



Retirement Living Planning Guide



Making the move to retirement living is not an easy decision. Whether you're looking for yourself or for an aging spouse or parent, you want to make sure every box is checked. This isn't a decision you'll make often in your life, and it comes with complexities, questions. *How are we going to sell the house? Do they have the right care needs for Mom? Can we afford this? Is it the right time? Are nursing homes the only option?*

At Immanuel, we're here to help you answer the tough questions. For decades, we've helped thousands of families determine the right time for a move to retirement living. The good news is that nursing homes are no longer the only option. Retirement living comes in all shapes and sizes, for those who want to spend less time mowing the yard and more time relaxing, to those who need assistance with health conditions. We understand the choices can make it confusing so we've put together a quick guide on our four proven areas for retirement living planning.

These areas are designed to help you gain an understanding of you or your loved one's current situation and whether it fits with your idea for retirement. When you've completed the guide, give us a call at 402.512.6164 for a free consultation and we'll talk about your answers.

Retirement Goals

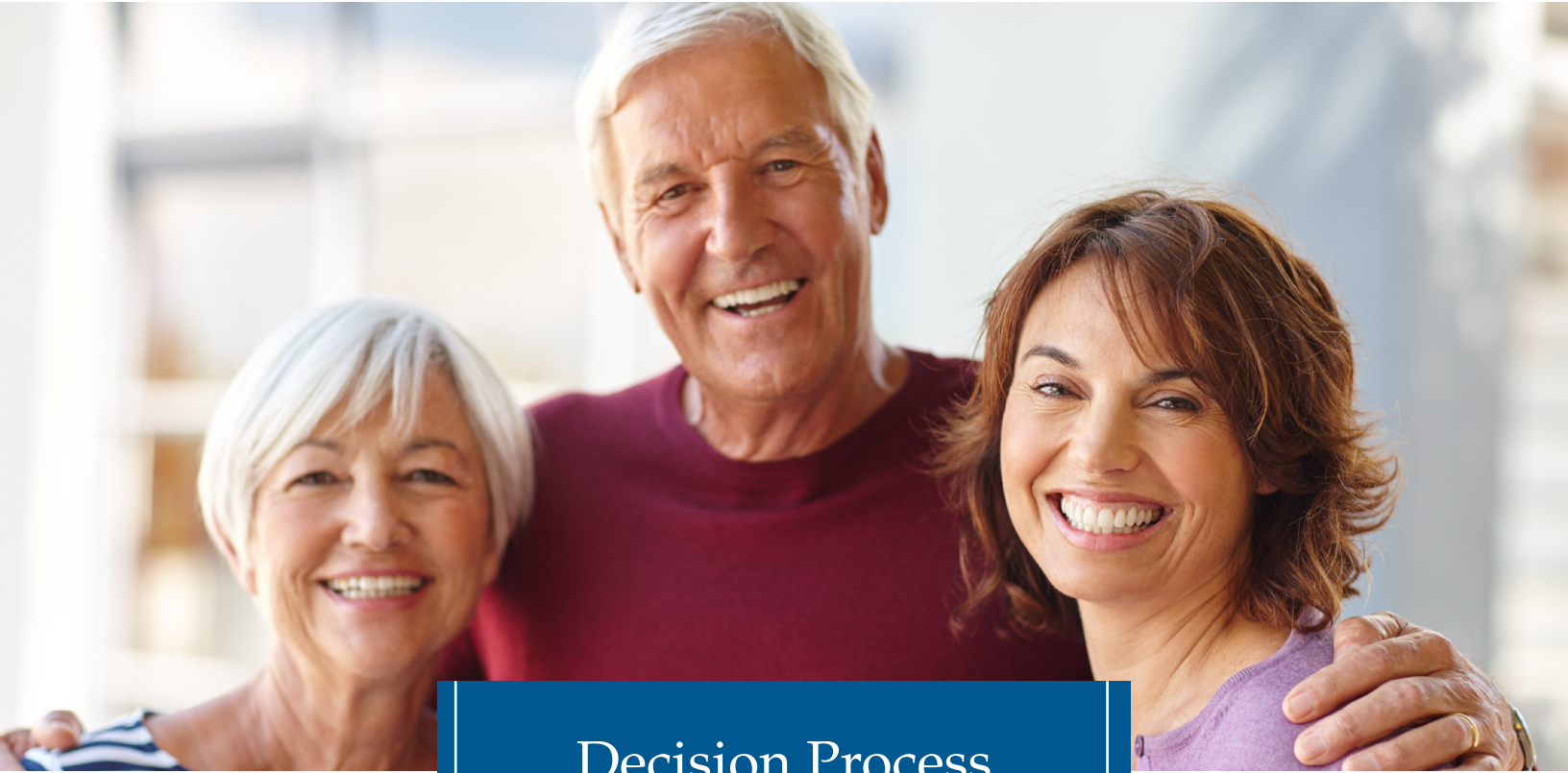
Sometimes making the move to retirement living is the right decision. Sometimes it's not the right time, not the right place. Knowing when to pull the trigger starts with determining you or your loved one's retirement goals. Retirement goals can be environmental. *"Does my home fit the lifestyle I want?"* Goals can be health-related. *"Does Mom need more health care support than her current home provides?"* Retirement goals can also be spiritual. *"Am I living the life I want socially? Spiritually? Emotionally?"*

Think about you or your loved one's current living situation. What works about the space? What doesn't work? Has home maintenance become difficult or undesirable? What would make things easier?

What types of health conditions do you or your loved one manage currently? What kind of support, if any, do those conditions require? What conditions do you see in the future?

When you think about retirement for you or your loved one, what are areas that could improve? Think about social interaction, overall wellness and nutrition, continuing educational opportunities, etc.





Decision Process

The decision to move to retirement living often involves the entire family. From spouses to children, we know not everyone always sees eye-to-eye. Starting the conversation about a move is hard. Harder yet, is getting everyone to agree on the right next steps. That's why it helps to involve the experts. Senior living consultants can help with conversation starters, provide an outside view and clearly explain all options so spouses, children and siblings all feel comfortable with the next step.

Have you had “the conversation” with your loved ones about retirement living? If not, why? If you have talked about it, how did it go?

Make a list of the concerns, questions and apprehensions you have about retirement living. Talk to your loved ones about them. Do they have similar concerns?

Think about the benefits of a move. Do they outweigh concerns? How do your loved ones feel?

Financial Considerations

How to pay for retirement living is often one of the first questions families ask when exploring a move. *“How much does it cost?” “It’s beautiful, but can we afford it?”* On the surface, retirement living looks a lot more expensive than living independently, but it’s much more complex than dollars and cents. When the costs are broken down it sheds light on just how affordable it can be. Use this section to gain an understanding of you or your loved one’s current financial situation. As you talk through different retirement living options, this information will help you compare costs.

Make a list of the current costs required to maintain you or your loved one’s lifestyle. Include home costs, insurance, maintenance work/upkeep, lawn care, grocery costs, meal preparation, household supplies, utilities, health and wellness costs and entertainment. Estimate costs that may be on the horizon like a new furnace or roof.

Understand what assets you have, like the value of your house, retirement savings, long-term care insurance, pensions and any government program benefits like Social Security.



Timing

Like most things in life, timing is everything. For some, the move to retirement living is a welcome change - *"No more yard work?! Sign me up!"* But for most, it's much more complex. Deciding whether the timing is right is difficult. That's why starting early in the planning process is so important. Many families make the decision after a crisis - a fall or illness makes living independently no longer possible. But creating a plan early will give you or your loved one more choices. And when the time is right, there's a plan in place. No crisis, no panic, just a plan.

What are your biggest motivators for considering a move for yourself or a loved one? Is it related to health care needs? Perhaps the idea of a no-maintenance living environment? Maybe social opportunities?

What has to happen before a move? Think logistics, like selling a home, sorting through belongings, getting others on board with the idea.

What questions do you have?



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We're here to help. After completing the Retirement Living Planning Guide give us a call at 402.512.6164. We'll work with you to understand the answers, and determine the best next steps.

At Immanuel, we believe seniors should have the retirement that's uniquely their own. And as a not-for-profit retirement living provider, we've been committed to that mission, providing families with answers and solutions that make the most sense.

We know that thinking about a move to retirement living is overwhelming. From logistics to health care needs to having the conversation, we've been there. For decades, we've helped families determine the best next steps for them. And for most people, there's hesitation. But once you start the conversation, start exploring the options, we've found that families are left with relief.

Our Communities



Arboretum Village
8141 Farnam Drive
Omaha, NE 68114



Immanuel Village
6803 N. 68th Plaza
Omaha, NE 68152



Lakeside
17475 Frances Street
Omaha, NE 68130



Pacific Springs
805 S. 173rd Court
Omaha, NE 68118



Trinity Village
522 West Lincoln Street
Papillion, NE 68046



Grand Lodge
4400 S. 80th Street
Lincoln, NE 68516



The Landing
3500 Faulkner Drive
Lincoln, NE 68516



Yankee Hill Village
8401 S. 33rd Street
Lincoln, NE 68516



Copper Shores Village
1500 Edgewater Drive
Pleasant Hill, IA 50327



Deerfield
13731 Hickman Road
Urbandale, IA 50323

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