



A FINANCIAL GUIDE TO

Life Plan Communities





Medical and scientific advancements continue to add years to life. Moving to a Life Plan Community like Brandon Wilde can help you add life to your years. A *LifeCare*® contract offers a lifestyle of abundant choices and opportunities to stay active, continue finding purpose, and make meaningful connections. *LifeCare*® is more affordable than you may think, so it's important to start your research journey early and move in when you're still independent and able to qualify.

Represents one person moving through the continuum of care

	\$9,825 month	Direct Admit to Memory Care	
--	-------------------------	--------------------------------	--

\$3,627* \$3,627* \$3,627* \$3,627*

\$3,627

\$3,627*

3,627*

627*

In-Home Care

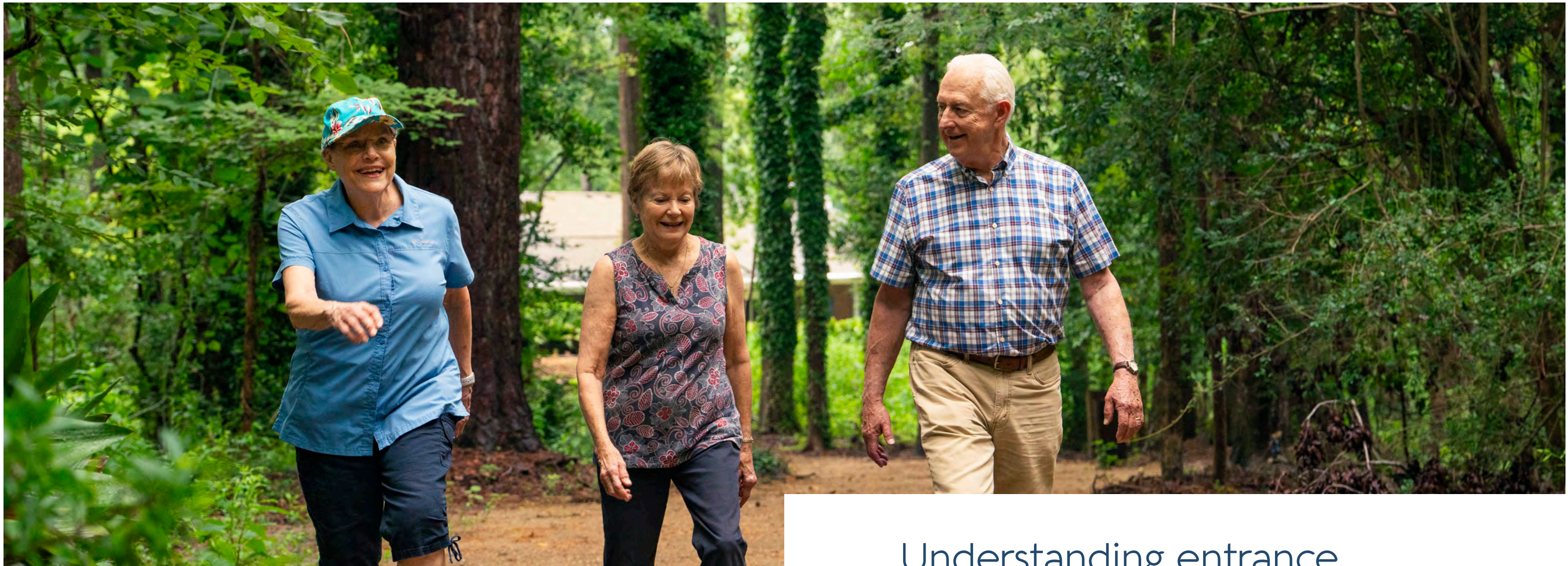
National monthly median cost of receiving in-home care or waiting to move to a community

\$21,600
month

\$11,057
month

\$5,657
month

**Plus two additional meals per person*



The benefits of a Life Plan Community

Life Plan Communities offer an all-inclusive, maintenance-free, wellness-focused lifestyle with a variety of services and amenities, and plenty of social opportunities and activities. And because health care needs can change, they also offer access to higher levels of on-site care that can include **personal care, memory care, skilled nursing, and short-term rehabilitation.**

Our full continuum of care provides essential security and peace of mind to you and your family.

Understanding entrance and monthly fees

Entrance fee

Our one-time entrance fee is based on the type of contract and the size of residence you choose. Your entrance fee not only covers your residence but also gives you access to any future care you may need at prices well below market rates.

Monthly fee*

While living at Brandon Wilde, you'll pay a monthly fee that covers your home maintenance and property taxes, utilities, meals at multiple dining venues, fitness membership, priority access to quality on-site health and supportive services, a beautifully maintained campus, and dozens of other services and amenities.

**Monthly fee inclusions vary with cottages.*

The benefits of *LifeCare*®

LifeCare® is often called the gold standard of senior living. At Brandon Wilde, residents have priority access to high-quality care at prices significantly lower than market rates. *LifeCare*® at Brandon Wilde also offers the following benefits:

- **Savings** – You'll see substantial savings compared to the average cost of private nursing care.
- **Asset preservation** – Since *LifeCare*® controls the cost of accessing higher levels of care, if and when you need them, with potential refund options, you're preserving your assets over your lifetime.
- **Tax savings** – A portion of your entrance fee and monthly fee could be tax deductible as a prepaid health cost. As with all financial decisions, check with your financial advisor about this.
- **A lifetime of predictability** – A *LifeCare*® contract requires the payment of a one-time entrance fee and predictable monthly fees. These predictable costs make financial planning easier and more straightforward.





Services and amenities

At Life Plan Communities like Brandon Wilde, we take care of the daily chores of housekeeping and maintenance. At home on our beautiful 73-acre campus, you'll find more than enough room to enjoy an abundance of vibrant, active, and engaging clubs, activities, and social events. You'll be surrounded by world-class views while enjoying access to a fabulous array of services and amenities, including:

- Concierge
- Housekeeping
- Interior and exterior maintenance
- Transportation to and from doctor appointments
- Chef-prepared meals
- Private dining room

- 24-hour on-site security
- Salon and day spa
- Library
- Exercise classes
- Indoor heated saltwater pool
- Auditorium
- Expansive walking trails
- Bike paths
- Dog park
- Mini-gardens
- Art room
- Woodworking shop
- Billiards and darts room



Paying for senior living and health care

Even if you're healthy now, it's important to budget for unforeseen health problems. An unexpected health event, like a fall or other injury – or a disease or condition that requires constant care – could be financially devastating. You've worked hard to build a solid financial future. Let us help you ensure that plan remains intact. Here are the resources you should consider when planning for a move:

- Social Security
- Retirement savings, including 401(k)s, individual retirement accounts (IRAs), pension payments, and annuities
- Stocks and bonds
- Capital assets, such as homes, cars, boats, art, and real estate
- Long-term care insurance
- Life insurance

The cost of waiting

Moving to Brandon Wilde sooner rather than later can save you significantly in the long run. Waiting to move, on the other hand, can cost you in more ways than one. Compared to the ever-rising cost of health care on the open market, it only makes sense to seriously consider a Life Plan Community like ours.

Not to mention all the time spent cutting the lawn, fixing leaks, and running errands is handed back to you the moment you join a community of active seniors like you, ready to make the most of the next chapter of life. Make your move while you're still able to so that you can medically qualify for *LifeCare*® and start enjoying everything the vibrant Brandon Wilde lifestyle has to offer.

Paying for your long-term care can be handled through a variety of resources, including:

- **Long-term care insurance** – This type of insurance is designed to offset the cost of care due to illness, disability, or an ongoing medical condition. It also provides any assistance you may require as a result of the general effects of aging.
- **Investment income** – The majority of families use a combination of Social Security, personal savings, pension payments, and retirement accounts such as IRAs and 401(k)s to help pay for senior living.

Having a plan is more affordable than you think

While most seniors would rather stay in their current home for as long as possible, moving to a Life Plan Community may be more comparable to your current lifestyle than you realize. Even if your home is paid off, you'll still have monthly upkeep and maintenance expenses, utilities, insurance, and property taxes. Plus, modifying your current residence to safely age in place can be another costly expense. Senior living communities are purposefully built and designed to help you get more out of life by being as independent as possible for as long as possible. You can't put a price on that!

At Brandon Wilde, we also offer a Fee-for-Service contract, which can be a good option for those who have long-term care insurance.



Lifestyle comparison worksheet

Compare the cost of living in your current home to living in a Life Plan Community like Brandon Wilde.

Services and Monthly Expenses	Your Home	Brandon Wilde
Mortgage/Rent	\$_____	INCLUDED
Association Fees	\$_____	INCLUDED
Property Taxes	\$_____	INCLUDED
Property Insurance	\$_____	INCLUDED
Utilities – Electricity, Gas, Sewer	\$_____	INCLUDED
Wi-Fi	\$_____	INCLUDED
Exterior Maintenance	\$_____	INCLUDED
Pest Control	\$_____	INCLUDED
24-Hour Assistance/Staff	\$_____	INCLUDED
Emergency Response System	\$_____	INCLUDED
Pool Maintenance	\$_____	INCLUDED
Lawn Care/Landscaping	\$_____	INCLUDED
Weekly Housekeeping	\$_____	INCLUDED
Laundry Services	\$_____	INCLUDED
Plumbing Maintenance	\$_____	INCLUDED
Electrical Maintenance	\$_____	INCLUDED
Air Conditioning Maintenance	\$_____	INCLUDED
Appliance Maintenance	\$_____	INCLUDED
Trash/Recyclables Collection	\$_____	INCLUDED
Transportation	\$_____	INCLUDED
Gym & Wellness Programs	\$_____	INCLUDED
Planned Social Activities	\$_____	INCLUDED
Daily Dining	\$_____	INCLUDED
Total Monthly Expenses	\$_____	



Exploring your options

If you're considering Brandon Wilde, it could be more affordable than you think. With a variety of floor plans and contract options to choose from, our experienced team will help you find the right fit for your lifestyle and budget. You can also explore your options on your own using our quick and confidential financial fit calculator on [BrandonWilde.com](https://brandonwilde.com), to see how Brandon Wilde could work for you.

The first step to understanding which options are available to you is finding out if you or your loved one meets the requirements to qualify for *LifeCare*®. The application process includes a health assessment

with medical diagnoses and current medications, a cognitive assessment, and a financial assurance assessment. When you're ready, contact our team to learn the full qualification requirements and begin to develop a plan.

We hear from residents all the time that they wish they would have moved in earlier so they had more time to enjoy our vibrant lifestyle. Take it from them – it's best to make your move while you're still able to take full advantage of everything our community offers while gaining complete peace of mind for your future with *LifeCare*®.



EXPERIENCE OUR LIFESTYLE

Ideally nestled on a naturally vibrant 73-acre National Wildlife Federation mini-refuge near Augusta, GA, Brandon Wilde is uniquely designed to help you make this chapter of your life the best yet. Our award-winning Life Plan Community allows you to maintain your independent nature and take on retirement with complete confidence knowing our full continuum of top-quality care – including personal care, memory care, skilled nursing, and short-term rehabilitation – is available right where you live if you ever need it.

The best way to get a feel for our community and everything it offers is to see it for yourself. To learn how our community can provide you a dynamic independent lifestyle with peace of mind for the future, schedule a personal visit by calling **706-868-3552**.

BRANDONWILDE.COM

4275 OWENS ROAD • EVANS, GA 30809

Independent Living • Personal Care • Memory Care • Skilled Nursing • Rehabilitation



Managed by  LCS