



# BE iNSPIRED

## PLAN FOR YOUR FUTURE

*With this interactive guide*

RETIREMENT LIVING OPTIONS • LIFESTYLE CHECKLISTS • FINANCIAL WORKSHEETS

**B**EATITUDES  
CAMPUS



## **Be** *Educated!*

Leave behind your old ideas! Today's retirement communities are thriving hubs offering a variety of delightful lifestyles for contemporary older adults. Now's an ideal time to explore the exciting options available. Whether you stay at home or move, this enlightening interactive guide can be a useful tool in helping you, your family and friends plan a retirement you'll love to live.



# BE *Proactive!*

## It's never too early to plan your future.

Thinking about the future can be fun. Why not make it a practical exercise? When it comes to what you want in your future lifestyle think about what is truly "you." Where do you want to live? In what kind of setting? What do you want to be doing to enrich your days and nights? What kind of social life are you interested in having? How about future security?

**On each line below, circle the description you favor more.**

Urban OR Country

Active OR Relaxed

High-rise OR Neighborhood

Creative OR Intellectual

Friendly OR Reserved

Fitness Oriented OR Easy Going

Social OR Private

Supportive OR On Your Own

## When in doubt—write it out.

Complete this sentence about what you desire most for your future — to be involved, feel secure, meet new friends, exercise more, have fun, continue personal growth, leave the cooking and cleaning to someone else, etc. Enjoy comparing your answers with friends and family!

Wherever I live, I want to \_\_\_\_\_,  
\_\_\_\_\_ and \_\_\_\_\_.



## Be *Enthusiastic!*

### Create your wish list.

Go for it! Jot down some things you want to take off your bucket list and put on your list of life experiences. Maybe you want to learn a new language. Perhaps you want to travel, write a book or pursue a new skill or hobby. Or maybe finally downsizing into a perfect new place is on the list. Next to your "wishes" note "challenges or obstacles" that could stand in your way.

#### Wish List

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#### Challenges or Obstacles

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### Wants, needs and planning ahead.

You've settled some future "wants." Now you'll want to consider future "needs." Probably near the top of the list is providing peace of mind for yourself and your family that there's a plan in place should your health needs change in the future. Last minute choices in response to an event or situation typically mean you'll have to settle for what's available and family members may have to make difficult decisions. Planning now means getting first choice about living where and how you wish while putting everyone's mind at ease about future "what ifs."

Take time to consider what issues might affect your future.  
 What's important to you in planning for your future?

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT IMPORTANT
<b>Physical Security and Safety</b>			
• Access to emergency response	_____	_____	_____
• Proximity to loved ones	_____	_____	_____
• Neighborhood changes or trends	_____	_____	_____
• Safety of home design	_____	_____	_____
• Risk of falls or accidents	_____	_____	_____
<b>Home Maintenance and Other Services</b>			
• Repairs (appliance, structural and others)	_____	_____	_____
• Seasonal issues (lawn care, etc.)	_____	_____	_____
• Housekeeping and/or interior upkeep	_____	_____	_____
• Exterior maintenance	_____	_____	_____
• Transportation	_____	_____	_____
<b>Financial Security</b>			
• Value of investments	_____	_____	_____
• Management of retirement and pension plans	_____	_____	_____
• Implications of economic changes	_____	_____	_____
• Uncertainty of government programs	_____	_____	_____
• Possibility of outliving resources	_____	_____	_____
<b>Health Care (long- and short-term)</b>			
• Provision for emergencies	_____	_____	_____
• Cost of future care	_____	_____	_____
• Quality of future care	_____	_____	_____
• Choice of care providers	_____	_____	_____
• Name of decision maker if you're unable	_____	_____	_____
<b>Family Concerns</b>			
• Who will make decisions	_____	_____	_____
• Roles and expectations of adult children	_____	_____	_____
• Estate planning	_____	_____	_____
• Financial commitments	_____	_____	_____
• Peace of mind	_____	_____	_____
<b>Socialization</b>			
• Connection to family and friends	_____	_____	_____
• Need for privacy	_____	_____	_____
• Participation in hobbies or interests	_____	_____	_____
• Feelings of isolation	_____	_____	_____
• Ability to attend outings	_____	_____	_____

## How much does it all cost?

You may be comfortable with what you've saved for retirement. Or you may be questioning whether you have enough for all the future may hold. Either way, it's good to know your home equity can work for you in helping you achieve the retirement lifestyle you envision. You'll also want to look at having a plan in place that can protect your nest egg from rising healthcare costs and other factors. A practical way to start is by taking a clear look at your current financial picture with the chart below. Be sure to add in HOA fees, housekeeping and landscaping expenses, and all "hidden" costs.

You may be surprised that your current cost of living is on par with a retirement community option that provides great active living now with a plan in place for protecting your assets should your care needs change in the future.

### Nest Egg

Home Value	\$ _____
Savings	\$ _____
Investments	\$ _____
Property	\$ _____
Other	\$ _____

TOTAL: \$ \_\_\_\_\_

### Income

Social Security	\$ _____
Pension	\$ _____
Retirement Fund	\$ _____
Interest/Savings	\$ _____
Rental Income	\$ _____
Investment Income	\$ _____
Other	\$ _____

TOTAL: \$ \_\_\_\_\_

### Expenses

Mortgage/Rent	\$ _____
Utilities	\$ _____
Food	\$ _____
Maintenance	\$ _____
Insurance	\$ _____
Medical/Dental	\$ _____
Transportation	\$ _____
Entertainment	\$ _____
Travel	\$ _____

TOTAL: \$ \_\_\_\_\_



## **Be** *Healthy and happy!*

### Health, happiness and planning ahead.

Planning for the future is always daunting. That's why we've designed this interactive guide for you to use on your own, or in conversations with family and friends. It's an ideal tool to get momentum going toward identifying the retirement living scenario that best fits you, your dreams and goals. Whether the process leads to choosing a full-service active adult community or you decide to stay in your current home with health services brought in, having a real plan feels great.

Beyond staying in your home, contemporary older adult living options are plentiful and certainly worlds away from those available to our parents or grandparents! These communities are vibrant, exciting, full of new friends and adventures, and are geared toward your health, happiness and peace of mind. Planning ahead can reduce stress and give you confidence about your future.

If you have long term care insurance you'll want to revisit what that actually covers and for how long. With or without it, choosing a community that offers a combination of active independent living with the built-in backup of care-based living onsite may be the most rewarding decision for you and your family. Socializing, dining and activities, being involved, pursuing wellness goals and more result in our acting and feeling younger longer. Best of all, having an estate-protecting, just-in-case healthcare plan in place saves everyone from worrying about making the right decisions in an emergency.

**Want to talk to someone about all this? Bring this guide in for a complimentary consultation with a residency counselor at Beatitudes Campus. Call 602.995.6100 for your appointment.**



## Considering your options.

Today, everyone of a certain age is looking at the choices ahead—how to best spend their retirement years for both personal comfort and fulfillment and for peace of mind for themselves and their families.

You've been considering such things as: what you'd like to accomplish, how prepared you'll be for life's "what ifs," what you'll do if you need help with daily living and errands, how you'll stay socially involved and how you'll protect your nest egg.

### Assess the pros and cons of your choices:

*Check the items you find most important to consider for each.*

#### Staying in your home

- |   |  |
|---|--|
| <input type="checkbox"/> Familiar   | <input type="checkbox"/> No built-in services or amenities                         |
| <input type="checkbox"/> Privacy/being alone  | <input type="checkbox"/> No onsite healthcare                                      |
| <input type="checkbox"/> Close to favorite people and places, but may be hard to get to them  | <input type="checkbox"/> Potential move to assisted living or higher level of care |
| <input type="checkbox"/> May have to modify/renovate for future needs, ongoing upkeep/repairs | <input type="checkbox"/> Other _____   |

#### Downsizing to a smaller residence

- |  |   |
|--|---|
| <input type="checkbox"/> Easier to manage/less stressful                     | <input type="checkbox"/> Privacy/being alone                |
| <input type="checkbox"/> Potential social life, if in a community setting    | <input type="checkbox"/> No built-in services and amenities |
| <input type="checkbox"/> May still have to deal with home repair/maintenance | <input type="checkbox"/> No onsite healthcare               |
|  | <input type="checkbox"/> Other _____                        |

#### Moving to a mature adult community for retirement

- |  |  |
|--|--|
| <input type="checkbox"/> Much easier to manage/less stressful          | <input type="checkbox"/> Maintenance-free living, indoor and outdoor |
| <input type="checkbox"/> Friendly neighbors/easy immediate social life | <input type="checkbox"/> Potential onsite healthcare                 |
| <input type="checkbox"/> Privacy/being alone when you wish to be       | <input type="checkbox"/> Conveniently located                        |
| <input type="checkbox"/> Helpful services and friendly staff included  | <input type="checkbox"/> Other _____                                 |
| <input type="checkbox"/> Many activities and amenities                 |  |



## LIFE PLAN COMMUNITIES

### *Financial arrangements to suit your needs*

#### What is a Life Plan Community?

To accommodate the desires of today's contemporary older adults, Life Plan Communities are an option to consider. These are senior living communities that have transformed the category from care-based living offerings into vibrant villages offering various residential options and an abundance of creative, wellness, social, educational and personal growth opportunities. By definition a Life Plan Community is age-restricted and should: 1) offer more than one level of care on a single campus, 2) have a focus on an active lifestyle, and 3) be integrated into the greater community with an emphasis on social responsibility and giving back. (Formerly known as Continuing Care Retirement Communities or CCRCs.)

#### Financial options include:

##### **Life Plan Community — Life Care (Type A)**

*Entrance fee with future healthcare covered*

Offers peace of mind by providing for an active independent lifestyle now while covering future costs of long-term care. Entrance fee may be refundable at varying rates to protect your estate. Monthly service fees cover residence and lifestyle costs and will not go up should you need to access higher levels of care. While this may be the most costly option, this plan may qualify for tax deductions for pre-paid medical care.

##### **Life Plan Community — Continuing Care (Type B)**

*Lower entrance fee with some future healthcare included*

Similar to the option above, Type B requires a lower entrance fee that may also be refundable at varying rates. Monthly service fees cover your current residence and lifestyle costs. Important to consider is that the lower entrance fee provides for either a discount on future healthcare costs or includes a set number of days of future care before care costs become pay-as-you-go (also known as fee-for-service). This plan may qualify for tax deductions for pre-paid medical care.

##### **Life Plan Community — Rental/Lease (Type C)**

*No entrance fee and no healthcare included*

For those who prefer to rent or lease within a community, a few Life Plan Communities offer a Type C option. Your monthly rental/lease fee covers your residence and access to community amenities and services. The usual rental deposits will be required, however there is no entrance fee. That means, that should you need care, onsite healthcare will be pay-as-you-go (fee-for-service) and is generally charged at the current market rate.

Compare your home or current situation with other retirement communities you are considering.

If you are comparing your options at different communities, use this handy chart to compare features, prices and lifestyles. Then evaluate how those compare to remaining in your current home with all of its responsibilities, costs and potential major renovations as time goes on.

Services Included	Beatitudes Campus		
Housekeeping	✓		
All interior and exterior maintenance	✓		
Utilities included ( <i>DirectTV package and local phone service</i> )	✓		
Campus wide Wi-Fi	✓		
24-hour security	✓		
Scheduled transportation	✓		
Fitness center with exercise and wellness programs	✓		
Beauty salon/barber shop	✓		
Bank with ATM	✓		
Four restaurants	✓		
Swimming pool and hot tub	✓		
Social, cultural, spiritual and recreational activities	✓		

# BE *Welcomed!*

This informative guide is brought to you compliments of Beatitudes Campus! Call today to schedule a meeting with a helpful residency counselor. Bring your planning guide. Take a tour. Get answers and ideas. Enjoy a warm conversation about the future you deserve. **Call 602.995.6100 to schedule your tour!**

Notes:

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**Be** *Excited!*

Inspired to learn more? Call us today at 602.995.6100!

*This Complimentary Retirement Planning  
Guide Prepared For You By:*

**BEATITUDES**  
CAMPUS  
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*Beatitudes Campus is a not-for-profit life plan  
community founded by the Church of the Beatitudes.*

