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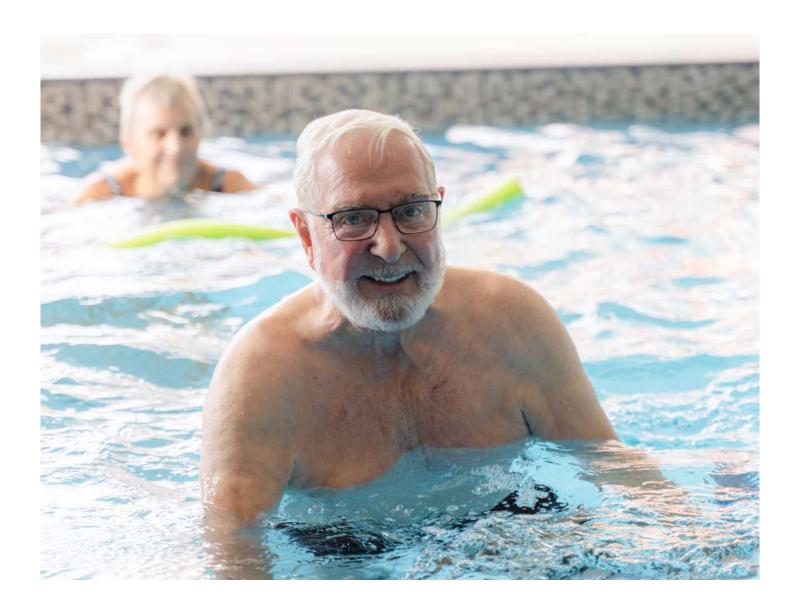
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Introduction

Choosing to move to a retirement residence is an important decision; one that takes a lot of research, preparation, and decision-making. It marks an exciting new chapter in a senior's life that allows them to meet new people and explore their interests in a secure and engaging environment; however, it can be challenging to feel ready to open the door to the next chapter.

Misconceptions about retirement residences persist, with some assuming they're solely for seniors requiring care support or fearing a loss of independence and freedom. However, this is not the case. Today's retirement residences are geared toward providing active seniors with a wide range of convenient services that enhance their freedom and independence,

including delicious dining and supportive health and wellness services.

As you grow older and embrace a life of healthy aging, think of moving into a retirement residence not as the end of something but as an opportunity to embrace a vibrant new chapter of life with peace of mind. If you are wondering why moving to a retirement home is a great way to live out your retirement years or want to feel more confident in the decision making process for yourself or a loved one, explore this guide for an in-depth look at the benefits of living in a senior community, including personal stories from current residents and a look at the features and amenities Chartwell has to offer.



Although older adults may be reluctant to move to a retirement residence due to concerns surrounding a perceived loss of independence or the worry that they will be giving up existing activities and social connections, this is usually not the case. Modern retirement communities are much different than the common image of decades past and offer numerous advantages associated with making the move.

If you are unsure about whether it is the right time to transition into retirement living, consider the following questions:

What do you value most about your life right now?

Many seniors will say they value their independence. A move to a retirement residence can enhance
independence by freeing seniors from the chores, responsibilities, and worries weighing them down
in their current home. This freedom leaves many people feeling revitalized to pursue the activities
they really want to do.

What are your current hobbies, and which ones would you like to do in the future?

Your current retirement lifestyle may be filled with interesting hobbies and activities. However, there
may also be new pursuits you are curious about but have never had the opportunity to explore.
 Retirement residences offer a wide range of amenities and activities, as well as the opportunity to
meet like-minded people who enjoy the same things. New residents often find that their favourite
pastime is made even better by sharing it with others.

What chores or responsibilities in your life would you like to eliminate?

• It's natural to feel overwhelmed by tasks you've handled for most of your life. A retirement residence removes the hassle of those chores and gives you the opportunity to concentrate on the people and pursuits that are important to you. There is also the option of supportive care services, such as help with medication management and assistance with your daily routine.

Benefits of moving to a retirement home

Security and Safety

A sense of safety and security is one of the top benefits of retirement living. A retirement residence provides security and safety in several ways. There is the ease of knowing that visitors are screened before accessing the building, the convenience of having transportation available to make appointments or go for outings, and the peace of mind from the ability to focus on enjoyable senior living rather than stressful day-to-day responsibilities.

The cost and ease of modifying a home to accommodate the health and safety needs of seniors may, on the surface, seem insignificant when compared with moving to a retirement community; however, home care costs—and the time and energy spent on managing what could be a growing or complex range of personal care and home maintenance services—can add up. Small but necessary home maintenance tasks can affect your wallet and time, such as changing light bulbs and replacing furnace filters or smoke detector batteries—all of which are important for your safety and peace of mind. It's important to consider to what extent home care assistance will or won't alleviate some of these household responsibilities for you.

Socialization and Sense of Community

A common problem that seniors face in retirement is social isolation. With decreasing mobility, making new friendships and maintaining old ones becomes more challenging. Seniors can benefit from a retirement community's safe, built-in social opportunities and connections in multiple ways. When you live in a retirement community, you can easily and regularly see and speak with friends next door, down the hall or on another floor.

We've heard numerous stories from residents who were once hesitant and now enjoy a vibrant social life in retirement residences. You can read one of those stories on our blog <u>Rediscovering an Active</u>, Social Lifestyle in Retirement.

Retirement residences offer an endless array of group activities and events designed to keep seniors mentally and socially engaged. From lively sporting events to relaxing painting classes, senior living provides options to fit a variety of interests and passions.



Maintenance-Free Living

When it comes to aging in place vs aging in a retirement community, an often overlooked but important aspect to consider is the sustainability of housekeeping services. Seniors who choose to live at home are typically burdened with various household responsibilities such as laundry, grocery shopping, cooking, etc. However, when the choice to transition to senior living is made, residents discover that those responsibilities are expertly taken care of by residence staff.

Retirement living also means forgetting about home maintenance concerns. It's not just the absence of regular—and often rising—maintenance costs that can be a financial drain, it's the instant removal of worries about having to get a new roof or replace windows, landscaping, and much more.

With fewer household chores and tasks to think about, seniors in retirement residences have more time for leisure activities and the people and pursuits that matter most. This is just one of the many reasons why moving to a retirement home is ideal for older adults.

Amenities and Services

Promoting mental and physical activity are pillars of healthy aging, and at Chartwell's retirement residences, we prioritize providing amenities and services that support seniors in this endeavor. Many of our locations boast amenities with easily accessible fitness and recreational centers. Residents can exercise independently or participate in a fitness class if they wish. Wellness is an integral part of retirement communities, ensuring a high quality of life for seniors.

It can be difficult to find interesting activities close to home that are also inclusive of seniors with mobility challenges. Transportation to and from these activities can also be inconvenient or expensive. In a senior living community, those issues don't exist. Chartwell offers a long list of physical and social activities to residents, and each class can be tailored to an individual's needs and abilities. Plus, classes take place on-site, eliminating the need for transportation—unless of course, the residence has arranged an exciting outing! Envision life at one of our retirement communities with one or more of these features:

- Staff on-site 24/7
- Arts and crafts room and activities
- Billiards, pool tables and games room
- Hairdresser and spa
- Library
- Movie theatre and movie nights
- On-site foot care
- Indoor pool

- Flower and herb garden
- Private dining room for family/friends
- Pub, bistro or bar
- Fitness centre
- Golf facilities that may include putting green or VR golf
- Outdoor walking paths

Independence and Freedom

When an older adult is asked about their future plans, maintaining freedom and independence is always at the top of their priorities list. It's a valid concern: no one wants to feel dependent or as though their life is dictated by others. Nor does anyone want to arrive at a point in life where they could enjoy more freedom, only to have it taken away.

For those unfamiliar with all that senior living communities have to offer, the "loss of freedom" rationale has been a reason not to consider retirement living as an option. But in fact, the opposite is true as retirement residences provide seniors with more freedom in their later years. Freedom from worrying about home maintenance and security, freedom to come and go as they please, and freedom to gain meaningful new friendships and try satisfying new activities.



Moreover, Chartwell's continuum of care means that a seamless range of health and wellness or care services are available and adaptable to your uniquely changing needs over time. The major benefit is that older adults maintain their independence as long as possible and can age in place with the help of supportive services too, helping to avoid a further move or possibly the need for a long-term care setting. Each residence agreement is customizable and based on factors such as the selected lifestyle option, suite size, and other additional services that may be requested.

Healthy Dining

Access to quality dining is a vital benefit of living in a retirement home. Chartwell's retirement residences boast a selection of delicious, nutritious, freshly prepared meals for seniors to enjoy with ease. As we grow older, buying groceries and cooking healthy, well-rounded meals can become increasingly difficult. Living in a retirement residence like Chartwell removes all the work from mealtimes, allowing you to sit back and enjoy a tasty meal delivered hot to your table by friendly staff who get to know you and your unique preferences.

As for those who still look forward to creating special meals or getting together with family, Chartwell residences offer private dining rooms that allow you to celebrate a meal with family or friends. Fully equipped "Country" or "Demonstration" kitchens are also perfect spots to prepare a treasured recipe for yourself or others or invite grandchildren to come and bake cookies. No one ever has to feel that they've given up their home kitchen.

Access to Support Services

Senior care is constantly evolving, and today, older adults have many different options available to them. Whether they need assistance with daily living or only require help with household chores, seniors can find the level of care that fits their needs. At Chartwell, our Assisted Living and Memory Care programs include specialized features for seniors with cognitive challenges, physical declines, or managing dementia or Alzheimer's disease.

Retirement communities have staff available 24/7 in case of an emergency and call-bell systems to access staff at any time of day. Our Assisted Living and Memory Care services are located on secured floors or dedicated neighbourhoods, adding to the peace of mind of residents and their loved ones.

Many seniors benefit from moving to a retirement community full-time, but few are aware of short-term or respite stays, which are the ideal option for older adults and families who wish to stay in a retirement residence for a short period of time, whether to recover from a surgery, receive extra help during winter months, or to simply get a glimpse into life at a retirement residence. Chartwell residences provide fully furnished rooms to a range of visitors and seniors in the community, activities geared toward older adults, and opportunities for seniors to socialize with people who share similar interests.



AGING AT HOME VS. RETIREMENT LIVING:

Benefits and Financial Considerations

The cost of aging in place vs. senior living

For some people, the hesitancy to move into a retirement residence may be because they aren't ready to switch from "saving" to "spending" regarding their living arrangements. In her blog, Financial Educator Kelley Keehn delves into the prevalent assumption that aging at home, whether with or without home care, is cheaper than moving into a retirement residence. Drawing from personal experiences, Kelley not only challenges this common belief but also offers valuable financial insights you need to consider to make a well-informed decision. Learn why the benefits of retirement living might outweigh the costs of living at home.

Key financial considerations that can help you afford the monthly rent at a retirement residence

When you first hear how much your local retirement residence costs per month, you may automatically assume you can't afford it. However, there might be some key financial considerations for senior living that you haven't thought about, which could make the lifestyle more achievable than you think! Explore how proceeds from selling your home, current expenses, investments, and government programs can impact your retirement plans. By examining these factors, you may discover viable avenues to make retirement living a feasible and realistic option, empowering yourself with the knowledge needed to comfortably embrace this chapter of life.





Weighing the Benefits: Why retirement living IS aging at home

There is a belief that "aging in place," or remaining in the home that someone has lived in over time, is always the best option. But what if we told you that retirement living IS aging at home? In her blog, Dr. Amy, a gerontological social worker explores how remaining in the home that someone has lived in over time isn't always the best or healthiest choice as their needs change with age. Learn more on why retirement living should be considered "aging at home" - and why it could be the right choice for yourself or a loved one.

Evaluating the Benefits:

Retirement Living & Private Homecare

Are you exploring more daily support for yourself or a loved one, and you're wondering whether retirement living may be a better option than aging at home with private homecare? Our comparison chart may help you understand which option suits you best based on your needs and wants.

Services provided through private homecare

- Transportation to appointments and errands
- Companionship with paid caregivers
- Meal preparation
- The comfort of your own furniture and belongings in your private suite
- Personalized care support
- Housekeeping options

Services provided through retirement living

- Safe social opportunities on-site with people your own age, both spontaneous and organized
- · Staff on-site 24/7 for enhanced peace of mind
- A regular team of staff who get to know you and your unique preferences
- On-site amenities
 (i.e. library, bistro, movie theatre, etc.)
- · Dining experience among friends
- Variety of optional activities, experiences and entertainment on-site
- Organized leisure outings and shopping trips with transportation
- Fitness classes, continued education and speaker series on-site
- · Suite maintenance support
- · Landscaping and snow-shoveling
- Enhanced infection prevention and control measures
- . Total peace of mind for you and your family
- Transportation to appointments and errands
- Escort assistance to meals or activities
- Meal preparation

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- The comfort of your own furniture and belongings in your private home
- Personalized care support
- Housekeeping options

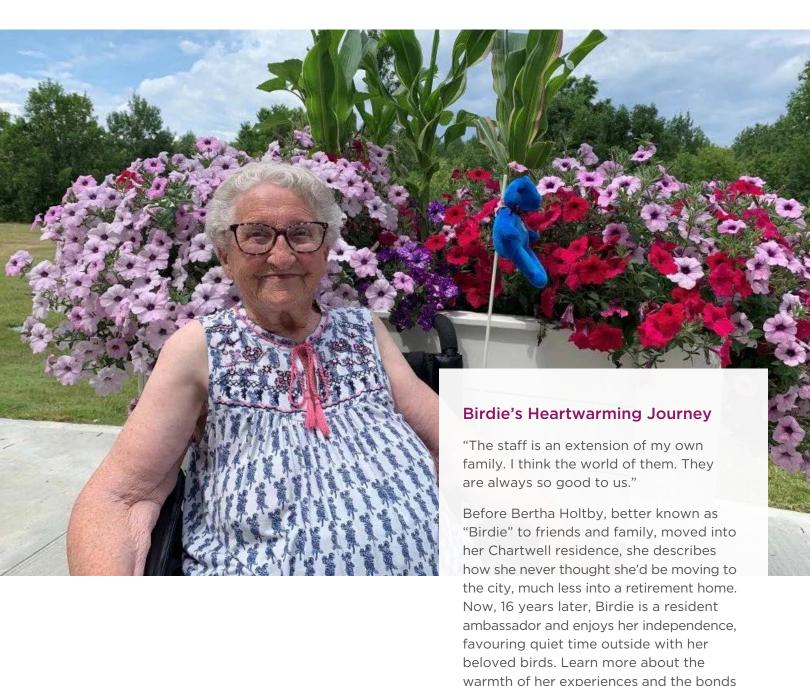




making people's lives BETTER

How Senior Living Enhances Quality of Life

There is no one more qualified to help you understand the benefits of living in a Chartwell retirement residence than those who live with us now. Here are just a few testimonials of how our safe, social, and supportive lifestyle continues to make the lives of our residents better.



that make Chartwell her true home.



A Heartfelt Testimonial:

Unexpected Joys in retirement living



I never dreamed I'd be living in a retirement residence...Yet, after a five-hour operation to remove a parotid gland and a neck dissection, here I am in respite care.

It's nothing like what you read about in the newspapers, and that is due to the sensitive, concerned, and caring nature of all the employees.

The staff here remind me of the sitcom Cheers, "where everyone knows your name," and they repeat it everywhere you go. Makes one feel genuinely important.

The food is great. Good variety and very nutritious. Delicious soups are served with every lunch and dinner. Lots of fresh veggies...peas, beans, carrots, corn, and beets, as well as

those not so popular but equally wholesome [options like] spinach, broccoli, asparagus, and cauliflower. If your food is delivered to your door, you'll find a friendly note on the container wishing you a pleasant meal and suggesting you call the kitchen if there's anything else you may need.

There's a travelling minstrel entertainer every Friday afternoon. While he or she plays, treats are served. Other programs include movies, cards, Bingo, Crockinole, gentle exercise classes, sing-a-longs, excursions, name that tune, discussion groups and the list goes on.

If I should have to return to a retirement home, then—without a doubt—this is the place for me.

Written by John W., August 2022.





Paula, Ottawa, ON

The Positive Impact on Your Wellbeing Over Time

Are you or a loved one delaying a move into a retirement community? It's only natural to delay major life-changing decisions, especially as we grow older and become accustomed to our routines. Often, the realization of the need for change only occurs during a health crisis or emergency, prompting older adults and their families to consider transitioning. However, waiting until it becomes necessary to choose a retirement home can lead to stressful situations and rushed decisions. Therefore, it's crucial to reflect on the potential challenges stemming from delaying the move, impacting physical, social, mental, and emotional well-being for yourself or your loved one.

The good news is that the benefits of living in a retirement community are plentiful, and it's best to take advantage of them all while you're still independent and in good health.

Regular and safe social contact with people your own age

The reassurance of knowing that staff are there 24-7 when you need them

Reliable care and meal services

4

A variety of safe and enjoyable things to occupy your mind and give you something to look forward to each day

At Chartwell, your living experience will also be defined by deliciously prepared meals, a variety of leisure activities, and the availability of care services that can help you lead each day worry-free in comfort.

Explore Our Lifestyle









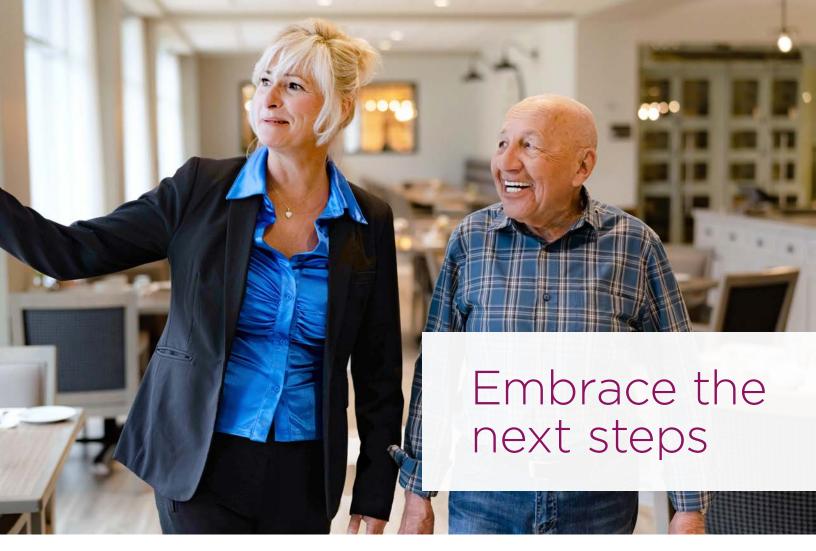




We often hear Chartwell residents say,

"I wish I'd moved in sooner."

Watch our video to hear Dr. Amy discuss how delaying a move into a retirement residence can also delay living life with the independence, support, and the peace of mind you deserve in your retirement years.



A move to a retirement residence can bring with it many benefits—among them, the peace of mind that comes with living in a secure environment where you are surrounded by peers and trusted staff who are there to provide you with the services you desire, like delicious meals, housekeeping, transportation services, engaging activity calendars, and even care support. While the average age of seniors living in a retirement residence is approximately 85 years old, it's not a bad idea to explore your options earlier. Whether you're experiencing feelings of loneliness, feel unsafe living on your own, have grown tired of cooking or cleaning, or simply wish to rely less on your family and friends, don't wait for changes in your independence or a health scare before considering your options. Besides the potential health and wellness benefits that may come with receiving services that help to maintain and prolong your independence, who likes to make a big move when they're feeling ill?

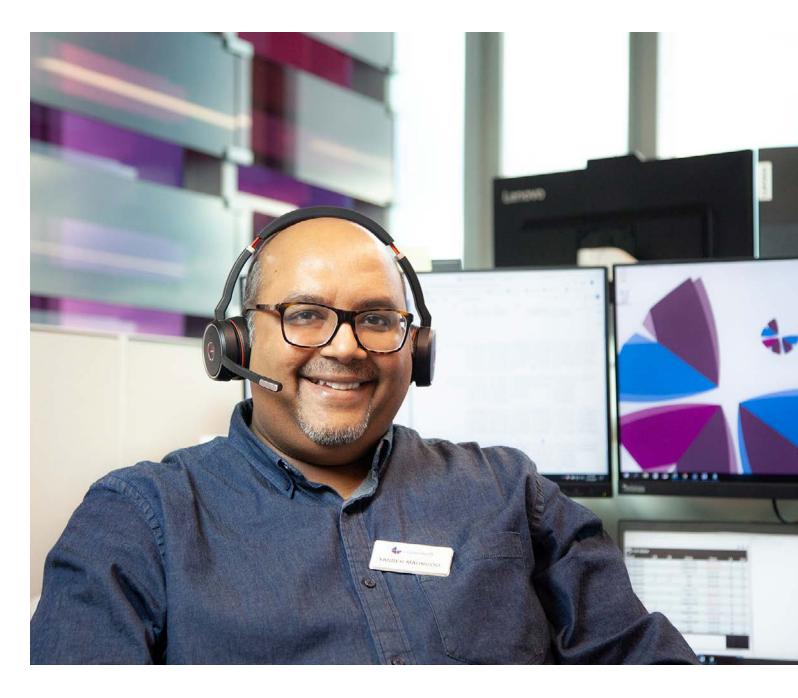
If you're ready to start looking into your retirement living options, consider taking a tour of a Chartwell retirement residence. There, you'll see for yourself how staff and residents interact, giving you a better understanding of what retirement living looks and feels like. Additionally, you may consider booking a Short Stay to experience the lifestyle commitment-free. Don't wait to embrace the many benefits that await you!



CURIOUS FOR MORE?

For additional in-depth information about senior living, explore our other guides here.

Questions about living at Chartwell?



Chartwell representatives are standing by to answer your questions and support you on your retirement living journey. Call us today at **1-855-461-0685** or speak with your local Chartwell Retirement Living Consultant, or reach out for support through our contact page, Chartwell Contact Us to learn more.

Discover a Retirement Residence near you!

Presented by



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