Reasons why you should choose a retirement community with an entrance fee

Continuing care retirement contracts include both an entrance fee, which is paid before you move in, and a monthly fee. A substantial investment, the entrance fee returns substantial dividends.

Contractual promise of access to future care

The entrance fee is a contract for access to needed future care—like post-hospital rehab. You or your family won't have to find a provider in an emergency.

Full continuum of service on campus

With assisted living, rehab and skilled nursing available on campus, you'll always be at home in the community you selected, surrounded by those who know and care for you.

- Maintain relationships for life
 Being in a community of friends increases life
 expectancy and decreases your chance of
 chronic illness. An entrance fee fosters a stable
 community of lasting relationships.
- Continuity of staff
 A plethora of specialists may make continuity of medical care impossible. In contrast, the stability associated with an entrance-fee community makes familiarity the norm.
- Monthly fee reflects only operating costs

An entrance fee covers your community's debt, refurbishing and capital costs. Therefore, the monthly fee is relatively stable, affected only by costs directly related to your lifestyle.

One-time cost for long-term community improvements

When you pay an entrance fee, you won't be assessed for future improvements. Your monthly fee won't spiral with every enhancement.

Resident-centered whole-person wellness in all service settings

A Covenant Retirement Community entrance fee finances LifeConnect®, which means you'll always be able to live your way and pursue what's important to you—even if you change your level of service.

- Sense of community ownership
 An entrance fee fosters a sense of investment,
 which encourages residents to become involved
 and use their skills to enrich community life.
- Potential tax advantage
 You may be able to deduct the portion of the entrance fee attributed to health care services from your federal tax bill.
- Stay independent; don't burden your children

When you pay an entrance fee, you determine your own future. Your children won't be responsible for your well-being.

