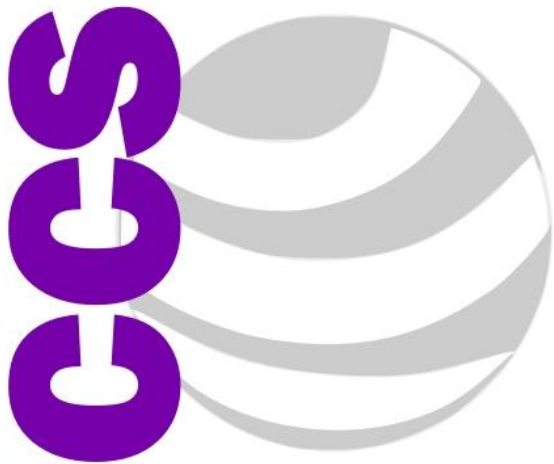


Independent Living with the CCS Care Share Program

By Creative Care Solutions



Registered Trademark owned by Creative Care Solutions

Ageing affects everyone, and as we get older, many of us will need help to perform the routine activities of daily living.

Who will care for you? Will your independence be compromised as you age?

Human life expectancy is 78 years for men and 83 years for women. However, the risk of losing your independence also rises with age.

The main causes of loss of independence include Alzheimer's disease, heart disease, stroke, cancer, injuries from falls, hip fractures and more.

***Did you know that one in four Canadians
provide care for another person?***

40% of Canadians 55 years and older, who have not yet retired, describe their retirement financing as less than adequate. Canadians need a system to control costs during their retirement.

***70% of primary caregivers say that providing
care is stressful***

Succession plan development should include lifestyle protection for yourself. Plan now to live in your own home, private long term care facility or a government subsidized facility when you get older.

Your Care Options in Ontario:

1. Remain in your own home and pay for basic care

Average Cost: \$2,700.00/mth (3hrs/day x \$30/hr)

Waiting Time: None

2. Live in a private long-term care facility

Average Cost: \$2,000 - \$8,000/month

Waiting Time: 2-9 mths; up to 3 years in some cases

**Additional costs include telephone, cable, room retrofitting, dental, caregiving, hairdressing, etc.*

3. Live in a government subsidized facility

Average Cost: \$1,500 - \$4,000 (based on subsidy)

Complicated admittance restrictions

Caregiving by family members is not permitted

**Barriers to Care: Understaffed facilities do not offer restorative care (eg. stroke recovery)*

Have you selected a place to live and receive care when you get older? How will you finance your decision? If you use your RRSPs, how much will remain for your spouse? Who will look after your spouse if your health deteriorates?

It is time to start saving for caregiving

Planning for your future caregiving needs with Creative Care Shares allow you to:

- Maintain your quality of life
- Safeguard your assets and investments
- Remain in your own home as long as possible without placing the burden on your family or friends

The CCS Care Share Solution:

Fund your future healthcare needs by making small, affordable payments over time. CCS Care Share Packages allow you to purchase the care you'll require before you need it!

Pay just \$250/month for 60 months (five years) and receive a 500 hour Care Share Package. With our 0% financing, you can rest assured that each dollar spent goes directly towards care.

Don't wait for ageing to take you by surprise. By starting today, you can ensure that care will be available for you and your spouse whenever it's needed.

You make the choice.

Please call 519-376-7396 to learn more about the Creative Care Share Program. You may also visit us online at Creative.on.ca/CareShare.