

# A CONSUMER'S GUIDE TO RETIREMENT LIVING



---

*Ask the Tough Questions*

---



## MAKE THE BEST CHOICE FOR YOUR RETIREMENT LIFESTYLE

*We spend our lives  
making choices ...  
make the most of them!*

Today's seniors have more lifestyle choices than any generation in history ... and they're making them earlier than ever! What was once a relatively brief chapter in one's life may now last 30 years or longer: virtually a "second lifetime" of opportunities for new experiences and personal growth.

A wide range of lifestyle options has become available to fulfill the changing needs and desires of active, healthier, "more youthful" seniors. Many choose retirement community living—a choice that opens the door to many other positive choices. In fact, more and more individuals are moving in their sixties, while they're still working or in the early phases of retirement, to take advantage of resort-like services and amenities that allow more time for travel, activities and new friendships.

Choosing the community that is right for you is important because health, security and happiness—now and in the future—may well depend on how and where you choose to live.

As you consider a new setting for this exciting stage of your life, be sure to ask the tough questions. Gather as much information as you can to make a thoroughly informed choice that will lead you to the rewarding retirement lifestyle that is best for you.

This booklet will help you ask all the right questions. It looks at some of the most popular retirement lifestyles — with special emphasis on life care retirement living. It will also serve as your introduction to ACTS Retirement-Life Communities®, Inc. and our unique Life Care Program. Every ACTS senior resort retirement community offers the services and features today's seniors want for a fulfilling, worry-free lifestyle.

## WHY WOULD I WANT TO CHANGE MY LIFESTYLE?



Today's seniors are choosing settings with a broad choice of services and amenities that allow them more time for the things they want to do.

For some it may be that the obligations of household maintenance are becoming too costly and

burdensome; or perhaps, it's to increase the opportunity for new experiences and new friendships. For others, the deciding factor is their desire to have a plan for the future.

When determining which retirement lifestyle option is best suited to you—including staying in your current home—you should first consider what you will require if your health needs change in the future. There are three very important questions to ask yourself:

- 1) Who would take care of me?**
- 2) Where would that care take place?**
- 3) How would I pay for it?**

## WHAT IS LIFE LIKE IN A RETIREMENT COMMUNITY?

Someone once said, "True happiness lies in having choices." So, when choosing a community, you should carefully consider your personal tastes and interests then select the community that offers you the most choices, and the widest possible range of services and amenities, to allow you to create the lifestyle that will make you happiest.

Ideally, you should seek out retirement communities that can offer you a resort-like setting and spirit: in the beauty of their surroundings, their attitude to service, and their variety of available amenities, activities and opportunities for new experiences.

Staying active, healthy and involved with people and pastimes is essential to living well, at any age—so be sure to take a closer look at those communities that can offer you a well-rounded lifestyle, with choices suited to the way you want to live—today and tomorrow.

What is life like in a retirement community? The definitive answer to that question should be up to you. Whether you're a real "people person," who craves get-togethers, day trips and the social whirl; or, a reflective type who finds strength in quiet pastimes, the communities you consider should offer a wide enough range of lifestyle options to accommodate your idea of an ideal lifestyle ... with services and conveniences to give you more time to call your own.



## HERE ARE SOME EXAMPLES OF WHAT YOU'LL WANT TO CONSIDER:

Your private residence should offer the space and features you want to meet your personal tastes and needs. Because the cost of a residence is often related to its size, you will want to consider those communities that offer you choices of apartment size and location—to ensure that you can find a residence that matches your needs and your budget.

Next, consider the amenities the community can offer you as a resident:

- Is there a spacious, attractive dining room? Are meals prepared on site?
- What is the frequency of prepared meals?
- Are buildings connected by enclosed walkways for protection in all kinds of weather?
- What kinds of recreational and social options are included?
- Is there a guest apartment or suite for your overnight or weekend guests?
- Can you keep your pet?

Determine the kind of services that are included or available. These can vary widely from community to community, but will generally include such services as dining rooms, maintenance, security (including security staffing), transportation and the availability of a chaplain.

Finally, investigate the kinds of social, educational, cultural and recreational opportunities available to residents. Is there a full-time activities director to ensure that there are a variety of well-planned, interesting events, outings and courses available?

Are there programs for wellness and fitness, as well as entertainment? Remember, don't be limited by what you "usually" do; be sure there are plentiful opportunities for trying something new, as well.



### *Did you know?*

Having choices is what living at an ACTS Retirement-Life Community is all about. All ACTS communities provide spacious apartment homes with kitchens and a wide range of amenities—from chef-prepared meals and modern attractive dining rooms, to complete community maintenance, scheduled transportation and a wealth of social, cultural and educational activities. You'll find the convenience and services you need to enhance your lifestyle, plus the security you deserve to ensure your peace of mind.



# WHAT KINDS OF HEALTH CARE SERVICES ARE AVAILABLE?



Chances are, as a vital, active senior who is looking forward to finally enjoying life to the fullest, the need for health care services is the farthest thing from your mind. But, the facts show that the availability of health care and other support should be one of the key factors you consider in choosing a retirement community.

Studies have shown that although the percentage of adults between the ages of 45 and 64 who need some assistance with the basic activities of daily living is small, it rises dramatically as age increases. One out of two people over 85 requires some assistance with the activities of daily living. People who are planners take “the long view,” and insist on a lifestyle that includes some provision for meeting changing lifestyle needs—so that they can maintain their independent lifestyle for as long as possible.

In general, there are six options available to seniors, each of which offers different services and levels of health care to meet different needs.

## 1) Independent Living

Many communities that are geared toward independent seniors may offer a variety of services and amenities in addition to housing—but make little or no on-site provision for changing health care or personal assistance needs. They are generally available for rental or lease, with some services either included in a monthly fee or available “à la carte” for an additional charge.

## 2) Home Health Care

Provides various levels of care—from companion services to assistance with the activities of daily living (bathing, dressing, walking) and skilled nursing care—on a regular basis in the home. This option is usually based on fee-for-service. Medicare will cover the cost of certain home health services when qualifications are met.

## 3) Assisted Living/Personal Care

This option is intended for those who need regular assistance with routine daily activities like dressing, bathing, nutrition, monitoring of medication and mobility. Other services and amenities that may be offered include planned activities, wellness programs or scheduled transportation. Assisted living can be found in various settings: in a stand-alone community; as part of a continuing care retirement community (see page 8); as a part of a nursing home; or sometimes as an extension of hospital services.

## 4) Short-term Skilled Nursing Care

For those who need recuperative care, usually following a period of hospitalization.

## 5) Long-term Skilled Nursing Care

For those who are more dependent, requiring up to 24-hour skilled nursing care. This is the traditional “nursing home” that so many people still incorrectly associate with retirement living.

## 6) Alzheimer’s, Dementia or Specialty Care Centers

These facilities provide 24-hour residential care for those with Alzheimer’s or other dementia related diseases. They may also offer day care services for individuals residing elsewhere. The specialized programming usually includes enhanced therapeutic, environmental and social activities for those with these special care needs.

# WHAT ARE CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)?

While some retirement communities may offer one or more services to meet changing health care needs, only one type offers them all: continuing care retirement communities (CCRCs).

Typically, a CCRC offers a range of amenities and health care services for an initial entrance fee and a regular monthly fee, as outlined by a contract. Depending on the type of contract, the nature and scope of services offered by different CCRCs can vary widely. The American Association of Homes and Services for the Aging (AAHSA), a national organization which represents 5,700 senior housing facilities, has classified three common types of CCRC contracts:

- **Life Care Contract (Type A):** Under a life care contract, a resident typically pays an upfront fee and an ongoing monthly fee in exchange for the right to lifetime occupancy of an independent living unit and certain services and amenities. Residents who require assisted living or nursing care may transfer to the appropriate level and continue to pay essentially the same monthly fee they had been paying for independent living. Type A contracts are most commonly associated with not-for-profit CCRCs.
- **Modified Contract (Type B):** Under a modified contract, a resident typically pays a refundable upfront fee and an ongoing monthly service fee for the right to lifetime occupancy of an independent living unit and certain services and amenities. However, under a modified contract, a CCRC is obligated to provide the appropriate level of assisted living or nursing care to residents of independent living units, as in a life care contract, but only for a limited period of time at the independent living rate (e.g. 30-60 days) or at a discounted rate indefinitely.

- **Fee-for-service Contract (Type C):** A fee-for-service contract may also require an entrance fee, but does not include any discounted health care or assisted living services. Under this type of contract, residents who require assisted living or nursing care pay the regular per diem rate that directly admitted residents pay; however, they may receive priority admission or guaranteed admission for those services.

The advantages of the complete range of health care services and support offered by a Type A CCRC contract are obvious. Without the assurance of a complete range of services, an individual may be forced to move should his or her needs change. This can be a painful, disruptive and expensive experience—especially, when it involves separation from a spouse, friends and family.

## Did you know?

All ACTS communities offer a Type A Life Care contract. A one-time initial payment and a simple monthly fee secure lifetime use of a residence, a wide array of services and amenities, and access to a comprehensive range of health care services, usually in an on-site medical center. Yet, the monthly fee does not change as a result of a need for a higher level of care ... for example, with a move from independent living to assisted living or to long-term care. It's like having long-term care insurance—except, it also “includes” a varied and rewarding lifestyle!

Be sure you thoroughly understand the health care provisions and payment options of any retirement community you are considering. You need to be aware that a significant change in your health could seriously limit the choices open to you—one reason ACTS Retirement-Life Communities are seeing younger, more vital residents all the time!

## THE DIFFERENCE IS THE ACTS Life Care Program

Make no mistake, not all CCRCs—even those offering a Type A contract—offer the same advantages as the ACTS Retirement-Life Communities. There are many added features and benefits that make ACTS and the ACTS resort-like lifestyle unique.

For example:

- The experience and stability gained in more than 35 years of service ... a track record few other companies can claim. Today, ACTS is the largest owner, operator and developer of CCRCs in the U.S. with more than 8,100 satisfied residents in 19 communities in Pennsylvania, North Carolina, South Carolina, Georgia, Alabama and Florida.
- All eligible ACTS communities have been certified by the Continuing Care Accreditation Commission (CARF-CCAC), an independent organization that certifies retirement communities nationwide based on meeting standards for excellence in health care, management and financial stability.
- ACTS is a not-for-profit corporation, which consistently earns one of Standard & Poor's highest ratings for financial performance.
- The special programs that are only available at an ACTS Retirement-Life Community—like our unique program which enables residents to travel to any of our 19 locations, whether for a change of scenery or a change of address—while still enjoying their resident privileges, including health care coverage and even meals!



When you really compare ... you'll find there's no comparison. The combination of resort-style living with the assurance of health care, backed by over three decades of proven experience, makes ACTS a lifestyle choice that's second to none for variety, security and value.

## WHAT SHOULD I LOOK FOR WHEN CHOOSING A RETIREMENT COMMUNITY?

There are many factors you should consider when choosing the retirement lifestyle that's best for you, including your present and future needs, your personal preferences, and your financial situation. In general, there are three considerations that should be your top priorities:

- 1) The history, reputation and financial stability of the community and its ownership.
- 2) The type of living accommodations that are offered.
- 3) The services and amenities available, including health care services.

The following Cost-Comparison Worksheet, Community Checklist and Services & Amenities Checklist are included to assist you in developing the answers you need to choose the retirement community that's right for you.

At ACTS, we invite you to compare ... and we welcome tough questions. That's because we've spent so many years working on the answers. See for yourself ... when you visit the ACTS Retirement-Life Community of your choice.



# COST-COMPARISON WORKSHEET: MONTHLY EXPENSE ESTIMATE

	Monthly cost/fee in:	
	present home	community
<b>Insurance</b>		
Insurance on belongings		
Property insurance		
Long-term health care insurance		
<b>Housing</b>		
Property taxes		
Rent/mortgage/maintenance fee		
<b>Utilities</b>		
Cable TV		
Electricity		
Gas		
Telephone		
Water/sewer		
<b>Home maintenance/cleaning</b>		
Garbage/trash collection		
House maintenance		
Housecleaning service		
Laundry service		
Lawn care/snow removal		
Routine and major repairs		
Security system/service		
<b>Food and supplies</b>		
Household supplies		
Three meals per day		
<b>Transportation</b>		
Car (gas, maintenance, insurance)		
Public transportation		
<b>Entertainment</b>		
Club/organization dues		
Movies		
Restaurant meals		
Other (exercise class, travel club)		
<b>TOTAL ESTIMATED MONTHLY EXPENSES</b>		

NOTE: Many of the costs listed above may be included at no charge in some communities, or the need/cost for them may be greatly reduced—particularly for home maintenance, utilities, meals, transportation and entertainment.

# COMMUNITY CHECKLIST

- ☐ **Consider the location and setting of the community:** Is the landscaping attractive and well maintained? Are all buildings connected to allow you convenient access during inclement weather without going outside? Is there adequate parking?
- ☐ **Use the Services & Amenities Checklist:** Get a complete information packet—including the application for admission, fee schedules, floor plans, resident contracts and other available materials.
- ☐ **Check the background on the community:** Find out when and how it was established, who owns and operates it, and who manages the community. Is it accredited by an independent agency? Ask for financial statements.
- ☐ **Get detailed information about all fees:** Learn what they do or do not include, and if monthly fees are subject to increase—and under what conditions.
- ☐ **Consider future health needs:** Check if health care services are provided, and whether they are on-site.
- ☐ **Find out about recreational and social activities:** What programs are available? Is transportation available? Is there an on-site fitness center and are there programs for wellness?
- ☐ **Ask if there is a waiting list:** If so, how does it work? Is a deposit required?
- ☐ **Meet with residents and tour the community:** Speak with several residents to see how they like living at the community. Ask if you may stay for lunch or dinner so you can sample the food and the service.

## AMENITIES CHECKLIST

### Private residence

Type:

☐ Studio ☐ 1 bedroom ☐ 2 bedroom

☐ 3 bedroom ☐ Carriage home/villa/cottage

☐ 1 bath ☐ 1-1/2 bath ☐ 2 bath

☐ Kitchen

☐ Patio/balcony

☐ Floor treatment \_\_\_\_\_

☐ Window treatments \_\_\_\_\_

☐ 24-hour emergency call system

☐ Smoke detector

☐ Sprinkler

### Community / Activities

☐ Community dining room

☐ Full-time social/activities director

☐ Private dining room

☐ Chaplain services

☐ Guest apartments

☐ Nature/walking trails

☐ Adequate parking

☐ Shuffleboard courts

☐ Computer/Internet access

☐ Resident gardens/greenhouse

☐ Chapel

☐ Woodworking shop

☐ Bank

☐ Theater/auditorium

☐ Beauty and barber shop

☐ Library

☐ Cafe/snack shop

☐ Card/game rooms

☐ Sundries shop

☐ Arts/crafts shop

☐ Pool ☐ Heated

☐ Computer center with Internet access

☐ Fitness center with instructor

☐ Laundry facilities

☐ Wellness program

## SERVICES CHECKLIST

### Resident services

	Included	Available for fee
Meals in dining room	<input type="checkbox"/>	<input type="checkbox"/>
How many included?	—	—
Flexible meal plan	<input type="checkbox"/>	<input type="checkbox"/>
Cafeteria	<input type="checkbox"/>	<input type="checkbox"/>
Buffet	<input type="checkbox"/>	<input type="checkbox"/>
Waiter service	<input type="checkbox"/>	<input type="checkbox"/>
Home tray service	<input type="checkbox"/>	<input type="checkbox"/>
Grounds maintenance	<input type="checkbox"/>	<input type="checkbox"/>
Security service	<input type="checkbox"/>	<input type="checkbox"/>
Apartment cleaning	<input type="checkbox"/>	<input type="checkbox"/>
Flat linens laundered	<input type="checkbox"/>	<input type="checkbox"/>
Personal laundry facilities	<input type="checkbox"/>	<input type="checkbox"/>
Scheduled transportation	<input type="checkbox"/>	<input type="checkbox"/>
Storage outside living unit	<input type="checkbox"/>	<input type="checkbox"/>
Utilities	<input type="checkbox"/>	<input type="checkbox"/>

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

### Health care services/centers

	Included	Available for fee
Health clinic or nurse's office	<input type="checkbox"/>	<input type="checkbox"/>
Physician services all on site	<input type="checkbox"/>	<input type="checkbox"/>
Home health care available	<input type="checkbox"/>	<input type="checkbox"/>
Short- and long-term skilled nursing care	<input type="checkbox"/>	<input type="checkbox"/>
Specialty, Alzheimer's or dementia care available	<input type="checkbox"/>	<input type="checkbox"/>
Medical center on site	<input type="checkbox"/>	<input type="checkbox"/>
Assisted living:		
Available	<input type="checkbox"/>	<input type="checkbox"/>
Provided in private suites	<input type="checkbox"/>	<input type="checkbox"/>
Rehab Services	<input type="checkbox"/>	<input type="checkbox"/>
Dietitian Services	<input type="checkbox"/>	<input type="checkbox"/>

## PENNSYLVANIA

### **Fort Washington Estates**

735 Susquehanna Road  
Fort Washington, PA 19034  
1-888-302-2287

### **Gwynedd Estates**

301 Norristown Road  
Ambler, PA 19002  
1-888-302-2287

### **Spring House Estates**

728 Norristown Road  
Lower Gwynedd, PA 19002  
1-888-365-2287

### **Southampton Estates**

238 Street Road  
Southampton, PA 18966  
1-888-311-2287

### **Lima Estates**

411 N. Middletown Road  
Media, PA 19063  
1-888-398-2287

### **Normandy Farms Estates**

9000 Twin Silo Drive  
Blue Bell, PA 19422  
1-800-756-2287

### **Brittany Pointe Estates**

1001 Valley Forge Road  
Lansdale, PA 19446  
1-800-504-2287

### **Granite Farms Estates**

1343 W. Baltimore Pike  
Media, PA 19063  
1-888-499-2287

## NORTH CAROLINA

### **Plantation Estates**

733 Plantation Estates Drive  
Matthews, NC 28105  
1-800-582-4316

### **Tryon Estates**

617 Laurel Lake Drive  
Columbus, NC 28722  
1-800-633-2718

## SOUTH CAROLINA

### **Park Pointe Village**

3025 Chesbrough Boulevard  
Rock Hill, SC 29732  
1-866-897-3490

### **Lanier Village Estates**

4000 Village View Drive  
Gainesville, GA 30506  
1-888-654-2287

## ALABAMA

### **Magnolia Trace**

One Clubhouse Avenue  
Huntsville, AL 35802  
1-866-476-7570

## FLORIDA

### **St. Andrews Estates North**

6152 Verde Trail North  
Boca Raton, FL 33433  
1-800-850-2287

### **St. Andrews Estates South**

6045 Verde Trail South  
Boca Raton, FL 33433  
1-888-601-2287

### **Edgewater Pointe Estates**

23315 Blue Water Circle  
Boca Raton, FL 33433  
1-888-339-2287

### **Indian River Estates East**

2250 Indian Creek  
Boulevard West  
Vero Beach, FL 32966  
1-800-544-0277

### **Indian River Estates West**

7730 Indian Oaks Drive  
Vero Beach, FL 32966  
1-800-544-0277

### **Azalea Trace**

10100 Hillview Drive  
Pensacola, FL 32514  
1-800-828-8274



*19 ACTS Retirement-Life  
Communities to choose from —  
One that's right for you.*



**ACTS**  
Retirement-Life  
Communities®

**CORPORATE HEADQUARTERS**  
375 Morris Road, P.O. Box 90  
West Point, PA 19486-0090  
[www.ACTSretirement.com](http://www.ACTSretirement.com)



CARF-CCAC is an independent accreditation commission. To become accredited, a community must meet standards of excellence in governance and administration, resident life and services, finance and health care. All eligible ACTS communities are fully accredited by CARF-CCAC. No other organization in the United States has as many accredited communities as ACTS.

ACTS is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support programs in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.