## Invest in Yourself...You've Earned It!

Many seniors feel that a quality retirement community is out of reach or unaffordable.

As a result, they delay the decision to move into a senior living setting until they absolutely need one. In reality, if you own your home, you are well positioned to have the resources to retire comfortably into a senior living community like Silvergate.





## Put Your Hard-earned Equity to Work for You

One of the greatest tools you have for affording senior living is unlocking the equity you've built over time in your home. Selling your house and then wisely investing the proceeds converts it from a real estate asset to a liquid asset that you can now directly control. It gives you the resources to take advantage of a retirement community lifestyle earlier while you are healthy and able to enjoy all of the benefits that accompany it. If you own your home, you are likely well positioned to retire comfortably into a senior living community like Silvergate. After spending an entire lifetime working toward retirement, you've earned it!

If You Own your Home, You Can Afford Senior Living. Alice's Story

Alice loved her home of many years and was reluctant to leave the large back deck with its porch swing that her husband had built long ago. Now that he was gone though, she often wondered if she was throwing away her retirement money on the upkeep of the deck and the caretakers needed to maintain the property.

## Living Comfortably on Your Retirement Funds

Alice grew up during the depression and was reluctant to let go of her hardearned money, but when she calculated the cost of maintenance on her home and all of the monthly expenditures, she realized she could afford to move.

In fact, by selling her house and investing her equity through her financial advisor, she would be able to live comfortably on the interest from her investments. In the long run, Alice found her money would serve her needs better over the same number of years by moving into a senior living community like Silvergate. It was a win-win for her and her family.



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