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Crafting Your Retirement Plan: Why It Makes Sense to Choose for Today...and Tomorrow

Achieving the retirement of your dreams takes foresight and smart planning; naturally, lifestyle goals and finances are big considerations, but equally important to consider are your possible future healthcare needs. Studies show that most older adults are likely to require some type of long-term healthcare services at some point in their lives, so creating a plan that addresses evolving healthcare needs – and associated costs – is critical to worry-free retirement living.

Vibrant Living + an Eye on Health

Life Plan Communities are the most comprehensive senior living option for active adults age 62 and older, offering dynamic resort-style living that caters to member interests and preferences. Boasting rich amenities such as fine dining options, state-of-the-art fitness centers, personal trainers and an array of engaging physical, social and cultural activities that are vital to physical and mental wellness, these all-inclusive communities stand apart from other senior living options due to the safety net of care they provide. This feature is unique to the Life Plan Community model, facilitating expert support through the different phases of senior living as healthcare needs evolve, such as short-term rehabilitation services, assisted living, memory care or skilled nursing care, all of which are conveniently located on the same familiar campus.

Continuity Is Key

Living in a community that provides the full range of on-site support ensures a streamlined transition of care that minimizes stress and angst. Members can enjoy peace of mind knowing they have a plan in place that will meet all their potential care needs directly on the campus they know and love. For couples, the promise of on-site care guarantees that they will remain together on the same campus if one partner eventually requires more care – no need to pay the cost of living in a separate community. And, in the event of loss, the purposeful living at the core of the Life Plan Community provides built-in emotional support, camaraderie and connectivity that is essential during difficult times.

Long-term Financial Security

Life Plan Communities take the guesswork out of future healthcare decision making. Costs associated with each level of care are established upfront through a Life Care contract, so members can count on predictable monthly payments going forward, making for accurate budgeting with no surprises. Another unique community benefit: a portion of the community fee may qualify as a prepaid healthcare expense, offering a potential tax deduction as well (note: always check with a professional tax advisor). Plus, this ensures assets are protected, providing an option for leaving a legacy, as well.

Life Plan Communities take the worry out of the “what ifs” of retirement-enabling members to live a full, independent and socially connected lifestyle, confident in the knowledge that they have planned well for their futures. And isn't this what carefree retirement living is all about?



John Mastacciola is Executive Director of FountainGate Gardens Life Plan Community, Long Island's newest independent living community for adults 62 years and better.