

The Artisan

YOUR GUIDE TO AN INSPIRED 50+ LIFESTYLE

Where Choice, Adventure, Exploration, Education & Social Opportunities Combine To Create the Best in Retirement Living

The Estates
A T C A R P E N T E R S



CCRCs Can Be Good for Older Adults' Mental and Physical Health



BY BRAD BREEDING

President - myLifeSite | myLifeSite.net

Author – *What's the Deal with Retirement Communities?*

Although different people thrive in different environments, it's hard to deny the research showing the health benefits often experienced by retirees who opt to move to a Continuing Care Retirement Community (CCRC, also called a Life Plan Community).

For example, the 2018 Age Well Study found that, when compared to a demographically similar control group of "community-dwelling" older adults (those *not* living in a CCRC), CCRC residents have greater emotional, social, physical, intellectual and vocational wellness. A 2020 report out of the U.K. found similar benefits to older adults' physical activity and overall health when they reside in a CCRC-type environment.

The physical health benefits of CCRC living are increasingly clear, but the mental health advantages of moving to a CCRC may be equally – or even more – important for older adults.

PREVALENCE OF ANXIETY AND DEPRESSION

The mental health component of wellness has been a huge focus for many people lately. To one degree or another, the pandemic has created stress, loneliness, depression and/or anxiety for nearly everyone. Older adults – who are likely to suffer more severe physical illness should they contract COVID-19 – also may have been particularly hard-hit by the mental health challenges created by the pandemic, even if they weren't as likely to report it.

The Household Pulse Survey conducted by the National Center for Health Statistics (NCHS) and the Census Bureau in the spring of 2020 found that, among 42,000 adult respondents, 30 percent said they were experiencing anxiety-related symptoms, and 24 percent had depression symptoms as a result of the pandemic.

Interestingly though, among survey respondents ages 80 and older, only 11 percent reported symptoms of anxiety, and only 9 percent reported depression symptoms – substantially lower than the rates reported by the overall adult population. This is despite the fact that studies have found that older adults do in fact experience anxiety with the same frequency as other adult age groups.

What could account for these disproportionately low anxiety numbers reported by older adults amid the pandemic?



OVERCOMING TABOOS RELATED TO MENTAL HEALTH

Researchers suggest that this discrepancy in the Household Pulse Survey findings may be the result of older adults' unwillingness to self-report mental health challenges.

Generational taboos around mental health may lead some older adults to suffer unnecessarily. Older people may fall into the trap of dismissing such feelings, telling themselves they should just "get over it" if they are feeling depressed or anxious.

But just like high blood pressure or diabetes, these mental health conditions are treatable in many cases, and exposing and eliminating such stigmas can encourage older people to get the help they may need.

This is an especially important hurdle to overcome since some mental health concerns are common among older adults. For example, the loss of loved ones and battling chronic health conditions can lead to depression, and anxiety is prevalent among people with dementia.

CCRCs SUPPORT OLDER ADULTS' MENTAL HEALTH

In addition to keeping older adults physically healthier, CCRCs and other retirement living providers also give their residents access to a variety of programs and services that can improve their mental well-being. This is likely why research (like the Age Well Study and other research studies) consistently shows that CCRC residents are typically happier, socialize more, feel a greater sense of support, connectedness and security, and suffer less loneliness than their "community-dwelling" counterparts.

A recent article highlighted how one CCRC resident, who had suffered a stroke, benefited from the support services provided by her community. Through a combination of physical and music therapy, she was able to regain her mobility and her voice, and the social support of the community helped her stave off depression – a common issue among those who have suffered a serious physical ailment or disability.

Whether it is dining with friends, enjoying a continuing education seminar, fitness class, volunteer opportunity or taking advantage of on-campus behavioral health services, CCRCs provide a wide array of opportunities that can improve their residents' mental health.

Of course, some of these programs have had to be curtailed during COVID, but retirement living communities managed to find creative new ways to keep their residents engaged in a safe, socially distant manner. And now that many older adults are vaccinated, these restrictions gradually are being lifted.

UNIQUE OPPORTUNITIES THAT HELP OLDER ADULTS THRIVE

In addition to standard fitness classes, which can help alleviate stress, many CCRCs offer other unique mental health-boosting opportunities to residents, which may include:

- Music and art therapy
- Scent therapy
- Canine or equine therapy
- Meditation, yoga and tai chi
- Snoezelen therapy rooms
- Support groups

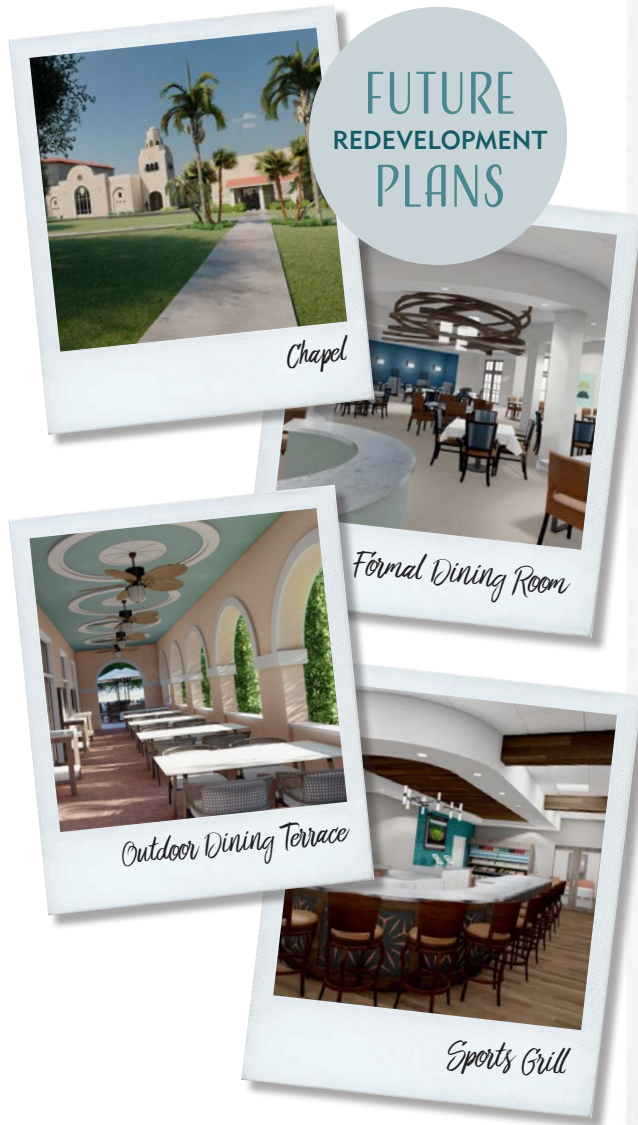
Such therapeutic programs can help those who suffer from long-term or acute anxiety or depression (such as we've seen during the pandemic), as well as those battling conditions like Alzheimer's disease or cancer, recovering from a stroke, coping with grief and more.

If you are dealing with anxiety, depression or another mental health condition, it is important to remember that you are not alone. Support is available to you, so talk with your health care provider about nearby resources that can help. And for those older adults who opt to live in a CCRC, if you are struggling with a mental wellness issue, be sure to tap into the support services available to you in your community.

Source: <https://mylifesite.net/blog/post/ccrcs-can-be-good-for-seniors-mental-and-physical-health>



From the Desk of The Estates at Carpenters CEO, Brian Robare



The Estates has been working tirelessly to bring residents a better living experience than ever before with exciting renovations on the horizon that will even further differentiate our community. We are excited to announce that a new 200-person chapel, complementing the current architecture, will be built with our Vision, Mission and Purpose in mind. This will allow current and future residents to continue creating the rich family and friend experiences and memories The Estates has become known for over the years. And, with plans to double our dining spaces to six different options, including a sports grill, private and formal dining rooms, and a main dining area featuring enhancements such as a pizza oven and hibachi grill, things are heating up at The Estates this summer! While we are in the early planning phases, there are even more announcements to come as we reinvent our outdoor spaces on the southwest corner of our property.

As we continue to hold ourselves to the highest standards since 1986, The Estates has maintained a solid reputation that has earned us recognition as the Best of the Best in Central Florida. I would like to thank the Polk County community – to whom we greatly enjoy giving back – and our residents, employees, families and friends for this year’s nominations!

At The Estates, residents are at the center of everything we do, and our team members understand this. By early November, just in time for the holiday season, every employee at our community will be fully vaccinated against COVID-19. This decision was made to protect our residents, team members and their families, and it is a true testament to the people who care for our residents every day. We’re proud to be recognized as a Great Place to Work, where employees love coming to work and interacting with and serving our residents.

With our exciting new additions and renovations coming soon, not to mention the wonderful amenities and opportunities we’ve always offered (including our art studio, heated pool, dog park, woodworking shop, outdoor grilling areas, bistro, beauty salon, in-house entertainment, wellness programs, state-of-the-art Fitness Center with a full-time personal trainer, excursions and travel opportunities, transportation services, and award-winning health care right on site), the time has come for The Estates to adjust our Life Plan pricing for the first time in several years. Still, the demand for our community is rising. We continue to provide the area’s best value – and most rewarding Active Adult Lifestyle – for a true mission-driven, not-for-profit, Type A Lifecare Community.

Visit us soon to see why our residents say moving to The Estates is the best decision they have ever made and learn more before our rates change to accommodate better market alignment. You still have time to lock in our current pricing and enjoy the benefits of joining our waitlist!

I’m proud to be part of The Estates at Carpenters community for many years. I look forward to meeting you soon and, hopefully, having you as a member of our family in our most expectant and very bright future.

Regards,
Brian Robare
Brian Robare
The Estates at Carpenters CEO and Executive Director

YOU’LL FIND THE *Best of Central Florida*

AT THE ESTATES



The Estates at Carpenters is a place where active older adults enjoy an engaging lifestyle, convenient amenities, enriching services and programming, on-site health care and support for someday, and so much more. This uncompromised lifestyle has been repeatedly awarded and voted the Best of Central Florida – and even better, our local Lakeland community thinks so, too!

We’re Grateful To Say, We’ve Accomplished Something Unheard Of – Until Now!
The Estates was voted Central Florida’s Best Retirement Living, Independent Living and Assisted Living Community as well as Best Nursing Home, sweeping all four possible categories. Unprecedented!

“We are honored – and ecstatic – that our residents and community have recognized our dedication to the vision and mission of The Estates, to ensure our residents and families enjoy the lifestyle and peace of mind they deserve each day,” says Brian Robare, Executive Director and CEO. “We are even more thrilled that we are the first community to take all four categories! We are truly blessed to have achieved this accomplishment and we simply couldn’t have done it without our heroes – our very own team and residents!”

Don’t just take it from us, though. Learn more about why our own residents and team think The Estates was the best move they ever made!

WON IN 4 CATEGORIES:
Retirement Living • Independent Living
Assisted Living • Nursing Home



UNDERSTANDING THE *Different* FORMS OF INDEPENDENT LIVING

Even if you haven’t done much research into retirement living, you know there are different forms, from independent living to assisted living to memory care and more. But what you may not know is that the term “independent living” is incredibly broad as well and can be used to describe a variety of different care and living situations.

The word “independent” can mean different things to different people, so it’s no surprise that “independent living” can mean a lot of different things. One thing that all forms of independent living have, though, is a focus on you – the resident. For example, at The Estates at Carpenters, your life is filled with convenience, choice and flexibility. Every detail of our community is designed to inspire active, independent retirees and help them enjoy their retirement to the fullest.

Various forms of independent living each offer their own benefits, and it’s important to consider the present and future when it comes to choosing the right independent living situation for you. Some independent living options are very focused on the now, which means that you might need to move to another community or situation if you require more assistance in the future. On the other hand, independent living in a community like The Estates at Carpenters provides what you want now *and* in the future. As a Life Plan Community, you can feel confident knowing that you have access to future health care right on site if it’s ever needed. We offer assisted living, skilled nursing care and short- and long-term rehabilitation so our residents can always remain in a community they know and trust. Our residents often say how grateful they are to be cared for by people they view as family.



THE DIFFERENT FORMS OF INDEPENDENT LIVING

What are the different forms of independent living? Our friends at myLifeSite put together a great overview of the different types, the benefits of each and when and why that situation might work for you – or not.

1. LIVING ON YOUR OWN, IN YOUR OWN HOME. Did you know that living in a family home is considered to be “independent living?” Those in this form of independent living are often still working, active and require no outside assistance. In other words, this form of independent living really is focused on the location of the individual – not the level of care he or she needs.

Benefits: Complete independence, owning your own home, flexibility, convenience and comfort.

A good option for: Those who are still active and healthy, possibly still working and enjoy everything that comes with homeownership.

2. LIVING IN A 55+ COMMUNITY. Also known as an “active adult” community, a 55+ community is a place that’s been designed specifically to cater to the needs of those 55 and older. These types of residences can be just about anything: condos, duplexes, apartment towers or a subdivision. What makes this type of independent living special is that everything in the community has been designed to cater to the older homeowner. Often, various levels of maintenance are taken care of by the community. Events and activities are also arranged for residents. These communities are age-restricted, too, which means that those residing in the community have to meet a certain age requirement in order to live there.

Benefits: Living in a community with your peers, owning your own home, some maintenance provided, residences are usually more geared towards an older adult’s needs versus a traditional “family home.”

A good option for: Independent retirees or near-retirees who don’t want to deal with every hassle of homeownership while still owning their home.

3. “INDEPENDENT PLUS” AND RENTAL RETIREMENT COMMUNITIES. A rental retirement community, unlike a 55+ community, doesn’t require residents to actually purchase their residence in order to live there. These communities tend to offer a basic level of support for those who live there; what it is, of course, depends on the community. Usually, the resident needs to have some level of independence without the need for advanced levels of care. Oftentimes, residents are able to receive further care while remaining in their own apartment; they simply need to pay an additional fee or hire a service.

Benefits: Living in a community of your peers, a maintenance-free lifestyle, flexibility, the ability to age in place if needed, the benefit of activities and events scheduled for you.

A good option for: Retirees who would like to give up all the chores of homeownership, live in a socially thriving community and want the peace of mind that comes with living in a place where you can age in place if you so choose.

4. INDEPENDENT LIVING IN A LIFE PLAN COMMUNITY. A Life Plan Community, also known as a Continuing Care Retirement Community, provides a full spectrum of care for their residents. Residents pay a monthly fee, as well as an entrance fee as a prepayment that assures them they will receive the medical care they may need in the future. These communities are all-inclusive and maintenance-free, with all sorts of services and amenities to make life easier. Most of the time, residents have to move into independent living first in order to be eligible to reside at a Life Plan Community, meaning that there is a health requirement of full independence prior to moving in. If the resident’s needs become more advanced, though, they may need to move to a different area of the community in order to receive assisted living or skilled nursing services.

Benefits: True aging in place, not having to worry about increasing health costs, peace of mind for the future, true maintenance-free and all-inclusive living.

A good option for: Older adults who simply want to enjoy their lives on their own terms without ever having to think about or worry about what they may need to do in the future if their health needs increase.

As you can see, “independent living” means many different things, and it’s important to determine what option is right for you. By weighing your current and future needs, you will be able to make a decision that benefits you – today and tomorrow.

CARPENTER'S SHOP

KEEPING LAKELAND SENIORS BUSY DURING THE PANDEMIC



Nearly every day you can find Chuck Nash tinkering around the woodshop at The Estates at Carpenters. He's spent more than a year organizing the 1200 sq. ft. shop with his old favorite supplies that he brought with him when he moved in.

From a table saw at the heart of the woodshop to power tools and dozens of saws, this 30' x 40' building has anything a handyperson could want. More than 100 residents attended the grand opening ceremony of the shop in August. Many of them can't wait to start using some of the tools to create gifts and fix some of the items in their home.

Chuck and his fellow woodshop elves have already helped one neighbor repair chairs for her dining room table. "We know the importance of keeping residents socially engaged," said Brian Robare, CEO and Executive Director. "Studies show the plethora of activities at The Estates at Carpenters, including the woodshop, have a wide range of beneficial outcomes. This includes improved memory and self-esteem. Residents also experience reduced stress when surrounded by their neighbors when participating in these activities."

More than two dozen residents have already taken the beginner classes to learn about the shop. Chuck is expecting a large crowd for his upcoming woodshop demonstrations. He and another resident will show others how to use a scroll saw to create silhouette projects, which will be perfect for several of the needle crafting groups.



Be sure to stop
by the new
and improved
Carpenter's Shop
on your next visit!



EXPERIENCE THE ESTATES
& DISCOVER A LIFESTYLE



As Easy as Pie!

We're thrilled to welcome you back this fall for our upcoming events. Join us as you learn more about our community, hear why we're the Best of Central Florida, enjoy a delicious lunch and take home a slice of pie!

And most important, come in and tour soon to learn more about the value of The Estates before prices increase on October 1!

STORMPROOF YOUR RETIREMENT

Wednesday, September 1 | 11 a.m.

RETIREMENT PLANNING 101

Wednesday, September 15 | 11 a.m.

Elder Law Attorney Jason Penrod will discuss why it's important to review legal documents periodically and evaluate whether changes are necessary to your disposition of assets, living wills, advance directives and more. He will also discuss how the retirement landscape has been changing and provide tips on navigating through the challenges and planning for a carefree, confident retirement. Get the information you need to achieve your goals, and leave feeling more prepared than ever for your retirement future!

TELL-ALL RESIDENT PANEL & FALL MIXER

Wednesday, October 6 | 11 a.m.

Our popular resident panel is returning with fresh new faces (and some you may already know)! They have many wonderful experiences to share about the past year, and they are excited to share with you why they are so happy they made the move sooner rather than later in retirement. Learn the ins and outs of a Life Plan Community as our residents discuss our wellness programs, abundant amenities, unparalleled services, worry-free lifestyle, customized apartment homes and more!

BACK BY POPULAR DEMAND: EXECUTIVE PANEL

Wednesday, October 20 | 11 a.m.

Meet our team of heroes who are ready and waiting to make every day worry-free! Come hear from a panel of those involved in our community, including our Executive Director, Director of Finance and Lifestyle Director, as well as our Personal Trainer, Facilities and Maintenance Directors, Chef, Transportation Services, Move-In Coordinator and more. During this event, they will share more about our lifestyle and why The Estates is a smart plan for the future, helping you say *goodbye* to the hassles of home maintenance, housekeeping and the uncertainties of rising bills, and *hello* to the dynamic retirement you deserve!

FLAVORS OF FALL TASTE & TOUR

A Private, Progressive Tasting at The Estates

Wednesday, November 17 | 11 a.m.

Get an inside look at our apartment homes and floor plans, get your questions answered by our Executive Team, enjoy seasonal tastings and charcuterie from our chef and meet some residents for an inside scoop on what life is like at The Estates.

Seats are limited, and reservations are a must. Call 863-486-8616 to RSVP today.

YOU DON'T HAVE TO WEATHER LIFE'S STORMS ALONE

We Can Help You Prepare

As we all know, hurricane season is approaching – and with it, the uncertainties of the future, including finances, retirement plans and more. Fortunately, not every storm has to be a hurricane. With the right information, support and planning, you can weather life's financial storms with ease and confidence. Take a look at what Nick Toadvine, CFP®, President of Guardian Wealth Management, has to share.

Are You Prepared for Financial Storms?

Aging can bring a lot of questions. From remaining independent at home or moving to a retirement community to when you should make a move and why, it can be difficult to decipher the best decisions for your own personal needs. This is why it's crucial to plan ahead.

**"It Wasn't Raining
When Noah Built
the Ark."**
– *Unknown*

WHY PLANNING AHEAD IS YOUR BEST BET

Just as we prepare and plan for hurricanes, it can be helpful to come up with your game plan before an emergency strikes. Why are so many choosing a Life Plan Community as opposed to staying at home?



It's Less Stressful

By preparing for a move to a Life Plan Community like The Estates, you'll not only know what lifestyle you're looking for, but you'll also be aware of what you can afford, what your wishes are and how you want to live, making your days more stress-free and enjoyable.



It's (Often) Cheaper

We all know that as demand rises, cost often does, too. This is the same when it comes to health care costs. Rising health care costs and the increasing costs of long-term care expenses can create financial insecurity, as can inflation and more. By planning ahead and moving to a Life Plan Community when you're healthy, you can secure your rates, get rid of the monthly expenses of homeownership, protect your wealth and decrease your financial risk – and don't forget the tax advantages you can enjoy!



It Saves Time and Backtracking

While many people think they have more time to plan or simply come up with a basic plan for retirement, they may not have an accurate understanding of their options and will need to backtrack when an emergency strikes. By securing your plan, you and your family will have peace of mind, without any of the guesswork or burdens placed on your family to make these decisions for you.



It Helps You Live Better in the Future

People are living longer, which means the worries about living longer are increasing. From health problems and loneliness to a loss of purpose and fear of having nothing left to leave as your legacy, a Life Plan Community can make all the difference. And, with opportunities for socialization, chances to take up new hobbies and pursue your passions, a community that is all around you and wellness programs to keep you healthy, you'll not only live longer – you'll live *better*.



It Ensures Wishes Are Met and Legacies Are Preserved

So many older adults want to remain at home, but in reality, this often causes stress, uncertainty and even more money concerns. Whether it comes to home adaptations, securing care from either a family member or health care professional or managing upkeep and daily activities, the impact on family, friends and finances can be significant. By moving to a Life Plan Community, all of this can be avoided while giving you the best support and lifestyle to enjoy carefree days, preserve your legacy and enjoy those you love.

What is your next step?

Discover how The Estates can help you today.

863-486-8616

WHY WE CHOSE THE ESTATES

Lou McCraney

Banking and Executive Volunteer Extraordinaire

"After a lengthy illness, my husband was admitted into The Manor at The Estates at Carpenters. I wanted to be near him, so I moved to a temporary independent living apartment home at The Estates. It was a wonderful solution. We visited daily, we had meals together and we took long walks around the beautiful property. After he passed, I decided to move here permanently. During my stay, I made many friends and I enjoyed living here so much. It felt so right. Everything is uplifting here. There is so much to do, the food is delicious and there is a strong Christian atmosphere. It's really perfect for me."



Banyan Cottage

1 Bedroom | 1 Bathroom
654 sq. ft.



Paul & Marge Kozak

School Principal | Physical Education Instructor & Coach

"The team at The Estates helped us with downsizing and moving, so the process was smooth and easy. We loved the spacious apartment homes. There were so many to choose from, which was a pleasant surprise. There were also a lot of opportunities to put our own touches on the apartment home. We especially love our kitchen, balcony and the oversized closets! Another bonus: the Move-In Package. On move-in day, The Estates teamed up with our movers to unpack, set up our TV and Wi-Fi, and they even made our bed before they left. It's so easy!"

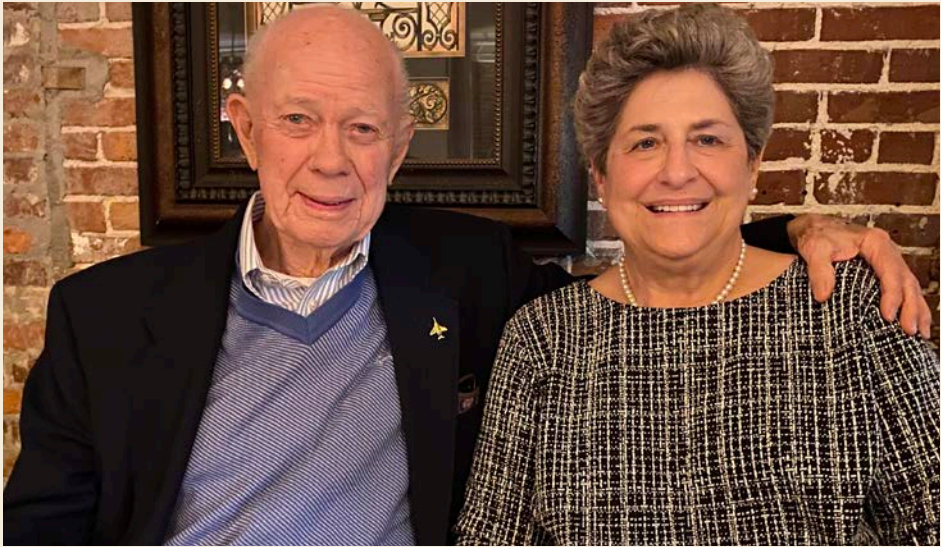
Signature Magnolia

2 Bedrooms | 2 Bathrooms
1,115 sq. ft.



WHY WE CHOSE THE ESTATES

Lt. Col. Richard F. Bauer & Carolyn A. Bauer
USAF Pilot, Ret. | Real Estate Brokers



"We were an Air Force family, so we have moved many times and have taken care of many houses while raising our seven children. We decided it was finally time to free ourselves from homeownership and the maintenance headaches that come with it. We chose The Estates because it checked all of our boxes: it offers Lifecare – and a great lifestyle. It has an array of convenient services and amenities that make life so easy and free. Now we have the time to enjoy all life has to offer here, and when we want to travel, we simply lock the door and go without worry!"

Gary Mitchell
Retired Law Enforcement Executive



"Moving to The Estates was one of my best decisions. It has everything I need – and want: a beautiful home, a convenient location, friends who share my values and the promise of Lifecare should my health needs ever change. Each day brings new opportunities for me to enjoy something new and fun ... I've joined the choir, I volunteer, I go to Bible Study, I work out, I've even played bean bag baseball and used a stationary bike to take a road trip!

I also appreciate that, like me, The Estates is prepared for the unexpected. No matter what happens, The Estates has a plan that will help the staff deal with anything life throws its way, and that brings me tremendous peace of mind."

Bonnie Geohagan
Radiation Therapy Dosimetrist



"I moved in six months before the pandemic changed our world. I was so glad I was here during the lockdown because I wasn't alone. I felt safe from unnecessary exposure from outside sources, my meals and packages were delivered. I had everything I needed – including love and support from a truly wonderful staff. Also during the pandemic, I had a knee replacement. I didn't even have to leave the community for rehab because rehabilitation was right downstairs."



Cypress
2 Bedrooms | 2 Bathrooms
987 sq. ft.

Signature Cypress
2 Bedrooms | 2 Bathrooms
987 sq. ft.



WHY WE CHOSE THE ESTATES

Dennis & Mary Drury

Educator & Counselor | School & Guidance Secretary

"I have to say, during COVID-19, we knew we would be supported at The Estates, no matter what comes our way, has allowed the residents to truly be at ease. With services and amenities like a beauty shop, chef-prepared dining and someone to take care of all the maintenance, we don't need to worry about leaving the community if we don't want to. We couldn't think of a better place to be!"



Signature Palm

2 Bedrooms | 2 Bathrooms
1,266 sq. ft.



Jan & Lou Pesta

**Manager of Continuing Medical Education, University of Michigan
Regional Advertising Sales Manager**

"From our spacious kitchen and places to entertain to our beautiful walk-in closets and office, our Grand Magnolia apartment home keeps us close to the lifestyle that awaits outside our doors while giving us the privacy and space we desire if we choose! It's simply the perfect floor plan for us – and The Estates is the perfect place for us to enjoy this time in our life. And the best part? We are guaranteed care for LIFE! (PS - Our cats are happy too!)"



Grand Magnolia

4 Bedrooms | 2.5 Bathrooms
2,500 sq. ft.

All floor plans may vary due to some customizations, options (payable) and variables in construction.

WHY WE CHOSE THE ESTATES



Aspen
Studio | 1 Bathroom
475 sq. ft.



Janet Mingee

High School Business Educator

“My advice to anyone looking into a place like The Estates is to sit down and compare the costs of staying in your home and moving into a community. After comparing my costs, I found my life would be financially and socially better living at The Estates. A lot of the burden of homeownership is off my shoulders. They do all of the maintenance here. No more mowing the lawn or worrying about bills. I’m free to do the activities I’ve always wanted to do, but never had the time to do. I’m very grateful to be here.”

Discover the Tax Benefits of Living at a Life Plan Community

Let’s be honest: does anyone really like paying taxes? Older adults who are getting ready to retire are usually very concerned about protecting their assets so they have enough funds to live a fulfilling lifestyle – and are also concerned about protecting their estate for future generations. When moving to an active adult community, retirees would do well to consider the benefits that certain types of lifestyles can have, not just on their well-being but on their taxes, too.

Older adults qualify for significant tax benefits when they choose to live in a Life Plan Community like ours. In fact, when you run the numbers, it can be more financially beneficial to move into a Life Plan Community that offers Lifecare than it is to live at home – even after the entrance and monthly fees are taken into consideration.

It all comes down to one thing: health care costs.

Current tax laws state that individuals who itemize their taxes can deduct medical expenses that exceed 10 percent of their adjusted gross income (AGI). Living at a Life Plan Community has a lot of costs that, surprisingly, qualify as medical expenses, such as:

1. Your nonrefundable entrance fee. This considered by the IRS to be a prepayment for any future care you need if your health requires it. And because it’s a payment for medical services, it’s tax-deductible.
2. Part of your ongoing monthly fees. Every year, a Life Plan Community will provide residents with a written notice that lays out what percentage of the expenses they paid the previous year are considered tax-deductible (making it a little easier for you to do your taxes).

3. Other costs, like health insurance premiums, medical prescriptions and doctors’ visits. Depending on your situation, you may be able to deduct these portions of your yearly expenses.

The Estates at Carpenters offers a Type A Lifecare contract, which guarantees our residents unlimited lifetime access at a consistent rate, even if their health needs change significantly. However, this benefit is only available to residents who move into independent living while they are still active and healthy, so it’s important to consider your options and make the move early if you want to reap the full benefit of the community – and the tax perks.

Besides the tax benefits you’ll receive at our community, you’ll also get many tax breaks by moving to Florida. Florida is considered one of the most tax-friendly states for retirees for good reason. For starters, Florida doesn’t have a state income tax, which means you won’t pay any taxes on Social Security benefits, IRAs, pensions, 401(k)s and other retirement income. We also don’t have state inheritance taxes, so you won’t have to pay state taxes on any money that’s willed to you. Finally, we don’t have estate taxes or capital gains taxes.

To learn more about the financial perks of moving to our Life Plan Community in Lakeland, FL, check out our Cost of Living Calculator to see how you might benefit from making a move.
Financial.EstatesAtCarpenters.com

WHY WE *Love* WHAT WE



Marco Silveira - Wellness Coordinator

“Taking a holistic approach to wellness, we develop classes, events, outings and activities that encompass all dimensions of wellness. We accomplish this by offering a variety of physical exercise classes, educational programming, social events, outings to museums and art galleries, classes in our art studio, computer lab, Carpenter’s Shop and so much more. Each day packs new adventures as we help residents engage and reinvent themselves.”

New & Exciting

SilverFit Class – Full-body workout focused on endurance and strength training.

Wellness Evaluations – Physical assessment that evaluates strength, balance, flexibility, range of motion and social engagement. Residents receive personalized programs.

M Building Fitness Center – State-of-the-art exercise equipment allowing residents to connect to a personalized fitness experience that engages and motivates.

CyberCycle Recumbent Bike Challenges – Offers an immersive cycling experience combining physical exercise and mental stimulation.

Community Fishing Tournaments

Marise Sahyoun - Director of Resident Lifestyles & Transportation



“My team and I strive to enrich the lives of all our residents – both on and off site. We don’t only plan engaging, fun programs and events; we also provide first-rate transportation services for our off-site outings! Each day, we’re taking residents to and from doctors’ appointments, shopping, dining, sightseeing and beyond. At the community, we create a fun atmosphere by offering a wide variety of events and programs. I can safely say we have something for everyone!”

New & Exciting

Many new outings are planned, as well a variety of programs that are sure to pique the interest of our residents.

- Enjoy drinks and socialize poolside, meet at the dog park for Yappy Hour.
- Take a tour of Frank Lloyd Wright’s work at Florida Southern College.
- Stop by our concert hour to listen to live music and enjoy refreshments.
- Learn about World War II at the Polk County History Center.
- Do not miss our water activities and Elevage Fitness classes!



“Get To Do” EACH DAY!



*Dean Riley -
Director of Dining Services*

“Dining is a big part of life at The Estates. It’s a time for friends and families to gather around the table and discuss the day’s events. We prepare over 500 meals per day over all levels of care. When it comes to food at The Estates, think ‘healthy gourmet.’ Our residents enjoy fresh, locally sourced food, seasonal specialties and international favorites prepared with Floridian flair, featured on creative daily menus and served in a variety of dining venues. Good food and fellowship is what The Estates is all about.”

New & Exciting

- Upcoming remodel of the kitchen will feature an open design so residents can see the chefs in action.
- A remodel for the dining room is also planned. It will include new features and dining venues.
- New menus will promote an even healthier lifestyle with more fresh fish prepared in exciting new ways. Favorite comfort foods will also be featured.
- A new pizza recipe will delight even the most discerning pizza connoisseurs!



ELEVAGE
Elevating Life / Enhancing Wellness

LAST CHANCE TO LOCK IN SAVINGS LIFE PLAN PRICING INCREASES THIS FALL FOR THE FIRST TIME IN YEARS!

Reserve your new apartment home and take advantage of
One **OF OUR Three EXCITING ELEVAGE SAVINGS PACKAGES:**

1 NEW RENTAL DEPOSIT

Current opportunities available on our studio, one-bedroom and 987 sq. ft. efficient two-bedroom rentals. Ask your Lifecare Specialist for details.

2 STUDIO OR ONE-BEDROOM

Enjoy up to \$1,000 toward our VIP Moving Program and \$500 in customized upgrades above and beyond our standard renovations.

3 TWO-BEDROOM OR LARGER

Enjoy up to \$20,000 off your Entrance Fee, up to \$2,500 toward our VIP Moving Program and up to \$2,500 in customized upgrades above and beyond our standard renovations.

DON'T WAIT!

Complete our Priority Depositor Application by October 1st, 2021, to secure your Elevage savings package and other exclusive benefits! Call for details and to schedule your personal appointment.



**Discover
Unprecedented
Savings!**

Your status of apartment location selection is determined by your deposit date. Apartment homes from 475 to 2,500 square feet are now available. Details and conditions are available by phone or appointment.

Stay Tuned & Sign Up

TO BE INVITED TO FUTURE EVENTS



Remember, our entrance fees will be increasing on October 1st. Tour today or call your Lifecare Specialist to receive detailed information on upcoming price adjustments and how you can save with the current move-in incentives!

Check out the blog on our website for more educational articles! And call us for information on how to join upcoming Elevage classes and events with waitlist benefits!



THE MARKET IS *Hot!*

Make Your Move Before
Our Rates Rise.

Like so many homes in our area, the demand is high so lock in your rate soon, as more active senior adults are moving to The Estates than ever before. You still have time to capitalize on the market and choose from remaining apartment homes before the weather, and the market, cools off!

Even better? You can enjoy the unprecedented value that comes with moving to a Life Plan Community. From a secure plan for the future and an engaging lifestyle to peace of mind from rising health care costs and more, contact us to learn more today.

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