

THE FINANCIAL ADVANTAGES OF LIVING AT  
AN ACTS LIFE CARE RETIREMENT COMMUNITY

Financial security

**Just how you planned it.**





# The financial advantages of Acts increase your peace of mind and joy of living.

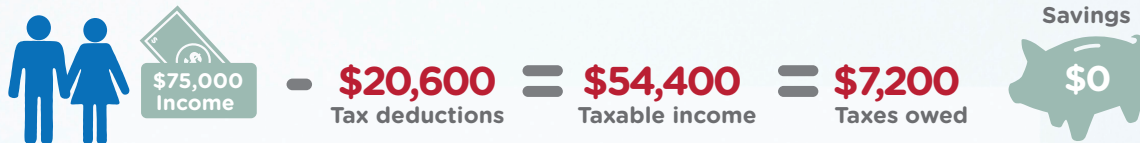
The active, independent lifestyle benefits of living in an Acts Life Care™ Retirement Community and its affiliates are extremely appealing. But equally important are the financial benefits. In fact, these compelling financial advantages provide the fundamental peace of mind that frees our residents to enjoy everything about their retirement lifestyle more fully. Please spend a few minutes reviewing the financial benefits that figure so prominently in the Acts way of life.

# 1

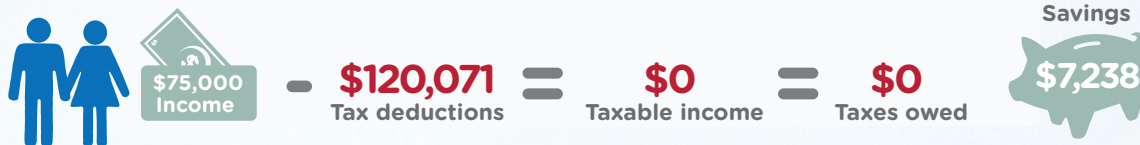
## Enjoy significant tax savings every year.

You may take a one-time tax deduction on your entrance fee, plus your monthly fees may qualify for annual deductions. The percentages vary slightly each year, but in recent years the deductions for both the entrance fee and monthly fee have been substantial, 39%-41%! As the chart opposite shows, depending on your personal tax situation this could equate to thousands of dollars of tax savings.

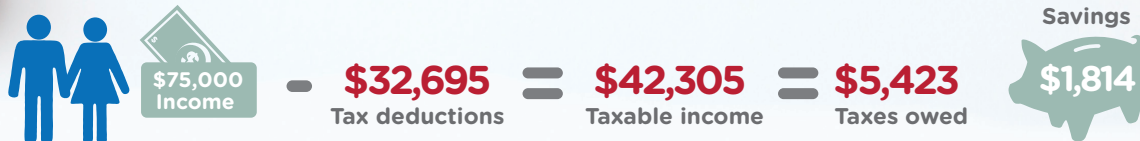
### PRIOR TO ACTS MOVE-IN



### FIRST YEAR AT ACTS



### EACH ADDITIONAL YEAR



This tax-savings example is for a married couple with an annual adjusted gross income of \$75,000, moving into a two-bedroom residence on January 1, and paying a \$250,000 entrance fee and a monthly fee of \$3,500. Savings will vary based on gross income.

# 2

## Save on tomorrow's long-term care by prepaying for it today.

At an Acts community, your entrance fee and monthly fees prepay any long-term care you will ever need, for as long as you need it. And your fees will never increase solely based on your need for a higher level of care. Assuming a conservative increase of 4% per year, in ten years an average nursing home stay could cost \$401,135 for a single person, and \$802,270 for a couple.\* But at an Acts Life Care Retirement Community, all the long-term care you will ever need can be included.

\*Based on 2015 Genworth study for an average 2.5 year stay in a semi-private room in Philadelphia.



Projected nursing home cost  
in 2025



Per single



**\$401,135**

Cost per average stay (2.5 years)

Long-term care cost  
at Acts community



Per single



**Prearranged  
& Guaranteed**

Through predictable fees.

# 3

## Your nest egg is protected.

Living in an Acts Life Care Retirement Community protects your assets because virtually all of your future financial obligations are covered. Your long-term care is prearranged and guaranteed by your entrance fee and monthly fees. You will no longer have home maintenance bills or any unexpected expenses that can surprise you with home ownership. Your expenses are completely predictable, so your nest egg is secure. That's real peace of mind.





# 4

## Your household expenses are covered and entirely predictable.

Like many seniors, you've likely paid off your mortgage. But the actual cost of owning and maintaining your home may be higher than you realize. According to a recent study,\* average American homeownership costs are nearly \$2,000 a month – above and beyond a mortgage payment. And those costs can spike significantly when unexpected major home repairs crop up. However, at an Acts community you pay a fixed monthly fee that covers most expenses pertaining to your residence. Plus, your fee includes gourmet meals, full amenities and services, clubs and activities, and, importantly, any long-term care you will ever need. You have one predictable monthly fee that provides an incomparable lifestyle and complete peace of mind.

\*2015, Moving Station relocation consultants

**\$20,000+ annually**

**INSURANCE**  
EXTERIOR PAINTING  
Heating Fuel  
SIDING Gutters  
LAWN CARE  
Water/Sewer  
Electric  
PROPERTY TAX  
Housekeeping  
Furnace  
ROOF Washing Machine  
Security WATER HEATER



# 5

## **We're nonprofit, so we reinvest our resources in you.**

We are not beholden to investors. We do not answer to the stock market. Our mission-based, nonprofit status means our only financial priority is the health and well-being of you and your fellow residents. After we pay operating expenses, we reinvest all revenue back into our communities to continue enhancing the unparalleled services, amenities, and security that make the Acts lifestyle so remarkable.





# 6

## You're protected against future financial hardship.

At Acts, we're committed to always being there for people in need. The Acts Samaritan Fund provides a financial safety net for residents whose financial resources become exhausted due to an unexpected and unavoidable hardship. The Fund safeguards their continued residency. Acts also supports the community at large through resident volunteerism, and support of local civic causes.





# 7

## You have the financial strength of Acts behind you.

Our ability to offer a stable, secure future to our residents is supported by the financial strength of the Acts organization, which for over 40 years has been consistently highly rated for stability and security. In the latest reporting period, Acts Retirement-Life Communities, Inc. received a Fitch rating of A- and a Standard & Poor's rating of BBB+.\* Each of these ratings is well above what financial planners consider to be "investment grade" options. And each adds to the peace of mind and joy of living our residents experience.

\*Ratings apply to the Acts Obligated Group.



A close-up photograph of a person's face, slightly out of focus, holding a white rectangular sign. The sign contains two sets of credit ratings. The top set is 'A-' in red, with 'Fitch Ratings' in blue below it. The bottom set is 'BBB+' in red, with 'Standard & Poor's' in blue below it. The person's hands are visible at the bottom corners of the sign.

**A-**

**Fitch Ratings**

**BBB+**

**Standard & Poor's**

## Discover peace of mind and joy of living at any of these Acts Life Care Retirement Communities.

### Pennsylvania

Brittany Pointe Estates	Lansdale	800-504-2287
Fort Washington Estates	Fort Washington	888-302-2287
Granite Farms Estates	Media	888-499-2287
Gwynedd Estates	Ambler	888-302-2287
Lima Estates	Media	888-398-2287
Normandy Farms Estates	Blue Bell	800-756-2287
Southampton Estates	Southampton	888-311-2287
Spring House Estates	Lower Gwynedd	888-365-2287

### Delaware

Cokesbury Village	Hockessin	800-530-2377
Country House	Wilmington	800-976-7610
Manor House	Seaford	800-775-4593

### Maryland

Heron Point of Chestertown*	Chestertown	800-327-9138
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### North Carolina

Plantation Estates	Matthews	800-582-4316
Tryon Estates	Columbus	800-633-2718

### South Carolina

Park Pointe Village*	Rock Hill	866-897-3490
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### Georgia

Lanier Village Estates	Gainesville	888-654-2287
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### Alabama

Magnolia Trace	Huntsville	866-476-7570
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### Florida

Azalea Trace	Pensacola	800-828-8274
Edgewater Pointe Estates	Boca Raton	888-339-2287
Indian River Estates	Vero Beach	800-544-0277
St. Andrews Estates	Boca Raton	888-601-2287

\*An affiliate of Acts Retirement-Life Communities, Inc. and not a member of the Acts Obligated Group.



[www.ActsRetirement.org](http://www.ActsRetirement.org)

