

Frequently asked *questions*

What is a CCRC?

Continuing Care Retirement Communities are independent residential neighborhoods filled with services, amenities—and security. At a CCRC, you'll live with the promise of access to on-site health services that include Assisted Living, Skilled Nursing, and often, Rehabilitation services and Memory Care, if needed. CCRC members pay a one-time entrance fee and an ongoing monthly service fee that can lead to tax- and estate-planning benefits.

Why should I choose a CCRC?

CCRCs offer benefits you won't find in other senior living communities. Enjoy the freedom to pursue your goals, and ways to help you achieve them. Maintenance-free residences, dynamic amenities and engaging activities let you follow your own path each day, with the confidence that any health needs will be met on site.

What are the advantages of a CCRC?

Community living helps people live longer, healthier lives, and CCRC members report more satisfaction than peers who remain in their own homes. You'll thrive with the comfort of caring staff, access to future care, and a campus specially designed for older adults.

More benefits of a CCRC:

- A secure, engaging, environment focused on creating community
- Delicious, nutrition-focused dining
- Convenient campus amenities (fitness, dining, concierge, transportation, beauty salon, bank)
- Predictable costs
- Tax benefits associated with entrance fees and monthly fees
- A full continuum of health services on campus



Am I ready for a CCRC?

If you or your spouse are over age 62, then it's not too early. The best time to move to a CCRC is when you can enjoy all that the engaging, carefree lifestyle offers. Waiting longer might reduce your options and add stress to making your move. Don't miss out on years of a fulfilling lifestyle and all the benefits a CCRC offers!

Can I afford it?

Covenant Living CCRCs offer financial options with varying fees and health care provisions, plus refunds and estate benefits. If you're not sure that you can afford a move, compare community fees—and benefits—with the costs of staying in your current home:

- Home ownership—mortgage or rent, property taxes and insurance
- Home upkeep—utilities, landscaping, maintenance and repairs
- Lifestyle—the rising cost of groceries, gasoline, entertainment, recreation and travel
- Wellness—health club memberships and caregiver or security services

CCRCs also provide the assurance that your assets and your income will be protected in the event of an unexpected health event requiring Assisted Living or Skilled Nursing care.

Where do I start?

Get the information you need to make the best decision about your future:

- Attend several community events, talk with residents and explore life at a Covenant Living community.
- Meet with a senior living advisor to tour residences and review floor plans, applications and residency agreements.

How do I know if a CCRC is financially sound?

To affirm your confidence, Covenant Living Communities and Services' financial report outlines the solid financial position that makes us an excellent retirement choice. With more than 3,000 employees serving 5,000 residents, our family of Continuing Care Retirement Communities is one of the nation's largest not-for-profit retirement living organizations.

Disclosure & Transparency

Covenant Living Communities and Services is committed to full disclosure of information for residents, prospective residents and other interested parties.