



all seasons



TRANSFORM YOUR FUTURE
The Ultimate Senior Living Decision Guide



NAVIGATING SENIOR LIVING

Choosing the right senior living option is a big decision, but don't worry; this guide is here to make the world of senior living feel like your next adventure—and it is! We'll answer all of your top questions and give you the confidence to make the best choice for you or your loved one.

Leaving a home where many memories have been made can be tough, but moving into a senior living community comes with many perks! It's not just a new address, it's an opportunity to explore exciting experiences that promote both mental and physical well-being. With engaging programs and plenty of support, it's the perfect time to embrace a new chapter in life!

Seniors with active social lives have had about half the memory loss as less engaged seniors.



MODERN SENIOR LIVING

Today, senior living can be like stepping into a vibrant resort, leaving behind the outdated days of drab hallways and limited amenities. Many modern communities feature sleek apartment homes, gourmet dining, engaging lectures, live entertainment, and opportunities to learn new skills, all designed to foster independence in a stress-free environment. Senior living is no longer just about maintaining health—it's about keeping your spirit lively and your social calendar full of fun! These communities provide a supportive environment where residents enjoy a fulfilling lifestyle with access to fitness programs, social activities, and wellness services. With housekeeping and maintenance taken care of, there's more time for relaxation and personal pursuits. As the senior population grows, senior living communities will continue to play a key role in enhancing the quality of life for this expanding group.

The number of Americans aged 65 and older is expected to reach 82 million by 2050, a 47% increase from 2022, and senior living has evolved to better serve this growing demographic.¹



SENIOR LIVING OPTIONS: FIND THE PERFECT FIT FOR YOUR NEEDS

Each level of senior living is tailored to different needs and preferences, ensuring that individuals receive the right services to live their best life! Take a look at the table below for an overview of the different senior living options.

Level of Living	Description	Ideal For	Key Features
55+ Active Adult Communities	Age-restricted community focused on an active lifestyle with recreational amenities	Active seniors seeking a social environment and leisure activities	Private homes or apartments, fitness centers, social events, outdoor activities, community amenities
Independent Living	Maintenance-free lifestyle offering private residences with community amenities and services, including social activities, dining, transportation, and housekeeping	Seniors who desire independence, convenience, and comfort without the hassle of daily chores	Private apartments or cottages, vibrant community, social events, dining services, transportation housekeeping and community amenities
Assisted Living	Assistance with daily tasks such as bathing, dressing, and medication management all while promoting independence	Seniors who may need help with daily living tasks	Private or semi-private residences, 24/7 staff support, social activities, wellness programs
Memory Care	Specialized care for seniors with Alzheimer's, dementia, or other memory-related conditions, in secure settings with therapeutic activities	Seniors with Alzheimer's, dementia, or cognitive impairments	Secure facilities, personalized care plans, therapeutic activities, staff trained in dementia care
Continuing Care Retirement Communities (CCRCs)	A community offering multiple care levels on one campus, including independent living, assisted living, memory care, and /or skilled nursing	Seniors who would like to age in place and may have evolving care needs	All-in-one campus, dining options, recreational activities, wellness programs, the ability to transition between care levels
Skilled Nursing Facilities & Long-Term Care	Provides around-the-clock medical care and assistance for complex health needs and disabilities	Those with serious medical conditions or disabilities	24/7 medical supervision, rehabilitation services, specialized care
In-Home Care	Care services provided in the senior's home, including companionship, daily help, and nursing care	Seniors who prefer staying at home with external assistance	Companion care, help with daily tasks, nursing care, flexibility in services



IS SENIOR LIVING RIGHT FOR YOU?

Choosing the right senior living care for yourself or a loved one is an important decision, and it's all about finding the right balance. First, think about personal preferences—what are your likes, hobbies, and where would you enjoy living? Whether you prefer a lively city environment or peaceful suburb, consider the activities, social options, and amenities that fit your lifestyle.

Next, make sure to visit a few senior living communities in person. There's no substitute for taking a tour of the community firsthand! Be sure to take note of the atmosphere, staff, and overall ambiance of each location. Trust your instincts to determine which one feels like the best fit.

It's important to review your financial resources. Assess your available budget, including savings, pensions, insurance, home equity, and any long-term care benefits, to ensure the costs align with your financial situation.



EMOTIONAL & SOCIAL CONSIDERATIONS IN SENIOR LIVING

Moving into a senior living community can be an emotional journey, both for seniors and their families. It's normal to feel a mix of emotions such as loss or grief, and these feelings are valid. However, it's essential to recognize that senior living also offers many opportunities for experiences and growth. The U.S. Surgeon General's Advisory emphasizes how social connection and community play a critical role in improving emotional well-being, making senior living an ideal place for fostering these positive connections.²

Research supports the numerous benefits of moving into senior living communities. According to the National Institute on Aging (NIA), maintaining strong social connections in senior years can reduce the risk of depression, cognitive decline, and even mortality. In fact, seniors who engage in social activities have been found to have a 30% lower risk of developing dementia compared to those who remain socially isolated. Social isolation is also linked to a 29% increased risk of heart disease, a 32% increased risk of stroke, and a higher likelihood of anxiety, depression, and dementia.³ Furthermore, the absence of social connection can make individuals more vulnerable to infections and respiratory illnesses.⁴

By embracing a community-centered lifestyle, senior living provides the opportunity to build meaningful relationships and stay engaged, helping mitigate these risks and support a healthier, more fulfilling life. Residents in these communities often report a higher quality of life, improved mental health, and better physical well-being thanks to their ability to stay connected with others in a supportive environment.



MAINTENANCE-FREE LIVING VS. HOMEOWNERSHIP

In senior living, expenses are more predictable and all-inclusive, covering many essential services, whereas homeownership often involves fluctuating costs for ongoing maintenance, repairs, and renovations.

Amenity	Senior Living	Homeownership
Dining	Chef-prepared meals with no cooking or cleaning required – breakfast, lunch, and dinner are often available	You manage shopping, cooking, and cleaning, which takes time and incurs costs for groceries, utilities, and appliance maintenance. Eating out is also significantly more expensive than dining at home or in a community setting
Activities	Social events and activities that promote socialization	Social and recreational opportunities may be limited and could require additional investments in memberships, classes, or events, which can incur additional fees
Transportation	Convenient transportation for appointments and outings	Managing your own transportation, which could include car payments, insurance, fuel, repairs, and ongoing maintenance expenses
Security	24/7 staff available for peace of mind	You're responsible for home security systems, which may require ongoing charges for monitoring, maintenance, and upgrades
Housekeeping & Maintenance	Routine cleaning and maintenance services are often included	Maintain all cleaning, laundry, lawn care, snow removal, gutter cleaning, and home repairs, which often involve costs for supplies, services, equipment replacement, and professional assistance
Socializing	Build friendships and meaningful connections within a vibrant community	Social opportunities depend on your neighborhood and social circle, often requiring additional expenses for travel, memberships, or event participation
Expenses	One fixed monthly fee that covers dining experiences, maintenance, transportation, and other amenities	Ongoing obligations for home repairs, utilities, insurance, property taxes, and unforeseen maintenance, which can accumulate over time



AMENITIES & SERVICES

	ALL SEASONS	OTHER OPTIONS		ALL SEASONS	OTHER OPTIONS
No expensive buy-in required	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Private dining room available for chef-catered events	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Spacious 1 & 2 bedroom floor plans	<input checked="" type="checkbox"/>	<input type="checkbox"/>	On-premises home care, physical, speech, and occupational therapy services available by licensed 3rd party providers	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Utilities included in monthly rate*	<input checked="" type="checkbox"/>	<input type="checkbox"/>	An expansive, well-stocked library that includes a computer bar and monthly technology lessons	<input checked="" type="checkbox"/>	<input type="checkbox"/>
All apartments equipped with a full kitchen, with granite countertops, appliances, and full-size washer and dryer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Creative arts studio with a variety of classes offered	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Diverse calendar of social, educational, and cultural programs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Multipurpose room perfect for speakers, movie viewing, game nights and more	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Chauffeured transportation in our luxury passenger vehicle and shuttle bus*	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Full-service bar and complimentary happy hour*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Emergency alert system for each resident with 24/7 onsite staff response	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Resident outings to museums, shows, sports games and more	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Knowledgeable round-the-clock concierge services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Full-service hair salon and barbershop	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fine dining prepared daily by our Executive Chef. Breakfast, lunch, and dinner served in one of our beautiful dining rooms by our professional waitstaff	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Daily fitness classes with professional instructors	<input checked="" type="checkbox"/>	<input type="checkbox"/>
			Housekeeping and flat linen service included every other week*	<input checked="" type="checkbox"/>	<input type="checkbox"/>

*BY COMMUNITY

Consider the following financial responsibilities of **Ownership vs. the All Seasons Lifestyle**

Consider the extent of costs to live in a house or condominium vs. the All Seasons lifestyle. Use our carefully considered worksheet and discover what your house is costing you, and compare to all the items included at All Seasons!

Monthly Expenses	Current Expense	All Seasons
Mortgage or rent	\$	\$
Homeowners/renters insurance*	\$	\$
Monthly association fees (condo owner)	\$	N/A
Daily full breakfast and gourmet dinner	\$	Included
Travel	\$	\$
Lifestyle		
Social activities	\$	Included
Live entertainment weekly	\$	Included
Outings	\$	Group & senior discounts enjoyed!
Lawn care/Landscaping	\$	Included
Snow removal**	\$	Included
Tree trimming or removal, fall/spring clean up	\$	Included
Gutter cleaning	\$	Included
Painting and repair to structure	\$	Included
Roof repairs	\$	Included
Major appliance maintenance/replacement	\$	Included
Trash/recycling removal	\$	Included
Homeowners association dues	\$	Included
Heating and cooling repair/replacement	\$	Included
Replacement costs	\$	Included
Pest control	\$	Included
Utilities		
Electric	\$	Included
Telephone	\$	\$
Gas	\$	Included
Water	\$	Included
Sewer	\$	Included
Cable & Internet	\$	Included
Other		
Housekeeping/ linen services	\$	Included
Life Alert pendant **	\$	Included
24-hour monitored response system	\$	Included
Chauffeured transportation/valet parking**	\$	Included: Limit on radius
Complimentary guest parking**	\$	Included
Auto insurance	\$	Auto free living!
Annual assessment fee (condo owners)	\$	Included
TOTAL	\$	\$

* Renters insurance for personal property is considerably less than homeowners insurance. ** Where applicable

SENIOR LIVING CHECKLIST: QUESTIONS TO ASK AT YOUR COMMUNITY TOUR

As you explore senior living options, make sure to ask these key questions to help you make an informed decision:

- What types of living accommodations are available (1, 2, or 3-bedroom)?
- What housekeeping and maintenance services are offered?
- Are dining experiences included?
- What security measures are in place?
- Are transportation services available for medical appointments, shopping, etc.?
- Are pets welcome, and if so, what are the restrictions?
- What medical providers are available on-site?
- Do you have an outdoor space or courtyard, walking trails, and/or other outdoor amenities?
- Do you offer resources such as realtors, downsizing/movers, or estate sale experts?
- Can I meet some current residents or attend a community event or dinner?



READY TO FIND YOUR PERFECT SENIOR LIVING COMMUNITY?

Choosing the right senior living option is an exciting step toward a fulfilling and worry-free future. With the right community, you can enjoy a vibrant lifestyle, maintain independence, and stay connected with others. Whether you're looking for independent living, assisted care, or a specialized community, asking the right questions and considering all personal preferences you'll find the best fit for yourself or your loved one.

Embrace this new chapter with confidence and excitement! To learn more and explore your options, schedule a visit and speak with a knowledgeable member of the All Seasons team today. Our senior living experts are here to guide you, whether you choose our community or find one that's a better fit. We're here to help!



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For the Joys of Senior Living

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1. U.S. Census Bureau. (2023). National Population Projections Tables: Main Series. U.S. Census Bureau.
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2. National Institute on Aging. Social isolation and loneliness in older adults. National Institute on Aging website. Published April 2023.
<https://www.nia.nih.gov/news/social-isolation-and-loneliness-pose-health-risks-older-adults>
3. National Institutes of Health. Social isolation associated with health risks. National Institutes of Health website. Published December 9, 2020.
<https://www.nih.gov/news-events/nih-research-matters/social-isolation-associated-health-risks>
4. U.S. Department of Health and Human Services. (2023). Our epidemic of loneliness and isolation: The U.S. Surgeon General's advisory on the healing effects of social connection and community. U.S. Surgeon General.
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