Friends Life Care Offers Long-Term Care Protection With an Unmatched Combination of Advantages:

- Customizable plans with options for inflation protection, facility care and more
- Our unique VigR[™] program to help you optimize your current quality of life and improve the trajectory of your aging experience
- Your own professional care coordinator, a dedicated Friends Life Care employee:
- Establishes a relationship with you from day one
- Arranges, supervises and monitors all your care
- Acts as your personal contact and advocate
- Provides a liaison with family members
- Certified nursing assistants and home health aides, screened according to our exclusive Quality Credentialing Process[™], to help you with personal care, grocery shopping, meal preparation and other daily activities
- On-call assistance 24/7
- Health risk assessments and home safety reviews
- Plan portability if you move
- Referrals for health care and other services
- Robust membership support, including an online community and quarterly meetings
- Unsurpassed affordable care from a nonprofit organization based on Quaker values
- \checkmark A creative, holistic approach to aging in place
- \checkmark Programs to help improve your vitality and longevity
- \checkmark Your own personal care coordinator
- ✓ Care you can trust, with just one call

About Friends Life Care

Founded in 1985, Friends Life Care is a nonprofit Quaker organization serving eastern Pennsylvania and Delaware. Regulated by the Pennsylvania Department of Insurance as a continuing care retirement community (*without walls*), Friends Life Care provides professional care management, home care and related services in the comfort and privacy of your own residence, along with unique programs to help extend your long-term health and vitality.

The Society of Friends, commonly known as Quakers, has long championed support for the aging. Friends Life Care operates as a secular company proudly steeped in the Quaker traditions of integrity, inclusion, compassion and respect for human dignity. We focus on ability versus disability, and recognize that prolonging independence is crucial to quality of life. As a nonprofit entity, our mission is to provide the best possible care for our members while ensuring scrupulous financial stewardship.

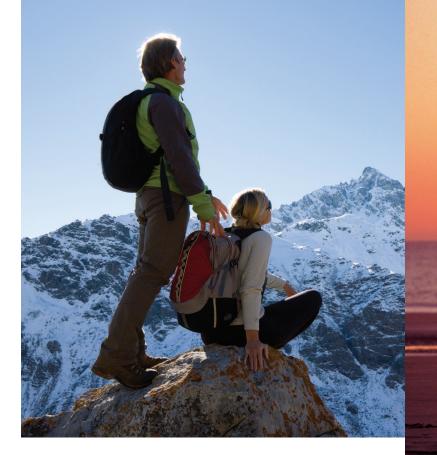
"Friends Life Care provides us with long-term care and financial protection to live a self-sufficient life." Michael and Linda Dzuba Members Since July 2005



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For Whatever Life Holds

Prepare yourself with a customized plan from Friends Life Care.





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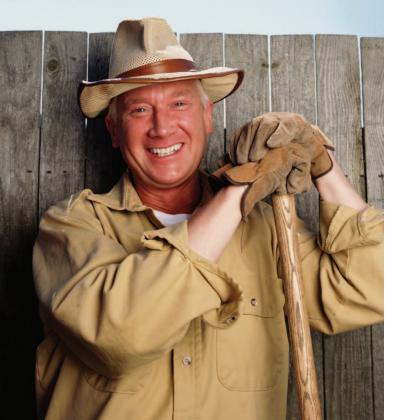
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or many people, life's middle and later years hold rich possibilities:

new opportunities and newfound freedoms. Advancing age also brings an increased possibility of illness or injury. Nearly seven out of 10 people over the age of 65 will experience a life-altering health event requiring some kind of long-term care.

Plan Now for the Future You Want

If you are determined to defeat the odds, but looking to plan ahead just in case, Friends Life Care offers a unique, affordable alternative or supplement to long-term care insurance and continuing care retirement communities. Designed to help you remain at home and independent as you age, customizable membership plans from Friends Life Care help you protect your savings and prepare for the unexpected, while providing innovative options to help increase your vitality and longevity.





The Full Continuum of Continuing Care

A nonprofit Quaker organization, Friends Life Care provides comprehensive professional care management, home care and related support services. You can even select coverage for assisted living or nursing home care in the facility of your choice, should the need eventually arise.

Unlike long-term care insurance, our own team of highly credentialed care coordinators arranges and supervises all the services you need. You have no claim forms to file and no reimbursements to wait for. Friends Life Care spares you and your loved ones the enormous stress, cost and uncertainty of locating and managing reliable, qualified care on your own.

"You make just one phone call ... I can't say enough about Friends Life Care and the people who have taken care of my husband and me."

A Holistic Plan for Aging in Place

What really distinguishes Friends Life Care is our approach to independent aging. Based on a philosophy of prevention and whole-health promotion, Friends Life Care plans include our proprietary VigR[™] program (pronounced vigor), a proactive, research-based offering created to help participating members improve and extend their mental and physical health and resilience.

Embrace Life With VigR[™]

Scientific data indicates that modifiable factors habits and lifestyle — account for 70 percent of physical decline after the age of 65. Planning for a change in health is smart; planning to forestall

one is smarter still.



At Friends Life Care, we believe a combination of **vitality, independence, growth and resilience (VigR)** makes the difference between aging and aging *well*. The VigR program offers everevolving opportunities to help

participants understand and improve behaviors that affect those four essential ingredients of a healthy life. Examples include ...

- VigR Enrichment Workshops, a changing selection of interactive expert-led mini courses on diverse topics—from retirement transitions to fitness and nutrition
- VigR Mastery Experience, an immersion into multiple health- and lifestyle-related subjects, one-to-one life coaching and a chance to make lasting habit changes
- **VigR eMeetinghouse**, an online healthinformation resource and social community
- VigR Benchmarks, an assessment tool used as a touchstone for program participation

Non-members may also take part in some of our VigR components on a fee-for-service basis.

How Do You Want to Live?

If you are like 89 percent of adults today, you envision living out an active life in your own home with your financial security protected. Should your health ever change, you need long-term care you can count on.

If you are aged 40 to 81, in reasonably good health and living independently, please talk with Friends Life Care. We can help you prepare best for whatever life holds.

For More Information

To learn more or to speak with one of our plan counselors, please call **215-628-8964** or visit www.friendslifecare.org.