



True LifeCare®

Uncertainty

7

**REASONS
TRUE LIFECARE®**

from Harbor's Edge is

**TRULY THE
BEST DECISION**

for a future with fewer worries.

**HARBOR'S
EDGE**

Life. Elevated.

There are more senior living options available now than ever before—each with its own advantages and disadvantages. Understanding how each one can benefit you is key to making the best decision for your future. Here, we've put together seven reasons why you should consider **True LifeCare® from Harbor's Edge**—one of the most comprehensive senior living options available today.

#7 True LifeCare® offers exceptional living with care for life.

With True LifeCare® from Harbor's Edge, you'll enjoy an engaging and independent lifestyle that includes a luxurious, maintenance-free residence. Campus-wide amenities, including multiple dining venues, salon, spa and fitness center make it easy for you to spend time doing what you love and enjoying a life of fulfillment and purpose. **And, if your health needs ever change, a full continuum of care will be available to you right on campus.**

#6 It provides all-inclusive access to a full continuum of health care services.

You won't need to worry about who will be providing your care at any point in the future, should the need arise. Harbor's Edge offers Assisted Living, Memory Support, Rehabilitation and Skilled Nursing services right on site—and with True LifeCare®, you, and your spouse or partner, will have access to the

care you need. Not only will you be able to move easily between levels of care, you will not experience any dramatic increase in your monthly fees.

#5 It's a great option for those who don't have long-term care insurance, and can be beneficial for those who do.

True LifeCare® from Harbor's Edge provides the same coverage as a long-term care insurance policy, but without the restrictions of waiting periods, policy maximums and having to meet requirements before benefits kick in. True LifeCare® puts you in control. You know you'll be cared for by people you trust in a community you trust. And instead of having just a policy, you'll have a partner to help you navigate your care options. If you do have long-

term care insurance, it may help you offset some of the monthly fees associated with the True LifeCare® contract.

#4 True LifeCare® safeguards your money against the always-rising costs of healthcare.

True LifeCare® from Harbor's Edge lets you predetermine your costs for any healthcare you may need in the future—your entry fee and some of your monthly fees are considered prepayments. If, at some point, you need to move to a higher level of care (Assisted Living, Memory Support, Rehab or Skilled Nursing), your monthly fees will only increase minimally to cover the cost of additional meals. This gives you and your family the peace of mind of predictable expenses across your lifetime—and that's priceless!

It's estimated that **7 out of 10 people** will need some form of long-term care during their lifetime, **& the cost of care in Virginia is expected to increase by 25% over the next 10 years***

* Genworth Financial:
www.genworth.com/aging-and-you/finances/cost-of-care



#3 It offers estate and asset protection as well as tax advantages.

The entry fee associated with a True LifeCare® contract is tax deductible and a portion of the monthly service fees may also qualify for deductions since they are recognized as pre-payments on future healthcare services. We encourage you to consult with your tax or financial advisor, as everyone's tax liabilities vary. The True LifeCare® contract at Harbor's Edge can also help preserve your assets for future generations. We offer refundable plan options that allow up to 80% of the entrance fee to be refunded back to your estate.

For more details, please call 757-856-5051 to speak to one of our experienced Senior Living Counselors.

#2 It adds more predictability to your future.

True LifeCare® ensures you will not have to manage a crisis or burden your loved ones if your health needs ever change. The care you need will be provided to you within the community, taking the stress out of where you will receive care if necessary. Your spouse or partner will always be nearby and will not have to worry about driving to see you. Your children's lives will not be interrupted by any changes in your health, and all your loved ones will feel reassured knowing that a qualified team of professionals is taking care of your needs.

#1 REASON

why True LifeCare® from Harbor's Edge is **truly the best decision** for your life and a worry-free future:

True LifeCare® gives you the easiest access to care providers and integrated healthcare services in the area.

As it becomes more and more difficult to get appointments with care providers, especially ones that are close by, True LifeCare® from Harbor's Edge opens up doors to providers right on campus. Mid-Atlantic Long Term Care provides primary, urgent and other care-based services, while Innovation Cardiology offers personalized cardiovascular care. True LifeCare® also puts you just across the street from Sentara Norfolk General Hospital for additional convenience and peace of mind.

Harbor's Edge is ideally located adjacent to **Sentara Norfolk General & Sentara Heart Hospital**—listed as one of the nation's top hospitals by U.S. News & World Report.



Leave Uncertainty Behind with
TRUE LIFECARE®

HAVE QUESTIONS?
Schedule a personal consultation.

Speak to one of our experienced Senior Living Counselors and learn more about how True LifeCare® from Harbor's Edge can provide the most comprehensive plan for a future with fewer worries.

Call today to schedule: 757-856-5051

**HARBOR'S
EDGE**

Life. Elevated.

HarborsEdgeNorfolk.com



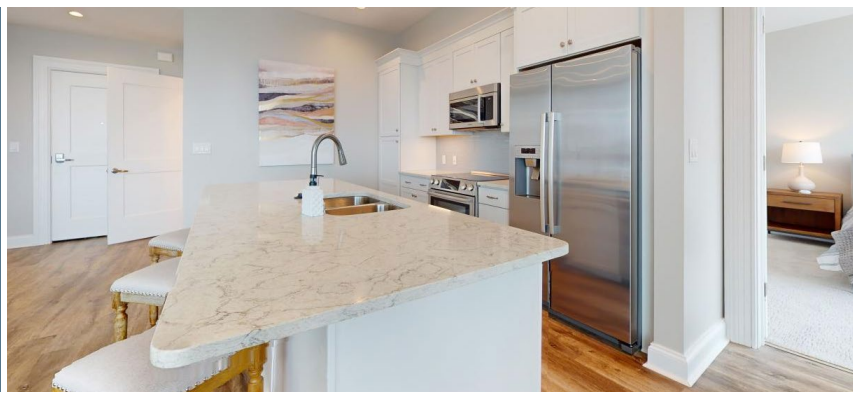
RETIREMENT LIVING THAT SIMPLY TOWERS ABOVE THE REST.

With luxurious residences, resort-style amenities and personalized services, Harbor's Edge offers an active adult lifestyle like no other with:

- Stunning residences with expansive views
- Resort-style amenities including chef-prepared dining, an indoor heated pool, on-site fitness studios, art studio, workshop and movie theaters
- A friendly, supportive staff that has achieved a 97% satisfaction rating from our residents
- *True LifeCare®—healthcare for life at predictable costs*

Getting you closer to doctors and care than any other senior living community in the Norfolk region. Harbor's Edge is where you'll have easy access to all the Hampton Roads area has to offer—including state-of-the-art healthcare. Sentara Norfolk General Hospital and Eastern Virginia Medical Center are just 1/2 mile away.

Call **757-856-5051** to learn more, meet with one of our experienced Senior Living Counselors or to schedule a personal tour.



**HARBOR'S
EDGE**
Life. Elevated.

801 Southampton Avenue | Norfolk, VA 23510
757-856-5051 | HarborsEdgeNorfolk.com

