

THE MODERN SENIOR'S GUIDE TO RETIREMENT LIVING IN ONTARIO

From costs and care to amenities and activities, here's everything you need to know about what's available.

AMICA

SENIOR LIFESTYLES

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Today's seniors have an abundance of living options, from home care to private retirement residences to long-term care homes.

For most seniors the ideal solution allows you to maintain your lifestyle, do the things you love and go about your day however you like. Maybe a few hours a week from a personal support worker is enough to keep you living successfully and happily at home. If you're tired of doing chores or living alone, you might feel more content living in a retirement residence with a vibrant atmosphere where you'll be surrounded by peers, engaged with a choice of activities while the staff take care of cooking, cleaning and maintenance.

No matter what's most important to you, we hope you find a solution that enriches your life and makes you feel at home.

We designed this guide to help you:

- Understand a variety of options: retirement living has its own lingo, and a retirement home is very different from a long-term care home
- Be aware of considerations that are unique to senior living
- Do your homework by visiting and comparing residences
- Decide on the best fit for your preferences and budget
- See how Amica compares with other retirement residences

RETIREMENT RESIDENCE VS LONG-TERM CARE HOME



One provides only care, the other provides care and a lifestyle. Here's what you need to know.

The good news is you'll find thousands of housing options for seniors across Canada. If you need care, it's important to understand the differences between a retirement home and a long-term care home.

What is a retirement residence?

In most provinces, a private-pay retirement residence may be known as a retirement community, retirement home, retirement living, senior living residence, senior living community, seniors' residence or seniors' community. Privately owned retirement homes for seniors (Amica is one example) do not receive government funding, although they must comply with provincial safety regulations. Seniors pay monthly rent for accommodation and services such as meals, housekeeping, some laundry, recreation, activities, amenities, social events, etc.

Retirement residences with senior care

At many private senior living residences, on-site, 24/7 care is available for seniors who need assistance with daily living activities. Care services may include assistance with dressing, bathing, medication monitoring, mobility, dining, transfers to and from a wheelchair or end-of-life care. Private retirement residences may also offer specialized dementia care. Learn more about care options on page 6.

What is a long-term care home?

Unlike retirement residences, long-term care homes (also known as nursing homes) are funded by the province. They offer accommodation, meals and 24/7 personal and nursing care for seniors who are unable to care for themselves due to serious and complex medical issues. Since most seniors in long-term care homes live with mobility challenges, these homes have fewer amenities and activities. Seniors pay room and board; provinces fund the medical and support services provided; seniors who are unable to afford long-term care may qualify for a subsidy to cover the monthly fee. Long-term care homes may be operated by private organizations, provinces or municipalities, or nonprofits/charitable organizations.

UNPARALLELED PERSONALIZED CARE AT AMICA

Amica stands apart by offering a higher level of around-the-clock care than other retirement operators. First, personalized care is tailored to each resident's preferences and routines and is supervised by a Director of Wellness and provided by licensed nurses or professional care aides. Other senior living operators fix their staffing ratios around annual budgets; Amica follows a variable staffing model, increasing staffing if residents require more support. Unlike other retirement brands, many Amica residences provide a full spectrum of care under one roof, including Memory Care and end-of-life care, so you don't have to move to a long-term care home if your health changes. Amica also provides services not offered by our competitors, including hydraulic lifts and two-person transfers for those with mobility challenges.

RETIREMENT RESIDENCE VS LONG-TERM CARE HOME

	Retirement residence	Long-term care home
Also known as	<ul style="list-style-type: none"> ▪ Senior living community/home/residence ▪ Retirement living/community/home 	<ul style="list-style-type: none"> ▪ Nursing home ▪ Long-term care facility
Best suited for	<ul style="list-style-type: none"> ▪ Seniors ready to delegate chores, cooking, cleaning, household maintenance, etc. ▪ Seniors with mobility or health challenges who require daily assistance and 24/7 nursing supervision and care. ▪ Seniors who wish to have enriched dementia care. ▪ Seniors who are willing and able to fund a retirement lifestyle with a variety of dining options, activities and amenities. 	<ul style="list-style-type: none"> ▪ Seniors with mobility or health challenges who've been assessed as requiring 24-hour nursing supervision and care for complex medical conditions (including dementia care). ▪ Seniors who are unable to pay for a private retirement residence.
Accommodation style	<ul style="list-style-type: none"> ▪ Residential, condo-style ▪ Private suites in various sizes for singles or couples ▪ Amenities may include multiple dining rooms, indoor pool, fitness centre, concierge, home theatre, etc. 	<ul style="list-style-type: none"> ▪ Clinical ▪ Single, double or ward rooms are available. ▪ Basic amenities (TV room); limited meal options, minimal activities due to residents with mobility/health issues.
Who pays the monthly rental fee?	<ul style="list-style-type: none"> ▪ Seniors pay their own way for accommodation and care. 	<ul style="list-style-type: none"> ▪ Seniors pay monthly rent covering room and board. ▪ Government pays for care.



SENIOR CARE OPTIONS IN RETIREMENT LIVING

What's the difference between Independent Living and Assisted Living? Get to know different levels of care and support services available in retirement residences

In addition to accommodation, meals, housekeeping and recreation, private retirement homes, communities and residences may provide personal care and support for seniors who need assistance. When you start researching private retirement residences, you'll likely come across a variety of terms to describe the care options available for seniors. The options vary between senior living communities and by region, since each province has its own way of describing the personal care and assistance available for residents. Here are the most common living options, terms, and what they mean.

- **Independent Living** is for seniors who require little to no assistance with daily living.
- **Assisted Living** in Ontario, provides seniors with assistance for the activities of daily living such as mobility, grooming, personal hygiene, medication management, etc.
- **Memory Care** is for seniors with a form of dementia such as Alzheimer's, who have specialized, 24/7 support and programs provided by certified staff in a secure environment.
- **Respite Care** provides seniors with assistance to recover after illness or surgery, when their family or caregivers are away. Both provide amenities, dining and activities with a fully furnished private suite.
- **Short-term stays** help seniors move in temporarily to try a residence.

- **End-of-life care:** Many private retirement homes care for their residents until end-of-life.

Residences with multiple care options

Ask about the care services available at every residence you're considering. Some cater exclusively to active, independent seniors who do not require any care — and no care is available should you need it. Other residences are designed to serve only those seniors who require daily assistance.

Amica is unique in providing a range of personalized care options under one roof, so you'll always have the care you need, even if your needs change. We also accommodate couples with different care needs.

WHY CHOOSE RETIREMENT LIVING OVER STAYING AT HOME?



Residents and families share a few of the physical, emotional and social benefits they've gained from moving to Amica

Independence

"Since moving to Amica, I'm stronger and more independent than I've been in years," says Doug, a resident. "Two years ago, my wife and I planned to move into a suite together. When the staff did a routine mobility assessment, my wife had no trouble but I struggled. I could barely get out of a chair and I was shaky with my walker. When I heard the weakness in my legs put me at high risk for falling, it lit a fire under me. I turned off the TV and we went to the exercise classes at least once a day, six days a week. It was so convenient to have everything in the building. Two months later — thanks to Amica — I passed my assessment."

Friendship

"I didn't realize how lonely I was living in a condo," says Doreen, a resident. "I knew nobody. I had no activities. I have my son but he's busy — I don't expect my children to entertain me. I thought, 'I want to make the most of the time I have left.' So I moved to Amica and got involved. I started organizing the card games. We're so busy having fun together that we don't have time to be sad or lonely."

Peace of mind

"My grandmother is much happier since she moved to Memory Care," says Susan, the granddaughter of a resident. "She used to get very anxious about her car so we would remind her that she doesn't have one anymore. The staff helped us understand that we were unintentionally causing her to feel stressed, so now we reassure her that her car is fine and she's much calmer. The staff are amazing: they have her playing the piano and painting with watercolours. Our family is content knowing my grandma can enjoy a happy life with people to help manage her disease and minimize her anxiety."

Staying engaged

"You can be as busy as you want to be, and I really enjoy keeping busy," says Joyce, a resident. "I like to go to the water fit classes and I use the fitness centre. I'm an avid reader so it's nice to have a library on site, or I can take the residence bus to the public library. I go to the home theatre after supper to watch movies while my husband watches sports in our suite. I go on excursions with the group. I do all kinds of volunteer work here: there's a solarium and a rooftop garden and I'm on the gardening committee. We've found a whole new group of friends and people we have things in common with here."

TOP 9 QUESTIONS ABOUT RETIREMENT LIVING AT AMICA



Wondering about meals, transportation, routines and costs at a premium retirement residence? We've got answers.

Who decides what I do each day?

You do. When Amica is your home, you have absolute freedom to come and go, dine when you prefer and decide how you spend your time. Our teams organize a range of activities each day, including fitness classes, live performances, themed parties, guest speakers and happy hour. Every activity is voluntary.

Tip: Some residences offer less freedom and flexibility: inquire about schedules, dining and activities to see how well the culture of the residence would allow you to maintain your independence and lifestyle.

I'm moving from a house. Will I have any privacy in a condo setting?

At Amica, you will. Every resident has a private suite you can decorate however you like, from hanging beloved photos to arranging cherished furniture.

Tip: Pay attention to a residence's amenities. Many seniors spend more time than they initially imagine *outside their suite* by joining activities or socializing informally in common spaces.

How will I ever fit my stuff into a suite?

Every Amica residence offers suites in different sizes and floor plans, some with multiple bedrooms and bathrooms, plus a kitchenette and storage; a few also have townhomes. Some comfortably accommodate a couple; others have a balcony; studio suites offer the Amica lifestyle for less. Many residents bring their treasured pieces; others start fresh with condo-size furniture. The choice is yours.

Do you allow pets?

Absolutely! Your small pet is welcome to live with you in your suite at Amica. Other retirement operators do not allow pets.

After the coronavirus pandemic, how do I know I'll be safe?

Since early 2020, Amica began taking extensive safety measures — more comprehensive than required by public health — to protect residents, team members and families, including universal masking, enhanced cleaning, physical distancing and visitor screening.

Tip: Ask about infection control and protective measures at residences you're considering.

I don't drive: will I be stuck at the residence?

Absolutely not. Amica residences have a car service (in an SUV or luxury sedan) or a dedicated residence bus on weekly outings for errands and shopping, plus regular optional scenic drives and excursions to attractions such as botanical gardens.

Who takes care of the meals?

Dining at Amica is like going to a nice restaurant where the chef knows you by name. Our certified chefs plan menus, buy fresh, seasonal ingredients and work with registered dietitians to ensure optimal nutrition. Flexible dining at Amica means residents choose where to dine: with full service in the dining room, on the patio or in your suite. Every month, residents select from 112 different entrees, 50+ soups and 50+ desserts. Our culinary team also caters to seniors with allergies or special dietary requirements, from heart-healthy or diabetic to gluten-free or texture-modified.

Tip: Not all residences offer this level of service or selection; ask to see a menu at the residence you're considering.

Why not just arrange for home care and stay in my home?

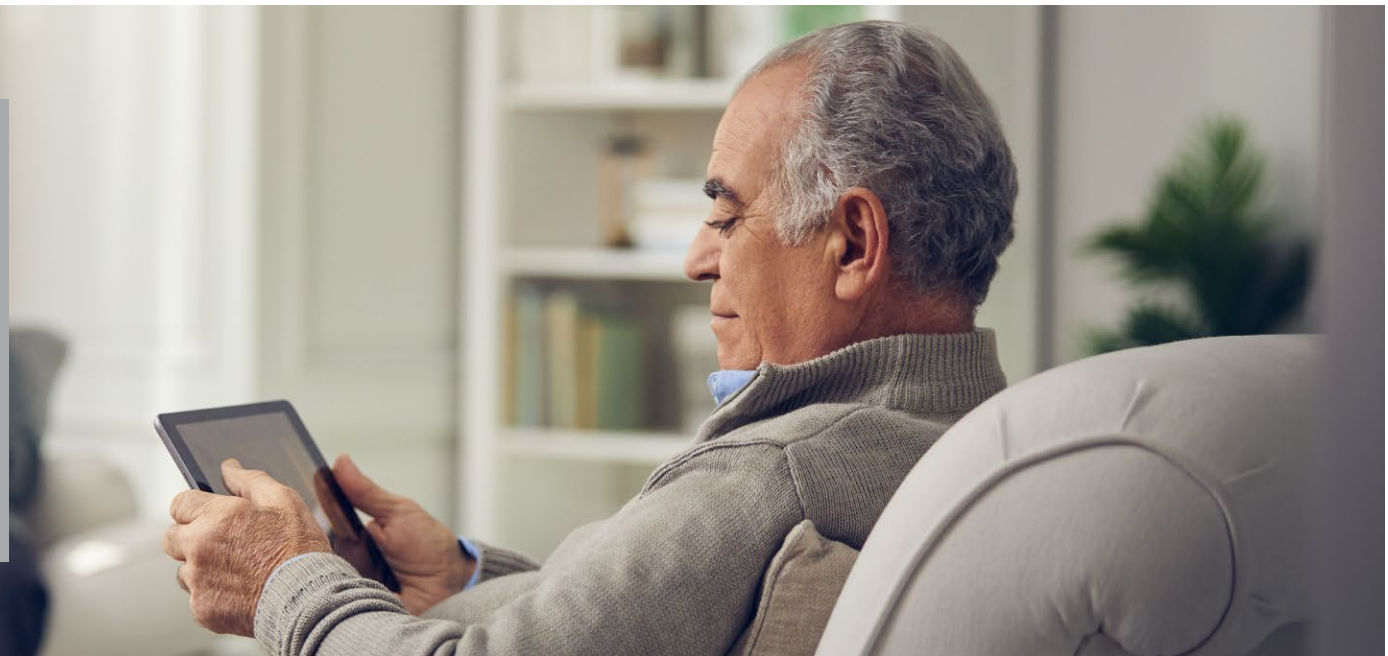
Various services can help you manage at home but it's virtually impossible to duplicate a good residence's services and social opportunities. A caregiver may arrive in your home once or twice a day; at Amica, residents have 24/7 assistance whenever they need it from housekeeping staff, security, wellness support, professional chefs and servers, fitness leaders, social conveners, entertainment, maintenance, landscaping and snow removal, not to mention friends living under the same roof.

How much does a retirement suite cost?

The monthly fee depends on your location, residence, suite and care. Living in a prime neighbourhood with luxury-style amenities in a large city costs more than living in a residence in a suburb or small city. A two-bedroom, two-bathroom suite will cost more than a studio suite. Seniors who need no care in Independent Living will pay less than those who require daily support in Assisted Living or specialized Memory Care. Learn more on page 13.



HOW TO FIND THE RIGHT RETIREMENT RESIDENCE FOR YOU



Use this checklist to make an informed decision and find the right retirement residence for your needs.

Choosing where you want to live is an important decision. Since living in a retirement residence is different from living in a home or condo, the best way to learn about the offerings — from trying the food to experiencing the atmosphere and checking out suites and amenities — is to schedule a tour. When you're researching options and visiting contenders, consider these questions about each residence.

Lifestyle

- How was the atmosphere? Did you see residents actively socializing?
- Will you have to change your routines to fit into a schedule or do the staff adapt to your preferences?
- Which staff will you interact with on a daily basis and what are their qualifications?

Location

- How close to family and friends is the residence you're considering?
- How accessible are shops and services, such as shopping centres, banks, pharmacies, restaurants, coffee shops, hospitals, etc.?
- What destinations and attractions are nearby for walking, recreation, green space, family outings, etc.?

Suites

- When is a suite available in your preferred size and layout? Does it have a full kitchen or a kitchenette? How adequate is storage (closets, counter space, cupboards)?
- How often are suites cleaned and linens washed? Can you pay for extra housekeeping or laundry services?
- Will your furniture fit? If not, are you comfortable getting condo-size furniture?

- Can you control heating and cooling in the suite?
- What options are available (balcony, patio, view, landscaped courtyard, etc.)?
- What's included in the monthly rent (such as electricity, heat, water, phone, cable and Wi-Fi)?
- What is the residence's policy on pets?

Safety & Security

- What kind of emergency response monitoring is included and who responds (in-house staff or an external service)?
- Does the residence have a concierge?
- Do all suites offer smoke detectors, CO detectors and sprinklers? A peep hole in the door?
- What cleaning policies and safety protocols are followed to contain the spread of illness?



Dining

- What meals, snacks and beverages are included or available in the culinary offering? Is food prepared fresh daily on the premises? Is full service offered in the dining room? Ask to visit over a meal to sample the food.
- How flexible is dining: is it open or assigned seating? Can you request your meal on the patio or in your suite? When are meals served?
- How many choices appear on the daily menu?
- How does the culinary staff accommodate special diets or requests?
- Can you invite guests to stay for a meal?

Amenities & Activities

- Does the residence have amenities that match your interests, such as a library, computer room, games room, billiards table, spa/salon, lounge, swimming pool, movie theatre, crafts room, green space for walking or gardening, underground parking, guest suite for overnight visitors, etc.?
- Is there a hobby kitchen residents can use for baking, etc.?
- Ask to see a schedule of monthly social activities and events. How appealing is the activities calendar? Is participation voluntary?
- What kinds of fitness activities are offered, and how often?
- How is transportation provided for shopping and cultural excursions?
- Is there a private dining room to host family gatherings?
- Is there a kitchen for residents to cook a meal or do some baking?

Care & Wellness

- Who oversees the medical needs of residents and what are that person's qualifications?
- What are your mobility needs, and how well is the residence equipped for accessibility?
- What care services are available if you need them?
- How would the residence accommodate you if you required additional assistance in the future?
- Does the residence have Memory Care for people living with dementia?

RESIDENCE COSTS: BASIC VERSUS PREMIUM FOOD, AMENITIES, ACTIVITIES

Fees reflect the level of quality and service in every aspect of a retirement home lifestyle.

Just as you can select a motel, a nice hotel or an upscale resort when you need a place to stay, you can choose from retirement homes that offer accommodation and service at every level of quality and service. How would each affect your daily life? We compared the premium lifestyle offered at Amica Whitby with a nearby retirement home that charges less. Both promise caring staff and a friendly community of peers, but a premium experience offers more choice, flexibility and personalized service.

	Amica Whitby	Basic seniors' home in Whitby
Building	<ul style="list-style-type: none"> ▪ Architectural finishes such as solid wood, brick ▪ Gracious, elegant design 	<ul style="list-style-type: none"> ▪ Basic materials, finishes and fixtures ▪ Practical furniture and decor
Dining room	<ul style="list-style-type: none"> ▪ White linens, china ▪ Professionally dressed service staff 	<ul style="list-style-type: none"> ▪ Placemats ▪ Basic tableware
Sample menus	<ul style="list-style-type: none"> ▪ Breakfast: Choice of pastries, fruit, yogurt, eggs with bacon, waffles pancakes, cereals, oatmeal porridge, cream of wheat ▪ Lunch <ul style="list-style-type: none"> ◦ Chicken vegetable soup ◦ Citrus spinach salad with grilled chicken breast and candied pecans ◦ Prime rib au jus ▪ Dinner <ul style="list-style-type: none"> ◦ Freshly made soup or salad ◦ Roast beef tenderloin ◦ Pan-seared rainbow trout 	<ul style="list-style-type: none"> ▪ Breakfast: Blueberry French toast with bacon, eggs or mixed fruit ▪ Lunch <ul style="list-style-type: none"> ◦ Garden salad ◦ Meat loaf ◦ Cabbage rolls ◦ Mixed vegetables ▪ Supper <ul style="list-style-type: none"> ◦ Tomato soup ◦ Chicken Caesar salad ◦ Cheese and green onion biscuit
Amenities	<ul style="list-style-type: none"> ▪ Self-serve bistro for snacks ▪ Craft kitchen ▪ Fully licensed pub with billiards ▪ Hair salon and spa ▪ Saltwater pool ▪ Fitness centre ▪ Home theatre room ▪ Library and business centre with internet 	<ul style="list-style-type: none"> ▪ Common kitchen ▪ Resident lounge with fireplace ▪ Billiards lounge/game room ▪ Salon and barber shop ▪ Fitness/exercise equipment ▪ Chapel ▪ Computer room with internet ▪ Large-screen TV lounge

Amenities cont'd	<ul style="list-style-type: none"> ▪ Dedicated dining room, lounge and terrace for assisted living residents ▪ Private dining room ▪ Gardener's greenhouse ▪ Guest suite for out-of-town guests ▪ Corner store ▪ Patio for outdoor gatherings and BBQs ▪ Laundry facilities 	<ul style="list-style-type: none"> ▪ Library ▪ Laundry facilities ▪ Private dining room ▪ Outdoor seating and paths
Services	<ul style="list-style-type: none"> ▪ Daily tidy and weekly housekeeping ▪ Dedicated bus for shopping and excursions ▪ 24-hour on-site concierge ▪ 24-hour nurse and wellness team ▪ Scheduled visits from local health services (physician, audiologist, etc.) ▪ Group fitness programs such as walking club, exercises classes ▪ Personalized wellness program tailored to each resident ▪ Brain fitness programs ▪ Flexible, enhanced care available in case health/support needs change 	<ul style="list-style-type: none"> ▪ Weekly housekeeping ▪ Scheduled transportation ▪ 24-hour staff ▪ Emergency alert system
Sample Activities	<ul style="list-style-type: none"> ▪ Cooking demonstrations ▪ Aqua fit classes ▪ Live performances by musicians, dancers or guest speakers ▪ Social gatherings, celebrations and themed parties ▪ Trivia, card games ▪ Painting classes, garden club 	<ul style="list-style-type: none"> ▪ Fall-prevention class ▪ Carpet bowling ▪ Bean bag toss ▪ Trivia ▪ Bingo ▪ Euchre ▪ Knitting ▪ Arts and crafts
Typical Bus Excursions	<ul style="list-style-type: none"> ▪ Shopping ▪ Boat tours ▪ Lunch, movie or theatre outings 	<ul style="list-style-type: none"> ▪ Local farm ▪ LCBO/pharmacy ▪ Lunch and movie outing



FINANCIAL POST: HOW TO FINANCE SENIOR LIVING

Here's what a wealth management columnist advises his clients looking into senior living

Wealth management expert Ted Rechtshaffen wrote a column in the Financial Post with this headline: "Here's what it costs to live in a retirement home — and the bottom line is less than you might think." His article looks at the surprising math behind the monthly fee for a high-quality seniors' residence to debunk myths about the cost of private retirement living. Rechtshaffen is the president and CEO of TriDelta Financial and has been named one of the Top 50 Financial Advisers in Canada by Wealth Professional Magazine. He's also the son of a resident at Amica.

His aging clients wonder how they can afford to live in a private retirement community, when they see that a nice residence can cost \$6,000 per month. "They wonder how they can suddenly add \$72,000 to their annual expenses," writes Rechtshaffen.

As the financial expert explains, it's worth looking beyond the price tag to consider how moving to a residence would impact both your quality of life and your monthly expenses. He says it's important to consider these five factors behind the cost of retirement homes:

#1 Living at home isn't free. Even if you have no mortgage, you may still be paying for rent, property taxes or condo fees, maintenance, utilities and food. Monthly expenses vary widely, but Rechtshaffen tallies how you'll free up funds by moving out of a home.

#2 How much does your lifestyle cost? You might be traveling, dining out, buying new clothes and spending on entertainment at age 70. By the time you're considering a retirement residence you might be 15 to 20 years older: how might your spending change at 88?

#3 Get help from tax credits. If you're paying for assisted living or a-la-carte health services in a private residence, these might be deducted from income under Medical Expenses or the Disability Tax Credit.

#4 You can tap multiple income sources. If you're attracted to the high-level service, convenience and camaraderie associated with a good senior living residence, remember that you may have various sources of funding, including Canada Pension Plan, Old Age Security, RRSPs/RIFs and more.

#5 Will your long-term care insurance cover some costs? Some people carry this kind of insurance, which can help if you find yourself needing assistance and care as you age.

COST COMPARISON CHECKLIST

Complete this worksheet to compare your current living expenses with the residences you're considering to ensure you're getting good value.

Monthly expense	Home	Amica	Residence #1	Residence #2
Mortgage or monthly fee				
Municipal/property tax		Included		
Condo fees		Included		
Phone				
Daily meals and snacks		Included		
Entertainment (movie nights, live performances, guest speakers, social clubs and events, etc.)		Included		
Electricity		Included		
Cable*				
Wi-Fi/email service**				
Heating		Included		
Water		Included		
Garbage collection		Included		
Housekeeping		Included		
Lawn/tree care		Included		
Snow removal		Included		
Gutter/window cleaning		Included		

	Home	Amica	Residence #1	Residence #2
Painting and repairs		Included		
Roof repairs		Included		
Major appliance repairs/replacement		Included		
Homeowner's insurance		Included		
Contents and liability insurance				
Real estate tax		Included		
Home security monitoring		Included		
Services				
Assistance with daily living and personal care (if needed)				
Fitness classes		Included		
Registered nurse on staff		Included		
Dietary consultant		Included		
Fire alarm		Included		
Weekly flat linen service		Included		
Fitness club/gym membership		Included		
24-hour security and emergency response pendant		Included		
Transportation***		Included		

*Wi-Fi may be included in common spaces and/or in resident suites; please verify with the residence you're considering.

**Cable is sometimes included; please verify with the residence you're considering.

***Amica provides scheduled transportation for shopping and excursions.

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SENIOR LIFESTYLES

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Learn more, find a residence or schedule a private tour at Amica.ca