SPRINGPOINT®

Finding Your Fit: A Practical Guide to **Choosing a CCRC**





Choosing a retirement community is one of the biggest decisions you'll make for your future, and it deserves more than a quick search. This guide walks through how to evaluate your options, what to look for in a retirement home, and how the pieces such as location, amenities, health care, and cost fit together, so you can make a confident, informed decision about your future.

Whether you're just starting to explore your options or narrowing down choices for a loved one, you'll find practical guidance to help you move forward with confidence and get a closer look at what makes Springpoint senior living communities feel like home.

Table of Contents

What Is a CCRC? 03

Why Move to a CCRC Now? 04

How to Choose the Right Retirement Community for You 05

Location, Location, Location 06

What to Look for in a Retirement Home 07

Amenities That Support Your Best Life 08

Prioritizing Well-being 09

Understanding the Cost of a CCRC 10

Making the Move 11

Find Your Springpoint Community 12

What Is a CCRC?

Retirement is an exciting stage of life. You have more time to explore your favorite hobbies, spend time with family, or simply enjoy each day as it comes. For many older adults, a continuing care retirement community (CCRC) is what makes that lifestyle possible.

So, what is a CCRC? A continuing care retirement community, also known as a Life Plan Community, is designed to offer several levels of living and care in one place. That means independent living, assisted living, memory care, and skilled nursing are all available on the same campus, so residents can move between levels of care as their needs change over time, without ever having to leave the community they call home.

For example, you might start out in a premium apartment, cottage, or villa. If your needs change down the road, you'll have access to assisted living, skilled nursing, or memory care right where you are— so you can age in place, surrounded by the same friends, neighbors, and staff you already know.



Why Move to a CCRC Now?

One of the most common things we hear from residents is that they wish they'd made the move sooner. Choosing a CCRC now means choosing an engaging lifestyle today, with security built in for the future. Here's why so many residents say the timing was right:

No more home maintenance. Mowing the lawn? Cleaning gutters? Shoveling snow? Constant home repairs? At a CCRC, a team of caring professionals handles maintenance for you, which frees up your time for the people and activities you value most.

A more secure financial future. Your monthly service fee covers housing, utilities, and a wide range of amenities, so your expenses become predictable instead of unpredictable. A portion of your fees may even qualify as a tax deduction, since they represent a prepayment for future health care.

Better overall health and wellness. CCRCs are built around whole-person wellness: physical, social, emotional, intellectual, environmental, spiritual, and vocational. Springpoint's award-winning LivWell program offers a variety of high-quality activities across these seven dimensions of wellness, so it's easier to stay active and engaged.

Less risk of social isolation. Staying socially connected has real benefits for overall well-being. Loneliness and isolation can creep in easily when daily routines shrink, especially after retirement or a move away from longtime friends. Living among neighbors who share your interests makes staying connected a natural part of everyday life, not something you have to work for.

More peace of mind for your family. Moving to a CCRC gives your loved ones confidence that a plan is already in place, so future care needs won't fall entirely on them. That's peace of mind for you and for the people who care about you.

Making the move while you're active and healthy means you get to enjoy the lifestyle now, on your terms, rather than waiting until a change in circumstances makes the decision for you.



How to Choose the Right Retirement Community

Choosing a senior living community starts with understanding how you want to spend your time. Before beginning to tour communities, it helps to think through a few questions:

- How do you picture your ideal week? More time for hobbies, travel, or quiet mornings at home?
- What does your day-to-day routine look like, and what would you want it to look like?
- What role do you want health care, social connection, or personal privacy to play in your daily life?



Think about what matters most to you as you go about your routine:

- Being part of a friendly, engaged community
- Having plenty of privacy when you want it
- Access to quality health care, if and when you need it
- Predictable monthly expenses
- The freedom to make your own choices and set your own schedule
- Peace of mind about the future
- A sense of purpose and fulfillment
- Support for your mind, body, and spirit

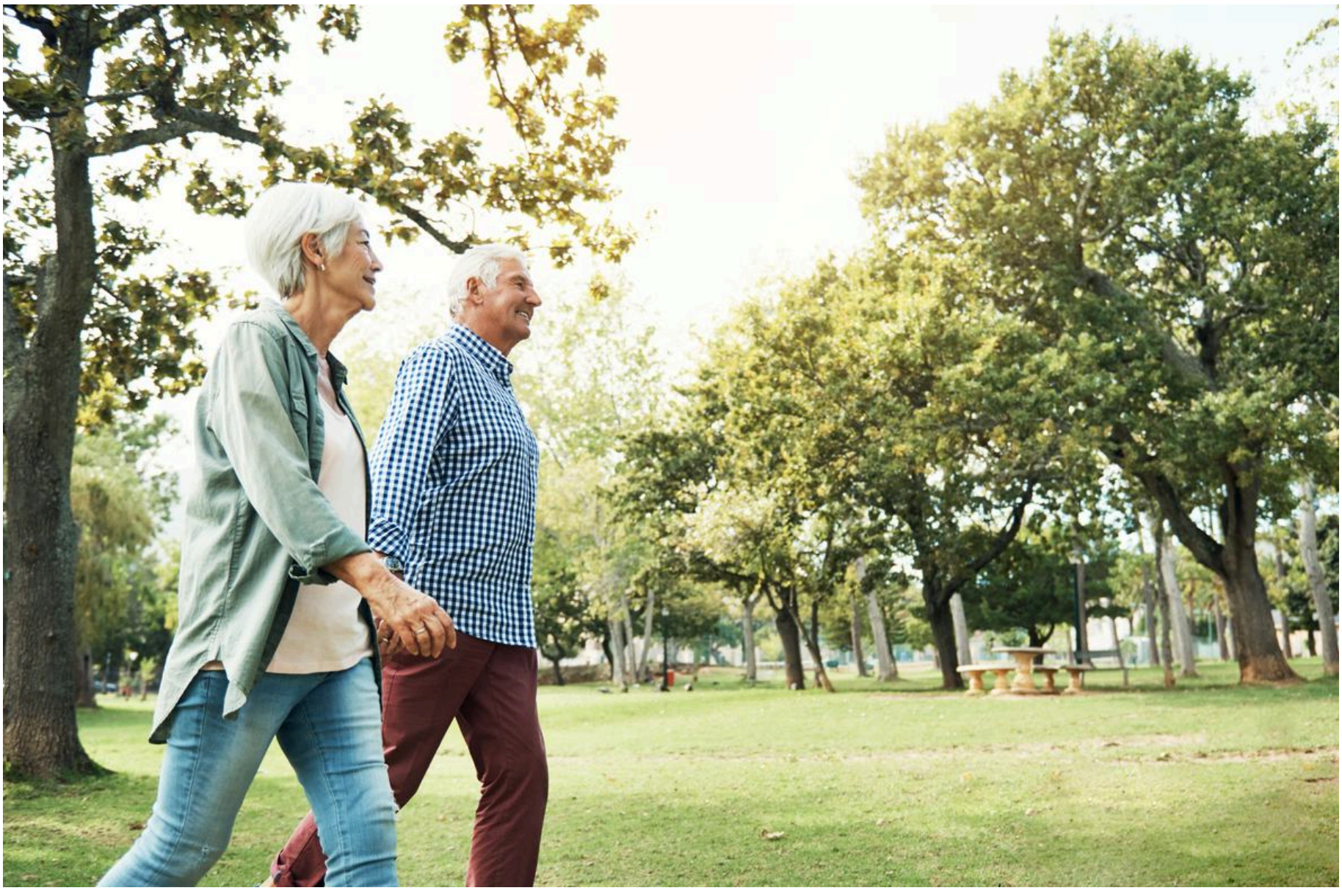
> There's no single right answer here. Every resident's priorities look a little different, and that's exactly how it should be.

Location, Location, Location

Location plays a bigger role in day-to-day happiness than many people expect, so it's worth spending real time on this question before narrowing your search. As you compare communities, consider:

- **Staying close to what you know.** Do you want to remain in or near your current neighborhood, or move closer to family members?
- **Everyday convenience.** Is it important to have shopping, entertainment, or cultural venues nearby?
- **Setting.** Would you prefer a suburban location, a city/downtown feel, or a coastal setting?
- **Access to a university or college,** if continuing education or campus events appeal to you.
- **Travel convenience,** such as proximity to an airport or cruise port, if you plan to keep exploring.

Springpoint's communities span New Jersey and Delaware, each with its own personality: coastal living near the beaches of Delaware, waterfront living along the Navesink River in Red Bank, a lakeside setting in central New Jersey, or a peaceful, garden-filled campus near Princeton. Wherever you land, you'll find the same continuum of care and sense of community, just with a different view.



What to Look for in a Retirement Home

Once you know what matters most to you, it's time to compare communities. Here's what to look for in a retirement home, based on what residents tell us matters most:

- **Multiple floor plan options.** Apartments, cottages, and villas, so you can find a space that fits your lifestyle.
- **Housekeeping and home maintenance.** No more mowing the lawn, shoveling snow, or fixing leaky gutters.
- **Variety in dining,** from restaurant-style service to casual café options.
- **Transportation services** for errands, appointments, and outings.
- **Pet-friendly living,** if you're not ready to leave a furry friend behind.
- **A genuine emphasis on wellness** across mind, body, and spirit, not just physical health.
- **A resident voice** in community activities, events, and decisions.
- **24/7 security and on-site safety measures**, including backup power and emergency preparedness plans.
- **A full continuum of care.** Independent living, assisted living, memory care, skilled nursing, and rehabilitation all on one campus, so you're covered no matter how your needs change.
- Nonprofit status. As a nonprofit, Springpoint reinvests in residents and programs rather than outside shareholders.

Bring this list with you on your tours. It's a helpful way to compare communities side by side and make sure you're evaluating what matters most to you.



Amenities That Support Your Lifestyle

Today's CCRCs offer far more than a place to live. Springpoint's senior living amenities are designed to support residents' physical, social, emotional, and intellectual well-being, all in one convenient location.

Physical wellness: Look for fitness centers, heated pools, walking trails, and outdoor recreation. Many Springpoint communities are also located near golf courses, beaches, and tennis courts.



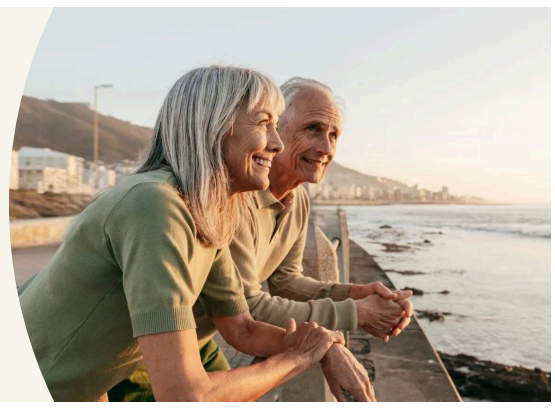
Mental engagement: Art studios, well-stocked libraries, performance halls, and learning centers help keep your mind active. Several Springpoint communities also partner with nearby universities for continuing education classes.



Social connection: Look for restaurant-style dining, casual café options, weekly happy hours, and themed events. Staying socially active helps ward off the loneliness and isolation that can creep in during retirement. Being surrounded by neighbors who share your interests makes connection part of everyday life.



For a sense of purpose: Many residents enjoy volunteering, mentoring, or tutoring, both on campus and in the surrounding community. Retirement brings extra time, and sharing what you know is a meaningful way to use it.



Prioritizing Well-being

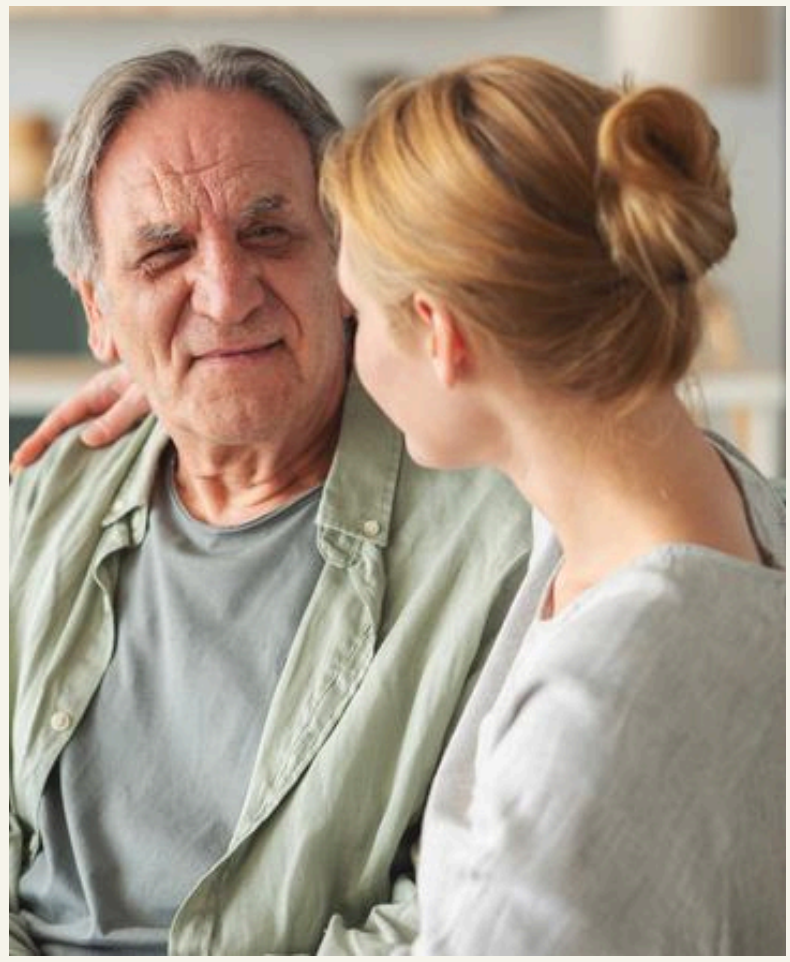
Even if you're considering independent living now, access to quality health care should be part of your decision. A true continuum of care means you'll have support available if your needs ever change, without having to search for a new provider or move to an unfamiliar place.

As you think through your options, ask yourself:

- Where would I go for rehabilitation after an illness or surgery?
- What kind of support would I want if I needed help with daily activities?
- Who would I want providing care if I ever needed memory support?

Many families plan to lean on adult children or other relatives for care down the road. It's worth having an open conversation about what that would realistically look like, for your loved ones and for you, so everyone feels prepared rather than caught off guard.

At a Springpoint Life Plan Community, you'll have peace of mind knowing a plan is already in place. Our communities are staffed by specially trained professionals, including physical, occupational, and speech therapists, RN clinic coordinators, nurse practitioners, and AMDA-certified medical directors. We also use electronic health records so our care team has instant access to up-to-date information, helping ensure coordinated, person-centered care.



Understanding the Cost of a CCRC

One of the most common questions we hear is: how much do continuing care retirement communities cost? The answer depends on the community, the residence type, and the contract option you choose, but here's what's generally included.

At a Springpoint community, your monthly service fee covers housing, utilities, and a wide range of amenities and services, including dining, housekeeping, yardwork, fitness opportunities, and social activities. That means one predictable monthly payment instead of a patchwork of separate bills and unexpected home repair costs.

There can be tax advantages, too. A portion of your entrance fee and monthly service fees may qualify as a deduction, since they represent a prepayment for future health care. It's worth talking with your accountant or tax advisor about how this could apply to your situation.

Springpoint also offers a variety of contract options to fit different financial goals:

- **Traditional entrance fee,** for greater liquidity with less up front
- **Refundable entrance fee,** where a portion of your principal returns to your estate
- **Lifecare,** which guarantees long-term care for as long as you need it, while protecting against unexpected health care costs

A member of our team can walk you through what each option means for your specific goals and budget.



Making the Move



Moving to senior living is a big decision, and it's normal to want to take your time. But many residents tell us the same thing: they wish they'd made the move sooner. Choosing a CCRC while you're still active and healthy means you get to enjoy the lifestyle and amenities now, with the security of a full continuum of care already in place for the future. And when you're ready, our Move Ahead program is there to help, offering personalized support with everything from downsizing to settling into your new home.

How to choose a retirement community ultimately comes down to finding the place that fits how you want to live, today and in the years ahead. Springpoint's Residents First Guarantee reflects that confidence: if you move in and decide it isn't the right fit within 60 days, your entrance fee is fully refunded.

The best next step is a personal, no-obligation visit. Bring your questions, your priorities, and this guide. We'll talk through your goals, your budget, and how Springpoint can support the retirement you're picturing.

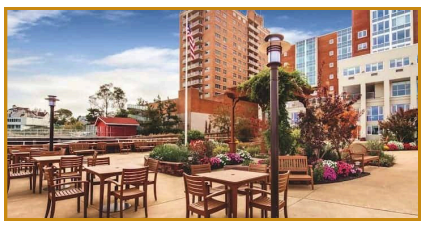
Find Your Springpoint Community Today

By now, you have a clearer picture of what to look for, from location and amenities to health care and cost, and how those pieces come together at a Springpoint community. The next step is simple: see it in person.

Each of our eight Life Plan Communities has its own personality and setting, from coastal towns to lakeside campuses to peaceful, garden-filled grounds, but every one shares the same commitment to whole-person wellness and a genuine continuum of care. Explore the communities below to find the location that feels most like home, then reach out to schedule a visit.

Ready to see it for yourself? Connect with us to schedule a personal tour and experience all that a Springpoint Life Plan Community has to offer.

Our Communities



The Atrium at Navesink Harbor

40 Riverside Ave
Red Bank, NJ 07701

877-284-3884



Crestwood Manor

50 Lacey Rd
Whiting, NJ 08759

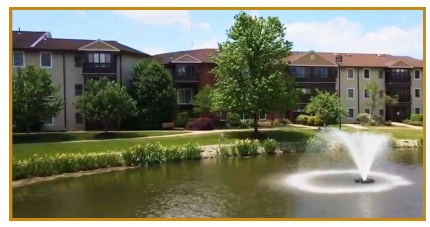
877-467-1652



Meadow Lakes

300 Meadow Lakes
East Windsor, NJ 08520

877-504-1196



Monroe Village

1 David Brainerd Dr
Monroe Township, NJ 08831

877-586-1552



The Moorings at Lewes

17028 Cadbury Cir
Lewes, DE 19958

302-727-0037



The Oaks at Denville

19 Pocono Rd
Denville, NJ 07834

877-693-7650



Stonebridge at Montgomery

100 Hollinshead Spring Rd
Skillman, NJ 08558

877-636-1480



Winchester Gardens

333 Elmwood Ave
Maplewood, NJ 07040

877-319-9856

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