



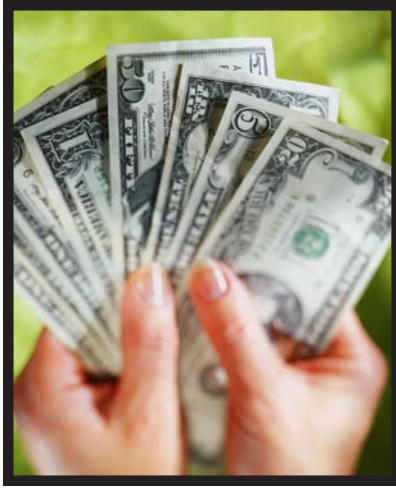
Moving to Columbia Cottage may be more affordable than you think. This financial tool is designed to identify the monthly expenses that will be included or reduced by making the Cottage your home.

When you choose to move to the Cottage, you gain a variety of benefits, both tangible and intangible. With supportive services and a rich social life, our residents are living longer, staying healthier, and feeling happier than their friends who remain at home. And with the security of the Cottage, they - and their children - have fewer worries and more confidence about whatever the future may bring.

Step 1: Monthly Expenses

| | SAMPLE EXPENSES | | YOUR EXPENSES | |
|--|--------------------------|---|--------------------------|---|
| | TYPICAL MONTHLY EXPENSES | COLUMBIA COTTAGE'S MONTHLY FEE & EXPENSES | CURRENT MONTHLY EXPENSES | COLUMBIA COTTAGE'S MONTHLY FEE & EXPENSES |
| MONTHLY SERVICE FEE | N/A | \$ 2,865 | N/A | \$ |
| Rent or Mortgage | \$ 0 | N/A | \$ | N/A |
| Homeowner's/ Renter's Insurance | 100 | 35 | | |
| Property Tax | 40 | N/A | | N/A |
| Electricity/ Gas/ AC | 200 | INCLUDED | | INCLUDED |
| Telephone | 30 | 30 | | |
| Basic Cable TV | 35 | 38 | | |
| Water/ Garbage/ Sewer | 75 | INCLUDED | | INCLUDED |
| Housekeeping Service | 150 | INCLUDED | | INCLUDED |
| Lawn & Garden Service | 100 | INCLUDED | | INCLUDED |
| Maintenance/ Repairs | 200 | INCLUDED | | INCLUDED |
| Food - including meals out | 500 | 5 | | |
| Entertainment/ Movies | 50 | INCLUDED | | INCLUDED |
| Shopping/ Medical Transportation | 50 | INCLUDED | | INCLUDED |
| Health Insurance | 500 | 500 | | |
| Medical Alert System | 40 | INCLUDED | | INCLUDED |
| Federal Income Tax Deduction* | N/A | (75) | | |
| ADDITIONAL EXPENSES | | | | |
| Car Loan/ Lease | 300 | 0 | | |
| Car Gas/ Repairs | 40 | 0 | | |
| Auto Insurance/ License | 80 | 0 | | |
| Gifts/ Donations/ Tithes | 50 | 50 | | |
| Sitter Expense (2 hrs/ day) | 900 | 0 | | |
| Medical Expenses NOT covered by insurance (doctors, dentists, eyecare, hospitals, prescriptions) | 30 | 30 | | |
| Personal Care including clothing, beauty shop, etc. / Savings/ Investments | 30 | 30 | | |
| TOTAL | \$ 3,500 | \$ 3,508 | \$ | \$ |

* Federal tax law allows for a deduction for a portion of Assisted Living expenses. Ask for more info!



Step 2: Monthly Income

| | |
|---|----------|
| Total Current Monthly Income | \$ _____ |
| PLUS Monthly Benefits from Long-Term Care Insurance, VA Assistance | \$ _____ |
| Total Amount Available for Assisted Living | \$ _____ |

Step 3: Assets to be Converted to Income

Many people choose to sell a house, car or other assets.

| | |
|--|----------|
| Converted Asset #1: _____ | \$ _____ |
| Converted Asset #2: _____ | + _____ |
| Converted Asset #3: _____ | + _____ |
| Converted Asset #4: _____ | + _____ |
| REVISED Amount Available for Assisted Living | \$ _____ |

For More Information,
Call Us Today!



3776 Crosshaven Dr. • Birmingham, Alabama • 35223 • (205) 410-5770
www.cottageassistedliving.com