people, the approach to financial welfare after retirement is very different than the strategy up to that point. Wall Street's risk/reward scenarios are far less attractive when what you need are guarantees for the "what ifs" later in life.

That's exactly what we provide. Our financial advisors offer cutting-edge products that protect you from the uncertainties of the stock market. Rest easy knowing your assets are safe.



Close Collaboration With Your Legal Team for Uncompromising Protection

At Elder Life Group, our financial advisors are experts in building asset-protection strategies that keep you and your family safe. We work with a national network of leading attorneys to ensure the legal guidance you receive meets the same standards of excellence.

Asset Integration for Estate Plans

For years, law firms across the country have hired us to work with their own clients. They recognize how our ability to integrate assets within their legal strategies is invaluable in planning for the high costs of aging.

After all, legal and financial considerations are two sides of the same coin when it comes to your long-term welfare. By working with us, your lawyers are pairing their expertise with ours to provide you with an airtight protection plan for your estate.

Trust Administration Support

When the day eventually comes to administer the trust you've put in place, your loved ones deserve a competent partner to guide them through an intricate process.

Your beneficiaries are our clients, which makes them part of our family as well. So, together with your law firm, we handle the paperwork with diligence, speed, and skill, ensuring nothing is overlooked. You've worked hard to provide for the next generation, and we work just as hard to see it through.

Elder Life Group is a national company with a local presence. With over 3,000 advisors in our network, we offer expert support to clients and their attorneys in every corner of the country.



Headquarters in Janesville, WI



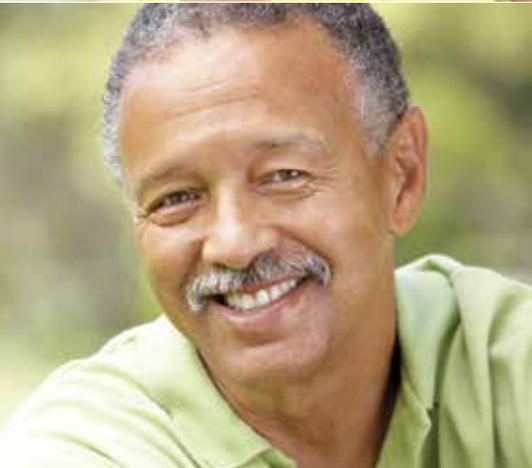
(877) 336-7782



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elderlifegroup.com



Here's Why We Do What We Do...

Helped Me Navigate Through Financial Planning

"I called Elder Life Group inquiring about purchasing a prepaid funeral for my father. He was recently admitted to an assisted living facility because he could not take care of himself after being diagnosed with dementia several years ago. I learned Elder Life Group offered financial planning around Medicaid as well. They were super knowledgeable and helped me understand the maze of confusion I was navigating alone. They also referred me to a Law firm in my state that helped me with my fathers Medicaid application."

— Amy B., OH

Long-Term Care Puzzle Solved!

"After my late husband's passing, I was concerned about what would happen to me if I needed long-term care services since we had no children. Thanks to Elder Life Group, I was able to purchase a hybrid long-term care policy that would allow me to remain in my home and have the ability to hire a caretaker and still leave a legacy to my local church family."

— Thelma B., WI

Elder Life Group Treats Us Like Family

"At our age, we wanted to ensure our assets were protected and not have to deal with any market loss. Elder Life Group provided us some options to help us gain interest on our assets in a safe, non-risky way. We feel like they are a honest and trustworthy company. They help their clients as they would their own family members and that is very comforting to us. Nothing but good things to say about Elder Life Group!"

— Marcia and Maramon, WI

Great Advisors for Keeping Us on Track!

"My wife and I recently worked with Elder Life Group after we completed our Estate Plan. They were very professional and helped keep us on track funding our trust. Since my wife just retired and was losing her health insurance, they helped us understand our Medicare options and selecting a drug plan. Great Advisors!"

— David M. Janesville, WI

Highly Recommend Elder Life Group

"Couldn't ask for a better group to have on my side. You have been fantastic!"

— George, SC



Your Long-Term Peace of Mind is Just One Call Away

Paying for long-term care can be a major financial risk during retirement. Fortunately, with the right preparation and direction, it doesn't have to be.

Our advisors specialize in government programs like Medicare and Medicaid so that you don't have to worry about interpreting the maze of fine print. What truly sets them apart, though, is their ability to use this expertise in customizing a plan to meet your specific needs.

Reach out today for a no-obligation conversation with an Elder Life Advisor. We look forward to talking about what we can do to protect your welfare as your golden years turn into golden decades.

For your free analysis, call (877) 336-7782
or email us at info@elderlifegroup.com
elderlifegroup.com





Elder Life Group is a leading financial services provider specializing in healthcare and retirement planning. Our advisors work with law firms, insurance professionals, and financial institutions across the country to protect our valued seniors from the high costs of aging.
We find options, you find peace of mind.

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