



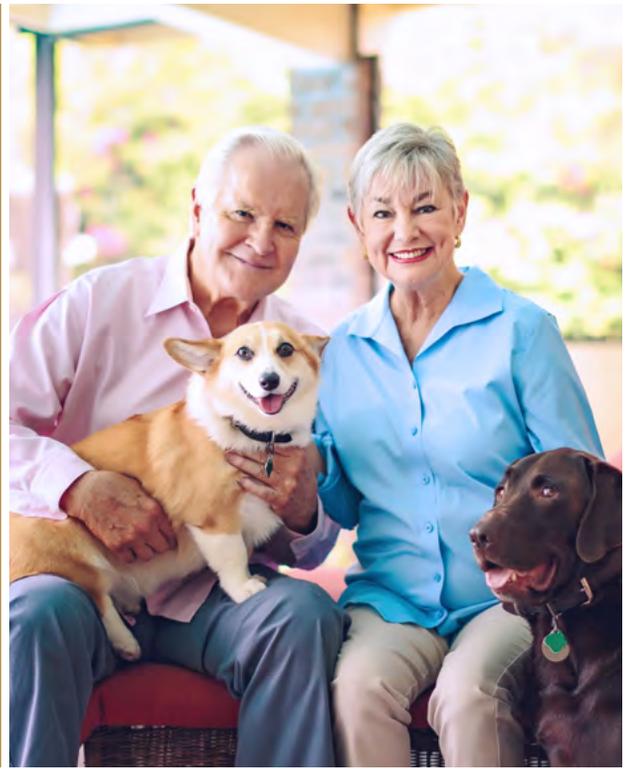
EXPERIENCE
Real Luxury

The advantages of living in a
Life Plan community.

PRESENTED BY:

The
BUCKINGHAM

WELCOME TO THE NEXT CHAPTER OF YOUR LIFE



You're living a full and fascinating life. You've worked hard for the lifestyle you live. And now you find yourself seeking the best place to write the next chapter of your story.

For many people — especially those who cherish security, good health, community and a rich, active life — the answer is a Life Plan community.

By choosing a Life Plan community, you'll put yourself in the company of equally accomplished and interesting people. You'll guarantee yourself the security of having complete access to a full range of support and healthcare in a single location, should you ever need it. And you'll make your own decisions about many aspects of your future.

“I didn't expect so many vibrant and interesting people.”

— Life Plan Resident

It's important to understand that not all Life Plan communities offer the same services at the same price. Some have additional levels of care on-site but the price you pay for those services will be based on the market rate at that time. A community, like The Buckingham, who offers Life Care contract options, allows residents to secure a financially predictable future without the concern of rising healthcare costs.

Throughout this guide we'll elaborate on the benefits of living in a retirement community, share tips on finding the community best suited to you and advise you on the most probing questions to ask during your search.

Our goal is simple: we want you to choose confidently and live happily.

LIFE PLAN LIVING 101

LIFE PLAN COMMUNITIES

Life Plan communities, also referred to as continuing care retirement communities (CCRCs) or previously known as Life Care communities, offer single-family homes, apartments or condominiums for independent living. They offer a package of services and amenities for a one-time entrance fee and monthly service fee and are designed to create a plan for the future. Additional levels of care, such as assisted living, memory support and skilled nursing are usually provided on the same campus, if and when you need them. Levels of care may vary from one community to the next. Life Plan communities are designed to ease financial concerns over the rising costs that come with long-term care and maintaining a home. Communities offer varying contracts that are designed to offer choice and control in the financial model that works best for you by providing guaranteed access to higher levels of care.

A Life Plan community is an all-inclusive tiered approach to living. The tiers include: independent living, assisted living, memory support, skilled nursing and long-term care.

The vast majority of people begin in independent living, either in a cottage, an apartment or condominium. As the name implies, you live much like you do now but with the added benefit of knowing that medical assistance is always close at hand, should you need it.

If a time comes when you need assistance with everyday activities, you have the option to move into the community's assisted living and memory support residences. If you need temporary rehabilitation support after a surgery or as you recover from an illness, you have care available on-site within skilled nursing. As soon as you've recovered you can return to your independent living residence.

Your spouse and friends will all be within the same campus to support you through any transitions.

If after consulting with your doctor and trusted family members it's decided that your condition requires more long-term care, you have the option to transition into skilled nursing services or long-term care. If you have a spouse, he or she can remain in independent living, assisted living or memory support if his or her needs haven't changed. In all cases, you remain in your community — so you'll never have to change where you live.

When you live in a Life Plan community, there are several contract options that you can utilize for managing your health benefits. These include:

LIFE CARE

MODIFIED PLAN

FEE FOR SERVICE

See page four for additional information on these contract options.

Note: the IRS has determined that certain portions of Entrance Deposits and Monthly Fees at Life Plan communities may be eligible for a tax deduction as a pre-paid medical expense. Please consult your tax advisor for how this may apply to your specific circumstances.

Contract Options

When you research Life Plan communities, you will learn that there are typically two types of fees: Entrance Fees and Monthly Service Fees. The Entrance Fee is the one-time, upfront investment for the residence and the assurance of access to the on-campus continuum of care. The Entrance Fee is based on the contract type, size of residence, number of occupants and the refund plan selected. Monthly service fees are based on the contract type, size of the residence and number of occupants. These fees provide each resident with certain services and amenities such as meals, transportation, housekeeping, maintenance and utilities.

Life Plan Contract Types:

The following is a summary of the different contract types. Understanding the differences will make it easier for you to find the best Life Plan community for your individual needs:

LIFE CARE CONTRACT (TYPE A)

Offered by only a handful of senior living communities in the Houston area, the Life Care Contract, also called the Type A or Extensive Contract, offers financial protection for your assets and guarantees future on-site supportive services at below market rate costs. This plan provides the greatest financial security against rising long-term assisted living, memory support and skilled nursing costs. Not all communities offer Life Care, so be sure to inquire about this during your initial phone conversation or tour.

MODIFIED PLAN (TYPE B)

Provides for a lower initial cost of entry and monthly fee as well as access to future on-site supportive services such as assisted living, memory support or skilled nursing at discounted market rates by the community. However, this contract type sets a limit on the number of days that can be used in higher levels of care before there is an increase in the monthly fee. This plan provides for a lower initial investment while still allowing for access to care as residents age in place.

FEE-FOR-SERVICE PLAN (TYPE C)

Provides the lowest initial cost of entry and monthly fee option and assures the resident priority access to the community's on-site supportive services at then current published market rates. With this plan, residents are subject to incurring higher monthly service fees if and when they need a higher level of care. This plan may be a good option for those who have already made plans to fund any future assisted living, memory support or skilled nursing needs through their own funds or through Long-Term Care Insurance.



People who live in a Life Plan community live healthier and longer.

They also have a lower risk of disease and disability. In addition, people who live in a Life Plan community are generally happier and more engaged with other people and the world at large. They're also delighted by the new friends they make and the new programs they discover.

“I should have done this sooner.”

— Life Plan Resident

Here's why they're so satisfied. People living in a retirement community spend more time socializing than when they lived at home. They have fewer household responsibilities which allows them to spend more time enjoying life. Overall, they're having more fun, doing less work and keeping their minds more active than before they moved.

DAILY SCHEDULE	HOME	Life Plan Community
Chores	2 hr 48 min	1 hr 5 min
Social interactions	35 min	3 hr 7 min
Learning	less than 1 min	2 hr 3 min

*According to research pulled from: U.S. Census, Time Use Survey, 2010; Vi Resident Activity Survey, 2011

At The Buckingham, you'll connect with a remarkable group of neighbors and team members who truly care about one another. Independent living means you'll have freedom to dine where and when you want, go where you want and do what you want. You'll control your own path to health and wellness. Should your health needs ever change, you'll have access to a full continuum of care.

It all adds up to a senior living community that provides a sense of security, confidence and belonging for every resident every day.

LIVE BETTER.
LIVE HEALTHIER.
LIVE
LONGER.

TOP FIVE

REASONS TO MOVE TO A SENIOR LIVING COMMUNITY



#1

Today's retirement community offers things living at home can't.

It's true, having a home means you have lots to do — like mowing the lawn, fixing the sink, worrying about the plumbing and repairing the hole in the roof. When you live in a Life Plan community, those burdens (or sense of purpose, to some) are gone. They're replaced by meaningful programs like volunteering, education, outings, cultural events, personal projects and more time for socializing — all in the company of friends, new and old.

You're free to do — or not do — exactly what you want.

You are free to live your life on your terms. Feel like eating in? Then eat in! Love baseball or the theater? Then go as often as you want! There's even a good chance the community will provide you transportation. The truth is, an overwhelming majority of residents report that they do more, with a broader range of people, than they did when they lived at home.

Your homes have changed as your life has changed.

Our homes are a wonderful reflection of our lives and needs. Many of us went from our parents' home to college or a modest apartment. Then you might have met your spouse and moved into a more comfortable home. Perhaps when kids came along, you moved to a larger home with ample play space. Moving is yet another change we make to address our needs and desires.

TOP FIVE

REASONS TO MOVE TO A SENIOR LIVING COMMUNITY



#2

Home care is expensive and can be isolating.

Recent estimates put one month of home care at about \$5,100 on average (and going up). Add to that the work required (generally by family members) to hire and maintain a trustworthy team that offers supervised care. Then you realize that your recovery will occur in the solitude of your home, and suddenly the prospect of recovering at home seems a lot less attractive.

A Life Plan community makes everyone's life easier.

Life Plan communities have been designed precisely to make your healthcare as seamless and efficient as possible. You've already thoughtfully and thoroughly planned for the "what ifs" while you're healthy, relieving your children of making hasty decisions during a time of crisis. In addition, if you have a spouse, you will be in the same place, allowing for daily visits right on campus, rather than a lengthy car ride to a hospital or rehabilitation facility.

“It's a tremendous burden off the shoulders of our kids.”

— Life Plan Resident

TOP FIVE

REASONS TO MOVE TO A SENIOR LIVING COMMUNITY



#3

Today's retirement communities are full of accomplished, active people.

Talk to nearly anyone in a Life Plan community and the first thing he or she will tell you is that they live among interesting, lively and like-minded people.

“You can be as social as you want, or keep to yourself. It's entirely up to you.”

— Life Plan Resident

Add in the fact that these communities make it easier to make friends, socialize and do fun and fascinating things together, and you'll quickly realize that life in a Life Plan community is more appealing than you ever imagined.

Life at The Buckingham is all about enjoying each new day—without worrying about your future healthcare. Our Life Care Plan offers financial protection for your assets, tax benefits and future access to on-site healthcare. Regardless of what level of care you may need now or in the future, The Buckingham ensures you priority access to our on-site health services.

At The Buckingham, you're getting more than just a residence. You're part of a senior living community that will provide the lifestyle you have worked to achieve.

“I can't wait to get up in the morning ... to have breakfast with people I now call my friends.”

— Life Plan Resident

TOP FIVE

REASONS TO MOVE TO A SENIOR LIVING COMMUNITY



#4

Move in while you're still active.

The biggest regret of most residents is that they waited too long to move in. With so much to do, and so many people to meet, residents discover that retirement living is immensely more rewarding and active than they imagined — and they wished they hadn't stayed so long in their home.

Living alone can have a negative impact on your health.

In addition to the complete continuum of care provided by a Life Plan community, residents also benefit from the company of peers. It's now believed that social isolation — especially among seniors — can be as devastating to your health as smoking, drinking and other unhealthy habits. So the companionship that comes easily to residents is more than an emotional boost — can improve your physical strength too.

“Almost immediately I felt like a real part of the community.”

— Life Plan Resident

TOP FIVE

REASONS TO MOVE TO A SENIOR LIVING COMMUNITY



#5

Your home expenses — even if your mortgage is paid off — are probably higher than you think.

It's a tremendous financial relief to pay off your mortgage. But it doesn't mean your home expenses are behind you. We've observed that normal, monthly maintenance costs for a home — the sort of expenses that are included in the monthly maintenance fee of a Life Plan community — are often higher than people imagine. And when you factor in the unexpected costs that every homeowner faces (especially as your home ages), your home costs become even higher. In addition, a Life Plan community includes daily programming and amenities — like a fitness center, classes, transportation, lectures and so on — that make them an even better value than living at home.

Use the chart on the next page to give yourself a side-by-side comparison of the cost of living in your home vs. living in a Life Plan community. We expect you'll be pleasantly surprised by the value you'll discover.

Long-term home healthcare costs could be financially devastating.

Without the Life Care option that is an integral part of many Life Plan communities, the financial strength you've spent years creating could be destroyed in no time. Remember, Life Care offers unlimited assisted living, memory support and skilled nursing care at a resident-preferred rate. So when you live in a Life Plan community under a Life Care contract, your medical expenses are fixed, predictable and known.

VALUE COMPARISON

Compare the cost of staying at home versus a community like The Buckingham.

	The Buckingham	CURRENT RESIDENCE	The Buckingham	CURRENT RESIDENCE
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Monthly Expense

Housing Rent/Mortgage	\$ _____	\$ _____		
Property Taxes	<i>Included</i>	\$ _____		
Association Fees	<i>Not Applicable</i>	\$ _____		
Home Maintenance	<i>Included</i>	\$ _____		
Dining <i>(1 main course per day)</i>	<i>Included</i>	\$ _____		

Services

24-Hour Security	<i>Included</i>	\$ _____		
Housekeeping	<i>Included</i>	\$ _____		
Lawn Maintenance	<i>Included</i>	\$ _____		
Emergency Response System	<i>Included</i>	\$ _____		
On-site Concierge	<i>Included</i>	\$ _____		
Transportation	<i>Included</i>	\$ _____		

Utilities

Water/Sewage	<i>Included</i>	\$ _____		
Gas	<i>Included</i>	\$ _____		
Basic Cable TV	<i>Included</i>	\$ _____		
Trash Removal	<i>Included</i>	\$ _____		
Electric	<i>Included</i>	\$ _____		

Amenities

Fitness Center	<i>Included</i>	\$ _____		
Library	<i>Included</i>	\$ _____		
Salon & Spa	\$ _____	\$ _____		
Educational, Cultural & Social Programs	<i>Included</i>	\$ _____		
Outdoor Gardens	<i>Included</i>	\$ _____		
Outdoor Pool	<i>Included</i>	\$ _____		
Putting Green	<i>Included</i>	\$ _____		
Performing Arts Theater	<i>Included</i>	\$ _____		
Art Studio	<i>Included</i>	\$ _____		
Computer & Business Center	<i>Included</i>	\$ _____		
Billiards & Card Room	<i>Included</i>	\$ _____		

Totals

The Buckingham	\$ _____
Current Residence	\$ _____

Note: when comparing one retirement community to another be sure to ask if the apartment price includes care. If not, what are the rates if care is needed? For example, GenWorth's 2021 Cost of Care Survey shows the following:

Home Health Aide Services.....\$27 per hour
 Assisted Living (one bedroom)\$4,500 per month
 Nursing Home Care (private room).....\$297 per day

T H E RIGHT QUESTIONS YIELD THE RIGHT ANSWERS.

The more you know, the more confident you'll be about your decision. Here's a short list of questions you'd be advised to ask when you visit a Life Plan community.

ASK YOURSELF:

Yes No Was I greeted upon entering?

Yes No Is the team professional and happy to help?

Yes No Are residents social and interacting with one another?

Yes No Do I feel comfortable here?

ASK RESIDENTS:

1. How long have you lived here?

2. How do you enjoy living here? Why or why not?

3. How are the services? The dining experience?

4. Do you feel the community provides a good value?

5. What kind of programming is available?

6. What would you say makes this community different than others?

LOCATION QUESTIONS:

1. Is the community in close proximity to hospitals or doctors' offices?

2. Are there various places of worship within close proximity to the community?

3. Is there easy access to shopping and cultural attractions?

COMMUNITY QUESTIONS:

1. Are common areas properly cooled/warmed, furnished and clean?

2. Do residences have outdoor living space for residents to enjoy?

3. Are finish selections and apartment upgrades available?

4. How is security addressed?

5. Are pets allowed?

6. Are there plans for future construction or renovations?

7. Are there outdoor community spaces for residents to enjoy? (ex. gardens, patios, etc.)

8. How much is the entrance fee and is it refundable?

DINING QUESTIONS:

1. How many dining venues are available? Is there a formal vs. casual option?

2. Does the community provide special options for those with food allergies/preferences?

3. Are residents encouraged to make special requests regarding their culinary experience?

4. What is the dining schedule and is there any flexibility with it?

5. Are menus readily available for viewing?

6. Are you encouraged to make a reservation to dine?

SERVICES & AMENITIES:

1. What services are included in the monthly fee?

2. What transportation services are offered?

3. Are housekeeping, laundry or linen services offered?

4. Does the community encourage on-site guest visits and are there accommodations available?

5. How connected is the community to the greater community?

What resources and programs are available through their connections?

6. Is there a cost to use the fitness center, pool or other amenities?

SOCIAL LIFE QUESTIONS:

1. Is there a monthly schedule of programs?

2. Are off-site excursions planned?

3. Are there any classes offered on-site?

4. Is there a forum in which residents can suggest programs and events?

5. Is there a planning committee that residents can become a part of?

6. Are residents encouraged to develop new clubs and interest groups?

Notes

WHAT FAMILIES SAY ABOUT LIFE PLAN COMMUNITIES

A recent survey of 3,700 family members of Life Plan residents in 49 states revealed profound and widespread satisfaction with Life Plan communities.

93%

of family members said their parents are receiving good services

93%

would recommend the Life Plan community as a good place for others to live

76%

said their Life Plan community was a good value

88%

felt their community had a high-quality reputation

77%

would strongly consider a Life Plan community for themselves



A Few Tips

- **Visit every part of the community**, not just independent living. It's a four-tiered community. You should assess all four levels.
- **Try to stay for a few days** to see the rhythms of the community.
- **Learn as much about the financial health** of the Life Plan community and its licensing status as you can. Ask for a copy of the community's most recent Disclosure Statement.
- **Inquire about complaints.**
- **Skilled nursing care** is often the best measure of the overall quality of a Life Plan community. Go to www.medicare.gov.
- **Talk to residents** about the lifestyle, the cuisine, the programming and the overall tone and atmosphere of the community. Make sure you're finding a community that matches your temperament and desires.



The Buckingham

The goal of moving to a Texas Life Plan community — also known as a continuing care retirement community (CCRC) — is to maintain your independence with peace of mind knowing that you have a lifelong security net for your finances, your healthcare and the ability to maintain control of your life.

INDEPENDENT LIVING

In addition to apartments and town homes to suit your personal style, amenities and services for an abundant life — all included in the monthly fee— The Buckingham also features fine and casual dining, housekeeping and laundry services, interior and exterior maintenance, transportation and concierge services. Stay healthy with a fitness center, outdoor heated pool and putting green. Stay connected with social gatherings, events, clubs and volunteer opportunities. And feel safe in a gated community that includes 24-hour security.

ASSISTED LIVING

An active lifestyle for you or your family member — and support only when it's needed — is the best of both worlds. Residents live in their own private one- or two-bedroom apartment and enjoy life-enriching services and amenities. With an experienced and committed team who genuinely cares about each resident readily available, including a nurse on-site 24/7, you or your family member is empowered to live as independently as possible, and be energized by a sense of confidence, purpose and belonging. All with direct-entry and no upfront fee.

MEMORY SUPPORT

Our dedicated, specially trained memory support team members work carefully to employ the most comprehensive and impactful approaches within a comforting, household-like environment. Thoughtful and personalized response plays a critical role in helping those within our care find purpose, meaning and joy in each day. In addition to this elevated and dignified approach, our memory support services are available for direct-entry, with no upfront entrance fee required.

SKILLED NURSING & REHABILITATION

The Buckingham is truly committed to continually providing advanced, highly rated Medicare-certified care that meets the specific needs and wishes of each resident. Our around-the-clock teams of registered and licensed practical nurses work directly with residents, their families and physicians to create responsive care plans — including therapeutic diets, restorative therapy and access to rehabilitative services — tracking and implementing even the slightest required change. All with direct-entry and no upfront fee.

THE JOY OF LIFE MEETS THE COMFORT OF LIFE CARE.

I, and everyone at The Buckingham, are pleased to give you a glimpse at our premier Life Plan community. The Buckingham has long been the refined Houston senior living destination for inspired older adults who embrace an independent lifestyle. The guaranteed access to assisted living, memory support, skilled nursing or rehab — should the need ever arise — provides priceless reassurance for life. It's home to luxurious amenities and services, unparalleled hospitality and the invigorating possibilities of what's next.

If that sounds like what you're looking for, then you've come to the right place. We invite you to learn more and discover all you could embrace and become at The Buckingham. Tour our beautiful community, talk to those who call The Buckingham home and find the ideal setting for the lively, gratifying and empowered next chapter of your life.

Sincerely,



Philip Jacob, LNFA, CALA
Executive Director
The Buckingham

The
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