



CHARTwell

Let's Get
Started Guide



Are you or a loved one
trying to find the right
retirement residence
for your unique needs
and preferences?

The information provided in this booklet is for informational purposes only. It should not be considered legal or financial advice. You should consult with your own legal, tax and/or a qualified financial professional to determine what may be best for your individual needs. The views, thoughts and opinions are not necessarily to Chartwell Retirement Residences or its affiliates.



Moving into a senior living community is a big decision and merits the time it takes to find a place where you can see yourself enjoying everyday life for many years to come.

So where to begin?

Consider these four tips that can help make your journey easier, more efficient and—of course—more successful.

Consider your practical needs

As you prepare to embark on tours of retirement residences, one way you can narrow down your list is by asking yourself some of these basic questions that will help you understand which homes to consider:

- ☐ **LOCATION.** Do I want to live nearby any family members or friends? Is there a specific neighbourhood or area where I'd like to live?
- ☐ **LOOK AND FEEL.** Would I feel more comfortable living in a brand-new residence or a home that is more established and mature?
- ☐ **SERVICE OFFERINGS.** What services do I need to live well during my retirement years? For example, specific care services, dining, housekeeping, etc.
- ☐ **ACCOMMODATIONS.** What type of retirement living accommodations would I prefer? For example, what size suite? Would I be happy with a kitchenette, or prefer a full kitchen with an oven for cooking? What about independent townhomes or apartments?
- ☐ **ON-SITE AMENITIES.** What amenity spaces do I want in my new home that support my distinct hobbies or lifestyle? For example, a pool if I'm a swimmer, a garden if I have a green thumb, a bistro if I love coffee, or parking spaces if I still drive?
- ☐ **FURRY FRIENDS.** Is it important to me to find a residence that is pet-friendly?



Once you answer these questions, one easy way to determine if there are nearby retirement residences that satisfy your criteria is to call Chartwell's Consultant Team. **We have a team of knowledgeable representatives who can do the homework for you!** We're here to provide you with some thoughtful suggestions of homes to tour and can even arrange the tours for you.

1-855-461-0685



How did the residence make you **feel**?

Your experience during your tours is of equal importance, as it will help you determine if you can see yourself living in a particular residence. Beyond the practical, reflect on the emotional components of the decision by asking yourself:



- ☐ **A SENSE OF BELONGING.** How did it feel when I first walked into the residence?
Did the atmosphere make me feel at home?
Did I feel a sense of community?
- ☐ **VISUALIZING.** As I toured suites, could I see myself living in any of them? For example, waking up in the morning to the view, watching television in the living room, or fixing a drink or snack in the kitchen/kitchenette?
- ☐ **SOCIAL CONNECTION.** When I was touring the residence, did staff greet me? Did I see positive resident and staff interactions? Did residents seem happy? Did I hear laughter and conversation?
- ☐ **SOMETHING TO LOOK FORWARD TO.** Did I feel intrigued by any of the social, entertainment or fitness experiences that the home offers?
- ☐ **DAILY ENJOYMENTS.** Did I feel intrigued by the home's dining experience? Or could I see myself using any of the residence's on-site amenity spaces to pursue a hobby, meet with friends or relax?



If you visit a retirement residence that not only satisfies your practical considerations, but also exceeds expectations by giving you an **at-home** feeling, you may have just found your new home.

Check and **compare** Google reviews

If you are trying to decide between a few retirement residences, one of the best ways to narrow your search and boost your confidence that you've found the right one is to browse the Internet and read Google reviews about your choices.

Hearing about a residence from people who live there is one of the best ways to know if it's a great place to call home. And remember, you'll get the most accurate picture of how good a home is if there are multiple reviews to read about it.

Quantity can help ensure quality in this case!

“

When I first arrived I was greeted by many staff members who were incredibly friendly. They took me to my room and I was blown away how beautiful my room is. The staff are incredibly helpful and super friendly and they encourage me to ask any questions that arise. Everyone is all there to help me. I'm very happy here and everything is beautiful and relaxing. It's a blessing for me that I was able to find Chartwell as my new home.

–Joyce White ★★★★★

”

“

The staff are all so helpful and caring. They are not only there for the residents but for the family members as well. We are confident that my grandfather is very well cared for and is safe. We would highly recommend [Chartwell]. It truly is a community of loving people (staff and residents) who care for one another and provide much love and support.

–Tanja Schaefer

★★★★★

”

“

I have lived here for 2 years and the staff are wonderful, they really are.

–Lorraine Stewart

★★★★★

”



TIP #4

Talk to your **friends** and **family**

Like Google reviews, a great way you can gauge the experience at a retirement community is by speaking to someone you trust who lives there or has a loved one living there.

When you express to your family and friends—or even professionals in your life like your family doctor, financial planner or realtor—that you’re searching for a retirement residence, you may be surprised to find that many of them have good recommendations for places to explore. Alternatively, if you have a retirement community you’re very interested in that your family and friends are unfamiliar with, you can always **ask the home’s Retirement Living Consultant if you can talk to any current residents or family members** who would be eager to speak with you about their experience.



Finding a retirement residence that **satisfies your practical needs, feels like home** and has a **solid reputation** in the local community will help you feel confident that you’ve made the right choice in your next home.

Other factors like your personal budget will affect your final decision too, but remember to **keep your happiness and comfort top of mind** to avoid making a decision that will only benefit you in the short term.



4 strategies for funding retirement living



A topic that's near and dear to my heart is seniors thriving in their retirement years. We all deserve to feel safe and supported as we age, and I believe retirement living can really empower people to spend their later years in comfort and happiness.

The reality is, if you or your parents have been putting off retirement living because you question whether you can afford it, I want to put your concerns at ease. It's likely much more reasonable than you think!

Let's look at four strategies for funding retirement living for yourself or a loved one:

1 - SAFELY INVESTING YOUR HOME PROCEEDS

Have you thought about the fact that when you sell your home, that money doesn't have to be sitting around idly doing nothing for you, but rather helping you to offset the monthly rent at a retirement residence? You could invest the proceeds in a safe, low-risk basket of investments. Let's

take an example of the average home price in Canada, which is now just over \$717,000. Depending on where you live, your home could likely sell for much more. If, for example, you sold your home for \$717,000 and invested those funds in a low-risk portfolio of GICs at your bank and some government bonds, and could get a **2%** rate of return, that would bring in **\$1,195** a month! And if you could take on just a little more risk—say **3%**—now you'd have **\$1,929.50** a month.

2 - FUNDING OPTIONS IF YOU'RE NOT READY TO SELL

Depending on where you live and your unique situation, it might not be the right time to sell your home. Either because real estate prices have dropped in your area or perhaps you still have a spouse or an adult child at home. This doesn't have to hold you back from considering retirement living. There are low-cost options like a **line of credit** or a **reverse mortgage** you may consider. You'll want to read the fine print and understand the costs and repayment plan, but they could provide the short-term, bridge funding you may require if you're simply not ready to sell.

3 - OTHER FUNDING OPTIONS

When you're considering the affordability of a retirement community, you'll want to look at other assets that might be sitting around unused that could go a long way to reducing your costs. For example, do you have a **recreational vehicle, car, boat** or **cottage** that you don't use which could be sold, invested and directed towards reducing your retirement residence costs?



4 - GOVERNMENT BENEFITS AND TAX SAVINGS

When we're looking at affordability, let's not forget government benefits and tax incentives. In addition to your **Canada Pension Plan, Old Age Security** or benefits like **GIS** if you have a lower income, here are some tax credits and programs to explore:

- Veteran financial support options
- Allowance for the Survivor
- Federal Attendant Care Tax Certificate
- Medical Expense Tax Credit



There are also tax benefits to be had each year when you make a retirement residence your home. Taking advantage of the government benefits and tax deductions available to you means paying less each month for retirement living and putting more money in your pocket.

PROFESSIONALS CAN HELP

There's a lot to consider, and I know for many people it can sound complicated and overwhelming. But you don't have to figure it all out on your own! There are financial and accounting professionals that can help you crunch the numbers and create a plan that works for your unique situation. You'll want to shop around for a financial professional and understand the pros and cons of the different types out there. For example, you may wish to speak with your **banker, advisor or planner**. And when it comes to financial planners, **some offer products and service and some charge by the hour or plan**. So, it's important to ask lots of questions and shop around for a second, even third opinion when it comes to your finances.

You can and deserve to have a safe, healthy and enjoyable retirement, and I believe that your opportunity to flourish exists at a retirement residence.

To explore my other financial videos and blogs on affording retirement living, I invite you to visit my page on chartwell.com today.



About Kelley Keehn

Kelley is a Personal Finance Educator, author, speaker and media personality with over 20 years of experience in the Canadian finance industry. She

serves on many prominent financial committees and has conducted thousands of television, radio and print interviews on a variety of financial literacy topics for a global audience. Her mission is to help Canadians feel good about their money.



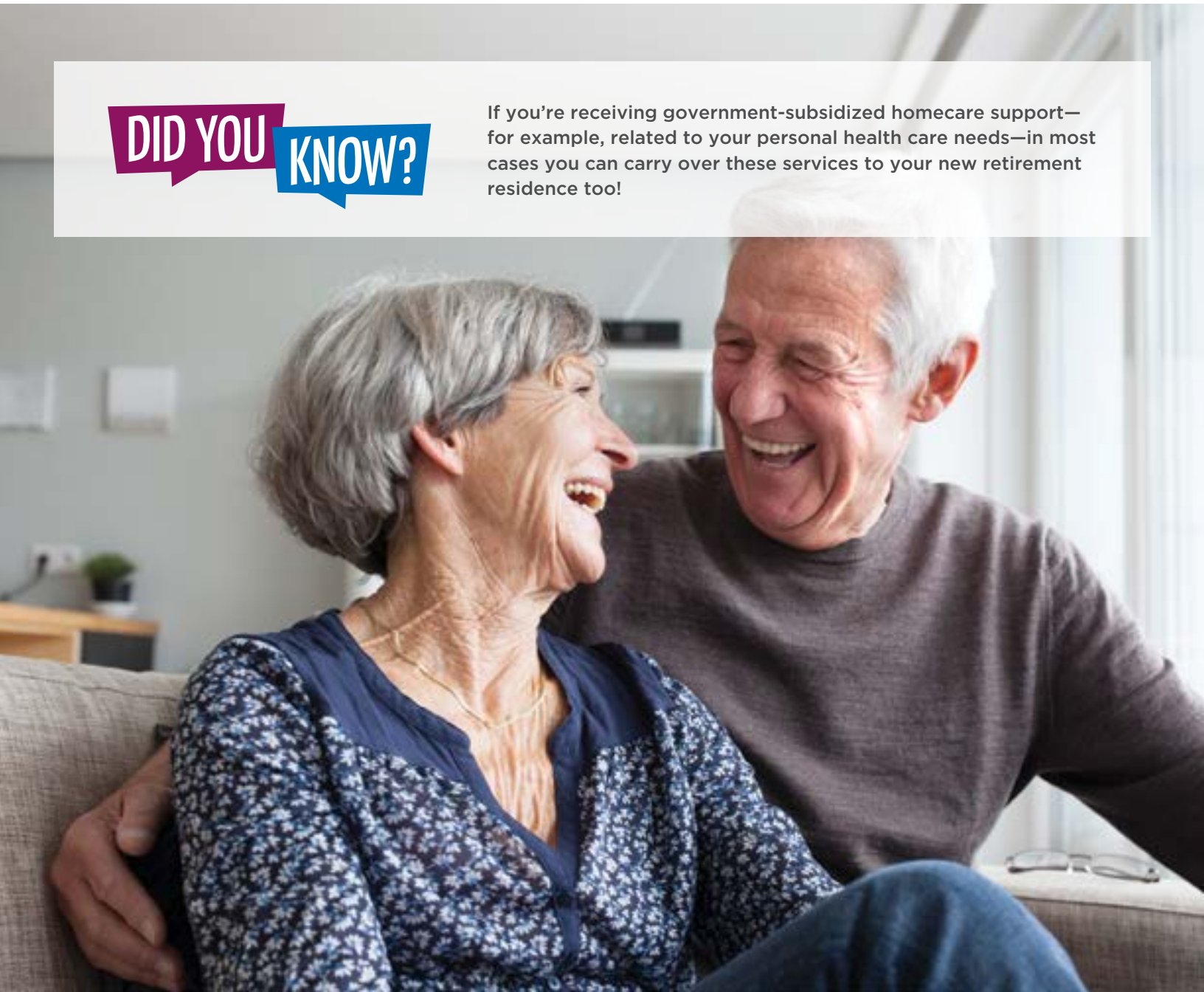
Retirement living is aging at home

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. People will even congratulate older adults for staying in their own home, saying, “Good for you, you are still living independently.” If it is a good situation, that is wonderful; but countless times I have seen the downside of remaining in a home that no longer meets someone’s needs.

I have been working with older adults and their families for over 35 years, and I believe that the greatest barrier to maximizing our quality of life as we age is not choosing to live somewhere that matches our life situation. Many people are existing in their homes rather than having a rich, full life. Because of that, I promote, “Aging at Home” instead of “Aging in Place.”



If you’re receiving government-subsidized homecare support—for example, related to your personal health care needs—in most cases you can carry over these services to your new retirement residence too!



Staying in the home that you have lived in for a long time works under a specific set of circumstances:

- One or both people are healthy enough to manage the day-to-day household chores, such as cooking and grocery shopping, as well as the bigger maintenance jobs. This doesn't mean they have to do all of the work, but they have to be able to stay on top of these things and afford help when they can't do the actual work.
- There is easy opportunity to see other people and socialize. This may mean continuing to drive and/or having friends nearby who are also healthy enough to get together
- If there are care needs, there is another healthy family member in the home or very nearby to manage home care. From both personal and professional experience, I can tell you that it can be very difficult to keep someone who has significant care needs in their long-term home if there is no one there to manage care.
- The environment is safe. Safety might be compromised by mobility issues, cognitive issues, and features of the home, such as steep stairs or a lack of good lighting. It's true that many homes can be retrofitted to be safer; but in my experience serious safety concerns are often overlooked.

Retirement living is an option that addresses all of those concerns. There is a home-like environment that is safe, provides meals and housekeeping, as well as the opportunity to socialize and have friends right where you live. Easy socialization is one of the best aspects of retirement living. No one should spend their later years isolated and lonely.

I believe the goal is to “age at home,” with home being defined as somewhere we choose to live that feels safe, nurturing, and allows us to continue to explore life and be engaged with others. Right now, many people may be missing out on the opportunity to call a retirement residence home because of misinformation. For example, some may think about long term care and retirement residences as if they are the same. That's why it's important to get the facts for yourself. You don't want to let inaccurate information dissuade you from making a decision that can make your life better.



Why do I feel strongly about this? My parents moved into retirement living at my encouragement. Initially, my father was hesitant. Yet about six months after they moved in, I was walking with my dad and he said what I have heard countless people say, “I wish we had moved here sooner. This was the best thing we could have done.”

Remember, retirement living IS aging at home. A home where you can continue to live your best life.



About Dr. Amy

Dr. Amy is a gerontological social worker with over thirty years of experience working with, and on behalf of, older adults and their families. She is an author of two books, a professional speaker and a life coach. Dr. Amy is passionate about helping people find meaning and fulfillment as they age, as well as in their role as a family caregiver.

Evaluating the **benefits**

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.

Retirement Living	Services Offered	Private Homecare
✓	Personalized care support	✓
✓	Companionship with paid caregivers	✓
✓	Meal preparation	✓
✓	Housekeeping options	✓
✓	Transportation to appointments and errands	✓
✓	The comfort of your own furniture and belongings in your private suite	✓
✓	Safe social opportunities onsite with people your own age, both spontaneous and organized	
✓	Staff onsite 24/7 for enhanced peace of mind	
✓	A regular team of staff who get to know you and your unique preferences	
✓	Onsite amenities (i.e. library, bistro, movie theatre, etc.)	
✓	Dining experience among friends	
✓	Variety of optional activities, experiences and entertainment onsite	
✓	Organized leisure outings and shopping trips with transportation	
✓	Fitness classes, continued education and speaker series onsite	
✓	Suite maintenance support	
✓	Landscaping and snow-shoveling	
✓	Total peace of mind for you and your family	

*Services and activities in Chartwell residences may be modified or postponed in pandemic or virus outbreak situations as required by public health authorities.



Something to think about



The average decrease in cognitive decline rate over five years for older adults who are frequently social.



1/4 Canadian seniors who report they'd like to participate in more social activities.

4.8
HOURS

The daily amount of time devoted to family and household responsibilities for women aged 65-74, the average for men being 3.9 hours.

Did You Know?

Many older adults don't want to lead an idle retirement lifestyle - they want to feel fulfilled. According to a survey by TD, the top three retirement goals for Canadians are:



Working at something they love



Volunteering in their communities



Learning new skills

Refocus Your Future

Instead of worrying about cooking, cleaning or home repairs, you can let committed retirement staff take care of these responsibilities for you so you're able to spend your energy on the people and hobbies you most enjoy. Some of the convenient services typically offered are:



Delicious prepared meals



Varied lifestyle programs, activities and outings



Housekeeping and laundry options



Personal support services



24-hour security

Support your health and wellness

The community-style environment and convenient services offered by retirement residences can do more than free up your time—they can help you improve or maintain your overall sense of wellness. Some aspects of a senior living lifestyle that may have a positive impact on your overall wellness include:



A supportive community of peers/staff



Fitness and wellness classes



Social events, clubs, activities and outings



Volunteer opportunities



Nutritious meals



Outdoor space and other on-site amenities



Our Retirement Living Consultants can **help you navigate your options**

At Chartwell, our Retirement Living Consultants pride themselves on the trusted relationships they build with local seniors, their families and community partners. The highest responsibility of a Chartwell Retirement Living Consultant is to listen and understand your personal situation so they can help you achieve your goal; whether that be finding a retirement residence that fits your or a loved one's unique needs, facilitating a family conversation, or further exploring what support options are available to you.

As experts in the industry, our Retirement Living Consultants are well equipped to help you navigate your retirement living choices, and are there to provide advice and guidance that can help you on your journey. That's because they have a passion for seniors' wellbeing and want to help you and your family find the peace of mind you deserve.

“

Thank you so much for the phone chat this morning. For the first time in a while, I feel hopeful for Mom, thanks to our conversation. I have discussed the details with my brother, and he agrees that there is no need to call any other residences on our list. You are a credit to your role and the company!

– Pamela T. in an email to a Chartwell Retirement Living Consultant

”

Getting Started Checklist

Bring the following checklist with you when you visit a retirement community:

- ☐ Explore what type of lifestyle programs are offered
- ☐ View living spaces, kitchens and common rooms
- ☐ Discover what kind of food is offered—don't feel shy about asking for a menu or staying for a meal
- ☐ Speak to a current resident about his/her experience
- ☐ Keep an eye out for the way staff members interact with residents
- ☐ Ask for copies of newsletters or company documents
- ☐ Inquire about nearby churches, hospitals, shops and parks
- ☐ See what types of transportation services are available for residents



If you are looking for guidance
during your retirement living journey,
we're here to support you and your family.



NOTES

Connect with us today to begin exploring your options.

CHARTWELL.COM | 1-855-461-0685



August 2025