

How Can You Protect Your Future in Today's Troubled Economy?

A Message from The Mayflower's CEO



THE MAYFLOWER

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Dear Friend,

According to a national poll conducted after the recent economic meltdown, 81% of Americans felt that the financial crisis poses "a greater threat" to the quality of their lives than does the threat of terrorism. For seniors in particular, shrinking portfolios and falling real estate prices have shaken their confidence, leaving them uncertain about the future. And that's a dilemma. Because planning ahead — especially for healthcare needs — is *absolutely critical* to financial stability. Doing nothing is *not* an option.

So, where do you turn? How can you secure your investments . . . protect your assets . . . and ensure yourself against the potentially devastating cost of a catastrophic healthcare event? One solution: continuing care retirement communities (CCRCs) like The Mayflower, which are structured to provide stability, control and peace of mind — even in the most turbulent economic times.

Here at The Mayflower, I talk with residents every day who tell me how thankful they are to be in an environment where they **no longer have to worry about the future**. That's because CCRCs offer built-in safeguards that you simply can't find elsewhere.

- **Asset Preservation** – With investment portfolios down a stunning 33% since September, Wall Street is no longer a "sure bet" to return wealth to your estate. At The Mayflower, we offer flexible **guaranteed refund plans up to 95%**, ensuring that a significant portion of your entrance fee will be returned to your heirs.
- **Pre-funded Long-term Care** – Buying a commodity now that you plan to use later is a technique many businesses use to keep costs down. That same principle applies to The Mayflower. Through our "Type A" contract, a portion of your entrance fee is allocated toward future healthcare, locking in rates far below "market" and enabling you to **pay for tomorrow's care in today's dollars** — a savings of approximately 50%. Keep in mind, too, that Medicare or supplemental insurance does not cover assisted living and pays less than 2% for skilled nursing care.
- **Proven Stability and Oversight** – Founded in 1989, The Mayflower is a church-sponsored community with a solid track record of prudent fiscal management. As a 501 (c) (3) **not-for-profit** governed by a volunteer Board of Directors, we are dedicated solely to the well-being of our residents. The Mayflower is also regulated by the State of Florida Department of Financial Services, under Chapter 651 of the Florida Statutes. This law is designed to govern the practice of CCRCs to **ensure that members receive the services for which they contracted** — and that the financial status of the community remains stable.
- **The Highest Standards** – With the precarious state of our nation's healthcare system, The Mayflower also ensures guaranteed access to *high quality long-term care*. Our Health Center has received the Governor's Gold Seal Award, which recognizes skilled nursing facilities that meet exceptionally high standards for quality of care, as well as the coveted 5-Star rating from Florida's Agency for Health Care Administration.

Those are just a few of the reasons why residents of The Mayflower have taken charge of their future . . . planned ahead for challenges that might come their way . . . and made this very wise decision for themselves **because they wanted to . . . not because they had to**. Here, they have also found true peace of mind that includes a support system of neighbors, staff and caregivers who provide a sense of community — whatever their circumstance and whenever they need it.

With all the things to worry about in this uncertain world of ours, your future long-term care doesn't have to be one of them. At The Mayflower, that's our job . . . and our privilege. Please contact us to learn more.

Sincerely,

David McGuffin, CEO
The Mayflower