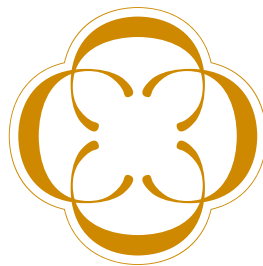


An exceptional life demands
an exceptional lifestyle.



THE CLARE

Gold Coast Retirement Living. Your Way.





Making the decision to move is hard with numerous pros and cons to consider. Retirement communities offer many valuable assets to contemplate — most of all security, socialization and a healthy, active lifestyle. The Clare, in Chicago, Illinois, is an engaged living community that offers a variety of lifestyle choices for adults over the age of 62. To make the best decision, it is important to understand the options available.

Throughout this guide, we will provide information on:

- Different types of engaged living options
- Benefits of community living
- The most probing questions to ask

We hope you find this guide to be a beneficial resource for planning your future lifestyle.

Our goal is simple:
We want you to **choose confidently**
and you **to live happily.**

Understanding Senior Living Options

Communities differ greatly and offer various levels of care.

TYPES OF COMMUNITIES TO CONSIDER

Continuing Care Retirement Communities or LifeCare Communities

Continuing care retirement communities (also known as LifeCare communities) come in a variety of housing options including apartments, townhomes and condominiums. They offer a package of services and amenities for a one-time entrance fee and ongoing monthly fee. Additional levels of care, such as assisted living and skilled nursing, are usually provided on the same campus, if and when needed. Levels of care may vary from one community to the next.

Under a fee-for-service contract, should you need to move to a higher level of care, your monthly fee increases accordingly. Under LifeCare, 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.

The Clare offers a LifeCare contract with refundability options. This means when you leave our community, either voluntarily or upon passing away, the entrance fee will be refunded either to you or your estate. This option provides you with additional peace of mind by protecting your financial assets.

Independent Living Communities

Independent living communities are often condominiums or apartment buildings that offer security and accessible care by providing a nurse call system to request assistance, if needed. They also provide a variety of living options that include multiple bedrooms, full kitchens, housekeeping, planned activities and diverse dining venues.

Understanding Senior Living Options *continued*

Communities differ greatly and offer various levels of care.

TYPES OF COMMUNITIES TO CONSIDER

Assisted Living Communities

Assisted living communities offer many of the services and amenities of independent living including spacious living residences with kitchenettes. They also include the additional benefit of care provided by licensed nurses and caregivers, based on how much assistance with the activities of daily living is needed.

Memory Care Communities

Many communities also offer a secure and safe neighborhood designed specifically for those suffering from the effects of Alzheimer’s and other forms of dementia. These communities provide a secure environment with programs to assist residents in being as social and active as possible with specialized programming and therapies.

Rehabilitation

Short-term rehabilitation is often needed when there is an illness, injury or surgery. Communities that offer rehabilitation provide both temporary accommodations and long-term care as needed. Residents work directly with physical, occupational and speech therapists as well as nurses and nutritionists where they receive a program tailored to help them recover to optimal health and physical abilities.

Nursing Care

Skilled nursing communities are designed to provide around-the-clock supervised medical care, as well as assistance with daily living activities for those affected by a chronic illness, injury or disability and who can no longer care for themselves for extended lengths of time. Nursing care offers many services and amenities above and beyond medical care, including social activities, nutritious meals to meet dietary needs and general housekeeping.

Identifying the Benefits of Engaged Living

Communities can enhance and improve residents' lifestyle.

BENEFITS OF ENGAGED LIVING

Socialization

For many, the possibility of isolation in later years is scary. Studies have shown it can lead to loneliness, depression and even have negative implications for physical health. Engaged community living counteracts isolation by promoting a social lifestyle that encourages resident interaction. This includes active community calendars, common dining areas where meals can be shared, organized day trips, classes, shopping excursions and other social events that make it easy for seniors to create new social connections and strengthen existing ones.

No-Maintenance Living LifeCare Communities

A common concern for seniors and their family is the growing difficulty of completing daily tasks as they age. Activities that were once easy to do now require extra effort. That's why so many seniors and their families often experience noticeable relief when they move to a senior living community. The need to worry about endless home maintenance and housekeeping is removed and replaced with extra time to focus on the people and things that matter most.

Peace of Mind

Friends and family members of engaged living community residents no longer need to worry about the safety and well-being of their loved one. When seniors can enjoy a healthy and active lifestyle, are comfortable in their new residence and have their health needs covered by experienced professionals without financial worry, it provides a priceless sense of security for everyone involved.

What is important to you?

Now that you're familiar with the options and benefits of community living, it is important to go visit, explore and see for yourself what the community is like. It is also important to know what to look for and the right questions to ask. Start by asking:

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

The following pages will provide you with important considerations to explore and questions to ask yourself as you begin your research process. By taking some time to consider these things now, you will be better prepared to make the right decision.



“I was impressed with the range of activities, from lectures and movies to the weekly happy hour. It’s a great way to keep me stimulated and engaged, with a strong sense of community and lively friendships.”
- Clare resident

What is important to you?

GENERAL CONSIDERATIONS	NOTES
<p>1. Are residents allowed the freedom to create their own schedule?</p>	
<p>2. Do the residences offer true low-maintenance living with house and yard work provided?</p>	
<p>3. Does the community offer flexible dining options?</p>	
<p>4. Are there opportunities for wellness in body, mind and spirit?</p>	
<p>5. Will the planned activities inspire and will they be accommodating to different needs or skill levels?</p>	
<p>6. Are there educational, cultural and entertainment opportunities available?</p>	

What is important to you?

GENERAL CONSIDERATIONS	NOTES
<p>7. Does the community have vibrant outdoor activities for the residents to enjoy?</p>	
<p>8. Is any form of transportation provided to residents who prefer not to drive themselves?</p>	
<p>9. Are the community team members knowledgeable and supportive?</p>	
<p>10. Who manages the community and what is their experience with senior living?</p>	



“ I was impressed by how friendly the residents were when they met my mom during her move in and at the Happy Hour welcome that they threw for her. She was also given a floor party welcome, which was delightful, and was assigned a mentor for her orientation. I love that The Clare attends to residents’ transition in this way.”
- Adult Child of a Clare resident

What is important to you?

LOCATION CONSIDERATIONS	NOTES
1. Does the community have easy access to local shops and services? (i.e. grocery store, temple, church, restaurants)	
2. Is the location and surrounding environment appealing?	
3. Is the community well-maintained?	
4. Is a main thoroughfare or highway easily accessible?	
5. Does the community provide parking for residents and guests at no extra charge?	

What is important to you?

STAFF CONSIDERATIONS	NOTES
1. Were you greeted by a team member when you walked in?	
2. Were the team members engaging and friendly?	
3. Was the sales team knowledgeable and forthcoming regarding various living options?	
4. Were they helpful and approachable?	
5. Did they provide you with written information?	
6. Did they invite you to return for another visit or a meal?	

What is important to you?

WELLNESS CONSIDERATIONS	NOTES
<p>1. Is there a wide selection of social, cultural, educational and recreational activities to choose from?</p>	
<p>2. Is there a fitness center with state-of-the-art equipment?</p>	
<p>3. Is there a fitness trainer to assist residents?</p>	
<p>4. Are there scheduled workout classes that offer a variety of fitness options?</p>	
<p>5. Are there individual activities in addition to group activities?</p>	
<p>6. What other amenities are available such as a pool, walking paths, outdoor games, etc.?</p>	

What is important to you?

HEALTH & SAFETY CONSIDERATIONS	NOTES
1. What are the health requirements for independent living?	
2. What levels of care are available on-site such as assisted living, memory support, rehabilitation or skilled nursing?	
3. Are there home health services available for those living in independent living?	
4. What if my spouse needs assistance or memory support but I want to remain in my independent living apartment or cottage?	
5. Are there team members on-call 24 hours a day, like a security officer, maintenance person or desk clerk?	
6. What if my family can't get in touch with me, is someone available 24/7 to check on me?	
7. What sort of emergency response system does the community have for the residents?	

What is important to you?

HEALTH & SAFETY CONSIDERATIONS	NOTES
8. What sort of access is there to healthcare?	
9. What are the health services provided at the community, beyond hygiene/personal care, bathing, toileting, incontinence care, etc.?	
10. Are pharmacy services available?	
11. What are the accreditations of the nursing team?	
12. What level of nursing is available 24/7?	
13. What is the policy for handling medical emergencies?	
14. Are rehabilitation services available on-site?	
15. Is there a physician available for on-site appointments?	

What is important to you?

HOUSING CONSIDERATIONS	NOTES
1. Are there a variety of floor plans?	
2. Will there be enough space for personal storage?	
3. Does each residence come with full-sized appliances included?	
4. Is there access to laundry facilities in the residence or in a common area?	
5. Can residents make personal upgrades to the independent living residence, like flooring and countertops?	
6. Do the residences have balconies or patios?	

What is important to you?

COMFORT CONSIDERATIONS	NOTES
1. Will the community’s chef cater to specific dietary needs?	
2. Is there a dining plan included in the monthly fee?	
3. Does the dining plan change if I move to assisted living, memory care or skilled nursing?	
4. Does the community provide take-out orders when I want to eat in my apartment?	
5. Are guests allowed to eat in the dining room with residents?	
6. Does the community have guest suites available for visiting family members?	

What is important to you?

COMFORT CONSIDERATIONS	NOTES
7. Are pets allowed?	
8. Can I see myself enjoying an active lifestyle every day as a resident of this community?	
9. Did I get excited about all the various social opportunities the community has to offer?	
10. Would I be proud to have friends and family visit this community?	



“ I actually was the one advocating for my mother to move into The Clare. I had heard many good things about it. And I am a big believer in getting people into a continuum of care BEFORE they need it. Not when there is an emergency.”
- Adult Child of a Clare resident

What is important to you?

FINANCIAL CONSIDERATIONS	NOTES
1. What is the entrance fee of the residence under consideration?	
2. What is the monthly fee?	
3. Are flexible dining options and housekeeping services included in the monthly fee?	
4. Will my current lifestyle be attainable given the services and amenities provided?	
5. Does the community offer a plan to mitigate the potential cost of assisted living or skilled nursing?	
6. Does the community offer a refundable contract?	

What Families Say About CCRCs

A recent survey of 3,700 family members of CCRC residents in 49 states revealed profound and widespread satisfaction with continuing care retirement communities.

93%

of family members said their parents are receiving good services.

93%

would recommend the CCRC as a good place for others to live.

76%

said their CCRC was a good value.

88%

felt their community had a high-quality reputation.

77%

would strongly consider a CCRC for themselves.

A Few Tips:

- Visit every part of the community, not just independent living
- Learn as much about the financial health of the CCRC and its licensing statute as you can
- Inquire about complaints
- Nursing home care is often the best measure of the overall quality of a CCRC. Go to www.medicare.gov
- Talk to residents about the lifestyle, the meals, the activities, the team, the overall tone and vibe of the community. Make sure you're finding a community that matches your temperament and desires

Retirement *your* way.

As you explore senior living options, it is our pleasure to present The Clare. Nestled among the very best that Chicago has to offer, The Clare is a spectacular world of its own that also puts you at the center of the worlds of art, culture and medicine.

Our Gold Coast address means you will never be far from the finest of Chicago's dining options. The Magnificent Mile is in our backyard. We call national, cultural treasures and world-class universities our neighbors. And some of the nation's most accomplished and progressive hospitals are literally around every corner.

The world inside The Clare will impress you, too, with its beauty, ingenuity and inspiration. Breathtaking views in every direction from one-, two- and three-bedroom residences. Beautiful spaces created specifically to help you socialize, conduct business, get creative, stay fit and enjoy art. All protected by around-the-clock security.

And when it's finally time to relax and reflect, there are terraced garden paths, a library, a fitness pool and the ultimate retreat — luxurious and thoughtfully appointed homes at the center of everything.

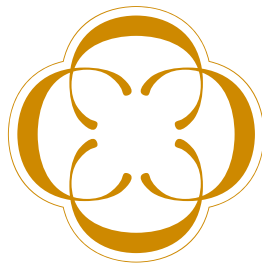
You will also connect with a future that's safe and secure. Our comprehensive LifeCare plan provides lifetime access to a full continuum of care from independent living, to assisted living, to memory care, to skilled nursing, should you ever need it.

We invite you to call 312-784-8015 today to learn more!

Sincerely,



Lynne Lukas
Director of Sales and Marketing



THE CLARE

Gold Coast Retirement Living. Your Way.