

# NAVIGATING SENIOR LIVING OPTIONS


*A Guide to Strategically Planning Your Future*



## APPLEWOOD

*An Engaged Living Community*





This is an exciting time to make the most of the retirement you've worked so diligently to achieve. A time to examine the possibilities: What are you most looking forward to doing when you retire? How will you find security and peace of mind, while at the same time fulfilling your dreams? How will you shape your years after retirement?

First, you'll have to create a strategic plan for the future. You'll need to know what your retirement options are before determining which one is right for you. These options also must take into account future needs and unforeseen changes.

Navigating Senior Living Options is a guide to help you make the informed decisions necessary to develop a strategic plan for your future. We hope you find it a beneficial resource for planning your future.

# Retirement Living 101

To make the best decision to serve your needs, it's important to understand the senior living options available to you. The choices range from a neighborhood environment with basic home and lawn care provided to a community offering a wide variety of services, along with healthcare options should your needs change.

## TYPES OF COMMUNITIES TO CONSIDER

### Condominiums

Condominiums allow you to retain home-ownership but typically provide only minimal services such as lawn maintenance and snow removal. If higher levels of care are needed such as assisted living or memory care, you would likely need to arrange for care on your own.

### Rental Communities

Rental communities generally provide home maintenance and other basic services, but usually do not offer in-home services or a full continuum of care. You'll be required to go off-site for healthcare services.

### Continuing Care Retirement Communities

Continuing Care Retirement Communities (CCRC) offer independent living in apartments or cottage homes and typically provide a full range of services, such as dining, maintenance, activities and transportation, for a one-time entrance fee and monthly service fees. Additional levels of care are usually available on-site, including assisted living, memory care, skilled nursing and rehabilitation. CCRCs offer a variety of contracts ranging from fee-for-service to Life Care and modified Life Care.

Under a fee-for-service contract, should you need to move to a higher level of care, your monthly fee increases accordingly. Under Life Care, your entrance and monthly fees are greater, but your monthly fee remains relatively stable if you move to a higher level of care. The type of contract you choose is often a personal decision based on your individual financial situation and future plans.

Applewood offers both Life Care and fee-for-service contracts with both 50% and 90% refundability options. This means when you leave our community, the entrance fee will be refunded either to you or your estate. This option provides additional peace of mind by protecting financial assets.

# What is important to you?

Now that you're familiar with the options, choose the individual features of your retirement that will best meet your needs and goals. You'll get a better understanding of what those features are by answering the following questions:

I consider the following important for my future:

Freedom to create my own schedule	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Low-maintenance living	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Activities that inspire—at my pace, on my schedule	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Variety of flexible dining options	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Opportunities for wellness in body, mind and spirit	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Tailored housekeeping services	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Comfortable, vibrant surroundings	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Transportation if I don't want to drive	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Educational, cultural and entertainment opportunities	<input type="checkbox"/> Yes	<input type="checkbox"/> No

CONSIDERATION	NOTES
If you moved today, in which kind of community do you think you would feel the most comfortable and fulfilled (type/size of residence, location, features, proximity to family, amenities, etc.)?	

# Location

Location is important. You will want your community to be close and connected to the things you love.

CONSIDERATION	NOTES
Does the community have easy access to local shops and services? (i.e. grocery store, temple, church, restaurants)	
Is the location and surrounding environment appealing?	
Is the community attractively landscaped and well-manicured?	
Are its roads well cared for?	
Is a main thoroughfare or highway easily accessible?	
Does the community provide parking for my car at no extra charge?	

# Staff

Pay close attention to the staff—are they friendly and responsive? Are they eager to assist you and answer any questions you may have?

CONSIDERATION	NOTES
Were you greeted by a staff member when you walked in?	
Was the staff engaging and friendly?	
Was the sales staff knowledgeable and forthcoming regarding various living options?	
Were they helpful and approachable?	
Did the staff provide you with written information?	
Did they invite you to return for another visit or a meal?	

# Atmosphere

Having a good feeling about the community environment inside and out is essential. Can you imagine this becoming your new home?

CONSIDERATION	NOTES
What is appealing about the community?	
Will your home provide plenty of natural light?	
What sort of choices in personalizations and upgrades are available to your living space?	
Do the living spaces include high-end features like custom closets and fireplaces?	
What sort of community spaces does it offer—patios, gardens, walking trails?	
How will your new home adapt should your needs change?	
Is the community easy to navigate in inclement weather?	

# Amenities

Each community offers its residents different benefits and amenities. Some will appeal to you more than others. Which benefits stand out? Did they give you a feeling of excitement about the community?

CONSIDERATION	NOTES
Does the community provide housekeeping, and if so how often?	
Are there flexible dining options?	
Are the amenities also available to family members when they visit (i.e. guest rooms, pool, fitness center)?	
Is transportation provided to nearby events/activities?	
Does the community offer an on-site salon, convenience store, bank, spa, etc?	
What sort of maintenance does the community provide both inside and outside of the residences?	



# Activities

No two social calendars are filled with the same activities. Social preferences vary from person to person. Most likely the community offers a wide array of activities to choose from—some you're already familiar with, some you may never have experienced.

CONSIDERATION	NOTES
Is there a wide selection of social, cultural, educational and recreational activities to choose from?	
Is there a fitness center with state-of-the-art equipment?	
Is there a fitness trainer to assist you? Are there scheduled workout classes that offer a variety of fitness options?	
Are there individual activities in addition to group activities?	
Are there places for picnics and barbecues, a plot for gardening and other outdoor activities?	

# Security & Safety

Getting to know your surroundings before moving into any new community is important. It is critical that you get to know its safety features as well. Make sure you keep these things in mind as you tour the community.

CONSIDERATION	NOTES
Is there staff on-call 24 hours a day, like a security officer, maintenance or desk clerk?	
What sort of emergency response system does the community install inside the residences?	
What sort of access is there to healthcare?	

# Living Space

If you're planning to leave your current residence and move into a retirement community, a thorough evaluation is imperative in making your decision more productive. You want your new home to be the right home!

CONSIDERATION	NOTES
Are there a variety of floor plans?	
Will you have enough space for personal storage?	
Does each residence come with appliances? Which ones are included? Are they full-sized?	
Will you access laundry facilities in your residence or in a common area?	
Can you make personal upgrades to your residence, like adding window treatments, paintings, etc.?	
Do the residences have balconies or patios?	
Is there plenty of closet space?	

# Current or Potential Residents

It's always exciting getting to know new people. Try to get a feeling of the prospective community by determining who your neighbors will be. You should walk away with a feeling of warmth and welcome.

CONSIDERATION	NOTES
Did you have an opportunity to talk with potential or current residents?	
If so, did they appear to have similar interests and values?	
Is there a community board that listens to your concerns and implements new ideas?	
Are there resident committees to address a variety of resident interests?	

# Comfort Level

An excellent way to determine how you will fit in as a resident is to follow your instincts. A feeling of excitement as well as a desire to find out more about a prospective community is a good indication that this could be the right one for you!

CONSIDERATION	NOTES
Will the resident chef cater to your specific dietary needs?	
Does the community have guest suites available for visiting family members?	
Are pets allowed?	
Can you see yourself enjoying an active lifestyle every day as a resident of this community?	
Did you get excited about all the various social opportunities the community has to offer?	
Would you be proud to call this community your home?	



# Investment Strategy

Moving to a new community is an important decision, personally and financially. Your next move will be a crucial investment in your future!

CONSIDERATION	NOTES
What is the fee of the residence you're considering?	
What is the monthly fee?	
Does the residence offer all the financial advantages of ownership?	
Is a flexible dining plan and housekeeping services included in the monthly fee?	
Can you remodel, renovate and decorate your residence as you see fit?	
Will the lifestyle you envision be attainable given the services and amenities the community provides?	
Does the community offer a plan to mitigate the potential cost of assisted living or skilled nursing?	

# *Distinctive Senior Living*

As you explore senior living options, it is our pleasure to present Applewood.

Here, you'll experience the perfect blend of country living mixed with city sophistication. Outside, you can explore the beautifully landscaped grounds, with manicured gardens, a courtyard with gazebo, and even a putting green—all perfect for experiencing the joy of fresh air on a sunny day. Here you'll choose among 14 maintenance-free apartment and five cottage styles. Select the design that best suits you, whether it's an apartment with balcony or patio, or a cottage with attached garage. The entire 40-acre campus is designed with your pleasure and relaxation in mind.

When you're eager to venture out, our location near Freehold's quaint downtown provides easy access to restaurants and cafés, shopping and entertainment. And the Jersey Shore — and all it offers — is only minutes away, making it easy to enjoy a day at the beach. Plus, New York, Philadelphia and Atlantic City are easily accessible for day trips. You can't beat Applewood's location!

At Applewood, you'll be among peers: a wonderful collection of well-educated professionals, artists and world travelers. Our distinguished residents continue to pursue their careers, hobbies and philanthropic endeavors (not to mention the many cultural and educational activities we offer). In fact, our residents find more time to explore their passions because they're no longer tied down by the hassles of home and property maintenance.

At Applewood, our Engaged Living philosophy encourages you to live life well in body, mind and spirit. Along with outstanding amenities, you'll also enjoy the benefit of assisted living or skilled nursing care as part of our Continuing Care Retirement Community, should you ever need it. Because of the unique relationship with CentraState Healthcare System, you will have even more resources to enhance your health and well-being.

We invite you to call **(732)-303-7416** or visit **[www.applewood.com](http://www.applewood.com)** to learn more! Live life well at Applewood.

Sincerely,



Jennifer Kohan  
Director of Sales and Marketing

A CentraState Senior Living Community



Engaged Living. Life at *your* best.



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