

common questions about life plan communities

No matter where you choose to spend your future, you deserve clear answers on some of the most pressing questions about retirement. Now is the best time to consider the kind of worry-free, no-maintenance lifestyle only Life Plan Communities can provide. Whether you become a resident of The Waterford or not, you can trust that we will always offer the clarity and expertise that seniors deserve in Juno Beach.



what does it cost?

Costs are not universal. When comparing senior living options, keep in mind that some communities only publicly publish their base rate, and residents pay extra for certain services and amenities.

In most Life Plan Communities, your entrance fee will be largely refundable, depending on which plan option is the best fit for you, while monthly fees will cover services, amenities and programming, as well as mitigating the cost of future care. For this reason, it can be difficult to make a direct cost comparison between the varieties of retirement living options available. Costs are very challenging to compare, especially to rental options.





entrance fee

When comparing one Life Plan Community to another, start by calculating the difference in the entrance fees. To calculate the difference, start with the entrance fee amount associated with the residence of your choice. Then, subtract the percentage of the entrance fee that will be returned to you or your estate. Do this for each community you consider. Many communities offer as much as a 90% refundable plan. Decide which one makes the most sense for you.

the monthly fee

In considering your monthly, recurring fee, try adding up all that's covered by the monthly fee. Include costs such as rent, taxes, utilities, insurance, housekeeping, maintenance, amenities and dining. Finally, research the monthly costs of healthcare services like Assisted Living, Memory Care and Skilled Nursing in your area and see how they compare. Crunching these kinds of numbers will ultimately lead to different estimates based on your specific circumstances. That's why the most important step you can take is understanding your different options before calculating the relative value of each. Ask how The Waterford can also provide you with support in the granular number crunching.

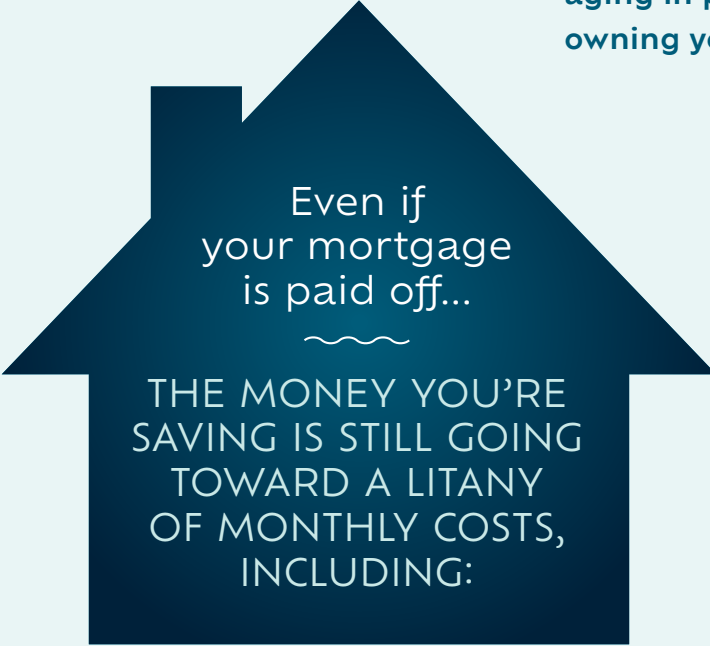
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to discover a new
standard of casual
elegance in the
heart of Juno Beach.*

understanding your options

Comparing your options takes time, but it doesn't have to be overwhelming. Start by asking yourself, "What's my best choice for living an active lifestyle?" You may decide that staying in your current home is what's best. Or perhaps you're looking forward to experiencing all that a new community with new neighbors has to offer. There is no wrong answer as long as whatever you choose is what you feel will be the best fit.

what if you stay at home?

If financial concerns are what have you leaning towards aging in place, consider all the costs associated with owning your home over time.



Even if
your mortgage
is paid off...

THE MONEY YOU'RE
SAVING IS STILL GOING
TOWARD A LITANY
OF MONTHLY COSTS,
INCLUDING:

- utilities (gas, water, electric)
- real estate taxes and insurance
- cable and internet
- groceries
- gas and car maintenance
- HOA dues
- housekeeping
- gym membership
- home repairs
- and more...

the smart financial move

With all that's available inside a Life Plan Community setting, from food and amenities, to a residence and healthcare, it simply makes financial sense to consider moving out of your current home. In addition to the costs mentioned above, things like trash removal, HOA fees, landscaping services, housekeeping, gym memberships and home repair costs are likely to be included in the monthly fee for most communities.

Even with all that's included in monthly community fees, the number one thing for most people when considering a move is healthcare. Staying in your home usually leaves you with two primary options for healthcare: either a private caregiver comes into your home, or you rely on a family member to take on that role and responsibility. With Independent Living, your care costs are more predictable, even as your health needs change over time. Not only is this type of financial predictability priceless, it also removes the worry of wondering where you'll receive care and who will be able to provide it for you. Instead, care comes from a team you already know and trust inside the community you've already come to call home. That is often a plan many families get behind. Many even view this as a gift to their children.



the power to make an
informed choice.

A LIFESPACE COMMUNITY | *Independent Living* | *Skilled Nursing* | *Rehabilitation*
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Skilled Nursing Facility ID 1587096

