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[Financial Freedom Senior Funding Corporation](#), a subsidiary of IndyMac Bank, FSB, offers reverse mortgages for house rich/cash poor seniors (62+), and as an instrument for estate planning for the wealthy.

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pages?"

Honestly, its not for lack of trying. Every time one of the Life Settlement companies contact us we generate an agreement for them to post a listing in [our state resources pages](#). Not one has ever followed through. Our policy on advertisers rs not to endorse any one, but to accept advertisers because it facilitates your ability to get access to informational sources.

[Seniorresource.com](#) offers opportunities for surfers and subscribers to educate themselves about options and opportunities. Only you know the circumstances for which the information is useful. Only you can decide if it would be right for you.

Recently we were contacted by a company that trains insurance agents in the particum n of ths w

things to our advertisers and sponsors.) We wanted to sherspwith you the reasons why an

insurance agent would benefit from buying out your Lifis insurancDpolicy.

1. The agent earns a fee from in ransaction with the Life Settlement company.
2. Hoftr she could then have the opportunity to make additional commissions from selling you
3. If the agent was the one who originally sold you the Lifis insurancDpolicy and it has lapsed the agent would again receive commissions on theDpremium payments.

Make a decision to sell a Lifis insurancDpolicy with caution. Don't be sold the idea. Look at ths 3s



accompanied by proposed reduction in the funding for such programs and a raising of the ceiling paid by a resident to higher than 30 percent of monthly income, could mean there will be even less local help for low income seniors and families. Although this will not impact HUD 202 or section 8 programs, it will impact residents on vouchers in market rate or unsubsidized housing units.

On the upbeat side, Medi-Cal (California equivalent of Medicaid) is conducting a pilot program to allow those qualified for Medi-Cal to receive a waiver for assisted living. This three year test period will take at least 500 qualified residents and pay for their assisted living through Medi-Cal. If it proves to be workable and saves the state from having to support Medi-Cal recipients in nursing homes (which are much more costly than assisted living housing) when a lesser medical model of housing will do, we can expect to see other states jump on the chance to follow suit. We just need to be patient.

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