

2011 GUIDE TO COSTS AND BENEFITS

GETTING STARTED

During the past several years, we have helped hundreds of people and answered thousands of questions. This guide is designed to give you answers to important initial questions that are frequently asked about lifestyle, services and prices at our community.

We are looking forward to helping you discover the endless possibilities at The Moorings of Arlington Heights. So take your time and when you're ready, let's talk. Ask us lots of questions...tell us what's on your mind.

Mary Kay Bochenek

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Personal Advisor

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THE MOORINGS OF ARLINGTON HEIGHTS

811 East Central Road, Arlington Heights, IL 60005
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www.RetireNothing.org



A Non-sectarian Member of  Presbyterian Homes



WHY DO PEOPLE CHOOSE TO LIVE AT THE MOORINGS?

1. Security

Financial Security

Our history, mission and reputation, combined with our strong financial standing, mean everything to us. When you are considering a lifestyle change, you should feel confident you are making a sound financial decision. The Moorings of Arlington Heights is a non-sectarian member of Presbyterian Homes, a not-for-profit organization with a national reputation for creating extraordinary communities for more than 100 years. So as you consider your options, remember we've been keeping our promises to residents and their families for a long, long time.

Because of our financial strength, we also include a Guarantee of Continued Residence in our contract. This agreement outlines our commitment to serving residents even if they outlive their assets. This unique guarantee, along with our all-inclusive monthly service fee, makes planning and budgeting for your future monthly expenses predictable and simple.

Health Care Security

When most people inquire for the first time about The Moorings of Arlington Heights, they're interested in more than our maintenance-free lifestyle, pastoral setting, and spacious apartments and villas. They want to know about our comprehensive continuum of care that's available right on campus if they ever need it. Our wellness nurses provide preventive care and advice to support a resident's physical health, while our healthcare center nurses are available in a medical emergency 24 hours a day, seven days a week. We provide for licensed assisted living, nursing care, rehabilitation services, and memory care on site, and it's included at no additional charge for up to 60 days.

Physical Security

The idea of living in a secure, private community also gives people peace of mind as they think about their retirement lifestyle. In addition to friendly 24-hour public safety officers who patrol and monitor our lovely 45-acre campus, we equip every apartment and villa with a call system to summon help in case of an emergency. There's just no substitute for feeling completely safe and secure in your home.

2. Sense of Community

People who choose The Moorings tend to be active, optimistic and engaged with the world around them. So even before they move, they may get to know new neighbors and begin making new friends. Being surrounded by people who share your interests helps build a strong sense of belonging that translates into friendships. Residents form clubs based on shared interests and experiences. Discussion groups pop up around topics of the day. And organized trips to museums, theaters, shopping and other activities foster lasting relationships.

3. Gracious Living and Personal Comfort

The maintenance-free lifestyle at The Moorings presents a wealth of advantages. Cleaning house, shoveling snow and making repairs all become distant memories. By moving to a community with an abundance of services and built-in support systems, residents find freedom from chores and burdensome responsibilities. You'll discover more time for family and friends. You'll be able to enjoy special interests, hobbies and passions in a home you can enjoy, rather than maintain.

To live at The Moorings means to Retire Nothing®.

That sounds great, but how much does it cost?

The Moorings of Arlington Heights is a life-care community that provides for a lifetime of services and amenities. We include a range of health care services in return for a one-time entrance fee and an ongoing monthly service fee. The fees are based on the size of the home you desire. You may choose for the entrance fee to be non-refundable, 50% refundable, or even 80% refundable to you or your estate if you leave The Moorings of Arlington Heights for any reason.

Entrance fees start at:

- \$86,835 for a one-bedroom apartment home
- \$187,130 for a two-bedroom apartment home
- \$242,025 for a villa home

The entrance fee includes:

- Your apartment or villa home
- 60 days of assisted living or nursing care services at no charge, followed by a lifetime of discounted costs for assisted living or nursing care
- Guarantee of Continued Residence (even if you outlive your assets)

The monthly service fee starts at:

- \$1,840 per month for a one-bedroom apartment home
- \$2,440 per month for a two-bedroom apartment home
- \$2,635 per month for a villa home

The monthly fee includes:

Exceptional dining every day, housekeeping services each week, a wide array of daily activities and programs, complete indoor and outdoor maintenance at a moment's notice, utilities, transportation, 24-hour security and emergency call systems.

Please note:

1. *A complete list of services and amenities is shown in our brochure.*
2. *A preliminary financial review is available at no charge, upon request.*
3. *A significant portion of the entrance fee and monthly service fees may be tax-deductible as a pre-paid medical expense. Always consult your tax advisor regarding your personal situation.*

OK, it sounds wonderful and it seems affordable.

What's the next step?

Presbyterian Homes' mission is to serve older adults and their families. After you've reviewed the enclosed information, let's get together and discuss your questions or concerns.

Our goal is to help you understand your options, so you can make the best decision. After we talk, if you are still unsure of your plans, or if your plans don't include The Moorings of Arlington Heights, we can provide additional guidance, including a planning guide and worksheet that can simplify your research and help you find the best options for you.

We look forward to being of service to you. Call us anytime at (847) 956-4304 or (800) 445-8431.