



*Helping make sure your  
first choice is the right choice.*

## Case Study: Bill and Sarah Johnson

Bill and Sarah Johnson are in their early seventies. They worked hard over the years building a successful family business while also raising three wonderful children, each of whom are now raising their own families. Eight years into retirement the Johnsons are healthy and remain active but it's time for them to make the one decision that will impact their quality of life for many years to come.

The Johnsons still live in the same two-story home that they have lived in for the past twenty years. They love their home. It is in a wonderful neighborhood and has a big yard where the grandchildren often come to play. They have grown close to their neighbors over the years and would miss them dearly if they ever moved but they realize that the time will come when their pace will slow and maintaining the house will become a burden. It could also become quite expensive since it needs some repairs.

The Johnsons already feel that the yard is becoming more difficult to manage. Also, Mr. Johnson's knee recently began bothering him during their daily walks. The doctor tells him that knee replacement surgery may be on the horizon, which means that walking up and down the stairs each morning and night could become more difficult for him as time goes on.

After talking through different scenarios there are three things that the Johnsons know for sure. First, if they move now they don't want to have to move again later. Second, they don't want to be a burden on their children if they should ever need long-term care. Third, they want to remain independent and active for as long as possible while maintaining close friendships.

The Johnsons began doing some online research about retirement living alternatives and determined that a Continuing Care Retirement Community, also known as a CCRC, might be the perfect solution. They didn't know much about these communities so they began to dig a little deeper. They found that most CCRCs are really nice- much like living at a country club- but beyond that they weren't exactly sure how CCRCs differed from other types of retirement living communities.

They also found that most CCRCs are quite expensive; with high entrance fees as well as monthly fees. It seemed that the types of contracts offered varied among communities and the Johnsons were confused about the specific differences in the contracts. Did all CCRCs offer the same levels of care? Did you actually buy a home within the community or was it a rental arrangement?

Being business minded the Johnsons also wondered about the financial stability of the communities and how they could determine if the CCRC would be around when they needed it most. The list of questions quickly lengthened and the Johnsons became overwhelmed.

As they began doing more research, the Johnsons estimated that they could easily spend 50 hours of their own time researching the details, touring the communities, crunching numbers, reading contracts, and comparing communities, with the chance of still being confused in the end. They knew that the marketing representatives of the CCRCs would gladly answer questions but they didn't feel that this was the most objective approach.

They called their attorney who said she had analyzed a few contracts in the past but that she had not done any detailed research on CCRCs. The Johnsons wondered, **“Isn't there a resource out there that can help us sort through the maze of details and confusion?”**

That is when they discovered Carolina Continuing Care Consultants, which serves as an **objective** resource for prospective residents of CCRCs. They bring all of the details together in one central location, saving time, effort, and confusion while providing confidence that the right decision is being made. They receive no kick-backs or referral fees from the communities.

The Johnsons decided to set up a free consultation. They realized that for a cost of less than 1% of the average entrance fee for local CCRCs, they could save hours and hours of their time while gaining more clarity in the decision-making process. They liked the idea of having an advocate that would help them understand the types of things they needed to be aware of and the appropriate questions to ask. The couple was relieved to learn that they would not have to navigate the maze of details by themselves because the associates at Carolina Continuing Care Consultants had already done all the work!

In the course of three meetings and a total of five hours, the Johnson's were able to collect and analyze all of the information they needed to make an educated and well thought out decision. They gained a clear understanding of how the contracts between communities differed and, furthermore, were able to determine which type of contract was best for their unique situation. They also gained an understanding of the services, amenities, levels of care, and financial stability of the communities. Equipped with this valuable information, they were able to narrow down their choice to two wonderful communities. After arranging tours of the two communities they were able to make a final decision with the confidence that it was the right decision, personally and financially.

Now the Johnson are enjoying the worry free retirement they deserve in a community that has become home.

### **Contact Us:**

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