

**Out of town family members can now experience Royal Oaks virtually**

Marty Gruhn, President of SiteIQ, a web-site analysis firm, said this about the newly launched www.royaloaks.com: "Absolute best I have ever seen for any property. Uses interactive technologies in ways that make absolute sense."

Check it out yourself and allow yourself plenty of time on the site to hear



Marilyn loves our food and website

residents talk about living here, see video of the campus, experience 360-degree virtual tours of four different homes, and review the 3D floor plans for each of the 21 apartments/garden homes. Click on "Take a virtual tour" and see the campus in all its glory come to life right at your fingertips. Then schedule a visit so you can see it all lifesize!

**T**o be approved to live at Royal Oaks, you will need to qualify financially and also pass a health screening, demonstrating your ability to continue to live independently. Be sure to start the process to move to Royal Oaks before you experience a health event that may disqualify you. We have terrific wellness and fitness programs here to help keep you active, so move in and take advantage of those so you can continue to live happily and independently. Also take advantage of our chefs, our housekeepers, our home maintenance specialists, our transportation crew, our security staff, our activities. . . come live the life you deserve!

**Did you know?**

*Our free Wellness Clinic is staffed six days a week by RNs.*

*Our two Libraries stock more than 5,000 books.*

*Our residents consume 11,000 gallons of ice cream and 34,100 pounds of bananas each year.*

*Our Fitness Center opens at 5 am each day and has three personal trainers to assist residents.*

*As a non-profit, all of the money we make goes back in the form of goods & services to the residents. And, our Foundation has provided over \$1.6 million in subsidies to our residents over the last 5 years -money directly going into our residents' pockets.*



# REACHING OUT to friends of ROYAL OAKS

**FUD or FUN? We advocate fun**

**M**ost of our future residents and their families have begun to make peace with the current state of the real estate markets and are moving beyond the "Wait and See" mentality that had frozen so many in their homes. Arizona real estate prices don't seem likely to bounce back, say the experts, even in the next 5-10 years. The good news is that houses are selling! And according to an analysis by Ernest & Young, as long as you didn't buy your home during the inflated years of 2004-2007, you should realize a profit on your house.

The housing market is what it is. If Fear, Uncertainty and Doubt (FUD) have taken a hold on you, let us shed some light on important things you may have not thought about. When confronted with a major change in your living environment, it is often natural to make the "safe" choice and Do Nothing. **But consider this: favoring the status quo may be detrimental to your long-term well-being.**

**NOW, more than ever, CCRCs are the right decision for seniors.**

Royal Oaks is the only Continuing Care Retirement Community (CCRC) in Sun City and one of only six in the country to have received an A rating from Fitch, a global credit rating agency. CCRCs have long been a safe harbor in a storm. They have something an individual lacks. **Power in numbers:**

- CCRCs pool the resources of residents and leverage them in order to minimize the impact of spikes in essential services costs. Think of the co-op principle where a community of people pool their money to buy produce and food products at discounted rates. As an individual, you receive the same quality and benefits of the food at a substantially reduced cost because the co-op was able to purchase those goods in bulk, at a reduced price. The same principle applies to purchasing utilities, health care and other daily necessities.
- In difficult times, people seek out family as a source of comfort and support. A CCRC is more than just four walls and a roof. It is a community--a large, extended family to provide its residents comfort & support during both good and bad times.
- CCRCs offer an invaluable investment to residents. By becoming a resident of a CCRC, residents secure their financial future by guaranteeing housing and care for themselves for the rest of their lives, regardless of their eventual financial status. Knowing where you will live and who will care for you is truly a wonderful benefit!
- When hard-earned assets are in jeopardy of being eroded away, being able to offer a safe harbor is

continued on pg 2

FUD or fun-- continued from pg. 1

extremely attractive. In these times when seniors are watching their life savings erode and the value of their homes decline, it is a wise decision to invest in something that won't depreciate your long-term care.

- Mortgage rates remain at historic lows for the short term. This means there won't be a better time to sell a home than now. As interest rates rise, home buyers traditionally become reluctant to purchase homes at higher interest rates. On August 10, 2011, Bloomberg.com reported that the Federal Reserve "plans to hold interest rates near zero through at least mid-2013". For prospects considering selling their current home and making a move to a CCRC, "Sooner is Better than Later."

**Royal Oaks excels in our ability to offer REAL security in times of FUD:**

- Security of being a valued member of a larger community of caring "family," friends and neighbors.
- Security of knowing you will be in familiar surroundings and among people and caregivers you know and trust when you may need to rely on them.
- Security of knowing your financial assets are protected & preserved for you or your family.
- Security of knowing there is a helping hand available if you need it for:
  - Personal care
  - Health care
  - Financial assistance
- Security of knowing there is power in numbers to cushion the escalation of the day-to-day costs of living by spreading those increases among a community of many.

And then there are the intangible benefits of living at Royal Oaks: our thoughtful, involved residents and the FUN they have being pampered by our staff!

**We invite you to call for an appointment to experience our lovely campus in person – 623-815-4132 - or virtually on our new website, [www.royaloaks.com](http://www.royaloaks.com).**

**The Three Top Financial Points to Ponder**

- > Know the financial strength of the CCRC. Royal Oaks is one of only 6 CCRCs in the country with an "A" rating from Fitch. Our financials are strong and we're more than happy to share them with you.
- > Understand the tax advantages of CCRCs. When you move into Royal Oaks, you receive a tremendous tax advantage AND that benefit continues every year. What do you mean by tremendous? Nearly 50% of your entrance fee and monthly service fee is tax deductible.
- > Be aware of the fee structure if you move beyond Independent Living. Royal Oaks is Full Lifecare, which means no jump in your monthly service fee if you need skilled nursing or assisted living at some point.



Practicing yoga is fun!

**New garden home model unveiled**

The one bedroom, 1.5 bath Saguro packs a lot of punch into 916 sq. ft. but don't take our word for it—come see the furnished home for yourself! It is pictured to the right. The screened-in porch adds living space while the large laundry room and attached garage allow storage for your belongings and your car. With the extra bath, this floor plan easily accommodates a couple who relish a larger living room rather than a spare bedroom. However, if you can't give up the second bedroom, our furnished Azalea garden home model may just fit the bill!



Saguro Living Room



The Oak--only six of them exist, in our "penthouse." And the floor plan wows even the most discriminating. Nearly 1900 sq.ft. with 2.5 baths, two master suites, and a separate office. High ceilings, huge baths, sizeable laundry room. If "downsizing" to 1900 sq ft is for you, please contact us. We will have an Oak available in mid-November.

**Large apartment is a real beauty**

