



Three Risks of Waiting

One of the most common refrains we hear from people is, "This community is great, but I'm just not ready yet." The most common regret we hear after a move: "I wish I had done this sooner!"

The gap between these two statements can be years – years that could be spent enjoying the freedom from home maintenance, new friendships and events, and the financial predictability offered by moving when you are healthy and ready to take advantage of the opportunities you'll find in a continuing care retirement community.

When doing research on retirement living options, consider these key factors.

- **Health** – It is very important to have a plan in place and consider moving before a triggering medical event. Waiting until after a health issue occurs not only means a loss of control and increased stress during a medical crisis, it also means missing the opportunity to experience all the benefits available in a residential setting.
- **Housing Market** – It is important to keep an eye on the housing market to maximize the return on investment when selling a home. This has become particularly critical after the housing market decline that occurred in 2008 and 2009. Not only were prospective residents delayed by the challenge of selling their homes, some also experienced a sharp decline in their financial ability to qualify for the option of their choice due to declining home values.
- **The Economy** – Keep a careful eye on the impact the economy is having on your monthly costs and your investments. A decline in the value of your investments can also result in not being financially qualified for options you previously considered.

The "I'm not ready yet" statement typically comes from the heart. But having the retirement you want often comes down to logical decisions – and having the energy to tackle some of those unavoidable issues like downsizing your house. By factoring in health, the housing market and the economy, you will see the gap between "not ready yet" and "I should have done this sooner" start closing.

The critical first step is to start researching the options and make a plan. There are many options available to support aging well in various settings. The key is not waiting too long!

Questions? Contact the marketing team at (800) 953-3300.

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