



SQUARE ONE

YOUR STARTING POINT TO EXPLORE SENIOR LIVING OPTIONS



START HERE:

Consider your future from every angle.

Now is the ideal time to shape your future. Take your time. Explore your options. Consider what is important to you. And ultimately, zero in on the style of residential living that suits you best.

Fortunately, you have numerous options available to you—ranging from staying in your own home, to downsizing to a rental apartment or condo, to a full-service continuing care retirement community (CCRC).

The challenge is: How do you sort through all those options and figure out what is right for you?

A logical approach

On the following pages of this *Square One* guide, you'll have the opportunity to consider these key aspects of your future:

- Health and wellness
- Choices and flexibility
- Freedom from home maintenance
- Value and affordability

Think of *Square One* as your personal workbook—designed for you to take notes, jot down questions and complete a few self-assessment exercises. You may even wish to take it with you when you visit communities.

Through this logical approach, you'll be able to prioritize your wants and needs, leading you to the senior living option best suited for your lifestyle and your future.

Square One SELF-ASSESSMENT EXERCISE.

Answer "yes" or "no" to the following statements:

- | | YES | NO |
|--|--------------------------|--------------------------|
| • I would be more active if opportunities were available to me. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I want to maintain my independence —making my own choices about how I will spend my days. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I enjoy interacting with other active and enthusiastic seniors. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I would like to live in a positive, healthy environment. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I'm ready for a more carefree lifestyle. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I would gladly let someone else handle the hassles of home maintenance and upkeep. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I want to make sure I'm spending my money wisely. | <input type="checkbox"/> | <input type="checkbox"/> |
| • I prefer to make decisions about my future now so I'm not a burden to my family if something should ever happen to me. | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered "yes" to any of the above statements, a senior living community could provide excellent opportunities for your future.

CONSIDER THIS:

*59% of senior living community residents say their quality of life is better since moving to the community.**

Your active lifestyle is one of the most important ingredients for maintaining health. That's why so many residents of senior living communities report a noticeable improvement in overall wellness.

More than just a matter of your physical health, wellness is an all-encompassing approach to living well and being well. As you explore senior living options, your ideal living arrangement should include opportunities in multiple dimensions of wellness, such as:

- **Physical.** Improve balance, strength and cardiovascular health through fitness classes and personal exercise goals. Plus, be motivated by neighbors who share your desire to maintain a healthy lifestyle.
- **Social.** Enjoy friendly relationships through community activities such as themed parties, theater events, concerts and more.
- **Intellectual.** Challenge yourself by participating in cultural events, book clubs, guest lectures and lifelong learning classes.
- **Vocational.** Share your knowledge and experience through volunteering, gardening and creative hobbies.
- **Spiritual.** Pursue a connection with inner values through community opportunities such as weekly services, religion discussion groups and choir.
- **Emotional.** Enjoy a close connection to neighbors and activities you've always enjoyed.
- **Environmental.** Take pleasure in your surroundings, including outdoor activities, beautiful landscaping and access to local entertainment and amenities.
- **Health Services.** Experience the confidence of easily accessible health services, ranging from wellness clinics and physical therapy, to assisted living, memory support and skilled nursing care.

Regular physical activity can help keep your thinking, learning and judgement skills sharp as you age.**

ACTIVITY ASSESSMENT

Place a checkmark by the activities that interest you.

	THINGS YOU CURRENTLY DO	THINGS YOU WOULD LIKE TO DO IF YOU HAD THE OPPORTUNITY
Physical		
Exercise class	<input type="checkbox"/>	<input type="checkbox"/>
Swimming/water aerobics	<input type="checkbox"/>	<input type="checkbox"/>
Tai Chi/yoga	<input type="checkbox"/>	<input type="checkbox"/>
Walking	<input type="checkbox"/>	<input type="checkbox"/>
Strength/balance exercises	<input type="checkbox"/>	<input type="checkbox"/>
Golf	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>
Social		
Bridge	<input type="checkbox"/>	<input type="checkbox"/>
Dining out	<input type="checkbox"/>	<input type="checkbox"/>
Cultural events	<input type="checkbox"/>	<input type="checkbox"/>
Hobby groups	<input type="checkbox"/>	<input type="checkbox"/>
Intellectual/Vocational		
Volunteering	<input type="checkbox"/>	<input type="checkbox"/>
Lifelong learning class	<input type="checkbox"/>	<input type="checkbox"/>
Study group	<input type="checkbox"/>	<input type="checkbox"/>

Your ideal senior living option should complement your current activities, as well as give you the opportunity to pursue new interests.



20%

The increase in feeling of enjoyment without a lot of stress reported by seniors who regularly socialize with peers.^{***}



^{*}Aramark, *What Seniors Think about CCRCs*, 2007.

^{**}*The Benefits of Physical Activity*, CDC, Division of Nutrition, Physical Activity and Obesity, National Center for Chronic Disease Prevention and Health Promotion, February 16, 2011.

^{***}*U.S. Seniors Maintain Happiness Highs With Less Social Time*, Gallop, December 12, 2011.

CHOOSE WISELY:

*75% of senior living community residents agree they have access to a wider variety of cultural and entertainment programs and social activities.**

As a key benefit of retirement, you enjoy the flexibility to plan your days as you please. That shouldn't have to change if you move to a senior living community. After all, this is your lifestyle—personalized to suit your interests, passions and goals.

Some communities offer you more flexibility than others. So it's important to carefully evaluate your options based on the level of flexibility and choice you desire—particularly in the following categories:

Activities

Check the community calendar of events to see if there are activities that appeal to you. Make sure there are plenty of choices, with options to participate when and how you wish. Also, ask which activities are included in the monthly fee.

Residence style

Look for a range of residence sizes and styles to suit your lifestyle and budget. In addition to apartment residences, some communities offer duplexes and even freestanding villas.

Dining

In keeping with current trends, most senior living communities offer at least some degree of flexibility in dining. This may include a range of dining venues, such as restaurant-style fine dining, buffet, casual bistro and deli/carryout. Be sure to inquire about specifics of the dining plan. Is it a daily “use it or lose it” plan? Or do you have the flexibility to dine whenever you want during the course of a month?

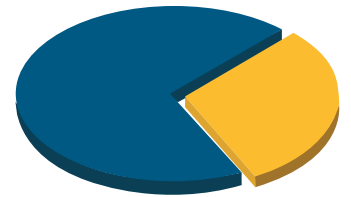
Older Americans who felt enjoyment and happiness without a lot of worry and stress the previous day averaged 6.1 hours of socialization.**

YOUR PREFERENCES FOR CHOICE AND FLEXIBILITY

Check the items you think you might desire in a senior living community:

- A choice of floor plans and residence styles, such as apartments, duplexes or villas.
- Freedom to create my own schedule.
- Activities that inspire me to participate, but at my own pace and on my own schedule.
- Housekeeping services tailored to my own personal preferences.
- A variety of delicious, chef-prepared meals served in my choice of dining venues: casual, fine dining or carryout.
- Availability of on-site health services.
- Scheduled transportation for those times I would rather not drive.
- Other preferences: _____

As you compare senior living options, look specifically for communities that offer the level of flexibility and choice you desire.



A CCRC affords
the **greatest**
opportunity for
choices and options in
life according to

69%
surveyed.**

*Life Services Network, Confidence Satisfaction Survey, 2011.

**Nationwide, Healthcare Costs in Retirement, 2012

***Mather Lifeways/ Ziegler/ Brecht Associates, National Survey of Family Members of Residents Living in Continuing Care Retirement Communities, 2011.



BIG RELIEF:

*78% of family members of CCRC residents indicate the “freedom from home maintenance” would motivate them to move to a CCRC in the future.**

Every homeowner knows the feeling: As soon as you complete one project, something else needs attention. You either handle the task or repair yourself, or find the right person to do the job. More of your time any way you look at it.

■ **Big convenience.** With a move to a senior living community, you can turn over all your chores to someone else. No longer will you need to spend precious time completing the task yourself, or supervising the perfect trustworthy contractor you were lucky enough to find. You'll have more time and freedom to do the things you enjoy. Most communities provide interior and exterior maintenance as part of your monthly fee. Some even offer convenient everyday services such as hanging pictures, changing light bulbs and moving furniture.

■ **Big savings.** In your current home, a repair as simple as a leaky faucet can cost you more than \$100. With bigger repairs, the costs are through the roof. Even weekly lawn care services are extremely pricey, these days. The expense of ongoing upkeep and repair is one thing. Now consider property taxes and homeowners insurance. Get the picture? By moving to a senior living community, you can potentially save thousands each year.

Even though seniors are more likely to have paid-off mortgages, the cost of operating and maintaining a home consumes a larger share of diminishing resources as people age.**

UPCOMING MAINTENANCE ITEMS AT YOUR CURRENT HOME

Indicate which items need attention in your home, as well as projected timing.

	NEED NOW	WITHIN 6 MONTHS	WITHIN THE YEAR
Roof (repair)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof (replace)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Furnace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air conditioner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gutter cleaning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foundation repair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paint (interior)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paint (exterior)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carpet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



The percentage of the value of a home spent annually on maintenance.***



*Mather Lifeways/ Ziegler/ Brecht Associates, National Survey of Family Members of Residents Living in Continuing Care Retirement Communities, 2011.

** Housing an Aging Population, Are We Prepared? Center for Housing Policy, 2012.

*** NAHB, Home Operating Costs, 2005.

SURPRISING FACT:

*Seniors 65 and older spend an average 62% of their income on housing, food and transportation costs.**

Think about all the expenses you incur each month for basic items such as food, utilities and lawn care. Add to that all the recurring expenses for homeowners insurance and property tax. The grand total seems to keep going up and up ... especially when you factor in unexpected expenses.

A senior living community offers you the opportunity to consolidate your expenses into one monthly fee. Plus, you have the convenience of many on-site services.

As you look at different senior living options, be sure to carefully compare fee structures. Some communities operate on a fee-for-service basis—allowing you to select only the services you desire. Others are full-service communities with multiple services included in the monthly fee—giving you the ability to accurately predict monthly expenses.

Services available at many senior living communities:

- Weekly housekeeping and linen service
- One or more meals each day
- A full calendar of community activities
- Home maintenance (interior and exterior)
- Groundskeeping
- Scheduled transportation
- 24-hour security

Popular on-site amenities:

- Bank
- Post office
- Beauty/barber shop
- Spa
- Fitness center
- Swimming pool

Health services: (Some communities offer no on-site services, while others offer a full continuum of care.)

- Wellness Clinic
- Podiatry, vision and dental services
- Physical, occupational and speech therapy
- Short-stay respite services
- Specialized memory care
- Home health and rehabilitative services in your private residence
- Short- and long-term skilled nursing care

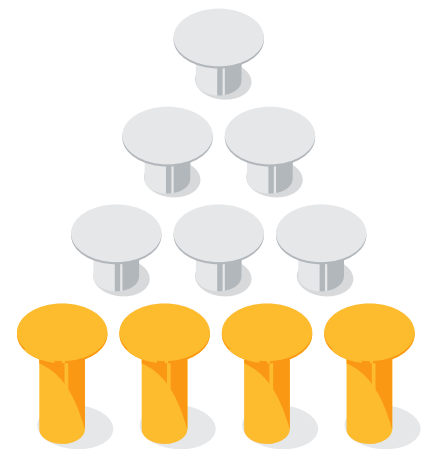
53% of retired seniors say one of their top fears in retirement is healthcare costs going out of control.**

PROJECTED EXPENSES

Indicate if/how you expect your expenses to change in the future.

	MUCH LESS	LESS	STAY THE SAME	MORE	MUCH MORE
Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medical	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clothing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you are concerned about rising expenses, consider choosing a senior living community that offers you the opportunity to control monthly spending.



40%

Number of seniors who consider household-related expenses to be their biggest expense in retirement.**

* Bureau of Labor Statistics, Consumer expenditure survey, 2011.

** Nationwide, Healthcare Costs in Retirement, 2012.

*** Nationwide, Healthcare Costs in Retirement, 2012.



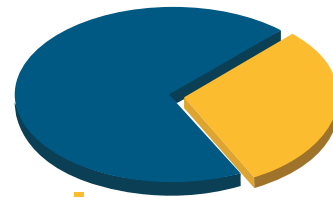
DO THE MATH:

See how your monthly living expenses compare to other options.

In order to get an accurate comparison of your options, it's important to put everything on paper. Start by filling out the chart to the right with your current expenses in these main categories: home expenses, utilities, maintenance, lifestyle and potential health care expenses.

Then, fill in the blanks for another senior living option. Keep in mind that some communities may have relatively low monthly fees, with additional items charged on a fee-for-service basis. Be sure to include those added costs in your total.

- **The bottom line.** Tally both columns, then analyze the results. You might be surprised to discover that a senior living community is more affordable than you imagined.
- **Extra advantage.** At some senior living communities, a portion of your entrance fee and monthly fees are tax deductible every year. Consult your financial advisor for details.



close to
70%

of people age 65+ will need long-term care services at some point in their lifetime.*

*National Clearinghouse for Long Term Care Information, U.S. Department of Health and Human Services: Planning for LTC. Date accessed, January 18, 2012.

**U.S. Bureau of Labor Statistics, 2010.

Seniors 65+ spend nearly double the percentage of their income (13%) on health care as compared to adults age 55-64, and nearly three times the percentage of adults age 45-54 (5%).**



MONTHLY LIVING EXPENSES	CURRENT RESIDENCE	OTHER
Mortgage or rent payment	\$ _____	\$ _____
Homeowners insurance	\$ _____	\$ _____
Homeowners association dues	\$ _____	\$ _____
Property taxes	\$ _____	\$ _____
Home security system/monitoring	\$ _____	\$ _____
24-Hr. Emergency response system	\$ _____	\$ _____
UTILITIES		
Electricity/gas	\$ _____	\$ _____
Water, sewer, trash	\$ _____	\$ _____
Basic cable	\$ _____	\$ _____
MAINTENANCE[†]		
Painting, roofing, gutters	\$ _____	\$ _____
Furnace/AC, appliances	\$ _____	\$ _____
Electrical, plumbing	\$ _____	\$ _____
Groundskeeping/maintenance	\$ _____	\$ _____
Weekly flat linen service	\$ _____	\$ _____
Weekly housekeeping	\$ _____	\$ _____
Pool service/maintenance	\$ _____	\$ _____
LIFESTYLE		
Local transportation	\$ _____	\$ _____
Health club dues	\$ _____	\$ _____
Fitness/wellness classes	\$ _____	\$ _____
Social activities	\$ _____	\$ _____
Educational programs	\$ _____	\$ _____
Restaurants/gratuities	\$ _____	\$ _____
Groceries/meals at home	\$ _____	\$ _____
POTENTIAL HEALTH CARE EXPENSES		
Assisted living/memory care	\$ _____	\$ _____
Recuperative Care (private room)	\$ _____	\$ _____
Skilled Nursing Care (private room)	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

[†]As a rule of thumb, annual home maintenance totals 4% of your home's value.

Divide this number by 12 to arrive at a rough estimation of monthly maintenance costs.

THE PERFECT FIT:

Be patient. You'll find the senior living option that suits your lifestyle and your future.

From a personal standpoint

Now that you've reviewed your personal *Square One* guide, what does it tell you? The combined information should give you a clearer perspective in these key areas:

- The type of community that suits you best.
- The financial considerations that matter to you most.
- The lifestyle you prefer.

From a business standpoint

As a further step in defining your options, you may wish to compare the track record and financial stability of communities you visit. Be sure to ask questions about ownership, financial structure and management.

You're Ready

You've done your homework. Now, it's time to get out there. Discover the lifestyle that best fits the way you want to spend your future. Get more information. Ask Questions. The Residency Counselors at your nearby Life Care Services-managed community are there to help. And if you're having trouble finding a community visit www.LifeCareServicesLCS.com/communities/find_a_community.

91% of seniors agree it is important to plan to ensure loved ones are provided for.*

FROM THE LEADER IN SENIOR HOUSING.

Since 1971, Life Care Services has devoted our efforts to creating senior living communities that consistently deliver quality services and high resident satisfaction. As the national leader, we have exceptionally high development and management standards. Today, more than 26,000 residents make their homes in over 80 properties we own or manage nationwide.

More than just places to live, Life Care Services communities offer comfortable, well-appointed surroundings where residents feel welcome and at home from the very first day. Residents enjoy a consistently superior experience—continually evolving as the latest innovations and enhancements are incorporated into the lifestyle. You can depend on Life Care Services as the dedicated, leading provider of high-quality, senior lifestyle services.

For more information about Life Care Services, please visit www.LifeCareServicesLCS.com.

Managed by  Life Care Services™

26,000

seniors currently live in more than 80 properties owned or managed by Life Care Services.



* *Nathionwide, Healthcare Costs in Retirement, 2012.*

