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A CLOSER LOOK AT CCRC ENTRY FEES



BY BRAD BREEDING

President of myLifeSite and
Author of *What's the Deal with
Retirement Communities?*

You've made the decision that you want to move to a Continuing Care Retirement Community (CCRC), also called a Life Plan Community. You've crunched the numbers and can afford the monthly service fee, which, according to the 2019 NIC guide (sixth edition), averages \$3,353 (though of course some are much higher and others much lower depending on breadth of services, amenities, size of the residence, and location). But then there's the matter of paying the entry fee.

It is typical for CCRCs to require an entry fee, in addition to a monthly service fee, whereas many other independent living retirement communities operate under a rental retirement model, which does not have an entry fee. And then to make matters even more complex, there are different types of CCRC entry fee contracts – with some having entry fees that are partially refundable.

According to data collected by myLifeSite, about three-quarters of all CCRCs require an entry fee, and about 80 percent of these communities offer a refundable entry fee option, with 50 percent and 90 percent refunds being the most popular. In some cases, a community will offer a refundable entry fee contract option in addition to a traditional, declining balance (non-refundable) entry fee contract.

But what do you actually get for that CCRC entry fee, how much can you expect to pay for an entry fee, and how do people cover that sometimes hefty expense? Let's take a closer look at each of these questions.

What do you get in exchange for a CCRC entry fee?

One of the big benefits of choosing a CCRC is the availability of a continuum of care services offered on site to CCRC residents. In fact, this is the main distinguishing feature of CCRCs that sets them apart from other senior living communities.

In addition to independent living residences, CCRC residents are usually given priority (or, in

some cases, exclusive) access to care services, including assisted living, memory care, and/or 24-hour skilled nursing care as needed. Ideally, a resident of a Life Plan Community will never have to move again as their health care needs increase, except perhaps to the on-site health care center.

Contract terms and what you get for the entry fee varies from community to community. In general, the monthly services fees will be lower at an entry fee community than they would be at a comparable community without an entry fee. Also, in some cases, the entry fee helps offset the cost of care you may need in the future, much like a long-term care insurance policy would.

Furthermore, many nonprofit CCRCs offer financial assistance to residents with a CCRC contract who, due to no fault of their own, can no longer afford the monthly service fees.

And remember, depending on which contract type you choose, you may get back some portion of that entry fee if you ever move out of the CCRC or as a payment to your heirs.

How much is a CCRC entry fee?

The average entry fee for CCRCs is approximately \$300,000–\$350,000, but this too can vary dramatically based on similar criteria as the monthly service fee. The cost also depends somewhat on the type of CCRC residency contract you select. It's important to keep in mind that in many CCRCs, a sizable portion of the entry fee may be deductible in the year paid as a prepaid medical expense tax deduction.

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For refundable entry fees, common refund amounts are 50, 75, and 90 percent. Entry fee refunds are typically payable to the resident if they ever move out, or to the resident's estate in the event of death, no matter how many years the resident has lived in the community. The stipulations for receiving a refund can vary from one community to another, so it is important to carefully read your contract details.

How do people pay for their CCRC entry fee?

There are a number of different ways that people fund their CCRC entry fee. A few of the most common tactics include:

- 1. Savings:** Depending on how much wealth you have accumulated over the years, you may be able to cover the entry fee cost with a portion of your retirement savings.
- 2. Proceeds from selling the home:** Many seniors who have lived in their current home for a number of years have either built up substantial equity or paid off the house in full. The proceeds of the sale are commonly used to cover some or all of the CCRC entry fee.
- 3. Bridge loan:** There are situations where the timing may be off between when a would-be CCRC is ready to move to a CCRC and when the resident's home sells and closes. In these cases, a bridge loan can, in essence, give the person an advance on the home sale proceeds so that they can go forward with their CCRC move even before their prior home sale is completed. There are companies such as Second Act Financial Services that specialize in providing bridge loans for CCRC residents.
- 4. Additional options:** There are other ways to cover the cost of a CCRC entry fee as well, such as sale-leaseback programs. This is where a company buys your home from you at fair market value (FMV), paying out the home's equity to you, and then you rent the home back from them until the home sells.

A different way of looking at entry fees

If you are looking at a CCRC that requires an entry fee, the dollar figure might appear financially daunting at first glance. Upon closer examination, however, a CCRC entry fee is more or less an investment in your peace of mind, knowing you have a plan in place if things change in the future. This can alleviate stress for both you and your loved ones.

No matter which entry fee financing approach you are considering, it is wise to talk with an experienced financial advisor and accountant before making a decision and signing a CCRC contract. These professionals can give you tailored guidance based on your unique financial situation to ensure you are making the best choice.

WE ARE GRATEFUL TO BE THE BEST OF CENTRAL FLORIDA – AGAIN –



7 THINGS THAT GET BETTER WITH AGE

IN THESE FOUR CATEGORIES

Retirement Living | Independent Living
Assisted Living | Nursing Home

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DISCOVER WHY THE ESTATES AT CARPENTERS IS THE *Best* OF THE *Best* FOR LAKELAND – AND YOU!



WHY SETTLE FOR ANYTHING LESS THAN THE *Best* RETIREMENT?

From uncompromised senior living and the benefits of Lifecare to an active and engaging lifestyle and abundant choices each day, it's easy to see why The Estates at Carpenters was voted the Best Retirement Community in LKLD Magazine.



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For 36 years, we've provided active older adults with uncompromised retirement living and an unrivaled lifestyle. Here, life revolves around you, allowing you to enjoy an active lifestyle while spending days as you please.



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Here, you can say goodbye to the hassles of homeownership, including maintenance and housekeeping, cooking, utilities, transportation, taxes, and more. Instead, say hello to a sound retirement plan because Lifecare will give you access to care for life at the same predictable price you'll pay for independent living, protecting your assets from future rising health care costs!



THE *Best* AMENITIES

Situated on over 33 acres, The Estates offers a quiet and peaceful retreat with the amenities and services you desire to keep you active, healthy and happy! Enjoy all that we offer within our community, including our art studio and Carpenter's Shop, bistro, pool, fitness center with a full-time personal trainer, beauty salon, and more. Plus, enjoy our community's natural beauty as you wind around the Oak Grove and appreciate the Florida flora and fauna with shaded benches. It's all waiting for you at The Estates!

THANK YOU FOR VOTING
US *Best* OF THE *Best*!



A lot of things in life just get better with age, don't they? Things like cheese, wine, friendships ... and, yes, even people.

"A lot of us tend to view aging as something to dread, but in reality, getting older means getting better, if you let it," says Jeanie Tini, Director of Marketing and Sales at The Estates at Carpenters, a Life Plan Community in Lakeland, FL, that offers Lifecare. "Our society may prize youth as something to be cherished and clung to, but that's because we're conditioned to look at the negatives of aging instead of the positives."

Think, for example, of antiques – like your grandmother's dining room table. Even if there are worn spots, scratches or other aspects that make it less than picture-perfect, we imagine you aren't focusing on those. Instead, you're looking at the gorgeous patina and the fine craftsmanship, and maybe even thinking about the great memories you have from gathering around the table for family events and holiday dinners. The history of that piece of furniture has made it unique and valuable, and the same philosophy can be applied to you, as well.

"When you get older, you can focus on the negatives, like getting wrinkles, graying hair and lessened stamina, or you can embrace the good things about aging," Jeanie says. "Embracing the positives won't just make you feel better about aging well; it will also help you feel better and help you age well."

Why Aging Well Is Awesome

"But what's so great about getting older?" you may be wondering. Yes, getting older does come with challenges, and as some of our parents once said, "It ain't for sissies." But there are lots of good things about getting older. Here are just some of them:

- 1. Understanding what's important.** When we're younger, we can get caught up in a lot of things and worry about stuff that, in the long run, isn't that important. As we get older, we care less and less about those things like what brand of clothes we're wearing, whether or not we are keeping up with the Joneses or being the "perfect" host or hostess. This gives us the opportunity to focus on the things that are really important in life: friends, family, happiness and fulfillment.
- 2. Being comfortable in your own skin.** Every year you live gives you more of an opportunity to understand who you are (and who you aren't). That sense of self-understanding is one of the best things about reaching a certain age. You don't worry about trying to impress people or be someone you're not because you know who you are and you're just fine with that.
- 3. You're wiser and smarter.** At least, that's what we all hope we are. Having years of experience on your side means that you have a lot of tools in your toolbox for making decisions, understanding things and generally knowing what's what. And the stuff you might not have the answers for? That's okay! You can get the answer if you want, or you may find it's really not all that important to you.
- 4. You don't worry about what others think about you.** This goes hand in hand with "being comfortable in your skin" and knowing your priorities. You aren't trying to impress people just because. You aren't worried about what strangers think about you. Instead, you do things for yourself and the people you care about. Being your true self is a lot less exhausting and a lot more freeing (and fun).

7 Things That Get Better with Age

Part of growing old means that you can enjoy the benefits of other things that get better with age. Things like:

- 1. Happiness.** There are a lot of worries and instability when you're younger. Getting through school, raising a family, starting a career, working through financial issues ... we're not saying that old age is free of things to worry about. It's just that the things that seemed to take up all your time (and caused sleepless nights) fade away as you get older. In their place, you have a life you've made for yourself ... one that you can start enjoying fully now that you have fewer worries.
- 2. Memory.** Yes, it's true. Some aspects of memory actually improve the older you get. While you may forget dates from time to time or always have problems knowing where you put your keys, things like semantic memory (which includes your knowledge of experiences, figures, facts and the world around you) remain strong. Getting older also means that you know how to organize your life in ways that help you remember things (like when to pay the bills or to always put your glasses in one spot instead of leaving them willy-nilly) – which, in turn, benefits your memory in an indirect (but still useful) way.
- 3. Making decisions.** Research has shown that older adults tend to make better decisions than younger adults. This is because older people are generally more emotionally stable and less impulsive, which gives them the ability to weigh decisions and make choices based on knowledge and facts instead of emotion and knee-jerk reactions.
- 4. Empathy.** All those life experiences and interactions with others over the years result in a deeper sense of empathy. Older individuals are able to put themselves in the shoes of the other person more easily and demonstrate an awareness of what the other person is going through. A lot of times this may be because they've actually experienced the situation themselves in the past, or it could be that understanding of human emotions and situations becomes more refined as we age simply because we've lived for so long.
- 5. Self-confidence.** Confidence and feeling good about who you are is something that just gets better with age. Ever met one of those older people who are unapologetically who they are? That's what years of getting to know who you are and embracing yourself for it will get you.
- 6. Wisdom.** While we do "know" more when we get older, "wisdom" is a different thing entirely. Wisdom is something that you can only gain through a lifetime of experiences. There is no one definition of wisdom or how you get it, but we all know what it is. Being wise about situations means accepting them, understanding them for what they are, and having the courage to face them in appropriate ways. Research has actually shown that wisdom helps people overcome stressors that are common in later life, like health issues.
- 7. Positivity.** Older adults tend to focus on the positive more than their younger counterparts. This may sound surprising at first, but it's backed by science. In older age, many adults reported greater happiness, a better outlook, and better emotional stability as they got older.

To really see how things get better with age, consider the benefits that an active lifestyle at a Life Plan Community like The Estates at Carpenters can provide. With maintenance-free, carefree living plus the peace of mind that comes from lifetime health care, we can help show you how getting older means getting better ... every day.

WOODEN YOU LOVE CARPENTRY & CREATIVE HOBBIES?

Nearly every day you can find Chuck Nash tinkering in the Carpenter's Shop, a woodworker's playground frequented by crafty residents of The Estates. Chuck had spent a year organizing the 1,200-square-foot shop with personal supplies he brought with him when he moved in. "I didn't want to give up my tools or my hobby when I moved here," he says. "With the Carpenter's Shop, I'm able to continue and grow my love for woodworking."

Whether it's your first time on a scroll saw or you're a lifelong woodworker, this 30' x 40' building has everything a handy person could want, including patient teachers like Chuck and fellow resident Phyllis Gabler. "A lot of residents have limited experience," says Chuck. "I'm excited to introduce them to woodworking. We're now teaching a bunch of different classes."

After a full renovation in August 2021, this creative workshop has become an attraction for residents, many of whom build gifts, repair items for themselves and others, and teach newcomers how to get started. A few experienced woodworkers have already helped a neighbor repair chairs for her dining room table. Phyllis, new to the craft, designed and made her grandson's wedding gift. "He loved it!" she says, her voice cracking with pride.

"It's so important to stay engaged," says Brian Robare, CEO and Executive Director. "Studies show the plethora of activities at The Estates at Carpenters, including the woodworking shop, have a wide range of benefits. This includes improved memory and self-esteem and reduced stress when among friends."

More than two dozen residents have already taken the beginner classes to learn about the shop. Chuck regularly draws crowds for woodshop demonstrations. As they say, no one gets "board" in a woodshop.



"Woodworking has been something I've been involved with as a hobby for about 60 years."

— Chuck Nash, resident



BOB AND MARY: VENI. VIDI. VOWS. THEY CAME. THEY SAW. THEY MARRIED.

Life has an often-surprising way of bringing people together, of opening unexpected doors to love and happiness. Such is the case for The Estates at Carpenters residents Bob Whittaker and Mary Fenley.

You see, Bob and Mary met at The Estates and, well...

"I moved in by myself in 2016," says Mary. "After about a year, I met Bob. We were married right here at The Estates Chapel."

At the time, Bob had already been living at The Estates for about a decade. "I lost my wife, Betty, in 2016," he says. "Then I met Mary. Soon, we decided to have Chaplain Norman Bradney perform our marriage ceremony."

The couple celebrated their five-year anniversary on February 24.

Was it fate?

How did this couple, destined to be together, both end up at The Estates?

Each had experience with the medical world. She, professionally. He, personally.

Mary worked as a nurse for more than 50 years, retiring in 2016, the same month she moved to The Estates. "I had the privilege of touring The Estates right after it was built, approximately 36 years ago," says Mary. "I was so impressed I decided right then this was the place for me."

As you might expect, Mary learned more about The Estates since her visit in the 1980s. The reasons for moving in continued to pile up. "Lifecare at The Estates gives me financial security. All levels of care are under one roof, so there's no need to move again," she says.

When you add it all up, says Mary, The Estates provides peace of mind to her and her family.

Bob joined the Navy out of high school, then worked for Carrier Air Conditioning until retirement. "In 2022, I had open-heart surgery," he explains. He decided to make a plan and chose a Life Plan Community for a few reasons. "I wanted to secure care for my wife in case I went first. Also, I didn't want my children to have to care for us." By choosing The Estates, he says, "I can be sure of care to the end." It proved to be a smart plan. "The Manor was excellent for the time Betty was there." Bob also spent time there in rehab after a broken leg. "The care, again, was great."

So much to love

After their courtship and marriage, says Bob, "We traded our one-bedroom apartments for a two-bedroom." With a doubling up of space, there's a lot of room and a lot to like about their home. "Our favorite feature is the two balconies. We have breakfast and our devotions on one of them every morning."

Just outside their door, community life awaits. Mary enjoys the fun and camaraderie of Monday night bingo. And together, "We particularly like the planned trips, and we gladly participate in setting up and helping during church services."

Mary jokes, "I rightsized out of a three-bedroom house with a pool and into a great big, friendly community with a pool!"



The better you feel, the more you can do – and vice versa. Elevage is the wellness program that boosts vitality and encourages a fully engaged lifestyle. The personal results are soaring. With a holistic view of successful aging, Elevage puts everything in place for physical, intellectual, spiritual and social fulfillment.

Stretch your muscles in the fitness center. Flex your brainpower in a discussion group or lecture series. You're going to love how you feel, inside and out.

Even if you don't yet live at The Estates, you can still get in on the benefits of the lifestyle. Want to take a fitness class? Savor a few meals in our dining room? You don't have to wait! Do it all now with Elevage.

To learn more about Elevage, contact us at 863-225-0452.





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A wonderful thing happens when you choose a rightsized apartment home at The Estates: Life gets bigger and better than ever. It's because you're not just trading the hassles of homeownership for a maintenance-free home and more freedom; you're putting yourself in a senior living community brimming with activities, new friendships and an overall lifestyle where each day offers spirit-swelling fulfillment.

And if there ever comes a day when you need long-term care, you'll have that too, provided right here by people you'll already know. *You'll have Lifecare and a spring in your step.*

Every floor plan comes with the confidence of Lifecare – a comprehensive plan and tremendous value. With Lifecare, you'll embrace today's opportunities, knowing you and your nest egg are protected – for life.

"I thoroughly enjoyed my homes over the years, but I love my Signature Banyan apartment home. I am really enjoying the relief of no longer having to cope with the responsibilities of homeownership! Rightsizing is a 'gift of time' because there is so much less to maintain, clean, organize and cope with."
– Sharon McLane, resident

Our available floor plans are among the most popular at The Estates.
Call 863-225-0452 today to schedule your tour.

Magnolia

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

"The Estates is different than other communities. You get so much more out of life – all the activities, programs and possibilities. I would never think about leaving!"

– Phyllis Gabler, resident



Bill and Phyllis Gabler



Paul and Marge Kozak

"When we stepped into the building, a light bulb went off. *Ta-da!* It was like a favorite hotel. The neighbors were wonderful. They invited us into their homes and showed us what they had done. We toured many plans, and although some were larger, when we looked at the Signature Magnolia, we found home. First, we loved that it could be turnkey. It could have wood floors and the space was completely updated. We loved it. Second, it had a balcony on the front of the building. It's like a balcony in a hotel. We can sit out there, watch people coming and going, take in the weather or read. It's very relaxing. The apartment home had everything we wanted. It has two bedrooms; one is a den now. We love the closet space. The closet in the master bedroom could be a small bedroom. We are so happy with our decision!"

– Paul and Marge Kozak, residents



Tacy Sarbaugh

"The 'M' building lifestyle is 'M'agnificent. I'm free to enjoy life without worrying about maintenance. I feel like I'm on vacation every day!"

– Tacy Sarbaugh, "M" building resident

Cypress

Two Bedrooms | Two Bathrooms | 987 sq. ft.

Dual walk-in closets in all models

The Signature Cypress is perfect for us.

"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 came with it. We chose The Estates because it checked all of our boxes: it offers Lifecare – and a great lifestyle. The two-bedroom Signature Cypress is perfect for us. We got to pick everything in our apartment home. They'll even move walls for you. We chose the color, backsplash, cabinets, flooring, and even had a wall installed so we could have more wall space. We used a rightsizing company to help with our move. We love them. When we moved in, our bed was made and our boxes were unpacked. The move was easy and well worth it."

– Richard and Carolyn Bauer, residents



Richard and Carolyn Bauer



Gary Mitchell

"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. 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!"

– Gary Mitchell, resident

Signature Palm

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

I brought Sanibel with me.

"When I moved to The Estates at Carpenters, I brought Sanibel with me. I chose the Signature Palm floor plan with two bedrooms and two baths. Since it's just me, I didn't need a big place. I found a happy medium. I love to entertain and I wanted a dining room, so the community took down a wall in my home. I wanted the same paint color as my home in Sanibel – and they matched it. It's an island theme with sand, peach and aqua colors. I love the crown molding. The stainless steel appliances and floors are just beautiful. My daughter lives in Tampa and sometimes visits on the weekends. She stays in the guest room. She said, 'Mom, it's like you moved into another house.'"

– Patsy Capps, resident



Patsy Capps



"Knowing we'll be supported at The Estates, no matter what comes our way, has allowed 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!"

– Dennis and Mary Drury, residents



Dennis and Mary Drury

Aspen

Studio | 475 sq. ft.

"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."

— Janet Mingee, resident



Janet Mingee



CULINARY DELIGHTS — DU JOUR —



Dining at The Estates is a whole-person feast of fulfillment. For starters, the food is always fresh and top-notch. "We make everything from scratch in-house," says Director of Dining Services Dean Riley. Unlike many senior living communities, The Estates forgoes a rotating menu. "Our menus are different every single day," says Dean. "We work with local growers so residents enjoy the seasonal freshness. We don't buy premade dishes." Meals are also a chance to feed one's soul — an opportunity for residents to come together, break bread and share laughter.

Soup-to-nuts renovations

Our dining experience is expanding. Soon, in addition to our main dining room and current bistro, residents will enjoy a brand-new hearth pizza oven and hibachi grill. "Everything will be cooked to order right there," says Dean. "We'll also have a full soup-and-salad station." Dean shares the excitement residents have for the future renovations. "Our bistro will become way bigger and turn into a sports grill. There will be several TVs, and we'll serve upscale pub fare."

Who's the new guy in the white hat?

Introducing new Executive Chef Erick Rodriguez. "We've always had wonderful dining," says Dean. "With Chef Erick, the quality is even higher. That makes the residents happier, which is really what our staff is all about."

No matter how you slice it, Dean says, "Dining is truly a highlight of living at The Estates."



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 a new community to spend their golden years, 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.

"Our residents qualify for significant tax benefits when they choose to live in a Life Plan Community like ours," says Jeanie Tini, Director of Marketing and Sales at The Estates at Carpenters, a Life Plan Community in Lakeland, FL, that offers Lifecare. "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 entry and monthly fees are taken into consideration."

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

Tax laws state that individuals who itemize their taxes can deduct medical expenses that exceed a percentage of their adjusted gross income (AGI). Living at a Life Plan Community has a lot of costs that, surprisingly, qualify as medical expenses. For example:

1. Your nonrefundable entry fee is 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 can be deductible. 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 doctor visits can be itemized as health care costs as well. Depending on your situation, you also may be able to deduct this portion 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 perks by living in Florida," says Jeanie. "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, and 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





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UPCOMING EVENTS

Events at The Estates fill up quickly, so reserve your place NOW for our April get-together. You'll savor a brunch and see firsthand why we welcome so many new people like you every day. You'll also get insight into why choosing our Life Plan Community is a smart decision.



**SPRING EXECUTIVE ROUNDTABLE & BRUNCH
 Wednesday, April 6 | 11 a.m.**

Back by popular demand! Getting to know our team is a great way to get to know The Estates. As we approach our 36th anniversary this spring, we invite you to celebrate with our leadership team and also our residents! Our executive leadership team and residents will answer your questions firsthand while you enjoy a celebratory Taste of Spring brunch at The Estates! Hear from the folks who shape the lifestyle at our fun-filled, maintenance-free Life Plan Community.



**TWO DIFFERENT OPPORTUNITIES TO HAVE A TASTE OF THE ESTATES!
 CALL US FOR MORE INFORMATION ON HOW TO JOIN THESE
 NOT-TO-MISS EVENTS ON MAY 4TH AND MAY 18TH!**

Stay tuned for future events such as Stormproof Your Retirement, Downsizing & Rightsizing, The True Cost of Staying in Your Home, and so much more!

To RSVP or for more information, call or visit us online.
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