
The Future of
RETIREMENT



SENIOR
LIFESTYLE

your life, your style

THE FUTURE OF RETIREMENT LIVING

Introduction
A Brief History of Retirement Living
Modern Trends in Retirement
Independent Living, Assisted Living, and Memory Care
The Changing Age of Retirement
5 Signs It's Time to Retire
Conclusion



Retirement will soon be an option for you, along with millions of Americans.

WHAT IF YOU COULD REINVENT RETIREMENT?

10,000 AMERICANS
reach retirement age
EACH DAY.

(pewresearch, 2010)

If you could dream up the perfect retirement how would it look?

Would there be more...

- Beaches and piña coladas?
- Laughter and adventures?
- Time with family and friends?
- Well-deserved rest and relaxation?

**ONE IN
THREE**

**Americans are
50 and over.**

*(aarp.com, 2014)

**BY 2030,
ONE IN
FIVE**

Americans will
be 65 and over.

YOU'RE REINVENTING RETIREMENT, RIGHT NOW!

You're part of a generation that is ready for, and expects, a retirement that will cater to your dreams.

You deserve a retirement that will encourage you to grow, learn, and explore. You deserve days that satisfy through good food, great conversation, with the best amenities, service, and care. You deserve a retirement that lives up to a lifetime of hard work and expectations.

You deserve it all.

Retirement communities have heard you loud and clear, and have risen to the challenge. Today's retirement communities are ready with environments, programs, and lifestyles that anticipate the wants of educated, active, and driven retirees, just like you.

Let's learn what awaits you on the other side of the "nine-to-five," and get you excited about the future of retirement living you can enjoy today!



THE INVENTION OF RETIREMENT

THE RETIREMENT LIVING OF YESTERDAY

In the not-so-distant past, people had little to no control over their retirement. In fact, they were lucky enough to experience a respite from work at all. Retirement living as we experience it today didn't really appear as a cultural fact until the 20th century.

First Pension Offered by **American Express**

(workforce, 2016)



1875

Social Security Introduced



1935



1950

401k Introduced



1978

15 YEARS

45 YEARS

5

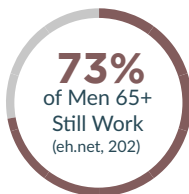
10 YEARS

10 YEARS

18 YEARS

22 YEARS

1890



1940

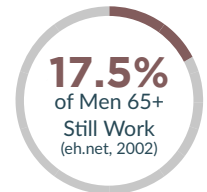


Labor Unions
Embrace Pension

1960



2000





THE INVENTION OF RETIREMENT (CONTINUED)

The New Deal introduced Social Security to Americans, and the idea of a universal retirement was born. Soon, corporate America began incentivizing workers with lucrative pensions and retirement plans.

LIFE EXPECTANCY



1900: 47 YEARS



1960: 69 YEARS



2010: 77 YEARS

(Source: Scientific American)

As life expectancy and cost of living rose, it became clear that workers would need to subsidize their government and employer nest eggs. The introduction of 401k Plans and IRAs quickly grew in popularity, and allowed people to imagine retirement with more financial freedom.

Over the century, older adults began retiring earlier, living longer, and acquiring more disposable income. This led to the rise of retirement living and senior communities to meet the demands of an active retired population.

Each step in this movement led to the retirement living of today, that explores the potential of older adults with an unprecedented amount of healthy and vibrant days ahead.



THE REINVENTING OF RETIREMENT

THE RETIREMENT LIVING OF TODAY

Retirement living today seeks to engage the mind, body, and spirit of each retiree, and encourage them to live their best retired life. Here are the forward-thinking trends making their way into senior living right now.

LUXURY LIFESTYLES

Most of us enjoy the finer things in life, and after years of working hard, many of today's older adults want to spend their days in luxury.

You can expect many new and remodeled communities to look and feel like upscale resorts. These properties have environments, services, and amenities rooted in hotel-quality hospitality and refinement. These new communities pick their locations intentionally to deliver tailored lifestyles, with options for every preference.



DIVERSE LOCALES

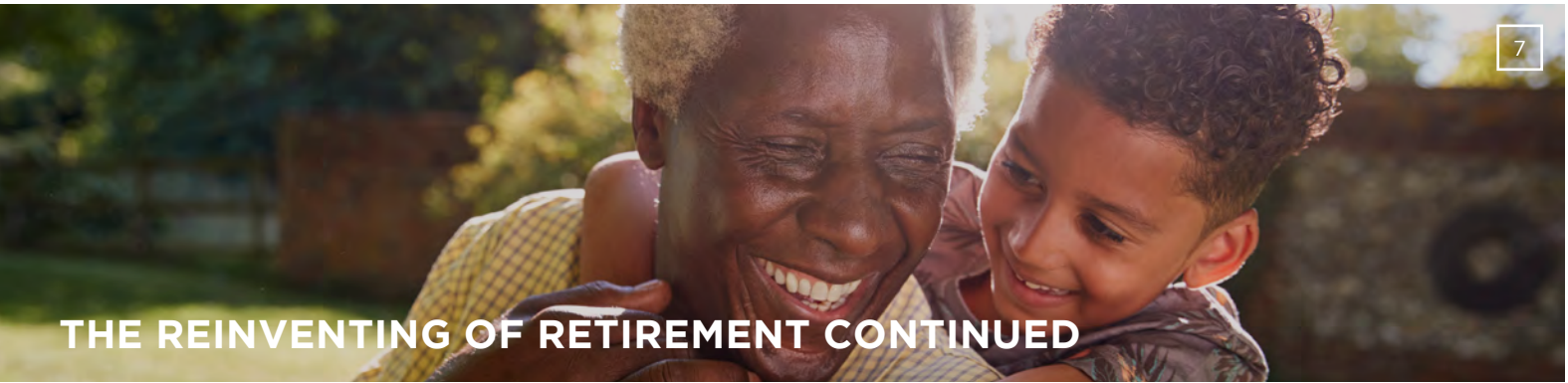
- | | | |
|---|---|---|
| Urban:
Shopping, arts
and culture,
and fine dining. | Resort:
Beach, warm
weather,
pools, and golf. | Rural:
Peaceful settings,
homey feel,
comforting amenities. |
|---|---|---|

Communities are also employing design and architectural principles to increase natural light, create spaces that feel open and airy, and build apartment homes that are well-appointed, spacious, and welcoming.

WHAT DO THEY BUY?

Travel, Healthcare, and Entertainment

(usatoday.com, 2017)



THE REINVENTING OF RETIREMENT CONTINUED

SOPHISTICATED SURROUNDINGS

- Floor-to-ceiling windows
- Modern furniture and clean lines
- Stylish décor and well-appointed finishes
- Atriums and greenhouses
- Fireside patios
- Sunrooms, porches, and lanais
- Gardens, fountains, and walking paths

Senior communities have begun implementing top-tier amenities like boutique fitness and spa rooms, concierge and valet services, and multiple on-site dining venues. Restaurant-style dining and fine cuisine are a priority, with communities serving fresh, locally-sourced menus in comfortable surroundings.

DINING

- Restaurant-style dining with multiple venues
- Lounges and bistros
- Cafes

SPA AND FITNESS

- Spas and saunas
- Massage services
- Fitness studios and gyms

EXCLUSIVE AMENITIES

- Concierge services
- Valet parking
- Room service

ADVENTUROUS AVENUES

Do you enjoy top-tier amenities?

LEARNING

- College courses
- Lecture series
- Book clubs

ADVENTURE

- National and international trips
- Local sightseeing and excursions
- Museums, kayaking, live music

PASSIONS

- Art studios
- Music lessons and choirs
- Live theater and cultural experiences





REINVENTING RETIREMENT

CONTINUOUS CARE

Modern retirement living isn't static.

Today's older adults expect their housing, care, and programs to adapt with them and help them age in place. This has led to an influx of Continuing Care Retirement Communities (CCRCs), which are senior living properties designed to navigate residents through all the stages of aging, while providing tailored programming, lifestyles, and personal care from Independent Living all the way to higher levels of care, should the need arise.

Residents in CCRCs have the comfort of knowing there will be an appropriate level of care available to them, no matter what happens. This care comes from the community and a professional staff they have grown to love and trust.

A CHANGING VIEW OF CARE

Advancing Care in Today's Retirement Living

Innovation and a resident-centered perspective have changed the face of Independent Living, Assisted Living, and Memory Care. In modern retirement living, programs and services adapt seamlessly as a resident's needs change.



A CHANGING VIEW OF CARE

ADVANCING CARE IN TODAY'S RETIREMENT LIVING

Innovation and a person-centered perspective have changed the face of Independent Living, Assisted Living, and Memory Care. In modern retirement living, programs and services adapt seamlessly as needs change.

INDEPENDENT LIVING

Independent Living is for older adults who do not require assistance in their daily lives. Many choose this option, attracted by the carefree lifestyle it provides, along with the freedom of living, without the hassle of home maintenance.

Today's Independent Living residents have the flexibility to customize their lifestyles to fit their budget and needs. Many senior living communities offer a range of service options and well-appointed amenities like housekeeping, transportation, and maintenance as part of their monthly fee.

If your situation changes, you have peace of mind knowing that more help is available to you.

At Senior Lifestyle we provide vibrant Independent Living options:

- Worry-free lifestyle
- Safety and security
- Opt-In services and amenities
- Meals
- Housekeeping
- Transportation
- Access to a community environment
- Social lifestyle
- Stimulating activities
- Educational programming
- Clubhouses and recreation



A CHANGING VIEW OF CARE

ASSISTED LIVING

For older adults that need a little more assistance with daily activities, Assisted Living offers options for personal care and healthcare management. Whether you only need a little help around the house, or would like assistance managing your personal hygiene or medication, there are options available for you.

Along with more personalized care, Assisted Living residents usually have more services and amenities included with their monthly lease; such as three restaurant-style meals, daily tidying-up and weekly housekeeping, and complimentary transportation.

- At Senior Lifestyle we provide vibrant Assisted Living options:
- Personalized Care Plans
 - Medication Management
 - Health and Wellness Monitoring
 - Restaurant-Style Dining
 - Housekeeping
 - Transportation
 - Carefree Lifestyle
 - Stimulating Social Life
 - Engaging Programming and Activities





A CHANGING VIEW OF CARE

MEMORY CARE

Today's senior living communities offer specialized care programs for those experiencing memory loss or dementia. These programs provide personalized care in an adapted environment to ensure those living with memory loss are engaged, safe, and comfortable in their surroundings.

A new development in dementia care has been the implementation of incremental care levels, differentiating residents in the early stages of dementia or memory loss from those with needing more advanced levels of care.



A CHANGING VIEW OF CARE

ENRICH ASSISTED LIVING

At Senior Lifestyle, enrich Assisted Living is tailored to residents with memory loss who can benefit from a little extra help, but still thrive in a social assisted living setting. Our staff uses gentle reminders and environmental cues to help those dealing with the early stages of dementia or Alzheimer's live life to the fullest.

- At Senior Lifestyle we provide vibrant enrich Assisted Living options:
- Simple, easy-to-navigate surroundings
 - Individual care plans
 - Gentle reminders and guidance
 - Wellness and brain health focused programs
 - 24-hour nursing staff
 - Weekly housekeeping and daily tidying up of apartment
 - Three chef-prepared meals
 - Health and wellness monitoring
 - Engaging outings
 - Adult day services and respite stays



A CHANGING VIEW OF CARE

EMBRACE MEMORY CARE

Our award-winning embrace Memory Care program helps those living with dementia or Alzheimer's explore more possibilities each day. Research-based methods allow even those with advanced dementia to discover joy in the little moments, and uses each one to build towards a more fulfilling lifestyle. The program provides friend and family support, encouraging loved ones to create new expressions of connection, providing special moments that reaffirm bonds.

At Senior Lifestyle we provide vibrant enrich Assisted Living options:

- Personalized care plans
- Memory care focused programs
- Friend and family connection support
- Weekly housekeeping and daily tidying up of apartment
- 24-hour nursing staff
- Health and wellness monitoring
- Three chef-prepared meals
- Small group outings
- Adult day services and respite stays



A CHANGING VIEW OF CARE

SKILLED NURSING & REHABILITATION

Sometimes, our residents need specialized care. Several of our communities offer Skilled Nursing and Rehabilitation care for short-term health services, or long-term nursing supervision related to chronic health issues or disabilities. These communities are equipped to provide residents with 24-hour nursing needs, post-operative recuperation, or complex medical care demands.

Each community has their own unique identity, but Skilled Nursing and Rehabilitation communities offer the following services:

- Personalized care plans
- On-site medical director
- On-site pharmacy services
- Stimulating and engaging Life Enrichment Programs
- Restaurant-style dining options
- Orthopedic post-surgical rehabilitation
- Other post-surgical rehabilitation
- Pain management
- Laboratory, X-ray, and other diagnostic services



A CHANGING AGE OF RETIREMENT

WHEN SHOULD YOU RETIRE?

Deciding when to retire is an important decision. While 65 is still a popular age, many factors can influence when and why you retire.

Some people choose to retire early. They may have good financial footing, are ready for a new adventure, or might be concerned about adverse effects working has on their health.

BENEFITS OF EARLY RETIREMENT

- Reduction of stress
- More free time
- Ability to pursue passions
- Potentially healthier and longer retirement

DOWNSIDES OF EARLY RETIREMENT

- Less time to grow investments
 - Longer time of living off savings or fixed income
 - A potential loss of purpose or drive
-



A CHANGING AGE OF RETIREMENT

Others wait to retire until after the age of 65. They find they still love their work, or want more time to save for the retirement of their dreams

BENEFITS OF LATE RETIREMENT

- More time to grow your investments and portfolio
- Maximizing Social Security payments
- A continued sense of purpose from your career

DOWNSIDES OF LATE RETIREMENT

- Work-related health decline
- Potentially shorter retirement
- Not transitioning to retirement with spouse or peers

There is no one right answer. Your finances, lifestyle, and health will all impact your decision to retire. It's up to you to decide when the time is right.

PROS OF LATE RETIREMENT: Increased Social Security Income



According to [Investopedia](#), a worker born in 1970 who made \$50,000 last year will receive:

RETIREMENT AGE	SOCIAL SECURITY
62	\$1,181
67	\$1,772
70	\$2,244



TAKING THE LEAP INTO RETIREMENT

You may feel like it's time to retire, with some reservations. Here are a few reasons why retiring sooner may be your best choice:

1. YOUR CAREER IS COMPLETE

You may feel that it's time to hang up your hat, but you are having a hard time. You aren't alone.

There are many reasons people want to continue in their work. A drive to succeed or loyalty to an employer are very powerful motivators. However, plenty of people hesitate out of fear of the unknown.

Take time to reflect on your career. If you've checked all the boxes and accomplished your goals, maybe it's time to ask: What's next?



1 IN 5
AMERICANS
OVER 65

are holding off retirement

(newyorkpost.com, 2018).



TAKING THE LEAP INTO RETIREMENT

2. YOUR FINANCES ARE FINE

Do you find yourself obsessively checking your retirement balance? It may look like a lot of money, but the thought creeps in, “What if it’s not enough?”

You are probably more ready than you think.

After years of putting money into a retirement account, it may not feel intuitive to start spending that hard-earned nest egg. Talk to a financial planner to put any reservations about your financial situation at ease.



TAKING THE LEAP INTO RETIREMENT

3. YOUR BODY NEEDS REST

Do your days feel longer than they used to? Are deadlines more stressful? Are your coworkers more annoying than they used to be? Your body might be telling you that you're ready for retirement.

Older adults have less resilience to stress and are more impacted by health problems as they age ([Harvard Health Publishing, 2016](#)).

Working too far past retirement age can be detrimental to your health, especially if you already have stress-related or chronic conditions. If you want to be able to enjoy your retirement for as long as possible, it might mean placing your health before your wealth.

4. YOUR PASSION IS PRESSING

If you already spend your days doing what you love, congratulations!

Many people, however, aren't so lucky. Retirement presents an opportunity to pursue passions that we never could squeeze into our nine-to-five life.

Whether you make your passion into a small business, or practice it only out of joy, your days can be spent putting your energy toward something you love. That is truly priceless.



TAKING THE LEAP INTO RETIREMENT

5. YOUR PRIORITIES ARE MORE PERSONAL

Work forces us to spend too much time away from the people we love. If you're missing memories and milestones for work, you might need to reconsider your priorities. Retirement can be a time full of laughter and light in the company of the people you love the most.

Your friends and family are your most important assets. Retirement allows you to finally give them your undivided time and attention.



REINVENTING RETIREMENT

The reinvention of retirement is happening now in vibrant, social communities across the country. Retirement living is catering to a generation that wants more out of life, and expects that lifestyle to deliver for decades to come.

Are you ready for the other side of the nine-to-five? Are you excited for the future of senior living? We sure are.

If you think a retirement lifestyle might be right for you, you can learn more about Senior Lifestyle's forward-thinking retirement and senior living communities.

OUR COMMUNITIES

- Independent Living
- Assisted Living
- enrich Assisted Living
- Memory Care
- embrace Memory Care
- Skilled Nursing & Rehabilitative Care

The future of retirement living is now! Reach out to a Senior Lifestyle community near you **to find a community** that best fits your wants and needs.

