

# OWN YOUR FUTURE

## *The facts about Life Care contracts.*

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Life Care is a unique contractual agreement that gives you the security of knowing you'll have access to additional levels of care right where you live, if you ever need them. It's a financial advantage as well. Even if you outlive your resources through no fault of your own, you won't be asked to leave due to an inability to pay, and your family will face no financial burden. There are several types of community contracts, each with different terms and benefits. Let's take a closer look at the types of contracts:

### TYPE A: LIFE CARE

Your entrance fee, which is often partially refundable to you or your estate, acts as an investment in your long-term health and future. You'll have access to all levels of quality care if you ever need it at predictable monthly rates for life. It ensures you have your residence, a wide range of amenities, and on-site long-term care for life at predetermined rates — substantially discounted from market rates.

- **One-time entrance fee that may offer refundability**
- **Predictable monthly fee that includes housing, services and amenities**
- **Lifetime priority access to additional levels of on-site care**
- **Significant savings compared to open market rates**

### TYPE B: MODIFIED PLAN

You'll have access to additional levels of care like assisted living, memory care, skilled nursing or rehabilitation, for a predetermined number of days with additional care billed at per diem market rates. Or you may receive an ongoing, minimally discounted rate. Your monthly fee for any given month depends on the health services you need at the time.

- **One-time entrance fee**
- **Monthly fee dependent on required services**
- **Access to additional levels of on-site care for a limited number of days through one of two agreements:**
  - **Additional days billed at per diem market rates**
  - **Ongoing, minimally discounted rate**

## TYPE C: FEE FOR SERVICE

Residential and care services are available, but not necessarily guaranteed. If you ever need assisted living, memory care or skilled nursing services, your monthly fee will increase to cover market rate costs. While Type C plans generally require the lowest entrance and monthly fees, the risk of paying more for additional care in the future is higher.

- **Lower one-time entrance fee**
- **Monthly fee**
- **Additional levels of care and additional services charged at market rates**

## WHAT ABOUT RENTAL OPTIONS?

Rental communities come in a variety of shapes and sizes. Most 55+ independent living communities offer no additional levels of care. Some rental communities may offer assisted living and memory care, but residents may not have priority access and may pay market standard costs for additional care. Some may provide just one level of care, such as only assisted living or only memory care, but not a continuum of care, at the same address. With a rental agreement, you'll have no long-term commitment or entrance fee, and residents may leave without penalty, though a 30- to 60-day notice is typically required.

- **No entrance fee**
- **Unpredictable monthly rental fee**
- **Potential for lack of priority access to additional levels of on-site care**
- **Market rate charge for additional levels of care outside the community, if needed**

CALL 561.526.0006

*to learn more about Life Care options and  
continue the conversation with a sales counselor.*

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