



Independent Living

GUIDE



Prestige Senior Living, L.L.C.

Independent Living
at Prestige

Celebrate Life at
Every Age

CONTENTS

SECTION 1	
Introduction to Independent Living	3
SECTION 2	
What is Independent Living?	4
SECTION 3	
Benefits of Independent Living	6
SECTION 4	
Independent Living Tour Checklist	10
SECTION 5	
Finances and Independent Living	12
SECTION 6	
Downsizing For A Move to Independent Living	14
SECTION 7	
Tips For Seniors Selling Their Homes	16
SECTION 8	
Independent Living With Prestige	18

1. Introduction to Independent Living

Now's the time for you to relax and live life the way you want to. You know how to live your life. We're just here to help.

If you think it might be time to consider independent living, we understand the transition from living on your own to moving to a community can be overwhelming, and sometimes scary to consider. At Prestige Senior Living, we're here to help. Throughout this guide we're going to introduce you to what independent living is, how it might suit your lifestyle, why now is a good time to consider it, and much more. This guide is meant to be a resource that can help answer common questions about independent living and senior living in general.

When it comes to independent living at Prestige, we are so much more than Bingo. We focus on the overall wellness of our residents, tending to their minds, bodies and spirits. We're trivia nights, karaoke contests and happy hours. We're Wii bowling, fashion shows and car parades. We bring joy and fulfillment to the lives of our residents, and in independent living, it's on your schedule, taking part in as much or as little as you'd like. We hope you find the information in this guide helpful, and our teams are always here to answer questions and provide any information you may need.

2. What is Independent Living?

INDEPENDENT LIVING IS ABOUT CHOICE

How you spend your days and nights, when and where you eat, what activities you partake in, it's entirely up to you. In independent living, a team of dedicated caregivers handles the cooking, cleaning, repairs, landscaping and all those other items that are on your to-do list, while you enjoy the life you were meant to live.

Independent living is for older adults who continue to enjoy their favorite activities, while maybe wanting to do less work around the house. Independent living residents have access to all of Prestige's amenities and services, including a full calendar of events and activities, restaurant-quality dining, well-appointed apartments, housekeeping, and wellness and fitness programming.

Independent living residents are still able to take care of day-to-day tasks like dressing, hygiene and personal care. But perhaps yard work and home maintenance are becoming a burden. Maybe meal planning, grocery shopping and cooking are not how you want to spend your time. Or perhaps health or mobility issues are starting to arise – not severe enough to need specialized care, but that are leading to changes in day-to-day lifestyle. Or, maybe you just want more time and a broader social circle. All of those are factors to consider when thinking about Independent Living.

Three reasons to move to independent living:

1. REDUCE HOUSEWORK

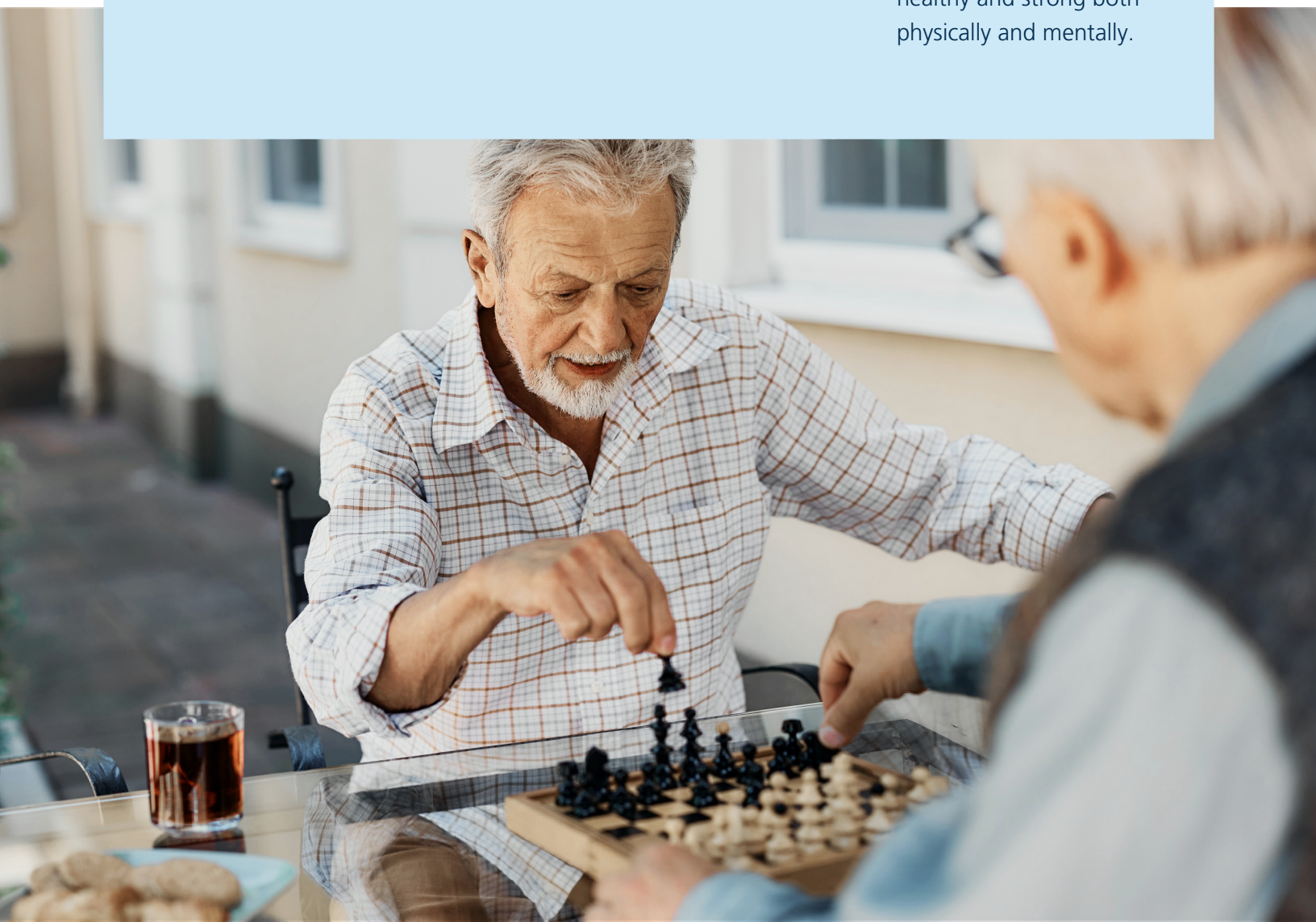
Cooking, cleaning, maintenance, gardening, bills – you want to spend more time doing what you want to do, and less doing what you have to do.

2. INCREASE SOCIAL NETWORKS

If you find yourself wanting to be more active and involved socially, independent living is a great solution to expand your social circle.

3. IMPROVE PHYSICAL AND MENTAL HEALTH

Whether you already live an active lifestyle or are looking to get started, independent living offers appropriate fitness training opportunities to stay healthy and strong both physically and mentally.



3. Five Benefits of Independent Living

Independent living is the perfect option for adults 55 and over ready to live life on their terms.



1. LIFE YOUR WAY

You're on your own schedule with independent living – if you want to partake in the community's activities and programming, you can pick and choose what you'd like to do. If you'd prefer to head out to a movie or coffee shop, it's entirely up to you. You can also do as much or as little cooking as you'd like; independent living residents can eat meals in the community's dining room or cook an old favorite in their own kitchen. Meanwhile, the housekeeping, landscaping, maintenance and all those other day-to-day tasks are taken care of, freeing you to live the life you want to live.

2. SAFETY

There comes a point where it just isn't safe anymore to climb ladders to clean gutters or spend long days in the sun doing yard work that leaves you exhausted and sore for the rest of the day. As we age, those daily tasks in and around the house can lead to a greater chance of an accident resulting in injury.

With independent living, there's a team available to help with just about anything you need. And by moving into an independent living community, if the time comes when you may need to change your level of care and move into assisted living, the process is much easier.

3. THE FINANCIAL BENEFITS

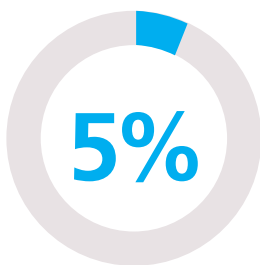
Later in this guide we'll have a more in-depth look at the finances of independent living, but as people sit down and evaluate the costs, they're often surprised to find that it can be similar to living at home, and sometimes even lead to savings. Consider that most of your current monthly expenses will be covered by your rent: meals, insurance, property taxes, utilities, maintenance, housekeeping, personal care, activities and much more. Plus, there's the convenience that comes from not having to pay each of those separately every month, it's all included in your rent. Further along in this guide we'll have a financial worksheet where you can tally up your monthly expenses and compare it to a community's rent while you're on a tour.

4. A FOCUS ON WELLNESS

Independent living is about more than having people take care of your home, it's an opportunity for you to also take care of your body and mind. Residents can partake in the community's fitness and wellness programming, with age and ability-appropriate fitness classes that help build strength, reduce the risk of falling and contribute to cognitive health. That wellness is also tended to with exciting and varied activity calendars that build camaraderie among residents, bringing joy and fulfillment.

5. NEW FRIENDS WAITING FOR YOU

The strength of the friendships we possess is one of the biggest indicators of happiness and fulfillment in life, yet sometimes as we age, even important relationships can slip away. With independent living, those friendships are right outside your front door. There's a whole neighborhood of peers who you can join with for happy hours, walks, book clubs and so much more.



AMOUNT OF
MUSCLE MASS
WE CAN LOSE
PER DECADE
WITHOUT
EXERCISE,
INCREASING THE
RISK OF FALLING.

Resident Spotlight:

Meg

Q: Tell us about yourself.

A: I've been widowed four years now and I have three sons. I like to make my own greeting cards, sing in the choir and sew. I also like to exercise, I walk every day that I can. I stay as active as I can and I love people.

Q: What prompted you to seek out Independent Living?

A: I lived in another independent living community before here for a couple of years, and I've lived here at Prestige for almost two years now. Originally, it was not my desire to move but I'd had three TIA strokes, and the doctor spoke with my oldest son, and he spoke with me, and made me realize that it could be a very dangerous situation. So I agreed with them and moved into independent living.

Q: What are your favorite features and amenities of Independent Living?

A: Not having to cook. I also like the fact that the laundry facilities are here, and I like that someone comes in and does a little cleaning every week. I like the independence I have here.

Q: What is one thing you would tell someone who is considering Independent Living?

A: I would tell them the first thing they should do is add up how much it costs to live in their current facility or in their home and compare it to what it will cost to live here in independent living. Not every place is going to charge the same thing.

MEG, AGE: 88



Resident Spotlight:

Dorothy

Q: Tell us about yourself.

A: I am the proud mother of five children. Aside from being a mother, I was fortunate to also have so many interesting professional experiences in my life, including working at a nuclear power plant for 10 years, acting as an elevator operator, and working at the ticket office on the railroad. As for hobbies, I love to crochet, knit, and quilt. I have knitted baby blankets for all my grandkids and great grandkids and am now enjoying knitting shawls.

Q: What prompted you to seek out independent living?

A: I decided it was time for independent living when I had to give up driving and I had unfortunately suffered a stroke and heart attack in the same month. I lived at home with my children for a bit but knew that it was not a long-term solution. I chose Prestige Senior Living at Monticello Park and am so happy I did.

Q: What are your favorite features and amenities of independent living?

A: It is very helpful having someone clean my apartment and make my bed once a week and there are events and activities happening around-the-clock. I enjoy socializing with others and getting to know them, and there are plenty of opportunities to meet new people in this community. The dining here is also wonderful and there are many different meal options available. My favorite meal is the pot pie that they make – it's delicious.

Q: What is one thing you would tell someone who is considering independent living?

A: The transition from living on your own to moving into an independent living community can be overwhelming, but if you give it time, you might surprise yourself. It took me a while to feel comfortable in independent living and meet new people, but now I love it.

DOROTHY, AGE: 90



4. Independent Living Tour Checklist

When looking into independent living, there is a lot to keep in mind – location, amenities, services, dining, activities – it can be overwhelming. As you do your research, we encourage you to print this checklist for each tour you take and bring it with you to help you remember the different elements of each community.

Community Name	Tour Date

LOCATION & APPEARANCE

- ☐ The community is easily accessible
- ☐ It's in a safe neighborhood
- ☐ It's near outdoor activities like walking paths and parks
- ☐ There's shopping and dining nearby
- ☐ There are medical facilities nearby
- ☐ The property is clean and well-maintained
- ☐ There are plants and flowers and the landscaping is up to date
- ☐ The parking lot has ample spaces for residents and guests
- ☐ The parking lot is well-lit

HOSPITALITY

- ☐ There's someone at the front desk greeting guests
- ☐ Staff members are courteous, pleasant and helpful
- ☐ Staff members know the residents by name
- ☐ The sales staff answer your questions respectfully without pressure
- ☐ Other residents are friendly and greet you
- ☐ The community has enough staff members to support residents

APARTMENT	<input type="checkbox"/> The model apartment on the tour is bright and well-appointed <input type="checkbox"/> There's enough space for furniture, decorations and personal belongings <input type="checkbox"/> The kitchen has all the appliances and space needed if you choose to cook <input type="checkbox"/> The bedroom is big enough <input type="checkbox"/> There are safety features like grab bars in the bathroom <input type="checkbox"/> There is a system to alert the staff in case of emergency <input type="checkbox"/> You can visualize yourself living there
-----------	--

DINING	<input type="checkbox"/> The dining room is clean and inviting <input type="checkbox"/> The menu for the week is varied and nutritious <input type="checkbox"/> The meals are prepared on-site <input type="checkbox"/> If available during the tour, your meal is well-prepared and tastes good <input type="checkbox"/> The dining room staff is attentive and helpful <input type="checkbox"/> They can accommodate any special dietary needs you may have <input type="checkbox"/> You'd be able to host guests in a dining room <input type="checkbox"/> A nutritionist or dietician is involved in the meal planning <input type="checkbox"/> The staff clearly laid out the dining program included with monthly rent
--------	--

RESIDENT SERVICES	<input type="checkbox"/> There is a nurse or other health care employee(s) on staff <input type="checkbox"/> There are clear emergency procedures in place <input type="checkbox"/> Housekeeping and laundry services are included in the rent <input type="checkbox"/> They provide maintenance and repairs <input type="checkbox"/> There are transportation services available <input type="checkbox"/> There is staff on call 24/7 <input type="checkbox"/> There are after-hours security measures <input type="checkbox"/> Pets are permitted
-------------------	--

HEALTH & WELLNESS PROGRAMMING	<input type="checkbox"/> There is an active, varied activity calendar <input type="checkbox"/> The community offers fitness programming tailored to older adults <input type="checkbox"/> There is an emphasis on cognitive health <input type="checkbox"/> There are mental health and emotional support services available if needed <input type="checkbox"/> There's live music, community gatherings and other events
----------------------------------	---

PRICING	<input type="checkbox"/> The community has detailed floorplans with pricing for each <input type="checkbox"/> There is a clear list of services and amenities included in monthly rent <input type="checkbox"/> There is a pricing list for other services not included in rent <input type="checkbox"/> The dining package is clearly laid out <input type="checkbox"/> Move-in fees, and other applicable fees, are noted
---------	---

5. Finances and Independent Living

Moving into an independent living community is a significant financial commitment, however, it's important not to allow potential sticker shock to deter you. Will your monthly rent be more than your current monthly mortgage or rent payment? Yes, it almost certainly will. But one of the benefits of independent living is the convenience of having most of your bills rolled into your monthly rent, instead of paying them all separately. To that end, your rent will include all meals in the dining room, utilities, property taxes, maintenance, and more. In fact, often when someone tallies their monthly expenses and then compares it to the rent at an independent living community, they find the difference is negligible, or they might even save money. Use the worksheet below to add up your monthly living expenses and compare the cost with the monthly rent at communities as you take tours.

CURRENT MONTHLY EXPENSES:

Mortgage/Rent:	_____
In-Home Care (help with personal care, chores):	_____
Property Tax, Homeowner's Insurance, Homeowner's Association Fee:	_____
Utilities (electricity, water/sewer, garbage, gas):	_____
Phone/Cable/Internet (landline, cable, subscriptions, cellphone):	_____
Property Maintenance (landscaping, repairs, housekeeping):	_____
Transportation (car payments, insurance, gas, maintenance, bus pass):	_____
Food and Groceries (dining in/out, food/meal delivery):	_____
Pet Care (food, boarding, grooming):	_____
Socialization (social clubs, memberships, events, activities):	_____
Total cost:	_____

ADDITIONAL CONSIDERATIONS*:

Do you have a Long-Term Care Policy to assist in monthly costs?	<input type="checkbox"/>
Are you a veteran?	<input type="checkbox"/>

*If either, or both, of these considerations apply to you or a loved one, contact the Prestige community nearest you and our team can help you determine your options.

FINANCIAL PLANNING TIPS FOR TRANSITIONING TO INDEPENDENT LIVING

Work With a Financial Planner

Like any significant financial commitment, it's important to do your research and understand your budget. Working with a financial planner can be an important step for a family to understand the commitment and what you can afford. Ideally, they will be familiar with the needs and expenses unique to older adults. In that case, they can also help factor in the cost if you one day need to transition from independent to assisted living.

The Benefits of Downsizing

For many seniors who own a home before moving into senior living, selling that home can create financial flexibility to pay for senior living. That can be particularly beneficial if you're moving from a city with a higher cost of living to a community in an area with a lower cost of living. In addition, because most people are downsizing when they move into independent living, if they own two cars, they may sell one of them. The same goes for items like furniture, appliances, household items, even tools.

Look Into Available Benefits

Quite often, there are ways that assistance programs can help seniors and their families defray some of the costs. If you or your loved one is a veteran, working with the Veterans Administration to determine if there are benefits available is often one way to receive assistance.

For seniors who aren't veterans, Social Security can help many people with costs. Meanwhile, some communities allow for Medicaid assistance after a certain period of private pay. In addition, the federal government has a Senior Tax Credit you or your loved one may be able to take advantage of. Discuss with a representative from the community any options that may be available to you.

6. Downsizing For A Move to Independent Living

Odds are you've likely moved several times in your life. In each case you may have moved into progressively bigger homes. As such, a move to independent living will likely require downsizing. It can come with difficult decisions on what you can and can't bring to your new home. The challenges can be both logistical and emotional, but we're here to help you through the process.

EIGHT TIPS FOR DOWNSIZING YOUR HOME:

1. **Know the layout and size of your apartment**

As you tour independent living communities, note the model apartments you visit and how much room they have. Can the living room comfortably fit a sofa and loveseat, or just a sofa? How big of a bed can fit in the bedroom? How many tables, chairs, desks, etc. will you be able to fit? The team at the community should have lots of experience moving people in and can be a great resource as you plan.

2. **Start early**

You have a lifetime's worth of possessions, and it can be daunting to take on downsizing all at once. Even before you sign the paperwork at a new community, if you know you'll be making a move, start planning then what you might want to bring and what may need to go.

3. **Go room by room**

If you're moving from a house with multiple bedrooms into a one or two-bedroom apartment, an easy start is purging the guest bedrooms in your current home. From there work room by room to determine what you want to bring with you. If you tackle one room per day, it makes the process far more manageable.

4. **Remove redundancies**

How many coffee mugs do you really need? How many wooden spoons for baking? How many blankets? An easy way to start the process is simply getting rid of things you have multiple versions of. Just starting there can put a dent in the to-do list and help you narrow your focus on what you really need.

Section 6

5. Ask yourself: do you use it?

You'll have to be decisive with what you will and won't keep. If there are any items that are literally gathering dust in your home, chances are it's something you can do without. As you go through each room considering different items, ask yourself this: have you used it in the last year? If the answer is no, what are the chances you'll need it again?

6. Know the difference between sentimental value and clutter

Family photo albums and heirlooms are important items that bond generations and make a family whole. But you also need to be honest with yourself about other items: are you thinking of keeping it because you truly want to, or because you think you should? Use the move as an opportunity to narrow down the things you own to what you truly value.

7. Bring family and friends into the planning

Not everything you elect not to bring with you has to be destined for the dump or goodwill. Bring your family and friends into the process. Even if your old record collection doesn't make the move with you, maybe there's someone in your life who would love it. And family heirlooms will almost always have a home with someone. Let those close to you keep those memories alive.

8. Take time to appreciate and reminisce

There are some things you'll get rid of that you forgot you even had. There will be some that will make you laugh or smile but that you know that you don't need. But there will be difficult decisions to make along the way.

As you go through the process, take the time to appreciate meaningful items and the memories and nostalgia they evoke. Think of the people or places that come to mind. Moving is a difficult, emotional time. Process your feelings and appreciate how each item fits into your life story.

TREASURE
THE JOURNEY
THAT EACH
ITEM REMINDS
YOU OF.



7. Tips For Seniors Selling Their Homes

The moment that For Sale sign gets placed in the front yard, it becomes real: you're selling your home.

Doing so can take as much time and energy as preparing to move into your new home. To help with the process, we've compiled five tips to keep in mind as you go through the selling process:

FIND THE RIGHT REALTOR

For many older adults, the equity they have in their home and the money they get from the sale go a long way towards paying for independent living. The importance of this isn't something you should trust to just anyone. Interview different realtors until you find someone you're comfortable with. Ideally, they'll possess a deep knowledge of the local market and understand the unique needs of older adults selling their home. The right realtor will listen to your goals, advocate on your behalf and be realistic in discussing potential listing prices and expectations. Hire someone who will be honest with you every step of the way, not someone telling you what they think you want to hear.

MAINTENANCE & LANDSCAPING

You can help add to your home's value by investing in sprucing it up inside and out. There will be a financial outlay to make that happen, but more often than not, you can make up for it with the value it brings. The first impression of potential buyers will go a long way in their decision making, so a professional landscaper can make the outside of your home appealing with shrubbery, foliage and well-manicured grounds. Inside the home, there may be bigger projects like painting and replacing carpets, and smaller items like hiring cleaners before an open house. Also, consider the elements of a home inspection and make sure those are up to par.

TIME TO DECLUTTER

We touched on this earlier, but it's bears repeating: You will have to declutter. Many people see it as an opportunity – they can narrow down their possessions to the things that are truly important to them. For others, it's difficult. They see memories and nostalgia in each item and struggle with the idea of discarding things.

For the items you do eliminate, take the time to honor what they meant to you and the memories associated with them. But you might find that once you get started, it becomes easier to focus on the things that truly matter.

LEAVE THE LABOR TO THE PROS

One of the main reasons many choose to move to independent living is to have less focus on day-to-day household tasks, so start with that principle now and hire a team for the packing and moving. While you can probably take care of the smaller packing tasks, such as packing up your kitchen items and bedroom linens, we suggest you lean on professional movers to handle the moving of larger, heavier items in your home.

PATIENCE IS KEY

Consider this scenario: You've taken possession of your new home in independent living, you're settling into your new routine and you're excited for this new phase of your life. There's just one problem: your old home is still on the market. The reality of selling a home is that it could take some time. And even if your home does sell quickly, there's still the inspections, closing process and more. As hard as it may be, try to remain patient during this transition and trust that the process will take care of itself.

8. Independent Living With Prestige

NOW THE QUESTION IS THIS: WHICH COMMUNITY?

You're ready to open a new chapter of your life and move into an independent living community and next comes the difficult decision of choosing the right community. At Prestige, we offer the most complete suite of services and benefits that help bring joy and fulfillment to our residents. Here are just a few of the reasons to consider independent living with Prestige:

PROGRAMMING

We don't wait for birthdays or anniversaries – every day at Prestige is filled with Celebrations. Our independent living residents take part in our wellness program Celebrations, which is based on six pillars that form the foundation of our goal of nourishing the minds, bodies and spirits of our residents:

- Make New Friends
- Enjoy Life
- Express Yourself
- Live Better
- Make a Difference
- Expand Your Mind

All of our events and activities touch at least one of those elements, and they guide everything we do. Our calendars are carefully curated and planned to ensure we provide our residents with joyful, fulfilling days.

HEALTH & WELLNESS

Maybe you enjoy hikes in the woods or have become a pickleball aficionado. Whatever your hobbies, you know that regular exercise is key to healthy aging. Our fitness programming can complement your lifestyle with classes tailored to the needs of aging adults. Prestige's Energize Exercise is dynamic program that gets your heart pumping and builds strength and stamina to help our residents stay healthy. We also offer a brain-body program called Ageless Grace®, as well as fall reduction classes. In addition, many of our communities also have options for personal training with a Wellness Coach, allowing for personalized one-on-one sessions.

COGNITIVE WELL-BEING

As Prestige, we take a proactive approach to the cognitive health of our residents. If someone isn't showing any signs of memory loss or cognitive decline, we do our best to keep it that way. We work with renowned neuroscientist Dr. Rob Winingham on a program called Mind Masters, which is a cognitive stimulation program designed to specifically activate the regions of the brain clinically proven to maintain and improve cognitive abilities.

PEACE OF MIND

Housekeeping, gardening, repairs, maintenance – we take care of it all. Our teams are here to handle all the details so that you don't have to. Think of all the time you could save, and what you can do with that time, if you didn't have to worry about the day-to-day tasks.

THE POWER OF CHOICE

If you never want to cook again, you can enjoy three restaurant-quality meals a day in our dining room. But if you have old favorites you want to keep as part of your diet, independent living apartments come with all the appliances you need to cook anything you like. The same principle applies to activities: independent living residents can join in all the fun at the community each day, or head out on the town as they please. Life at independent living at Prestige is all about choice – what you want to do, when you want to do it. You know how to live your life, we're just here to help.

“Everybody seems cheerful in the halls, I’ve never seen any grumbling or complaining, everyone’s always saying hello or how are you. From maintenance to people delivering the food, everyone is just wonderful. I’ve met nobody here who has difficulty smiling.”

PRESTIGE INDEPENDENT LIVING RESIDENT

Three Tips For Making New Friends at an Independent Living Community:

1

JOIN DIFFERENT ACTIVITIES

Every day should be something different at the community. And don't limit yourself to your comfort zone, get out and try new things!



2

SIT WITH DIFFERENT PEOPLE AT MEALS

The community's dining room is a social haven. Sit with different people at different meals and ask them lots of questions about their life story.



3

JOIN THE RESIDENT COUNCIL

If your community has a resident council, it's a great way to meet your neighbors and find out what's important to them.





FOR MORE ABOUT INDEPENDENT LIVING AT PRESTIGE
VISIT [PRESTIGECARE.COM](https://www.prestigecare.com)