

# 2011 GUIDE TO COSTS AND BENEFITS

## GETTING STARTED

Over the years, I have helped hundreds of people and answered thousands of questions. This guide is designed to give you answers to important initial questions that are frequently asked about lifestyle, services and prices at our community.

I am looking forward to helping you discover the endless possibilities at Ten Twenty Grove. So take your time and when you're ready, let's talk. Ask me lots of questions...tell me what's on your mind.

*Lynne Lukas*

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*Your Personal Advisor*

**847-866-2111**

**TEN TWENTY GROVE**  
1020 Grove Street, Evanston, IL 60201  
847-866-2111

[www.RetireNothing.org](http://www.RetireNothing.org)

A  Presbyterian Homes community



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# WHY DO PEOPLE CHOOSE TO LIVE AT TEN TWENTY GROVE?

## 1. Security

### **Financial Security**

Our history, mission and reputation, combined with our strong financial standing, mean everything to us. When you are considering a lifestyle change, you should feel confident you are making a sound financial decision. Ten Twenty Grove is a non-sectarian member of Presbyterian Homes, a not-for-profit organization with a national reputation for creating extraordinary communities for more than 100 years. So as you consider your options, remember we've been keeping our promises to residents and their families for a long, long time.

Because of our financial strength, we also include a Guarantee of Continued Residence in our contract. This agreement outlines our commitment to serving residents even if they outlive their assets. This unique guarantee, along with our all-inclusive monthly service fee, makes planning and budgeting for your future monthly expenses predictable and simple.

### **Health Care Security**

When most people inquire for the first time about Ten Twenty Grove, they're interested in more than our maintenance-free lifestyle and spacious apartments. They want to know about our comprehensive continuum of care that's available if they ever need it. Our wellness nurse provides preventive care and advice to support a resident's physical health.

We offer a continuum of care that provides licensed assisted living, nursing care, rehab services, and memory care. Any assisted living or nursing care you might need is included at no additional cost for up to 180 days.

### **Physical Security**

The idea of living in a secure, private community also gives people peace of mind as they think about their retirement lifestyle. We equip every apartment with a call system to summon help in case of an emergency. There's just no substitute for feeling completely safe and secure in your home.

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## 2. Sense of Community

People who choose Ten Twenty Grove tend to be active, optimistic and engaged with the world around them. So even before they move, they may get to know new neighbors and begin making new friends. Being surrounded by people who share your interests helps build a strong sense of belonging that translates into friendships. Residents form clubs based on shared interests and experiences. Discussion groups pop up around topics of the day. And organized trips to museums, theaters, shopping and other activities foster lasting relationships.

## 3. Gracious Living and Personal Comfort

The maintenance-free lifestyle at Ten Twenty Grove presents a wealth of advantages. Cleaning house, shoveling snow and making repairs all become distant memories. By moving to a community with an abundance of services and built-in support systems, residents find freedom from chores and burdensome responsibilities. You'll discover more time for family and friends. You'll be able to enjoy special interests, hobbies and passions in a home you can enjoy, rather than maintain.

To live at Ten Twenty Grove means to Retire Nothing®.

### That sounds great, but how much does it cost?

Ten Twenty Grove is a life-care community that provides for a lifetime of services and amenities. We include a range of health care services in return for a one-time entrance fee and an ongoing monthly service fee. The fees are based on the size of the apartment you desire. You may choose an entrance fee that is non-refundable, 50% refundable, or even 90% refundable to you or your estate, if you leave Ten Twenty Grove for any reason.

#### **Entrance fees start at:**

- \$103,785 for a one-bedroom apartment home
- \$167,125 for a two-bedroom apartment home
- \$235,225 for a three-bedroom apartment home

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**The entrance fee includes:**

- Your apartment home
- 180 days of assisted living or nursing care services at no charge, followed by a lifetime of discounted costs for assisted living or nursing care
- Guarantee of Continued Residence (even if you outlive your assets)

**The monthly service fee starts at:**

- \$2,180 per month for a one-bedroom apartment home
- \$2,555 per month for a two-bedroom apartment home
- \$3,850 per month for a three-bedroom apartment home

**The monthly fee includes:**

Housekeeping services each week, a wide array of activities and programs each day, complete maintenance at a moment's notice, utilities, transportation, 24-hour security and emergency call systems.

***Please note:***

*A significant portion of the entrance fee and monthly service fee may be tax-deductible as a pre-paid medical expense. Always consult your tax advisor regarding your personal situation.*

**OK, it sounds wonderful and it seems affordable.**

**What's the next step?**

Presbyterian Homes' mission is to serve older adults and their families. After you've reviewed the enclosed information, let's get together and discuss your questions or concerns.

Our goal is to help you understand your options, so you can make the best decision. After we talk, if you are still unsure of your plans, or if your plans don't include Ten Twenty Grove, I can provide additional guidance, including a planning guide and worksheet that can simplify your research and help you find the best options for you.

I look forward to being of service to you. Call me any time at 847-866-2111.