

Find Your Fit:

Life Plan Community vs. Rental



CAPITAL MANOR

Which senior living community is right for you?

While it's a decision only you can make, we can help you make a more informed choice. This guide will help you evaluate the differences between **Life Plan Communities and rental communities** – and understand why those differences matter.

If you have questions about what you read here, give us a call at **503.589.3734**. We look forward to helping you find the right fit for your life.

Answers to your questions.

What is a Life Plan Community?

A Life Plan Community, also called a Continuing Care Retirement Community (CCRC), offers an independent lifestyle plus access to higher levels of care at predictable fees significantly lower than market rates. At Capital Manor, we offer that independent lifestyle, plus access to quality on-site Residential Care and Memory Care if you ever need it.

What is an entrance fee?

Most Life Plan Communities, like Capital Manor, require a one-time payment called an entrance fee. It's based on the size of your residence and the number of occupants. It gives you lifetime use of your residence and provides access to high-quality care guaranteed for the rest of your life.

Is the entrance fee at Capital Manor refundable?

Our Return of Capital Plan offers a 50% refund to you or your estate. It's a smart way to preserve your assets, protect your estate and leave a legacy for your family. Some rental communities may offer a limited or prorated refund, which means you can't know how well your estate will be protected.

How can costs be lower at Capital Manor than at a rental community?

The monthly service fee at Capital Manor covers all the costs of living you might otherwise have in a house, plus dining; fitness and wellness programs; recreational, social and cultural activities; transportation; and more. Monthly fees at rental communities might not include all the services and amenities available at Capital Manor.

The biggest difference, however, is in what you'll pay for health services. At rental communities, if higher levels of care are offered, health service fees are added to your monthly fee. You'll typically pay market rates for those services. At Capital Manor, you'll pay a predetermined, highly reduced, lower-than-market rate, and receive the first 90 days of care at no charge. So while rental community rates may seem lower initially, in the long run, they can cost you a lot more money than you think.

Who manages Capital Manor?

We're professionally managed by Life Care Services®, the nation's leader in senior living. Life Care Services brings more than 40 years of industry experience and best practices from communities all across the country.

We're governed by a local volunteer board of directors who make decisions based on what the residents desire. A board member meets regularly with the resident advisory council to make sure resident wishes are known.

Compare your options.

How do rental communities stack up against a Life Plan Community like Capital Manor?	RENTAL	CAPITAL MANOR LIFE PLAN
Requires that you sign a contract	✓	✓
Provides a maintenance-free lifestyle	✓	✓
Has a monthly fee	✓	✓
No additional move outside the community required for higher levels of care		✓
Entrance fee option for 50% refundable to you or your estate		✓
Monthly fees don't change significantly if higher level of care is needed		✓
Long-term care offered at below-market rates and 90 days at no charge		✓
Guaranteed access to Residential Care and Memory Care		✓
Care for life, even if you outlive your financial resources		✓

Find your fit at Capital Manor.

There's a reason we can say Capital Manor is the only true not-for-profit Life Plan Community within 30 miles of Salem. **No other community can offer you the freedom you want for an active, independent lifestyle now, and the security of a smart plan for future health care.**

We'd love to meet you, show you around, answer questions, and talk about how Capital Manor might be the right fit for you.



CAPITAL MANOR

Embracing a better life. Embracing life better.

More Information | Schedule a Personal Visit
503.589.3734



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Managed by  Life Care Services®

