Untruths abound about Life Plan Communities (also called Continuing Care Retirement Communities or CCRCs) like Royal Oaks. We hope this brief report helps debunk the myths.

Fact or Fiction: Royal Oaks is a nursing home, only for “old people.”

FICTION!

A visit to Royal Oaks will illustrate that residents live active, independent, fulfilled lives. In fact, the ability to live independently is one of the requirements of joining such a community. A health screening is part of the move-in process. If you do not qualify, you may have to enter our community through a different financial arrangement, which will most likely be more expensive to you.

We offer beautifully upgraded private homes and apartments for independent living. You live on our 40-acre campus just like you live in your neighborhood now. All the comforts of home with none of the maintenance or hassle. Not having to worry about home maintenance gives you more time to do what you WANT to do, rather than what you have to do.

Treat yourself to a fancy restaurant (or visit The Arbors, our on-campus steak-and-lobster restaurant), take in a sports outing or cultural event, or head to the airport and jet off to someplace you’ve always wanted to visit. Join an art class or a volunteer group. Play more golf, tennis, or pickleball. In fact, many people who have made the move say they are able to do more living in a maintenance-free community than they ever could in their previous home.

Plus, our residents have the added peace of mind that no matter what future long-term-care needs will be, they will be taken care of without having to move to a different community and their costs are known well ahead of time. In stunning buildings across campus—assisted care, memory support, and nursing care in an environment we call complete support living—our residents receive the care they need, temporarily or permanently. No nursing home look or feel here!
Fact or Fiction: I’m too young to move to Royal Oaks.

FICTION! (If you are at least 62)

62 is the minimum age for acceptance. We have residents ranging from early 60s to well over 100. And our goal is to provide as many services so our residents are free to travel and have fun without the burden of home maintenance. Think about just locking up your home here and jumping into one of our many trips. While you’re gone (or if you stay put), your home will be cleaned, any maintenance will be done, and you need not worry about anything as our 24/7 security will make sure of that.

Fact or Fiction: It costs so much money I probably can’t afford it.

FICTION!

Entry-fee communities like Royal Oaks have a wide variety of options. We have 23 different floor plans, each with a different entrance fee, and it’s probable that one of them may fit your unique financial situation. We can show you a contrast between an entry-fee community with all the care levels at your disposal (with no increase in your monthly fee when higher care is needed) and paying thousands of dollars a month for long-term care. The entry-fee community will probably be more financially attractive since it provides a “life care guarantee” for your future care, even if you outlive your resources. Once you are financially qualified, you will be taken care of for life. Period.

Fact or Fiction: If I move to Royal Oaks, I’ll have to turn over all of my assets.

FICTION!

You retain control of all of your assets and it is your decision what to do with them. Our financial qualification formula takes into account a combination of your current assets and future income. Most visitors serious about moving to our campus discover a way to financially make it a possibility, even if it means downsizing a bit more.

Many people don’t realize all the amenities Royal Oaks offers—multiple dining experiences, salon and spa services, fitness center, two pools, dental clinic, doctor offices, chiropractor, transportation services and so much more. Plus, dozens of weekly social activities and learning options are offered across campus to attend with others that share the same interests as you. A tour will show you it is truly an all-inclusive way to live.
After all, our entire campus is at your disposal, not just your unique independent living residence. Host your friends on our poolside patio, gather in our spacious auditorium, play cards in one of many game rooms, work out in the huge motion studio, and lace up your sneakers to try out the walking paths that meander through our beautifully landscaped cul-de-sacs. When you move here, you live large!

Fact or Fiction: Royal Oaks has such a long wait list that I’ll never get in.

FICTION!
Our campus is cyclical. You may receive a call just months after joining our wait list (called Club Connect), with an offer for a home on your list. Most people enjoy our Club Connect benefits six months to two years before their floor plan of choice becomes available.

Fact or Fiction: There aren’t large residences and I don’t want to downsize.

FICTION!
Royal Oaks offers homes and apartments ranging in size from 1900 sq. ft. to 650 sq. ft. Customizations are endless to suit your personal décor style. Just let us know what you’d like to do and we’ll help make it happen.

Fact or Fiction: Staying at home would be cheaper than a retirement community.

Most likely FICTION!
Combining all of your bills that you pay separately at your home including taxes, utilities, repairs/replacements, landscaping, pool service, housekeeping, maintenance, etc. is oftentimes more expensive than paying the all-inclusive monthly maintenance fee at Royal Oaks, which also includes a meal allowance every day. Plus if you outlive your money and need assistance to pay for your care, our People of Faith Foundation ensures you have a home for life at Royal Oaks.

“[I] have to say in all honesty that I love this place. Royal Oaks is awesome, so comfortable and the people are great. We have met a lot of residents already and everyone was a delight. I’M HAPPY! Everything they told us IS TRUE. RO is a wonderful place to call home.”
—Roseanne Patton

Fact or Fiction: My current home is the best option to continue an active social life and to stay connected with friends in the years ahead.

FICTION!
Many seniors end up spending all or most of their time engaged in chores like housework, home maintenance, or yard work. It is also quite common for older people to become isolated and lonely. You may have heard that loneliness is hazardous to your health. Now, an analysis of 23 scientific studies gives us numbers that reveal just how hazardous. People with “poor social relationships” had a 29% higher risk of newly diagnosed heart disease and a 32% higher risk of stroke, according to the study, published July 2016 in the British journal *Heart*. That puts loneliness and social isolation on par with other known risk factors for cardiovascular disease, the researchers said. And it exceeds the risk posed by physical inactivity and obesity. The bottom line: Being around people may just extend your healthy years!
**Fact or Fiction: I’ll move only when it’s absolutely necessary.**

**Should be FICTION!**

Sometimes waiting too long is the worst mistake you can make. Visit with our residents and hear from the horse’s mouth that they wish they had done this many years ago. Waiting too long means you may not qualify for your preferred choice of communities or a decision is made for you by a family member and then you are placed somewhere that possibly wouldn’t have been your first choice. “**Don’t wait too long**” is the best advice you’ll hear time and time again from our residents. We’ll make it easy for you—read what residents Bill and Jane said:

> “Reflecting back three years ago when Jane and I made the decision to leave our Sun City West homes where we first settled way back in 1988…was the move to Royal Oaks all that we expected?

After considering two other similar possibilities in the Sun Cities area, we both answer with a resounding YES...actually it’s exceeded our expectations! It’s all here…our garden homes are perfect for our needs, smaller than what we had but all we need.

> Eating choices are more than we expected...The Grill when we just want a bite to eat any time of the day, The Oak Room with its varying dinner menus, and the occasional dinner dress-up opportunities in The Arbors. And we still frequent our same favorite restaurants and have even found new ones in the area including a few new pizza places!

> We enjoy having so many varying things to do around Royal Oaks—the choices we have at “The Learning Tree,” the music and entertainment programs every week in the auditorium, the Computer Club meetings (and the resident and staff geniuses always more than willing to help us keep up!), the library offerings—books, newspapers and the latest DVD movies. We play bridge as often as we want. The Wellness Center has helped us both on a couple of occasions; and the on-site physical therapy sessions when we both needed them, not to mention the overwhelming workout choices offered in the Evergreen Fitness Center keep us healthy and moving!

Summarizing, it’s been a great three years, we hope it continues for many more and we understand so many others around here when they say they only wish they’d had made the move 10 years earlier!”

—Bill Cushing and Jane Kelso

**FACT OR FICTION: I have to move there to see what’s it all about and what if I don’t like the people? Then I’m stuck.**

**FICTION!**

At Royal Oaks, our Club Connect program allows you to experience Royal Oaks life gradually before a move by attending events, having meals, socializing with residents and staff, participating in travel programs, and even getting free foot massages! Visit www.RoyalOaks.com to see all the benefits of Club Connect. Or call us at (623) 815-4132.

> “We looked at five places and nothing came close to what Royal Oaks offers. Hands down one of the best decisions we’ve ever made. Royal Oaks is like the cream that rises to the top!”

—Hank and Betty Grumbling