

2011 GUIDE TO COSTS AND BENEFITS

GETTING STARTED

Over the years, I 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.

I look forward to helping you discover the endless possibilities at Westminster Place. So take your time and when you're ready, let's talk. Ask me lots of questions... tell me what's on your mind.



LaVerne Zimmerman
Your Personal Advisor
(847) 492-4802

WESTMINSTER PLACE
3200 Grant Street, Evanston, IL 60201
(847) 492-4802 • (800) 896-9095

www.RetireNothing.org



A Non-sectarian Member of  Presbyterian Homes



WHY DO PEOPLE CHOOSE TO LIVE AT WESTMINSTER PLACE?

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. Westminster Place 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 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 Westminster Place, they're interested in more than our maintenance-free lifestyle, and spacious apartments and cottages. 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, and memory care on site, and they are included at no additional charge for up to 180 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 campus, we equip every apartment, townhome and cottage 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 Westminster Place 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 Westminster Place 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 Westminster Place means to Retire Nothing®.

That sounds great, but how much does it cost?

Westminster Place 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 90% refundable to you or your estate if you leave Westminster Place for any reason.

Entrance fees start at:

- \$78,585 for a one-bedroom apartment home
- \$134,345 for a two-bedroom apartment or townhome
- \$249,535 for a cottage home

The entrance fee includes:

- Your apartment, townhome or cottage home
- 180 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:

- \$2,785 per month for a one-bedroom apartment home
- \$3,280 per month for a two-bedroom apartment home or townhome
- \$3,585 per month for a cottage home

The monthly fee includes:

Housekeeping services each week in the apartments (every other week in townhomes and cottages), a wide array of activities and programs each day, 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 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 Westminster Place, I can provide additional guidance, including a planning guide and worksheet that can simplify your research and help you find the best options for you.

I look forward to being of service to you. Call me anytime at (847) 492-4802 or (800) 896-9095.