



A FINANCIAL GUIDE TO

Life Plan Communities

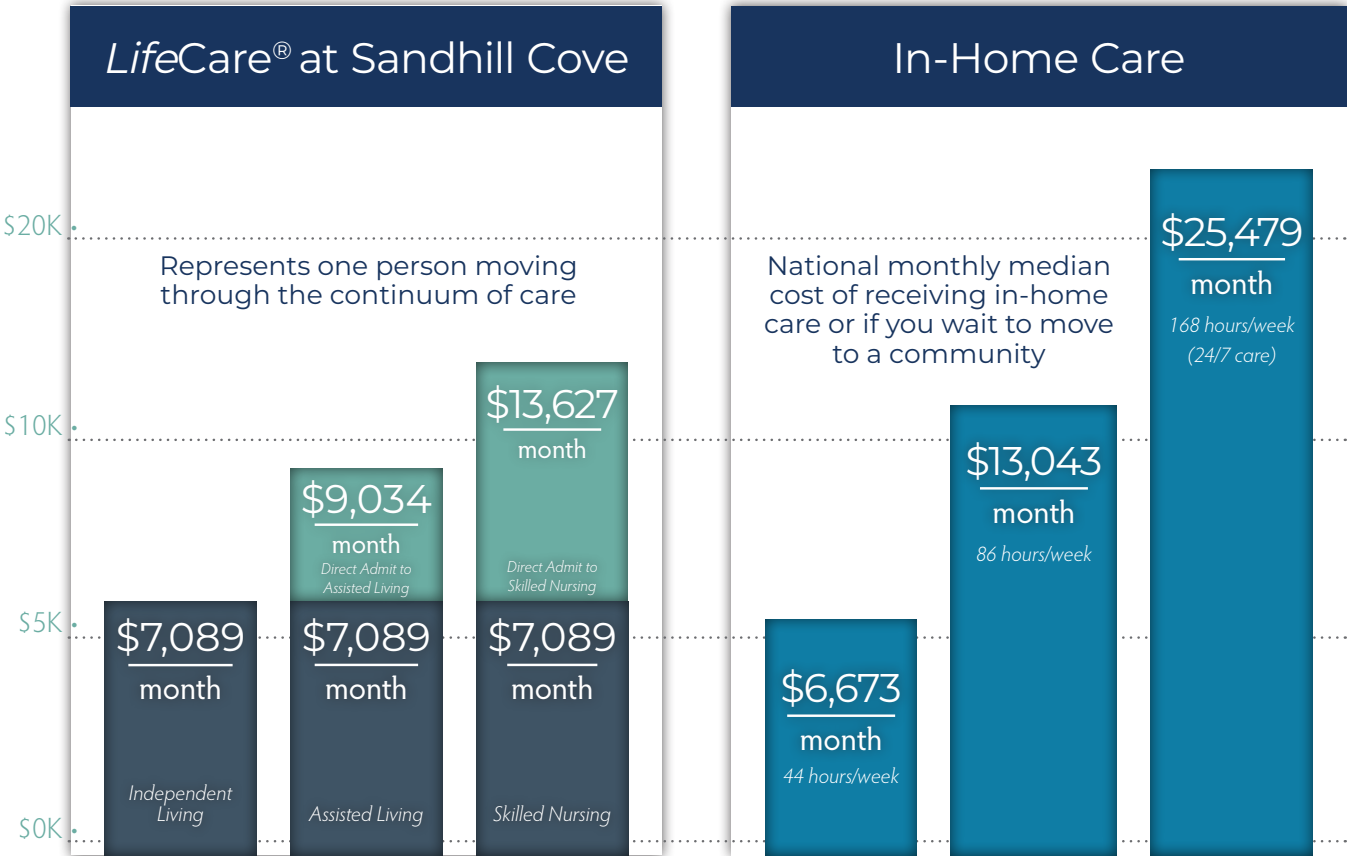




Sandhill Cove Resident

Plan for a happier and healthier life with *LifeCare*®

Moving to a Life Plan Community like Sandhill Cove will improve your quality of life. *How?* With an all-inclusive *LifeCare*® contract that offers boundless opportunities to stay active, find purpose, make meaningful connections and access care. *The best part?* It's more affordable than you may think – so the earlier you begin your senior living research, the sooner you can move in while you're still independent enough to qualify.



References: Genworth and SeniorHomes.com



Sandhill Cove Residents

The benefits of a Life Plan Community

Sandhill Cove is a Life Plan Community that offers an all-inclusive, maintenance-free, wellness-focused lifestyle with a variety of convenient services and amenities and many social opportunities and engaging activities. Because we understand health needs may change, we also offer access to higher levels of on-site care, including assisted living, memory support, skilled nursing, respite care and rehabilitation.

If you're wondering if a Life Plan Community and its full continuum of care is for you, consider this: **According to the U.S. Department of Health and Human Services, 70% of people over 65 will need long-term care at some point, and they'll need that care for an average of three years.**

At the end of the day, residents of Sandhill Cove and their families rest easy knowing our continuum of care provides comfort and security.



Understanding entrance and monthly fees

Entrance fee

Our one-time entrance fee is based on the type of contract and the size of the 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 rate.

Monthly fee

Your monthly fee at Sandhill Cove is all-inclusive, meaning it covers the cost of your residence and all maintenance, utilities, meals in multiple dining venues, access to amenities, wellness programs and care services.

The benefits of *LifeCare*®

Sandhill Cove is the only *LifeCare*® community in Martin and St. Lucie counties, bringing this gold standard of retirement living to older adults and their families. Here, residents have priority access to high-quality care at a cost that's significantly lower than market rate.

It also comes with these benefits:

Savings – You'll see substantial savings compared to the average cost of public nursing care.

Asset preservation – The added protection of being supervised under Florida's 651 statute ensures we meet guidelines for financial stability, helping you to preserve your assets over time.

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 a predictable monthly fee. The transparency that comes with *LifeCare*® makes financial planning easier and life more enjoyable.



Sandhill Cove Residents



Sandhill Cove Residents

Services and amenities

At a Life Plan Community like Sandhill Cove, we take care of daily responsibilities so that residents have more time to enjoy the activities they love. Our beautiful waterfront location sets the scene for ultimate relaxation and connection and is combined with the following services and amenities:

- Concierge service
- All home maintenance
- Weekly housekeeping
- Outdoor pool with whirlpool
- On-site wellness clinic
- An array of social, educational and recreational events and activities
- Delicious entrées
- Golf partnership with Crane Watch Club
- Putting green and shuffleboard
- Waterfront croquet and bocce ball courts
- Regularly scheduled transportation
- Multiple dining venues
- Cocktail lounge
- Fitness center
- Walking and biking areas
- Art and craft studio
- Boat and fishing dock
- Salon services
- Library
- Complimentary Wi-Fi and cable TV
- Woodworking shop
- Water's Edge Health and Rehabilitation



Paying for senior living and health care

Just because you're healthy now doesn't mean you shouldn't prepare for unforeseen health issues down the road. Experiencing a fall or other injury, or being diagnosed with a disease or chronic illness that requires constant care, could be financially devastating. Keep your retirement plans and savings intact with a *LifeCare*® retirement community.

The cost of waiting

Moving to Sandhill Cove sooner rather than later can save you significantly in the long run. Waiting to move comes with more risks than you think. Compared to the ever-rising costs of health services in the open market, it only makes sense to seriously consider a Life Plan Community like ours. Not to mention, you'll finally get to leave the hassles of homeownership behind and have more time to pursue hobbies, friendships and passions. While you still medically qualify for *LifeCare*®, it is the perfect time to move to our community and experience a world of new and exciting adventures.





Having a plan is more affordable than you think

Did you know moving to a Life Plan Community may be more cost-effective than living at home? Even if your home is paid off, there’s still the responsibility of paying utilities, property taxes and insurance, and taking care of daily chores and maintenance. Sandhill Cove is designed to help seniors make the most out of life by encouraging independence and promoting support.

At-home vs. senior living cost comparison

See for yourself just how much you’ll save when you make the move to Sandhill Cove.

Services and Monthly Expenses	Your Home	Sandhill Cove
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
Laundering of Bedding & Bath Linens	\$_____	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 Sandhill Cove, it could be more affordable than you think. With a variety of floor plans and payment options to choose from, our expert team will help you find the perfect fit for your lifestyle and budget.

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 requires a health assessment, including 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

Discover resort-style living in Palm City, FL, where easy, breezy living is all yours. Our retirement community has been ensconced on the Martin County waterfront, the south fork of the St. Lucie River, for more than 30 years. Dive into a maintenance-free lifestyle with services and amenities designed for healthy, active living, and find security with a *LifeCare*® contract that guarantees peace of mind. Exceptional care in assisted living, memory support, skilled nursing, respite care and rehabilitation is here for you if ever you need it in the future.

The best way to get a feel for every wonderful aspect and offering of Sandhill Cove is to see our beautiful community for yourself. Schedule a personal visit today by calling **772-220-1090** or visiting **SandhillCove.com**.

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