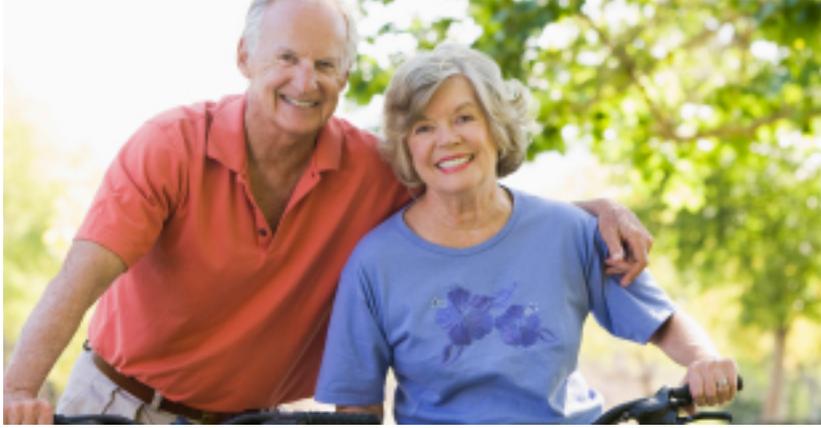


*The following worksheet will give you an idea of the basic cost differences between what staying in your home will cost versus moving into an active retirement community—based on both yearly and monthly fees. Make sure to consult a professional before making any major financial decisions.*

# INDEPENDENT LIVING COST COMPARISON



| MONTHLY COSTS                                      | Staying at Home   | Staying at Home Notes | Independent Living                              | Independent Living Notes |
|--|---|-----------------------|---|--------------------------|
| Utilities (electric, gas, water, sewer, garbage)   |   |                       |   |                          |
| Food: Groceries, Restaurants                       |   |                       |   |                          |
| Phone, Internet and/or Cable                       |   |                       |   |                          |
| Housekeeping                                       |   |                       |   |                          |
| Transportation (Auto, Maintenance, Gas, Cab)       |   |                       |   |                          |
| Social Activities (club memberships, local events) |   |                       |   |                          |
| <b>Total Monthly Costs</b>                         |   |                       |   |                          |
| YEARLY COSTS                                       | Staying at Home   | Staying at Home       | Item  | Independent Living Costs |
| Housing  | Mortgage Payments   |                       | Capital Gains Tax for Sale of Home              |                          |
|  | Property Taxes  |                       | Rent/Monthly Fees x 12                          |                          |
|  | Homeowners or Other Insurances  |                       | Auxiliary Fees (community and/or entrance fees) |                          |
|  | Maintenance (gardening, handymen. etc.)                                     |                       | Moving Costs                                    |                          |
| Annual Maintenance Cost                            | Future Maintenance Costs (new roof, plumbing, home modifications for aging) |                       |   |                          |
| <b>Total Yearly Costs</b>                          |   |                       |   |                          |