

# Elderlife: Financial Resources to Help Pay for Care

At Ashley Gardens of Bremerton, we understand that seniors don't always have the financial resources to cover the costs of moving into a senior living community. We are pleased to help by offering a program from Elderlife Financial Services. The program is called *efs:Access*.

Developed specifically for seniors and their families, *efs:Access* is a loan used as a line of credit to help pay for senior living.

## *efs:Access Allows Families to:*

- Borrow only what is needed each month
- Structure a loan like a line of credit
- Have affordable monthly payments

## How Does *efs:Access* Work?

*It's simple.*

Each month you can request the amount you need to pay for senior living expenses. The advance is then sent directly to your loved one's community, providing you peace of mind, knowing your loved one's care is paid. Each month you will receive a monthly statement that indicates the minimum due.

*M&I Bank FSB is the lender for the Elderlife Financial Services loan.*

*The *efs:Access* loan is for all individuals looking for senior living or assisted living, regardless of age.*

## *With low monthly payments, *efs:Access* can be used to:*

- Move loved ones without selling their home
- Pay for fees while waiting for a home to sell, VA or other benefit
- Finance entry fees
- Supplement monthly fees
- Access care for loved ones as soon as it's needed
- Allow up to six family members or responsible parties to join together on one loan to support their loved one

## *Simple Application*

It's easy to apply for an *efs:Access* line of credit.

- Call **1-888-228-4500** and speak to one of their advisors. The advisor will guide you through the easy 15-minute application process.
- In most cases, Elderlife will respond to your request that same day. If approved, your line of credit will be available within 48 hours of receipt of signed documents.

For additional information on this program,  
call us today – **360-478-7277**.

[www.ashleygardensofbremerton.com](http://www.ashleygardensofbremerton.com)



*The Difference Between Living and Living Well*