



ENGAGING
—
INSPIRING
—
EMPOWERING

THE ADVANTAGES OF A
SENIOR LIVING COMMUNITY

PRESENTED BY:

EDGE MERESM
An SQLC Community

THE ORIGINAL LIFE CARE COMMUNITY IN DALLAS





You're living a full and fascinating life. You've made lots of good decisions. And now you find yourself seeking the best place to write the next chapter of your story.

For many people — especially those who cherish security, good health, and a rich, active life — the answer is a senior living community that offers a full continuum of care.

By choosing to live in a community of peers, you'll put yourself in the company of equally accomplished and interesting people. You'll guarantee yourself the security of having complete access to a full range of support and health care in a single location, should you ever need it. And you'll make your own decisions about many aspects of your future, without burdening your loved ones.

“I didn't expect so many vibrant and interesting people.”

Throughout this guide, we'll share tips on finding the community best suited to you, address popular misconceptions, advise you on the most appropriate questions to ask during your search, help you find the ideal time to move, and more.

Our goal is simple: We want you to choose confidently and live happily.

WELCOME TO THE NEXT CHAPTER OF YOUR LIFE



Community residents love their life.

They lead a relaxed lifestyle. They're generally happier and more engaged with other people and the world at large. They're also delighted by the new friends they make and the new activities they discover.

And their delight is often expressed very simply:

“I should have done this sooner.”

Here's why they're so satisfied. People living in a senior living community spend more time socializing than when they lived at home. They do fewer chores. And they devote hours every week to learning new things compared to the minutes they spent each week when they were at home. Overall, they're having more fun, doing less work, and keeping their minds more active than before they moved.

Their meals are created to provide the proper levels of nutrition, with many communities providing 5-star cuisine and multiple dining venues. And they have access to in-house fitness centers and physical activities — swimming, aerobics, yoga and so on — that they likely didn't have before they moved in.

Residents also see their social circle broaden. After all, you're surrounded by interesting, lively people — many of whom share your interests and worldview. And because there are so many activities planned to bring people together, meaningful friendships are forged quickly and effortlessly.

And finally, residents find themselves more engaged intellectually than people living at home. Whether residents are attending classes, enjoying guest speakers or engaging in lively mealtime conversations, there's a lot to discover when you live in a community of spirited individuals.

“My mother seems 10 years younger since she moved in.”

LIVE BETTER. LIVE HEALTHIER.



MISCONCEPTION VS. REALITY

#1

**THINK A SENIOR LIVING
COMMUNITY WILL LIMIT
YOUR FREEDOM, PRIVACY
AND PURPOSE?**

THINK AGAIN: Today's senior living communities offer things living at home can't.

It's true, having a home means you have lots to do — like lawn care, worrying about the plumbing and repairing the hole in the roof. When you live in a senior living community, those burdens are gone. They're replaced by meaningful activities like volunteering, continuing education, outings, cultural events, personal projects and more time for socializing — all in the company of friends, new and old.

THINK AGAIN: You're free to do — or not do — exactly what you want.

No one is policing your activities. Feel like eating in, then eat in. Love baseball or the theater, go as often as you want — there's even a good chance the community will provide transportation to and from. The truth is, an overwhelming majority of residents report that they do more, with a broader range of people, than they did when they lived at home.

THINK AGAIN: Your homes have changed as your life has changed.

Our homes are a wonderful reflection of our lives and needs. When we're young, we often live in modest apartments (usually with roommates) until we move into a more comfortable home. If kids come along, we move to a larger home near quality schools. And years later, after the kids have moved out, we find a smaller home that suits our simpler lifestyle. Moving into a senior living community is yet another change we make to address our needs. As people age, they face isolation, physical limitations and boredom — all of which are addressed by choosing to live in a senior living community.

**THINK LIFE AT A SENIOR LIVING
COMMUNITY MAY BE BORING?**

THINK AGAIN: Today's senior living communities are full of accomplished, active people.

Talk to nearly anyone who lives in a community, and the first thing they'll tell you is that they live among interesting, lively and independent-minded people. Consider the fact that it's easier to make friends, socialize, and do fun and fascinating things together, and you'll quickly realize that life in a senior living community is a whole lot more active than you ever imagined. And at the end of the day, you can be as social as you want or keep to yourself. It's entirely up to you.

"I can't wait to get up in the morning ... to have breakfast with people I now call my friends."



MISCONCEPTION VS. REALITY

#2



MISCONCEPTION VS. REALITY

#3

**THINK A MOVE DOESN'T
MAKE FINANCIAL SENSE,
ESPECIALLY SINCE YOUR
HOME IS PAID OFF?**

THINK AGAIN: Your home expenses, even if your mortgage is paid off, are probably higher than you think.

It's a tremendous financial relief to pay off your mortgage. But it doesn't mean your home expenses are behind you. We've observed that normal, monthly home maintenance costs are often higher than people imagine. And when you factor in the unexpected costs that every homeowner faces (especially as your home ages), the costs of maintaining a home become even higher. In addition, a senior living community includes activities and amenities — like pools, gyms, classes, transportation, lectures and so on — that make it an even better value than living at home.

Use the chart on page 10 to give yourself a side-by-side comparison of the cost of living in your home versus living in a community like Edgemere. We expect you'll be pleasantly surprised by the value of community living.

**THINK YOU'LL GET ANY
NECESSARY HEALTH CARE
AT HOME?**

THINK AGAIN: Home care is expensive, isolating, and a lot of work for your family.

Anyone who owns a home knows home costs don't stop. Add to that the cost of in-home care, and the work required (generally by family members) to hire and maintain trustworthy staff. Then realize that your recovery will occur in the solitude of your home, and suddenly the prospect of recovering at home seems a lot less attractive.

THINK AGAIN: A senior living community makes everyone's life easier.

These communities have been designed precisely to make your health care as seamless and efficient as possible. By thoughtfully and thoroughly making the decision while you're healthy, you'll be prepared for the "what-ifs," relieving your family of the burden of making hasty decisions during a time of crisis. And if you're moving into a community as a couple, you'll be in the same place, even if your short- or long-term level of living isn't the same. Daily visits are right within the community, rather than a lengthy car ride to a stand-alone rehabilitation or care center.

THINK AGAIN: Long-term health care costs could devastate you financially.

Without a plan in place for future care, the financial strength you've spent years creating could be destroyed in no time. If you remain in your house, and an accident or illness forces you to seek long-term care, you may have to make a quick decision, and you'll pay current market rates for your care. Meanwhile, you'll still have costs associated with maintaining your house.



MISCONCEPTION VS. REALITY

#4



MISCONCEPTION VS. REALITY

#5

THINK IT WILL BE EASIER TO MOVE ONCE YOU CAN'T LIVE IN YOUR HOUSE ON YOUR OWN?

THINK AGAIN: Move in while you're still active.

The biggest regret of most residents is that they waited too long to move in. With so much to do, and so many people to meet, residents discover that senior living is immensely more rewarding and active than they imagined — and they wish they hadn't stayed so long in their home.

THINK AGAIN: Living alone is bad for your health.

Studies show that social isolation — especially among seniors — can be as devastating to your health as smoking and other unhealthy habits. And even if isolation is only half as bad as they suspect, it still takes a physical and mental toll on people of all ages. The companionship that comes so easily to residents is more than an emotional boost — it improves physical well-being too.

“Almost immediately I felt like a real part of the community.”

AN ALL-INCLUSIVE TIERED APPROACH TO LIVING.

CCRC (Continuing Care Retirement Community) and Life Plan Community are simply different names for a senior living community that offers independent living and a continuum of care — assisted living, memory support, and short- and long-term skilled nursing — typically on one campus. These communities may or may not offer a Life Care contract. It's important to understand the true benefits that come with each type of community and contract. Unlike rental communities, CCRCs and Life Plan Communities all require a one-time, partially refundable entrance fee and a monthly service fee, although these vary widely from one community to another. There can be substantial tax benefits, which your tax advisor can explain.



THE ABCs OF COMMUNITIES AND CONTRACTS

TYPE A — LIFE CARE

In addition to enjoying premium services and amenities, residents of Life Care communities can count on priority access to the appropriate level of care at significant savings for as long as care is needed. They know where they'll get this care, who will provide it, and how much it will cost.

TYPE B — MODIFIED CCRC

These communities include housing, services and amenities, with health care provided one of two ways: 1) a limited number of free days included as part of the entrance fee, with additional care billed at per diem market rates, or 2) an ongoing, minimally discounted rate. Health care services may be delivered on or off site, and two monthly fees may be incurred if couples require different levels of care.

TYPE C — FEE-FOR-SERVICE

Housing, services and amenities are provided, but any available long-term care is charged at fee-for-service market rates. If a resident requires short-term care, that resident must continue paying the monthly fee on their independent living residence, plus the costs of housing and health care received in an assisted living, memory support or skilled nursing residence, which may or may not be on the same campus.

VALUE COMPARISON

CURRENT MONTHLY EXPENSES Edgemere Monthly Expenses

Mortgage or rent	<i>Included</i>
Homeowners insurance/property tax	<i>N/A</i>
Telephone, cable and internet	<i>Market rate</i>
Daily meals/dining out	<i>Most included</i>

SERVICES

Housekeeping	<i>Included</i>
Lawn care	<i>Included</i>
Tree and shrub care	<i>Included</i>
Gutter cleaning	<i>Included</i>
Painting and repairs	<i>Included</i>
Roof repairs	<i>Included</i>
Major appliance maintenance/replacement	<i>Included</i>
Trash and garbage removal	<i>Included</i>
Security	<i>Included</i>
24-hour emergency response system	<i>Included</i>
Long-term care/nursing	<i>Included</i>
Transportation	<i>Some included</i>

AMENITIES

Recreation/entertainment	<i>Included</i>
Social/cultural programs	<i>Included</i>
Wellness programs/continuing education classes	<i>Included</i>
Fitness club membership/fitness trainer	<i>Included</i>
Pool membership	<i>Included</i>

UTILITIES

Electric	<i>Included</i>
Gas	<i>Included</i>
Water	<i>Included</i>
Sewer	<i>Included</i>

THE RIGHT QUESTIONS YIELD THE RIGHT ANSWERS.

The more you know, the more confident you'll be about your decision. Here's a short list of questions you'd be advised to ask when you visit a senior living community.

ASK YOURSELF:

- Yes No Was I greeted upon entering?

- Yes No Is the staff professional and happy to help?

- Yes No Do the residents seem happy?

- Yes No Are residents social and interacting with one another?

- Yes No Do I feel comfortable here?

ASK RESIDENTS:

1. How long have you lived here?

2. How do you like living here?

3. How are the services? The food? The care?

4. Is the staff attentive without being intrusive?

5. Is there anything missing?

6. Is it worth the cost?

7. What kinds of enrichment and cultural opportunities are available?

8. Why did you choose this community over other options?

LOCATION QUESTIONS:

1. Are you close to shopping, restaurants and the city's cultural district?

2. Is transportation available?

3. Is the neighborhood walkable?

4. Is there a hospital or doctors' offices nearby?

COMMUNITY QUESTIONS:

1. Are there a variety of floor plan options available?

2. Do residences have outdoor living space to enjoy?

3. Can residences be painted? Are there decorating rules?

4. Are pets allowed?

5. How is security addressed within each level of living?

6. What are the living space options in assisted living, memory support, and short- and long-term skilled nursing?

7. Are layouts in all residences wheelchair- and walker-friendly?

8. How recently has the community been expanded or renovated?

9. Are there plans for future construction or renovations?

DINING QUESTIONS:

1. What dining venues and meal options are offered?

2. Is there an executive chef at the community?

3. Are special diets catered to, and can residents make special requests?

4. What are the dining venue hours, and are they flexible?

5. Are there places to gather for drinks before dinner?

6. Can guests dine with you? If so, is there a fee?

7. Is there a private dining room available for entertaining guests?

8. Is catering available?

HEALTH CARE QUESTIONS:

1. What health care services are available for each level of living?

2. What health care services are built into the entrance and monthly fees?

3. Are residents required to stay within the community network for health care? Or can they continue seeing their own doctors and care providers outside of the community?

4. Can residents receive assistance with activities of daily living while living in an independent living residence?

5. Are rehabilitation therapies available on site?

6. How are emergencies handled?

7. Are there emergency alert systems in each residence?

8. Is medication monitoring available? If so, is medication dispensed by a qualified staff member?



A FEW TIPS

- **Visit every part of the community.**
Don't just visit independent living. You should assess all levels of living.
- **Try to stay for a few days.**
This will allow you to see the rhythms of the community. Ask if guest suites are available.
- **Make one of your visits an unannounced visit.**
You'll likely get a more realistic sense of the community.
- **Learn as much as you can.**
Be sure to research the financial health and licensing status of the community.
- **Inquire about complaints.**
- **Actively seek out information.**
Visit online senior living resources such as WhereYouLiveMatters.org.
- **Talk to residents.**
Ask them about the lifestyle, the meals, the activities, and the overall tone and vibe of the community. Make sure you're finding a community that matches your personality and desires.



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