

# Lifecare—A Proactive Strategy for Retirement

By Melinda Scott, Vice President of Marketing & Sales



Many of you may have interest in retirement living, yet feel overwhelmed by today's economic realities. There's no doubt these are challenging times, but it is important to balance that reality with solid planning. Here are some reasons to consider that now, in fact, may be an opportune time to make retirement decisions.

## Lifecare locks in your long-term care costs

Let's talk about Lifecare for a moment. Lifecare is the Resident Agreement that you sign with Willow Valley Retirement Communities which specifies the one-time entry fee and monthly service fee amounts you pay to live in an independent living residence of your choice, along with the associated services and amenities.

If you ever need assisted living, skilled nursing or memory support services, your Lifecare Agreement or Contract includes full access to quality care located on the same campus.

With Lifecare, you are locking in the price you pay for your potential long-term care, as the monthly fee does not increase as a result of needing a higher level of care, even if it is 20 years from now.

## Lifecare provides peace-of-mind

I'm not sure anyone knows when the economy and the housing market will rebound to a better place. But just because the future is unknown, it doesn't mean you should stop planning for it.

If you subscribe to "I am not ready yet," or "the timing isn't right," I ask you to consider "What is Plan B?" By that I mean, what would happen if you or your spouse were to experience much compromised health during that time?

Making any life transition is difficult. A life transition under stressful circumstances, on your own or while in a more vulnerable state, is even more difficult.

That is the whole concept of Lifecare – to make a

decision while you have control of choices and timing, not when you have the least number of choices and are forced to do so.

Given that today's nursing care costs more than \$77,000 annually, the most obvious benefit to Lifecare is the provision of long-term care at a predictable rate based on today's costs. But there are more benefits to entering a retirement community beyond assisted living and nursing!

**Active peer environment**—Willow Valley attracts Residents from 37 states with a diversity of experiences and talents. Your peers can relate to the process of aging, provide engaging friendships and vital support through life challenges.

**Mind, Body and Spirit**—Since 70% of the aging process is related to lifestyle, our goal is for Residents to maintain, and maybe even increase, personal functionality. Our nutritionists, fitness staff, activity facilitators and other Team Members are here to serve you!

**Access to 24/7 emergency response**—Even if you NEVER use assisted living or skilled nursing, a huge benefit of Lifecare is immediate access to a team of nursing professionals for non-routine or emergency situations.

**Maintenance-free living**—Experience the freedom from the responsibility of home repairs, lawn care, and meal preparation.

**Savings**—Residents benefit from reduced impact of rising costs due to sharing of costs in a community (utilities, food, etc.)

If you're feeling uneasy about the future, Lifecare at Willow Valley may well be worth considering today. We have a lot of resources to offer to get you on your way! Call us today at 800-770-5445.

Melinda