

# Planning Your Best Retirement

Answers  
to questions  
you may have about  
your future.





## So, how do you plan your best retirement?

You've carefully planned ahead and made good decisions for your future. Now you face one of your most important decisions: how and where to enjoy it.

This guide, *Planning Your Best Retirement*, was created to help you do just that. After reviewing this booklet and carefully considering your options, we hope you feel well-equipped – and even inspired – to plan the retirement future that's ideal for you.

# How and where do you want to live?

Let's face it, how you live has a lot to do with where you live. So, a critical first step in planning your perfect retirement is to determine where you want to be.



## Following are some questions to consider:

1. Is it important to you to stay in a familiar neighborhood?
2. Is living close to family and friends a high priority for you?
3. Would staying near current health care providers be important to you?
4. Does the idea of living in a community with other retired people appeal to you?
5. Are you open to giving up your current house for maintenance-free living?
6. How heavily will having a plan for potential health care needs weigh into your decision about where you'll live?

VERY  
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Now visualize your ideal retirement setting. Think beyond your current physical location and situation to how you want to feel in the future. Independent? Secure? Among friends? Free from worry? By visualizing how you want your future to be, you can more easily set realistic, attainable lifestyle goals to get there.

While you're in this state of mind, take a moment to write down at least three things you've been hoping to achieve by a specific time in your life. Perhaps you've been thinking about downsizing, but don't know how to begin. Or maybe you've been hoping to schedule a trip, but never seem to find an ideal time. Next, list any obstacles that currently stand in the way of your goals. Would a change in your living situation give you more freedom to achieve those things you've been putting off?

# If it's only money, why is it so important?

**Y**ou've saved and planned for your retirement goals. This wise decision puts you in a position to be able to enjoy your lifestyle goals, while at the same time protect yourself against potential depletion of assets due to future health care needs.

The following exercise will help you determine what you can afford as you pursue your retirement plan.

After you complete this section, you'll know two facts about your financial future:

1. The amount of your nest egg is how much you have available as your safety net, or backup, if other income can't cover expenses. Your nest egg can also be used to invest in a particular lifestyle, if you so choose.
2. Your monthly income amount will, for the most part, remain unchanged throughout your retirement. So, you know how much you have available to spend. While the total amount of your expenses is important, it often fluctuates depending on your lifestyle choices. In addition, you can expect some of these expenses to increase yearly.

NEST EGG		INCOME		EXPENSES	
Home Value	\$ _____	Social Security	\$ _____	Mortgage/Rent	\$ _____
Savings	\$ _____	Pension	\$ _____	Utilities	\$ _____
Investments	\$ _____	Interest/Savings	\$ _____	Food	\$ _____
Property	\$ _____	Retirement Fund	\$ _____	Maintenance	\$ _____
Other:		Rental Income	\$ _____	Insurance	\$ _____
_____	\$ _____	Investment Income	\$ _____	Entertainment	\$ _____
_____	\$ _____	Other:		Transportation	\$ _____
_____	\$ _____	_____	\$ _____	Medical/Dental	\$ _____
<b>Total</b>	\$ _____	_____	\$ _____	Travel	\$ _____
		_____	\$ _____	Other:	
		<b>Total</b>	\$ _____	_____	\$ _____
				_____	\$ _____
				<b>Total</b>	\$ _____

# Give yourself health and happiness.

A happier, healthier future begins with planning. It's a fact of life that as we age, our need for medical care will increase by an average of 45%. That's why it's important to make sure you have the right insurance and plan for any health care or unforeseen long-term care needs.

Medicare can provide a good foundation to cover health care expenses for those 65 and older, but it doesn't pay for everything.\* In fact, Medicare covers less than half of the average senior's total health care bill. With that in mind, you'll want to look into building a comprehensive health care plan that will cover almost any possibility. Other options to explore include a Medicare supplemental insurance policy (Medigap) or enrollment in a Health Maintenance Organization (HMO) that accepts Medicare beneficiaries.



To ensure additional coverage – particularly expenses for assisted living, skilled nursing care or an extended stretch of in-home care – you should consider long-term care insurance and a continuing care retirement community (CCRC). It's important to determine where health care services would be delivered, if ever needed, so you or your family don't have to make those decisions at the worst possible time.



*\*For a complete listing of Medicare coverage, visit [www.medicare.gov](http://www.medicare.gov), the official U.S. Government site for Medicare information.*

# Founded by residents, for residents.

As you continue your planning process, we hope you'll investigate continuing care retirement living and consider RiverWoods at Exeter.

RiverWoods started as the dream of a small group of Seacoast residents interested in fostering a new way of living while aging. Today, just 25 years later, RiverWoods is a nationally accredited independent non-profit charitable organization.

Nestled on 200 wooded acres near the Exeter River in Exeter, New Hampshire — just an hour from Boston and Portland — you'll find our two existing campuses and The Boulders, a brand-new third campus, now under construction.

The Boulders, with a planned opening in spring 2010, features spacious one- and two-bedroom apartments, as well as two-bedroom cottages. New amenities include a library, swimming pool, fitness center, three dining areas, an art studio, great room and walking trails.

At The Boulders, you'll find the same independent, maintenance-free lifestyle that exists throughout RiverWoods — access to all services and amenities, including multiple dining options, concierge services and courtesy

transportation, as well as educational, artistic and volunteer opportunities. But the community involvement of our residents truly puts the RiverWoods lifestyle in a class of its own.

Residents serve on our Board of Trustees, on more than 30 different committees, and work on our campus newspaper and in our TV station, on-site retail stores and arts & crafts centers. This engagement stands as proof of our commitment to maintain a creative and secure environment that enriches freedom and eases the challenges of aging.

Residents benefit from both estate preservation and financial security at The Boulders. A 90% refundable entrance fee ensures that equity will be protected for you and your family. And if circumstances arise requiring your move to on-site assisted living or skilled nursing, you can rest assured that health care costs will remain fixed at no additional charge.

We want you to find the retirement that's right for you. Our counselors will be glad to answer further questions that may have come to light while exploring this planning guide. And if The Boulders at RiverWoods is your choice, special construction benefits are available for selecting an apartment home prior to our opening. Please call (603) 658-1500 or toll-free at (800) 688-9663 to schedule a personal appointment.





# The Boulders

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AT RIVERWOODS

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