



AgeCare



THE ULTIMATE GUIDE TO RETIREMENT LIVING

The fast-track to understanding your retirement options, finding the best community for your needs & everything in between.

In this guide, you'll get...

- An understanding of what retirement living is.
- The pros and cons of choosing an independent lifestyle, so you can make an informed decision.
- Step-by-step instructions to find the best community for your needs and preferences.
- Stories from real seniors living in retirement living.

While you're reading, watch out for this icon:



EXCLUSIVE INSIGHT from our industry experts

So, let's get started...



***"I would
recommend it to
anyone."***

– Eileen, AgeCare Resident



What is Retirement Living?

Retirement Living goes by many names, but they all mean the same thing: **private apartments designed for older adults that offer worry-free services** like housekeeping, freshly-prepared meals, leisure activities, events, maintenance, security, and more.

Some retirement communities are exclusively for independent seniors, while others offer options like Supportive Living, Long Term Care, or Memory Care, in addition to Retirement Living, so loved ones can stay together as their needs change.

Communities can feature a variety of convenient amenities, including lounges, dining rooms, activity rooms, pools and fitness areas, chapels, bistros and cafes, hair salons, clinics, rooms for private functions, courtyard gardens, and much more.

Suites in Retirement Living are completely private, just like your current home, and feature a kitchen or kitchenette, bedroom, bathroom, and a living area.

Who is Retirement Living for?

Seniors who choose retirement living are self-sufficient but enjoy having access to extra amenities and services, so they can spend less time tending to to-do's and more time enjoying retirement.

A retirement lifestyle is ideal for seniors who:

- are active and independent
- want to live in their own place
- are looking to downsize
- don't require personal care
- want to expand their social circle
- are seeking a more fulfilling retirement
- want to come-and-go as they please



After moving to retirement living, seniors often share that their lifestyle has improved, they have the freedom they've always wanted, and wish they had chosen to move sooner.





Meet Our Resident: Annette

At age 70, Annette* was truly ready to embrace a life of leisure and chose retirement living in 2009. Since moving to AgeCare she says she's never looked back, and that she feels safe, comfortable, and happy.

Annette is now Chair of the Resident's Council, a position that allows her to consult with fellow residents and weigh in on decisions in the community.

"It's just a really nice place to call home, the people and staff here are really great and everybody gets along," she shares, "and there's no shortage of activities to get involved in."

***"My health
has improved
since moving
here."***

– Joe, AgeCare Resident



5 Common Myths About Retirement Living

1 I'll lose my independence and privacy

Retirement living is specifically designed to help seniors prolong their independence, not take it away. Retirement residents are self-sufficient in private suites, free to come and go as they please, and choose how to spend their time.

2 It's for "old" people

While resident ages range from '60s through '90s, you'll find that the majority don't meet the stereotypical expectations. In fact, Retirement Living is intended for older adults who consider themselves active and lively, not "old".

3 The food is plain and unappetizing

Like dining at a restaurant, menu options and food quality vary depending on where you go. But you'll find that most communities, like AgeCare, prepare meals fresh each day with delicious menu options to satisfy every palette, as well as quality, nutritious ingredients.

4 **It's too expensive and cheaper to stay in my house**

While at first glance, the monthly rates of retirement living may give you sticker shock, it's often the same or less than what you currently pay when you begin to factor in all your current monthly expenses – even for those who have paid off their mortgage.



Many seniors, when they compare their fixed and variables expenses with the cost of retirement living, are surprised by how much they could be saving if they moved.

5 **I shouldn't move until I need help caring for myself**

Many seniors are making the choice to enjoy their healthy retirement years in older adult communities, thanks to the convenience and carefree lifestyle they offer. Moving while you're healthy allows you to stay in control of your choices and enjoy your retirement longer. Waiting until you potentially become ill or a crisis occurs may lead to rushed decisions and leave you wishing you had more options.





Meet Our Resident: Brian

Brian*, who is in his 70's, is semi-retired and married to his wife Tracey, who also runs her own business full-time.

While he likes that retirement living offers a full range of in-house programs and activities, at this point Brian doesn't have time for many, as he still drives to outside activities and dabbles in his work, selling promotional clothing and items for fun.

As for how he finds his independent lifestyle, Brian says, "I'm just a youngster, and I like it very much. I enjoy the people and the food, and all the amenities are great."

The Pros & Cons

While there is much to gain from an independent lifestyle, the benefits can be different for each person. To help you make an informed decision, we've put together a list of common pros and cons.

Pros

- Freshly-prepared meals without the added tasks of grocery shopping, meal planning, cooking, or clean-up
- Fewer to-dos like housekeeping, yard work & snow removal
- Sense of community being nearby like-minded older adults
- Peace of mind from 24/7 security & emergency response
- Easy to manage bills with one all-inclusive monthly rate
- Right-sized apartment designed specifically for seniors
- Access to an array of amenities & services
- Optional leisure activities and events to help you remain active and independent

Cons

- The stress of moving can be difficult for some people
- Paying rent means not building equity in a house
- The proximity to family & friends may change



Read Google Business reviews and Facebook page comments to find out what other seniors or their families felt were pros and cons of the community or a retirement lifestyle.

***"I'm so much
happier since
moving here."***

– Johanna, AgeCare Resident

Find the best community for your lifestyle

Retirement communities are not one-size-fits-all. Each community is unique, so it's important that you find the one that meets your specific preferences. Here are some steps you can take to find the perfect fit:

1. Choose a location

Where do you want to live? Is it a different town or city? Is it in your current neighborhood? Choose your preferred city/town and neighbourhood(s) in proximity to the things you love.

2. Gather your options

Once you've chosen your desired location, find the different retirement communities in that area. Perform an internet search using words like *"Retirement Community," "Seniors Residence," "Independent Living,"* or *"Senior Living."* Your search might show many or very few options depending on the location you've chosen.



3. Make a list of priorities

Consider what's important to you in your day-to-day life and your current home. This may be things like your garden or crafting room, a big-screen TV to watch the game with friends, or fitness equipment for your morning workouts. Whatever it is, put it on the list of your top priorities.

4. Narrow down the options

Now that you have all the senior community options in front of you and you've made a list of your top priorities, you can begin narrowing things down. Compare each option and select the three communities that meet the most priorities from your list.

If there are very few Retirement Living options in your chosen location, then include them all for the next step. If there are too many options and your comparison seems overwhelming, no problem, just select three that look good for now and move on. It's better to start somewhere, you can always come back to this step.

5. Request a visit

Once you've selected your options, call or email each of the communities and schedule a visit. This way you can see the community firsthand and meet other seniors who live there.



During your visit, most communities will invite you for a free meal – take it! This gives you a chance to try the food and ask questions about the menu.

6. Ask follow-up questions

At the end of your visit, take a few minutes to sit down and discuss any questions or concerns you have, and feel free to follow up again once you've left if you need more information or clarification. Retirement experts are here to help guide you through the process so you can make an informed decision.

7. Request a trial stay

Some communities are equipped with trial stay suites, which allow you to take the community amenities and services on a test drive, for a small fee, before you make a full commitment.

Trial stay suites are fully furnished and stays can be anywhere from one night to a full month. If this is of interest to you, speak to the team at your chosen community to book your stay.





Visit a retirement community near you
go to agecare.ca/Visit