



# Lifecare

## is an Investment Strategy

The costs associated with living at Willow Valley are (1) already a part of living expenses in your current home (2) offset by significant medical expense tax deductions and (3) will protect you in the future from unpredictable long-term care costs.

By shifting many of your current expenses (such as property taxes, utilities, meals, home maintenance, etc.), you achieve a maintenance-free lifestyle in a stimulating and active community, with the peace of mind that you have your plan in place, at a predictable cost.

**Use the chart below to compare your current costs of living to the benefits of choosing Willow Valley Retirement Communities**

| Monthly Expenses  | Your Current Monthly Costs | Your Monthly Costs at Willow Valley Retirement Communities |
|---|----------------------------|--|
| Mortgage  | \$                         | INCLUDED   |
| Real Estate Taxes   | \$                         | INCLUDED   |
| Property Insurance  | \$                         | INCLUDED   |
| Groceries and Dining*   | \$                         | INCLUDED   |
| Security  | \$                         | INCLUDED   |
| Utilities (Electric, Water, Heating, Trash Removal)**         | \$                         | INCLUDED   |
| Homeowner's Dues  | \$                         | INCLUDED   |
| 24-Hour Emergency Response                                    | \$                         | INCLUDED   |
| Non-Emergency Nursing Evaluations                             | \$                         | INCLUDED   |
| Snow Removal  | \$                         | INCLUDED   |
| Grass Cutting, Leaf Removal                                   | \$                         | INCLUDED   |
| Grounds Upkeep<br>(Mulching, Plantings, Gutter Cleaning)      | \$                         | INCLUDED   |
| Exterior Painting + Maintenance                               | \$                         | INCLUDED   |
| Home Repair<br>(Appliance Maintenance and Inspection, etc...) | \$                         | INCLUDED   |
| Golf Membership   | \$                         | INCLUDED   |
| Live Entertainment + Activities                               | \$                         | INCLUDED   |
| Fitness Expenses/Gym Membership                               | \$                         | INCLUDED   |
| Aquatic Membership  | \$                         | INCLUDED   |
| Long-Term Care Insurance                                      | \$                         | INCLUDED   |
| <b>Total Monthly Expenses</b>                                 | <b>\$</b>                  | <b>\$1,137 – \$3,450***</b>                                |

\* Meal plan included in many residences.

\*\* Cable and telephone not included.

\*\*\* Depends on apartment style selected.

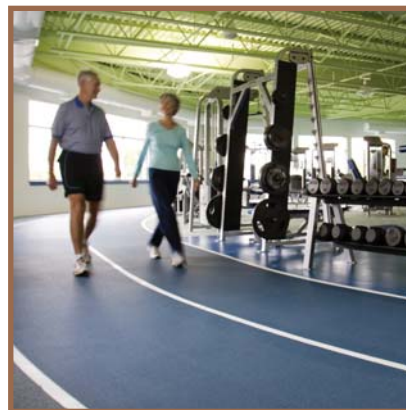
# Willow Valley Retirement Communities' Affordability Worksheet

To determine financial qualification, Willow Valley recommends that your assets be approximately double the entrance fee (Entrance fees range from \$71,200 to \$693,400) and that your monthly income be double the monthly fee (Single person monthly fees range from \$1,137 to \$3,450). The Lifecare plan at Willow Valley allows you to budget and know how much you will be paying for services, even if you need long-term care in the future.

**Complete the worksheet below to calculate financial affordability. We also suggest that you contact your Sales Counselor who can answer additional questions or provide assistance.**

| Step 1: List Your Assets                     |           |
|--|-----------|
| Value of Your Home (Less Mortgage Liability) | \$        |
| Savings and Checking Accounts                | \$        |
| Stocks and/or Bonds                          | \$        |
| Certificates of Deposit                      | \$        |
| Other (Trust, Real Estate, Etc...)           | \$        |
| <b>Total Assets</b>                          | <b>\$</b> |

| Step 2: List Your Sources of Monthly Income |           |
|---|-----------|
| Social Security                             | \$        |
| Pension                                     | \$        |
| Interest/Dividends, Other                   | \$        |
| <b>Total Monthly Income</b>                 | <b>\$</b> |



600 Willow Valley Square Lancaster, PA 17602 Toll Free: 800.770.5445

[www.WillowValleyRetirement.com](http://www.WillowValleyRetirement.com)