# HERE, YOU'RE MORE THAN A MEMBER. YOU'RE AN OWNER.

# HOW LEGACY AT MILLS RIVER COMPARES TO A CONVENTIONAL CCRC.

There are, of course, other Continuing Care Retirement Communities (CCRC) in our region. But Legacy is the only such community where residents enjoy the benefit of owning the property where they live. And with ownership, comes a greater degree of flexibility and control over your, well, legacy.



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### HERE, IT'S YOUR MONEY.

When you pay an entrance fee at a conventional CCRC, whether you will get 0% or even 90% of that fee refunded at the termination of your contract, you are immediately losing control of the money you have earned and worked hard to grow and protect. And, since that money is tied to your residency, you can't borrow against it or invest it to fund your future needs (whether for your estate or future health care).

At Legacy, on the other hand, your initial deposit is exactly that—a down payment that buys you equity in your Legacy home. Equity that will accumulate with each additional payment. Equity you can borrow against. And equity you can sell or pass along to the next generation as you see fit.

#### HERE, IT'S YOUR PROPERTY.

If you consider moving away from a conventional CCRC before your contract expires, you must choose between losing your initial investment or your freedom to live where you please.

Here at Legacy, however, you are free to sell your property at any time you choose—and likely to realize at least some return on your initial investment.

#### HERE, IT'S YOUR HEALTH.

Even our healthcare model at Legacy offers a greater degree of flexibility and customization than that of a traditional CCRC where healthcare services are bundled opaquely into a blanket monthly fee.

At Legacy, we allow our members to both see and select the exact level of healthcare services they choose to pay for, offering three levels of care that are clearly delineated and transparently priced.



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# HOW LEGACY AT MILLS RIVER COMPARES TO AREA LIFESTYLE COMMUNITIES.

There are mountain communities on par with Legacy at Mills River. They offer the benefit of home ownership and beautiful Blue Ridge Mountain setting and a host of attractive lifestyle amenities. So why is Legacy a more desirable retirement living option?



## THE COST ADVANTAGES.

Because the one feature these communities do not offer is a life care contract. Legacy, you see, is a planned Continuing Care Retirement Community, meaning that our members have the option of lifelong on-campus healthcare factored into their monthly fees at a cost well below market rates. Furthermore, at Legacy your monthly fee also covers virtually all of the costs of upkeep and repair as well as a long list of services and amenities, including meals and entertainment, transportation, security and wellness programs and facilities.

So, when comparing the relative costs of ownership at Legacy against that of a non-life care community, there truly is no comparison.

## THE SERVICE ADVANTAGES.

Legacy members receive all the essential services one would expect in a residential community of our stature, from housekeeping and utilities to the maintenance of our grounds. In our top-floor restaurants, panoramic views compete for attention with fresh-made cuisine that varies widely from room to room and from night to night. Should any appliance in your residence ever require repair, members can expect the immediate attention of our facilities staff. And when you need arrangements made or require attention or services within your home at Legacy, help is always on-call.

### THE HEALTH ADVANTAGES.

In our state-of-the-art wellness center, members can access not only the very latest in exercise equipment. They can also expect the very best instruction and assistance in using it. Our campus offers a gateway onto multiple hiking trails as well as our own creek, lake and meadow for nature-walking. And for those who enjoy competitive or outdoor sports, we are glad to offer kayaking excursions as well as hikes and bike outings.



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