



INDEPENDENT LIVING

Can you afford to live at the Terrace at Luther Manor?

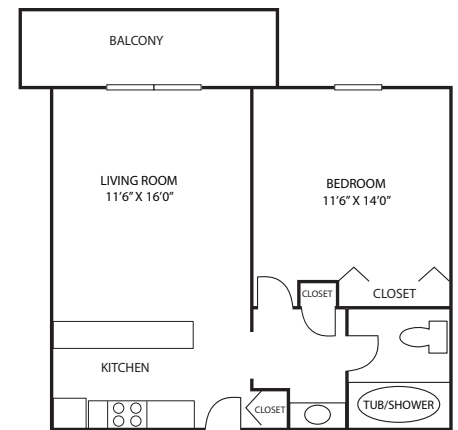
The Terrace at Luther Manor is more affordable than you might think. Consider the following examples of our fictional residents, Mary Williams and Donald and Elaine Wilson. Their stories are typical; they have modest savings, investments and pensions. Mary Williams and the Wilsons are tired of maintaining their homes and are looking to enjoy their retirement free of household maintenance! The charts below show how our fictional residents were able to live at the Terrace at Luther Manor—and even add to their ever-growing savings accounts and investment portfolios.

Mary Williams' assets

| | |
|-------------------------------|------------------|
| House value | \$208,378 |
| Savings account | \$7,000 |
| Checking account | \$1,200 |
| Stocks/Mutual funds..... | \$66,293 |
| Certificates of Deposit | \$20,000 |
| Total assets..... | \$302,871 |

Mary Williams' monthly income

| | |
|----------------------------------|----------------|
| Social Security | \$1,268 |
| Pension | \$2,043 |
| Interest from investments | \$369 |
| Total monthly income..... | \$3,680 |



Mary Williams' new apartment home at the Terrace at Luther Manor

Halstead: 1 bedroom, 1 full bath apartment with balcony (Garden Terrace)

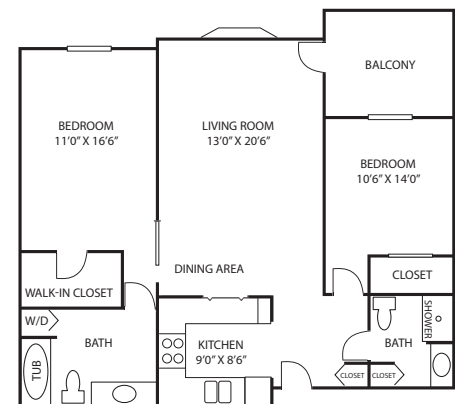
| | |
|--|-----------------|
| Non-refundable Founder's Fee (one-time) | \$25,500 |
| OR 90% refundable Founder's Fee (one-time)..... | \$70,400 |
| Monthly service package cost (recurring)..... | \$1,564 |

The Wilsons' assets

| | |
|-------------------------------|------------------|
| House value | \$233,624 |
| Savings account | \$13,500 |
| Checking account | \$3,750 |
| Stocks/Mutual funds..... | \$125,000 |
| Certificates of Deposit | \$900 |
| Total assets..... | \$376,774 |

The Wilsons' monthly income

| | |
|----------------------------------|----------------|
| Social Security 1 | \$1,759 |
| Social Security 2..... | \$642 |
| Pension 1..... | \$1,216 |
| Pension 2 | \$712 |
| Interest from investments | \$379 |
| Total monthly income..... | \$4,708 |



The Wilsons' new apartment home at the Terrace at Luther Manor

Wilshire: Large 2-bedroom/1-bedroom with den and 2 full bathrooms with balcony (Park Terrace)

| | |
|---|------------------|
| Non-refundable Founder's Fee (one-time) | \$64,000 |
| OR 90% refundable Founder's Fee (one-time) | \$176,700 |
| Monthly service package cost, total* (recurring)..... | \$2,967 |
| *Monthly service package cost, 1st person | \$2,547 |
| *Monthly service package cost, 2nd person..... | \$420 |



INDEPENDENT LIVING

Monthly expense worksheet

Compare & save

Many people are surprised by how much it really costs to live in their house/condo—and by the amount of money and worry Luther Manor can save them.

Use this easy worksheet to find out what your house really costs you. Then, compare your results to everything included at Luther Manor.

| | House/Condo | Luther Manor Terrace |
|--|-----------------|----------------------|
| Utilities —electric, water, air-conditioning, heat, trash removal (phone & Internet not included) | \$ _____ | Included |
| Property taxes | \$ _____ | Included |
| Home maintenance —furnace/heat pump, inspections & filters, air-conditioning service, window cleaning, plumbing, electrical repairs, pest control | \$ _____ | Included |
| Seasonal maintenance —lawn care, snow removal, leaves, shrubs, trees, gutter cleaning | \$ _____ | Included |
| Major repairs —roof, heating & cooling systems, interior/exterior painting, driveway repair, etc. | \$ _____ | Included |
| Cable television | \$ _____ | Included |
| Dining —grocery and/or dining out expenses for a main meal* | \$ _____ | Included |
| Recreation/entertainment** | \$ _____ | Included |
| Fitness center membership | \$ _____ | Included |
| Transportation —mileage to grocery or drug store & other errands | \$ _____ | Included |
| 24-hour security & emergency services | \$ _____ | Included |
| Rent/mortgage | \$ _____ | Included |
| Community association fees & special assessments | \$ _____ | Included |
| Total | \$ _____ | |

*\$225 included (per person) each month

**Some optional activities require a nominal fee, but most are free of charge

For more information or to schedule a tour,
call **414.464.3880** or email live@luthermanor.org