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**KENDAL**<sup>®</sup>  
*Together, transforming the experience of aging.<sup>®</sup>*  
**Lifecare**

*Everything you need to know.*

# What is Lifecare?

As a leader in providing communities and services for older adults, Kendal offers a Lifecare option in most of its communities. Lifecare is a program that allows people over the age of 62 to enjoy life to its fullest knowing a safety net of care and services is in place for them and their families. It is the only financial structure under which residential services are provided to include long-term healthcare in the form of a predictable monthly fee.

All Lifecare communities offer a continuum of care, BUT not all retirement communities are Lifecare communities.

## Questions?

The Admissions Staff at The Admiral at the Lake is always happy to answer your questions about Lifecare. Call **773-433-1801**—we look forward to hearing from you.

All photographs in this brochure are of The Admiral at the Lake and Kendal residents.

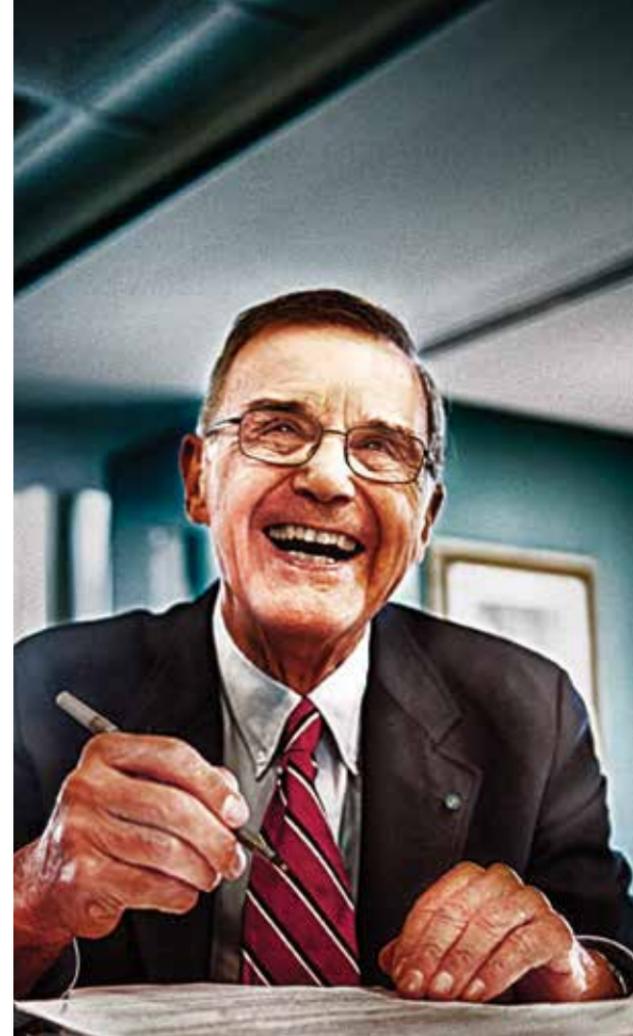
# Financial stability and predictability.

Compare the costs  
of various scenarios.

Lifecare often has many tax advantages. It is important to work with your financial advisor and The Admiral at The Lake representative to determine which may apply to you.

To truly benefit from Lifecare, you must move into a Lifecare Continuing Care Retirement Community (CCRC) while you are independent and reasonably healthy. Then, if your health needs should change over time, you have priority access to long-term healthcare services with no significant change in monthly fees.

At its very core, Lifecare is based on shared risk and financial predictability. It's a way for people without long-term care insurance to protect themselves financially. However, Lifecare is still a good decision for those with long-term care insurance. In fact, many communities offer discounts on the entry fees for those who have it and in many cases, long-term care policies will pay benefits directly to the holder if they are receiving care in a Lifecare community, thus covering the costs of monthly fees.





Home is a comfortable place to be—and people often assume it will be easy to stay there if they need care.

- 1 { Your estate will be protected. Paying out-of-pocket for long-term care can be financially devastating. }
- 2 { They will never have to make a care decision in a crisis. Making these difficult decisions is something your family should never have to face. }
- 3 { The time you spend with them will be family time—not time managing home upkeep, medical appointments or other care tasks. }
- 4 { Whether you have children or not, an important factor Lifecare brings is the quality of life you will have to share with your family and friends. }



## When you choose **Lifecare**, you give your family four important gifts.

And if you never need the care that Lifecare offers,  
then you will have still bought something priceless:

*People who live in Continuing Care Retirement  
Communities live an average of 5 years longer than  
those who stay in their homes.*

### There are, however, some issues to consider:

All of the tasks and responsibilities of homeownership remain, such as yard maintenance, cooking and shopping.

As you age, isolation could become a problem. And studies show that a lack of involvement with others will hasten physical and mental decline.

With home care, often there is no one besides you and your family to manage the staff sent into your home. In addition, home care can soon become a costly option.

A Lifecare CCRC provides solutions for each of these issues by providing a maintenance-free lifestyle that puts the “community” into retirement community.

# Peace of mind.

It's a term that is thrown around often. In some cases, so much so that its meaning is lost.

Lifecare is no such case.



*The Wall Street Journal* stated, "...a couple turning 65 has a 75% chance that one of them will need long-term care." At this rate, an entire family can be affected, placing the children at risk of a negative inheritance.

The national median cost of one year in a private nursing home room is 49% more than the median household income in the United States.

***Genworth 2011 Cost of Care Survey, conducted by CareScout***

In 2030...nearly one in five U.S. residents is expected to be 65 and older. This age group is expected to increase to 88.5 million in 2050, more than doubling the current number.

*U.S. Census Bureau,  
News Release*

In the year 2020, some 15 million Americans are expected to need long-term care.

*U.S. Department  
of Health and  
Human Services,  
March 2011*

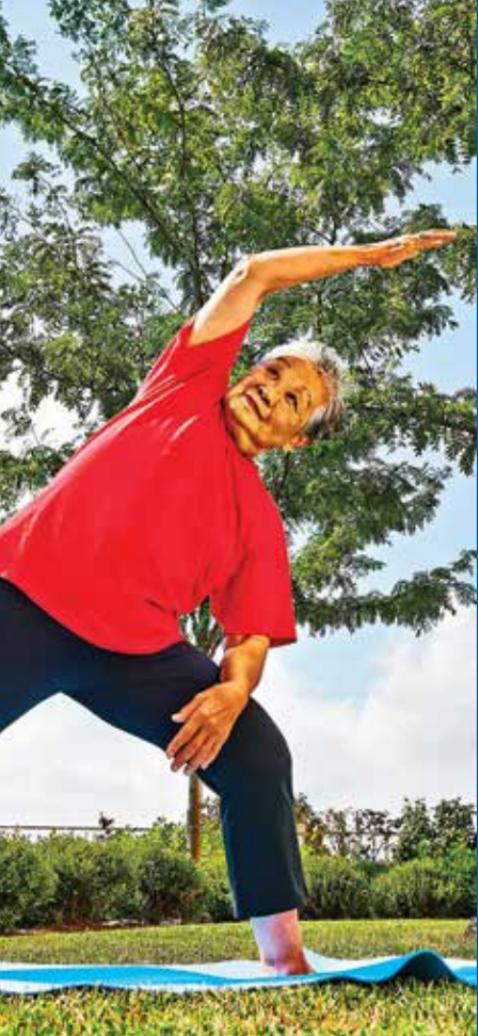
At least 70% of people over age 65 will require some long-term care services at some point in their lives and more than 40% will need care in a nursing home.

*U.S. Department of Health  
and Human Services,  
National Clearinghouse  
for Long-Term Care  
Information*

Lifecare allows you to take control of your future and proactively plan your care needs, so that you are assured a true continuum and receive only the level of care that you need at the appropriate time.

By selecting a Lifecare community with a reputation for exceptional care, skilled and comprehensively trained staff, and a pleasant, comfortable environment, you can be certain that if you do need it, you will be well taken care of.

Priority for admission to these excellent Health Centers goes to those who currently live in the community. The chances of being able to enter directly from your home in a crisis situation are typically slim to none.



# Healthier longer.

Individuals who choose  
a CCRC have a higher  
likelihood of living a  
longer and healthier life.



It also brings together like minds through shared interests,  
and nurtures connections with friends, both new and lifelong.  
Lifecare allows couples and close friends to continue to live  
on the same campus even if one of them requires additional  
assistance or care. Single-campus living means more time to  
visit and less travel time.

# Meaningful relationships.

The CCRC environment brings together more than abounding programs, services and amenities.

According to a research analysis paper released by the U.S. Department of Health and Human Services, seniors who live in CCRCs are healthier and, on average, live five years longer than those who choose to live at home. The study cites the active approach that CCRCs take toward health care and the variety of services that may affect overall wellness, including social involvement and physically active lifestyles.

A Lifecare CCRC's approach to wellness plays out in a number of significant ways.

# Wellness.

Residents can select from a wide variety of nutritional dining choices and ample access to wellness and fitness activities provide the basis for a healthier lifestyle. Ongoing programs emphasize prevention and education. Lifelong learning opportunities and cultural events provide continued intellectual engagement.

