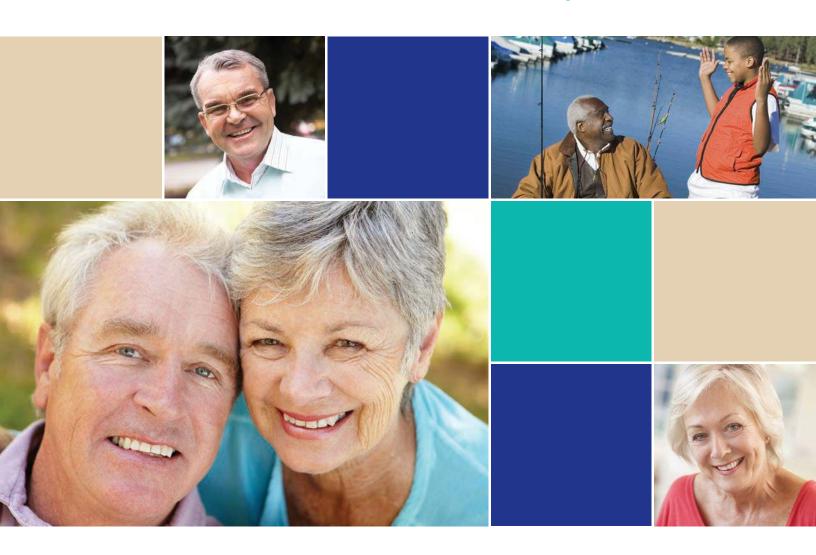
PLANNING FOR YOUR FUTURE

A Retirement Planning Guide







Both science and art I

play important roles when planning for your retirement future. The science of the numbers: nest egg, income and expenses. And the art of imagining: where and how you want to live, and what you would most like to do with your time and resources.





Visualize your ideal retirement.

It will help you set realistic goals that will get you there.

How do you enjoy your best retirement?

You've carefully planned ahead and made good decisions for your future. Now you face one of your most important decisions: how and where to enjoy it.

This guide, *Planning For Your Future*, was created to help you do just that. After reviewing this booklet and carefully considering your future, we hope you feel well-equipped – and even inspired – to put in place the retirement that's ideal for you.

How and where do you want to live?

How you live has everything to do with where you live. So, a critical step in securing your perfect retirement is to determine where you want to be.

Now visualize your ideal retirement setting. Think beyond your current physical location and situation to how you want to feel in the future. Independent? Secure? Among friends? Free from worry? By visualizing how you want your future to be, you can more easily set realistic, attainable lifestyle goals to get there.







What's most important to you?

Take a moment to write down at least three things you've been hoping to achieve by a specific time in your life. Perhaps you've been thinking about downsizing, but don't know how to begin. Or maybe you've been hoping to schedule a trip, but never seem to find an ideal time. Next, list any obstacles that currently stand in the way of these goals. Would a change in your living situation give you more freedom to achieve them?

My/Our wish List:		
Potential Challenges or Obstacles:		

How do you prioritize your "wants" vs. "needs"?

Rather than waiting until you *need* to do something, securing your future now also includes the gift of peace of mind for you, your children and other loved ones. Planning ahead and considering your lifestyle options, as well as preplanning for future needs, provides relief from worry, should health changes or other complications arise that would affect your living situation.

Consider your potential future needs:

What's important to you in planning for your future?	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT IMPORTANT
Physical Security and Safety			
Access to emergency response			
Proximity to loved ones			
 Neighborhood changes or trends 			
Safety of home design			
Risk of falls or accidents			
Home Maintenance and Other Services			
Repairs (appliance, structural and others)			
• Seasonal issues (lawn care, snow removal, etc.)			
 Housekeeping and/or interior upkeep 			
Exterior maintenance			
Transportation			
Financial Security			
Value of investments			
 Management of retirement and pension plans 			
 Implications of inflation or other economic changes 			
 Uncertainty of government programs 			
Possibility of outliving resources			
Health Care (Long- and short-term)			
Provision for emergencies			
Cost of future care			
Quality of future care			
Choice of care providers			
Name of decision maker if you're unable			
Family Issues			
Who will make decisions			
 Roles and expectations of adult children 			
Inheritance issues			
Financial commitments			
Peace of mind			
Socialization			
 Connection to family and friends 			
Need for privacy			
 Participation in regular hobbies 			
Feelings of isolation			
Ability to attend outings			

If it's only money, why is it so important?

You've saved for retirement. Wise long-range financial planning has seen you through ups and downs. Now, you're positioned to be able to enjoy the lifestyle you want while protecting yourself against potential depletion of assets as the result of future health care needs or other eventualities.

Completing the following chart will help you clarify your financial picture, so you'll know what you can afford as you consider other living options. After you complete this section, you'll know:

Your income – how much you have available to spend, which is likely to remain fairly constant throughout retirement.

Your current living expenses – which can be expected to increase annually. Knowing your true living expenses lets you more easily compare your current cost of living with other lifestyle options.

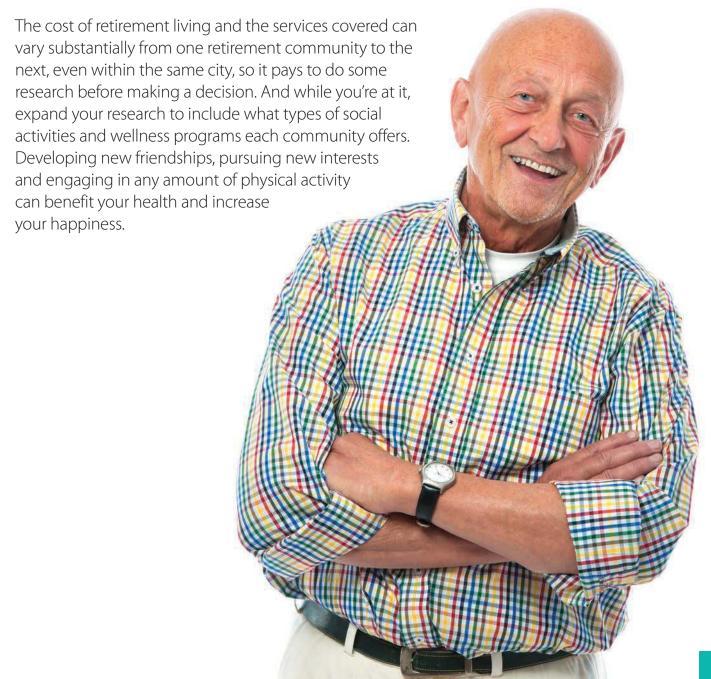
Your nest egg (safety net) – how much you have available to cover an income shortfall, or to invest in a particular lifestyle you may choose.

Nest Egg	Income	Expenses	
Home Value	\$ Social Security	\$ Mortgage/Rent	\$
Savings	\$ Pension	\$ Utilities	\$
Investments	\$ Retirement Fund	\$ Food	\$
Property	\$ Interest/Savings	\$ Maintenance	\$
Other	\$ Rental Income	\$ Insurance	\$
	\$ Investment Income	\$ Medical/Dental	\$
	\$ Other	\$ Transportation	\$
TOTAL:	\$ 	\$ Entertainment	\$
		\$ Travel	\$
	TOTAL:	\$ Other	\$
			\$
			\$
		TOTAL:	\$

How do you protect your health and happiness?

A happier, healthier future begins with planning. As we age, our health needs change. Having conversations about what that means for you and your family is most beneficial before long-term care is needed. That way, you can fully explore all your options and ensure that you plan for the care you want, without leaving the decision up to someone else.

Consider long-term care insurance and/or a retirement community that offers a combination of independent living and on-site care services such as assisted living, should the need arise. Knowing in advance where health care services will be delivered alleviates the burden on you and your loved ones to make decisions during a stressful time.









What are your options?

We've listed the following options available for today's seniors so you can consider what's best for you. Do you want to be financially protected against rising costs of care? Close to family and friends? Covered for the "just in case"? More socially engaged? As you consider the options, you may realize that making a change in your living situation could put you where you'll enjoy life more for years to come, and give you and your family priceless peace of mind.

How do your options compare?

Staying in your home	
Downsizing to a smaller residence	
Moving to The United Methodist Village	

Senior Living Options

Senior living communities vary by the types of residential and care options they provide. You might find it helpful to jot down notes about options in your immediate area; or, if you plan to relocate, note the differences between communities in that area.

Independent Living
Private residence, plus various services and amenities available
Assisted Living Residential-style living with help for activities of daily living
A Continuum of Care or Continuing Care Private residence, various services and amenities available, plus access to health care services
Life Care Community Private residence and all-inclusive package of services, prepayment of future health care

And now, a little about us.

As you continue to plan for your future, we hope you'll consider everything The United Methodist Village offers. Ours is a friendly, vibrant community, where living is easy and people of all denominations are welcome.

Our scenic 120-acre campus offers independent living and assisted living in a variety of maintenance-free residences, including multiple-bedroom villas and spacious, single-floor apartments. All feature the financial freedom of a simple monthly fee, along with our commitment to promoting maximum independence for each of our residents.

Lifestyle is the cornerstone of any senior living community, and we are proud of the many social and recreational options available right here in our community. Of particular note is Living Easy, Living Well, an innovative combination of lifestyle and health programs and services designed to enrich our residents' lives. For those who enjoy a change of scenery, there's easy access to nearby shopping, restaurants, golf and other venues, as well.

If you would like to learn more about what it's like to live here, call us at (618) 466-8662. You just might discover that our community is the ideal choice for you.



Notes:			



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