Life Care is the security of knowing you will never need to move to another community should your health care needs change. It is a financial advantage as well. The concept was pioneered by Life Care Services, LLC in the 1960s. Today, Life Care is among the most popular options in retirement living. Residents pay an entrance fee, and have priority access to on-site assisted living, memory care, or skilled nursing care and rehabilitation, with virtually no additional expenses.

The key benefits of Life Care
- Independent living with priority access to on-site assisted living, memory care, and skilled nursing and rehabilitation, if ever needed
- Predictable monthly service fee, protecting you from significant increases in costs of care
- Substantial savings compared to the average cost of private nursing care
- If you outlive your resources for reasons outside of your control, you will never be asked to leave due to your inability to pay
- Potential tax benefits

What is Meant by “predictable monthly service fee”?
The monthly fee is based on the size of your residence and number of occupants (a second person pays a significantly lower second-person fee). There are no property taxes or insurance premiums, and you can easily budget for monthly expenses because everything is consolidated. The comprehensive fee covers:
- Flexible dining with choice of dining venues
- Lifetime interior and exterior maintenance
- Weekly housekeeping services
- Scheduled group and individual transportation
- Concierge services
- Access to all community amenities and entertaining spaces
- Opportunities to participate in a variety of educational, cultural, social, and recreational activities and events
- Unlimited days in The Arbour Health Center at virtually no additional charge
- Security on site 24/7 with emergency call system and monitoring
- Personalization and move-in coordination

What is an entrance fee?
The one-time entrance fee is determined by the residence and plan you choose, and makes it possible for Westminster to include Life Care with residency. You will have full use of all community amenities, and the freedom to focus on friends, travel, classes, volunteering or any of the many healthy lifestyle choices here.
**Which plan is right for you?**

At Westminster, we offer you three financial plans to best suit your needs and financial situation, while providing the valuable benefits of Life Care.

**The 90% Return of Capital Plan™**

Westminster helps you achieve your financial goals by allowing you to preserve your estate for your family. Regardless of your length of residency, this Return of Capital Plan offers a 90% refundable entrance fee to you or your estate.

**The 50% Return of Capital Plan™**

Under this plan, Westminster provides a 50% return of your entrance fee to you or your estate, and you still get to enjoy the many advantages of Life Care.

**The Standard Plan**

The Standard Plan allows you to secure your retirement lifestyle and Life Care benefit with the least capital investment. The Standard Plan allows for a portion of the entrance fee to be refunded to you or your estate, depending on your length of residency. Refer to Westminster’s Residency Agreement for more details.

**Are there tax benefits?**

IRS rulings have established that a portion of your community entrance fee and monthly service fees may be tax-deductible as a prepaid medical expense. Please discuss your individual tax situation with your personal tax advisor to understand the full financial benefit.

**Can Westminster’s contract options work with a long-term care insurance policy?**

If you have a long-term care insurance policy, you may be eligible to receive benefits from that policy if you ever need assisted living, memory care or skilled nursing. Consult with your insurance carrier or agent for specific answers regarding your individual policy.

**Are there any guarantees?**

Yes! Westminster’s 100% Satisfaction Guarantee offers you another key financial advantage. This program ensures that, over the course of the first 12 months of residency at Westminster, if you are not completely satisfied, you may have 100% of your entrance fee returned.

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**Let’s talk.** Together, we will explore each residency plan and find the one that fits your personal goals for a secure future. Visit [WestminsterAustinTX.org](http://WestminsterAustinTX.org) or call 512-454-4643 and let’s start a conversation today.