



A Confident Retirement

*Secure Your Independence
at Home*



Friends LifeCare®

Morningstar
LIVING



Imagine Your Future

You've worked hard for your retirement. Now is the time to actively enjoy the lifestyle you've invested in and built.

When you picture your ideal future, how are you spending your time? Who are you with? Where do you live? Getting your plan set when you are healthy ensures you have the most possible choices.

Today's retirement does not follow a one-size-fits-all mentality. Envisioning the goals that are most important and unique to you are essential for planning and enjoying the next exciting chapter of life.


If you want to stay in your home as you age, a Friends Life Care membership provides an ideal solution. Enjoy confidence, vitality, and independence in the next chapter of life without worrying who will provide you with care if you need it.




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3 Key Components to a
Secure, Independent,
and Vital Future

 Lifestyle

 Health

 Finances



45% of Gen X workers are putting off thinking about retirement until they get closer to their retirement date.

— Transamerica Center for Retirement Studies



30% of baby boomers who are retired stated retirement earlier than planned due to unforeseen circumstances.

— Franklin Templeton



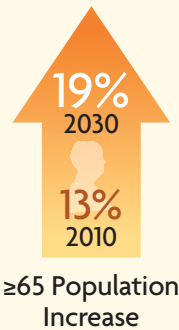
Take charge of your future.



Today's Retirement

The composition of America's population is changing greatly, mainly due to a very important generation: the baby boomers.

According to the U.S. Census Bureau, **8.7 million people will be 85 or older by 2030**, the year all baby boomers will join the older population. This shifts the population aged 65 and older, increasing from 13% in 2010 to 19% in 2030.



Baby boomers are known to make personalized choices and informed decisions, an attribute that translates into how they want to age.

It's never too early or too late to settle questions about how you want to age. What's important is that you take action while choices are still available to you.



A Merrill Lynch survey found that only **10%** of baby boomers want to move to any kind of retirement community.

Planning for a Secure Future

When did you first start saving for retirement? According to the 2016 Aegon Retirement Readiness Survey, **47% of people are prompted to start saving for life stage reasons, such as turning a certain age, starting a family, or buying a first home.**


However, saving for retirement and strategically preparing for retirement are different challenges. Unfortunately, **42% of American workers do not have a strategy** (Transamerica Center for Retirement Studies).



Preparing for financial security should begin as early as possible. But when do you start planning the future for which you're saving?

Your Options for Future Care

There are four common options when planning where you will live and what types of care are available to you as you age. This chart outlines some of the key points that may help you choose the best option for you.

	No plan	Continuing Care Retirement Community	Long-Term Care Insurance	Friends Life Care Membership
 Location	Home or with relatives.	Residents live in and move between different levels of care-related housing options within the retirement community.	Home, hospice, respite, assisted living facility, nursing home, or special care facility (If your policy is comprehensive).	For those who want to stay at home as long as possible. Membership goes with you should you want to move into a facility or out of state.
 Services	<p>None.</p> <ul style="list-style-type: none"> You may have to rely on children or your partner for care. Government programs don't cover as much as some think. Medicare has strict eligibility requirements; in-home care typically has limited coverage.¹ 	<p>Housing options in one community (based on a contract).</p> <ul style="list-style-type: none"> Assisted living and nursing care facilities. Social activities. Dining options. 	<p>Skilled nursing and activities of daily living (ADLs) services.</p> <ul style="list-style-type: none"> Assisted living, adult day care, hospice care, nursing home facilities. 	<p>Non-medical home care and concierge services specifically designed for you to stay at home as you age. Plus wellness and care coordination.</p> <p>Care Coordinators:</p> <ul style="list-style-type: none"> Are experienced professionals that are able to coordinate details of in-home care when and if you need it. Provide prevention support to reduce the risk of need for care.
 Cost	<p>The cost of waiting is greater than the cost of investing in a plan.</p> <p>Out-of-pocket fees in the area which Friends Life Care primarily serves:</p> <ul style="list-style-type: none"> Nursing Home Annual Rate: \$135,866.² Assisted Living Facility Annual Rate: \$65,960.² <p>Medicare, deductibles, coinsurance, and monthly premiums.</p>	<p>The most expensive of all long-term care options due to multiple charges and level of contract.</p> <ul style="list-style-type: none"> Entrance fees: \$100,000 to \$1 million.³ Monthly fees: \$3,000 to \$6,000.³ <p>Additional fees may include housekeeping, meals, etc.³</p>	<p>Annual premium for \$165,000 maximum benefit growing at 5% yearly:</p> <ul style="list-style-type: none"> Age 55: \$5,043.⁴ Age 60: \$5,200.⁴ Age 65: \$5,713.⁴ <p>Premiums may be raised.</p>	<p>Membership is designed to help you stay in your own home.</p> <p>Flexibility in how you use your plan:</p> <ul style="list-style-type: none"> Care services start and stop when you need them. Members within a household can share access to each other's plans. Benefits can supplement any living arrangements (should they need to change in the future). Your Care Coordinator will arrange and manage your in-home care needs.
 If Your State of Health Changes...	<p>There is no plan in place if you suddenly need care.</p> <p>Implications:</p> <ul style="list-style-type: none"> You may have to move to an expensive assisted living facility. It may be left to the state to assess your needs and assign you to a nursing facility or basic home care program. 	<p>Skilled care options will be available to you depending on the level of your contract.</p> <p>Implications:</p> <ul style="list-style-type: none"> The natural progression is a move from independent living to receive a higher level of care. Partners may need to move from the residence or become separate if the other needs a higher level of care. 	<p>Insurance plans can be accessed when requirements are met, and provide helpful benefits for long-term care.</p> <p>The challenge:</p> <ul style="list-style-type: none"> In a time of crisis, an expert is needed to handle important decision-making and coordination of services. The time it takes to arrange and monitor care is extensive, and insurance only provides monetary assistance. 	<p>Plans are flexible and based on your choice in daily benefits and benefit periods.</p> <p>Memberships include options for:</p> <ul style="list-style-type: none"> Inflation protection. Discounts for household memberships. Preferred health status. <p>Plus, fees may be tax-deductible.</p>

70%

of people turning age 65 can expect to need some form of long-term care during their lives, usually due to contributing factors such as age, gender, health status, disability, and living arrangements, according to the US Department of Health & Human Services.



1. MedicareInteractive.org
 2. LTCNews.com
 3. AARP
 4. American Association for Long-Term Care Insurance

Are You Ready?

Those who plan early take comfort in the security of a confident future.

Juggling family, work, life — and anticipating what you'll need as you age is an undeniable challenge. If you want peace of mind today for a secure future tomorrow, it's best to start now, no matter what stage of life you are in.

Consider the following when looking at your options:

- Lifestyle goals** (where you want to live and what you want to do)
- Financial support** (how you will pay for the cost of living as you age)
- Care coordination** (what will happen if you need assistance as you age)

Common Retirement Goals

- Time with friends & family
- Travel
- Hobbies & leisure
- Continuing to work



Common Retirement Fears

- Outliving savings
- Declining health or cognitive ability
- Feeling isolated
- Burdening my loved ones
- Disappearing Social Security

You've always been independent. Stay that way.



Membership

Friends Life Care is your retirement's safety net: a secure plan that allows you to live life to the fullest and as you've always imagined by ensuring that any level of support and care will be there for you, how and when you need it in the future.

Our membership offers a unique, affordable alternative or supplement to long-term care insurance and life plan communities, giving you the freedom to age in the environment most comfortable to you — your home.

We help you build a plan that works for your lifestyle & finances; **an investment tailored specifically to your future needs.** That investment pays for the care you may need to stay in your home, arranged and monitored by a credentialed Care Coordinator.

Membership Provides You With...

- **Peace of Mind** — Knowledge that your future is secure.
- **Financial Protection** — Help to avoid spending your life savings.
- **Prevention and Whole-Health Wellness** — Access to programs designed to help you both physically and mentally.
- **Assurance that You Won't Become a Burden** — Confidence that your loved ones won't have to care for you alone.
- **Ability to Stay in Your Home** — Services that are ready for you when and if you need them.
- **Personal Care Coordinator** — A trained and skilled care professional assigned to you from day one of membership.

The Key Difference: Care Coordination

There are realities to aging — and for many that means a decline in health either temporarily or over time. When the unexpected happens, you've already got a time-tested support system in place.

With a Friends Life Care membership, you will be matched to a dedicated Care Coordinator. This health care professional will get to know you on a personal level before you need care.



When and if you are in need of in-home care for any length of time, your Care Coordinator will:

- Design and oversee a personal health, wellness, and care plan.
- Provide advice that helps you stay healthy and prevent the need for care.
- Assess potential health risks and conditions going forward.
- Arrange and supervise your in-home care as it evolves.
- Schedule in-home care services as needed.
- Coordinate outside health care services.
- Help navigate through the complex health care system.
- Evaluate and recommend home safety measures.
- Serve as liaison with family.

Our Care Coordinators are highly trained professionals with years of health and wellness experience. They take great pride in becoming your trusted advocate, anticipating your needs and solving issues related to keeping your independence.



Is Membership Right for Me?

Members who join Friends Life Care are between ages 40–85, living independently, in reasonably good health, and a resident of Pennsylvania or Delaware. **Our members enjoy customized plans that provide comprehensive care coordination when and how they need it** — allowing them to maintain their independence.

If you envision your future at home, Friends Life Care helps you maximize your savings and prepare for the unexpected, while providing innovative options to help increase your vitality and longevity.

Now is the perfect time to ensure the future you want to enjoy in the comfort of your own home.

VigR[®], A Proactive Approach to Resilience

The VigR[®] philosophy helps us educate members on the four factors essential to a healthy life: vitality, independence, growth and resilience (VigR[®]). We believe that these factors can make the difference between aging and aging well.

Everything we provide to our members, from workshops and quarterly Member Meetings, to scientifically validated wellness assessments and our community partnerships, was designed to help maximize your health and well-being.



Our Partnership

Friends Life Care & Morningstar Living have partnered to provide comprehensive health and wellness solutions for people living at home. Together, the two organizations work to enrich the quality of life for people in Eastern Pennsylvania.

The Friends Life Care program provides a truly unique combination of care coordination and financial benefit needed to help insure older adults have the resources and support they need to remain in their own homes as they age. If home care is ever needed, it is coordinated by Friends Life Care and provided by Morningstar Living's trusted network of caregivers.

The collaboration of these organizations' expertise and experience in care coordination and home care services allows Friends Life Care to offer a continuing care at home membership option to even more people through its partnership with Morningstar Living.



About Morningstar Living

Morningstar Living was incorporated in 2012 to expand services and offer a wide range of lifestyle choices for seniors in the Lehigh Valley. Included in our family of communities are Moravian Hall Square, a life plan community of 129 apartments with access to personal care and nursing care services, and Heritage Village, a new, 47-acre active adult community serving residents age 60 and over.

Thanks to our founders and staff, we have become the “gold standard” in retirement communities,

both locally and nationally. We look forward to continuing that excellence in our new endeavors.

About Friends Life Care

Our Quaker founders strived to provide an affordable alternative to traditional continuing care retirement communities; one that allows members to stay in their own homes as they age. Today we are recognized and regulated by the Pennsylvania Department of Insurance as a CCRC “without walls”; as we grow as a steadfast innovator in home care services.

Peace of mind today
for a secure future
tomorrow.



We encourage you to visit our website at [FriendsLifeCare.org](https://www.FriendsLifeCare.org) where you can learn more about scheduling a consultation with one of our Plan Counselors or attending one of our free informational seminars or webinars.



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[FriendsLifeCare.org](https://www.FriendsLifeCare.org)
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