

UNIQUE FINANCIAL BENEFITS OF POINT 26 SUITES

NO REAL ESTATE TAXES OR HOMEOWNERS INSURANCE

With homeownership comes real estate taxes and homeowners insurance. For a \$300,000 home, you can expect to annually spend an average of \$6,500 on taxes and \$1,700 for insurance. Avoid paying both with a home at Point 26 Suites. A simple renter's insurance policy is all you need.

NO MAINTENANCE, UTILITIES AND/OR SERVICE COSTS

Home maintenance costs are inevitable. Depending upon the age of your home, homeowners will spend an average of \$3,000 to \$12,000 per year on maintenance, more than \$4,400 per year on utilities and over \$2,500 per year for services such as snow removal and house cleaning. When you choose Point 26 Suites, all of these costs are covered by your monthly service fee. And you will move in with new flooring, paint and appliances at no extra cost.

ON-CAMPUS HEALTHCARE

Healthcare needs change with time. At Moravian Village we have thought out the entire process. Enjoy your independent lifestyle and, if needed, Personal Care is available right in your suite. Additional top-quality healthcare is also available on campus. There is no need to move a second time. You can age in place with peace of mind.

ZERO UNCERTAINTY ABOUT RETURN ON YOUR INVESTMENT

Your home value can fluctuate based on the market. You may have to sell at an inopportune time. If you wait too long, the return on your home, especially after investments in upgrades needed to sell, may not be what you had hoped. Regardless of how long you reside in our community, the Estate Planning selections you make when you move in are not subject to market fluctuations (risk).

How much are you paying now?

Property Taxes \$ _____

Homeowner's Insurance ... \$ _____

Current Utilities Costs per Year:

- Heating \$ _____
- Cooling \$ _____
- Electric \$ _____
- Security system \$ _____

Current Home Maintenance Costs per Year:

- Landscaping/lawn care .. \$ _____
- Snow removal \$ _____
- Trash removal \$ _____
- Transportation \$ _____
- Gutter cleaning \$ _____
- House cleaning \$ _____
- Others: _____ \$ _____

Eventual Maintenance and Costs:

- Roof and gutter \$ _____
- Plumbing repairs: \$ _____
- Kitchen/bath upgrades .. \$ _____
- Exterior/interior paint and siding. \$ _____
- Heating system (oil, gas, electric) \$ _____
- Air conditioning \$ _____
- Appliance maintenance .. \$ _____
- Septic tank/ City service connection .. \$ _____
- Sidewalk, tree, etc. maintenance required by city/township \$ _____
- Others: _____ \$ _____