



Exploring Senior Living

Hi, we're Vi at Highlands Ranch.

You worked hard in the years leading up to your retirement — and now you're finally free to take that trip of a lifetime, pick up a new hobby, hit the golf course, give your family your undivided attention and more. This is the life!

As you age, you may also be thinking about making a move to somewhere better suited to your retirement lifestyle.

If so, you might also have discovered that there are a lot of things to consider. Where do you want to live? Will you be downsizing? How do you want to spend your days? What are your needs today — and what might they be in the future?

You may want to consider Vi at Highlands Ranch, a resort-like community that elevates your independent lifestyle — and offers a full continuum of care should the need arise. Whether making a move is already on your radar or you've just started thinking about your options, we want to be a resource.

In this guide, we'll introduce you to the types of senior living, what to expect when you move to a Life Plan Community, how to begin your research, and more.

Today's senior living landscape

You have more living options than ever before as you begin the exciting next chapter of your life. Let's take a look at a few of them.

Aging in place

Aging in place means living out the next phase of your retirement at home.

And for many seniors, it means enjoying the comforts of home for longer, and having a consistent routine with the familiar friends and surroundings they know.

While staying at home does have its benefits, it may also add complexity over time. Getting around to do errands, enjoying your regular activities, and doing home maintenance and other household tasks can become more challenging.

Plus, if you need care down the road, you'll have to research to find trustworthy care providers to come to your home. You'll also pay market rates for these services. These rates can vary by location, quality of care services, and how much care you need.

Rental independent-living communities

Rental communities are one of several independent-living options for seniors who are ready to make a move. These communities offer much-needed social connectivity to their residents, as well as a variety of meal options, events and activities.

Rental communities may partner with standalone care providers, including assisted living, memory support and skilled-nursing facilities, but rental properties are not required to provide care services, nor are those services included in the cost of living there.

Standalone care services

If you've chosen to age in place at home or move to a rental community, you may one day need more dedicated on-site care that isn't available where you're living.

So a move — temporary or permanent, depending on your situation — to a specialized care provider may be in order.

Assisted living, memory support, and skilled-nursing facilities provide around-the-clock staff that provide services ranging from basic living assistance to specialized medical care, at market-rate costs.

Life Plan Communities

Also known as Continuing Care Retirement Communities, Life Plan Communities, take an "all-in-one" approach to senior living.

These communities offer a combination of services at a single location, including independent living, assisted living, skilled nursing, and memory-support services. Residents typically pay an entrance fee as well as monthly fees that include services, amenities and, at some communities, like Vi, your cost of care.

Services and amenities can include things from maintenance and housekeeping to activities and meals, so you can focus completely on enjoying the vibrant lifestyle — or just embracing the opportunities of each new day.

Many Life Plan Communities are also designed to have a high-end, resort-like feel that encourages seniors to enjoy every day of their retirement — with a plan in place for future care, should they need it.

Keep living – and loving – your life

There are a lot of factors that go into determining which option is best for you.

Your budget, health history and family dynamics are just a few of things you'll need to consider as you evaluate where to spend the next phase of your retirement.

There's also your lifestyle to think about. What aspects of it make you feel fulfilled? What activities define your day-to-day life?

Are there activities you participate in now that you want to make sure to continue? Are there things you've always wanted to try but never had the time for?

Are there things you love to do and wish you could do more of? What about things you'd prefer to do less of (think mowing the lawn)?

Here's a quick checklist to guide you through this exercise.

Activities I Want to

Continue **Do more**

- | | | |
|-----------------------------------------------------------------------------------------------|-----------------------|-----------------------|
| Volunteer | <input type="radio"/> | <input type="radio"/> |
| Attend cultural events | <input type="radio"/> | <input type="radio"/> |
| Personal fitness program
<i>(gym, trainer, etc.)</i> | <input type="radio"/> | <input type="radio"/> |
| Expanded social circle | <input type="radio"/> | <input type="radio"/> |
| Proximity to a support network | <input type="radio"/> | <input type="radio"/> |
| Pick up a new or familiar activity
<i>(golf, art classes, hiking, biking, music, etc.)</i> | <input type="radio"/> | <input type="radio"/> |
| Continuing education | <input type="radio"/> | <input type="radio"/> |
| Travel | <input type="radio"/> | <input type="radio"/> |
| Family time | <input type="radio"/> | <input type="radio"/> |
| Spirituality | <input type="radio"/> | <input type="radio"/> |
| Join or start a club | <input type="radio"/> | <input type="radio"/> |

Want to do less of?

- | | |
|--------------------------|-----------------------|
| Interior maintenance | <input type="radio"/> |
| Exterior maintenance | <input type="radio"/> |
| Snow and/or leaf removal | <input type="radio"/> |
| Housekeeping | <input type="radio"/> |
| Cooking | <input type="radio"/> |
| Garden/Landscaping | <input type="radio"/> |

Are you planning ahead?

The U.S. Department of Health and Human Services estimates about half of Americans over 65 will eventually need some form of long-term care.

But care isn't all that should be on your mind as you think about what's ahead. Here are some other important questions to ask yourself as you start to consider your next move.

Where do you see yourself in the coming years?

- Have you dreamed of living in a warmer climate?
- Do you want to stay in the same area as your family and friends?
- Would you prefer to live near the excitement of a big city?
- Should where you live be within walking distance of grocery shops and other errands?
- Would you be excited about living in a community setting with vibrant older adults like you?

Care considerations: Who? Where? How much?

- What do your retirement savings look like?
- Do you know how much advanced care costs in your community?
- Do you have health conditions that may increase the need for care in the future?
- Are your children or other family members prepared to provide care in the future if you need it?
- Is living in a community that has on-site care available something that is important to you?

Ready to learn more?

As we've said, deciding where to spend the next phase of your retirement is no small task. You probably have a lot more questions.

There are many more resources on Vi's website — including our senior living guide, which features detailed information about finances, caregiving, downsizing, social connectivity and more.

Prefer to ask your questions one-on-one? Our sales team is at the ready with answers to your questions, as well as floor plans, pricing and other community-specific insights.

Vi is here to be your guide through this important decision-making process — as much or as little as you need us!
