

Complete Guide to Senior Living Options

A detailed reference comparing all the alternatives, from levels of care and lifestyle choices to features and services, to help you make an informed decision.



Retirement home. Nursing home. Home care. It can be confusing.

In the senior living landscape, terminology that sounds the same means very different things. How can you continue to live your life your way, safely and happily? What about waiting lists? What can you afford?

This guide is designed to explain the options, highlight key considerations and provide everything you need to know to make the decision that's right for you.

Here are the topics we'll cover:

- Retirement home vs nursing home: what's the difference?
- Home care or retirement home: what to consider.
- A closer look at lifestyle options.
- Top questions about life at The Shores.
- Financial Calculator.
- Setting a new standard for retirement.



Retirement home vs nursing home: what's the difference?



It's the question everyone asks when beginning their search. Our side-by-side comparison makes it easy to understand.

	Retirement Home	Nursing Home
Also known as	 Senior/Retirement residence Senior/Retirement community Senior/Retirement living Seniors' home 	 Long-term care (LTC) Long-term care home Skilled nursing facility Residential care facility Chronic care facility
Focus	For seniors who can afford to leave household responsibilities behind and pursue an independent lifestyle, with increasing support as needed.	Primarily for people on a limited income who require 24/7 medical and personal care due to complex health needs, mobility issues or advanced dementia.
Care	Wide range of need-based services supporting independent living, assisted living and memory care; 24/7 on-site nursing.	24-hour nursing care, assistance with daily activities, medication management and specialized therapies.
Living	Hotel style: private suites, with a wide range of programs, services and amenities including formal or casual dining.	Hospital style: single, double or ward rooms with basic amenities in communal spaces; focus on meeting essential care needs.
Cost	Monthly bill, paid by resident; costs vary based on level of care and amenities.	Partially or wholly subsidized based on income; typically involves co-payment for room and board.
Admissions	Seniors choose when they want to move in, subject to availability.	Managed by local health authorities; typically long waitlists.
Ownership	Privately owned and operated to provincial regulatory standards.	Publicly owned, government funded.

Home care or retirement home: what to consider.

For most seniors, the big issue is independence: nobody wants to give up the freedom to do as they please. Aging in place preserves a sense of autonomy in familiar surroundings. However, as self-sufficiency declines, many seniors dislike the necessary intrusion of caregivers. Retirement homes have the luxury of being able to accommodate a range of lifestyles in one place, from complete independence to assisted living and round-the-clock dementia care. Support can be increased as needed, without disruption to daily life and activity.



	Home Care	Retirement Living
Cost	Utilities, home upkeep and private care expenses add up.	All-inclusive monthly fee.
Independence	Autonomy may decrease with age.	Freedom with support as needed.
Health and Wellness	Requires scheduling appointments and co-ordinating care.	On-site programs for mind and body. Consistent delivery of care.
Social life	May be limited. Risk of loneliness.	Friendly community with daily activities.
Dining	Requires shopping and preparation. Cooking may pose a danger.	Healthy meals enjoyed with company. Dietary needs accommodated.
Safety and Security	Limited or delayed access to help in an emergency.	24/7 emergency response system with on-site staff for immediate assistance.

A closer look at lifestyle options.

Retirement homes offer various levels of support to accommodate differing needs and preferences as you age. Typically this includes **independent living** for self-sufficient seniors who want the freedom of a maintenance-free lifestyle; **assisted living** for those who need

extra help with daily tasks and medication; and comprehensive **memory care** for seniors living with dementia. However, the specifics can vary greatly from residence to residence. Not all levels of care are offered at all facilities.

A greater range of choice, from carefree to cared for.

The Shores of Port Credit offers the most extensive continuum of care available.

Compare our unique range of lifestyle options.

Luxury Apartments

Unique to The Shores

- Fully equipped kitchen and laundry
- Hotel-style amenities and services
- Month-to-month rental, indoor parking

Independent Living

- Active, social, all-inclusive lifestyle
- Exceptional dining, upscale amenities
- Signature programs and activities

Independent Supportive Living

Unique to The Shores

- Active, social, all-inclusive lifestyle
- Discreet help with daily personal hygiene
- Medication management

Assisted Living

- Active, social, all-inclusive lifestyle
- Signature enrichment programs
- More extensive personalized care

Memory Care

- Gentle, personalized round-the-clock care
- Skilled caregivers in a safe, structured environment
- Specialized programs tailored to individual needs

Respite Stays

- Safe, secure short-term support
- Recovery from illness or surgery
- Caregiver relief

Trial Stays

• A chance to sample life at The Shores



How do I know if it's time for a seniors' home? Being ready might simply mean feeling lonely or wanting to downsize from the obligations of home ownership. Health or mobility concerns/issues might make access to increased support necessary.

Will I lose my independence?

Not at all. In fact, many residents say they feel *more* independent here—free from home maintenance, cooking and cleaning, with more time and energy to do the things they love. You choose how to spend your day, your way.

Who decides what I do every day?

You do. With a full calendar of events, activities and signature programs to choose from, and a variety of comfy lounges to curl up in, you can be as busy or laid-back as you like.

Will I still be able to come and go as I please?

Of course. This is your home—you can go out, travel, entertain guests and live your life as independently as you wish.

What is there to do during the day?

Each day offers fitness classes, art workshops, social clubs, movie nights, excursions, and more. Or enjoy quiet time in our library, gardens or spa.

Are pets allowed?

Pets are welcome. We provide a pet-washing station, with scenic walking trails nearby.

What about meals: is there set seating at specific times?

Eat when, where and what you want, with whom you want, every day. Enjoy dining in our 5-star restaurant or sit down for a bite any time of the day at the casual bistro bar. Both are fully licensed.

What's the food like?

Exceptional. In-house Red Seal-certified chefs prepare fresh, wholesome, gourmet meals with menus that change daily and cater to dietary preferences. Choose our elegant dining room, casual bistro or even in-suite dining.



Can my friends and family visit?

Your guests are always welcome. They can join you for meals, attend events or even stay overnight in one of our guest suites. Host your book club in our wine lounge or enjoy a family dinner in our private dining room.

What are the upfront and monthly costs? (including fees for specific services)

The cost for retirement living ranges depending on suite size, care needs and extent of amenities and services offered. You can fill out the Financial Calculator here to get a rough idea and book an appointment with us to discuss what suits you best.

Do I bring my own furniture? How will I know what will fit?

Your suite is yours to furnish and decorate. We can connect you with downsizing and moving professionals to ensure your new home feels like home. You will settle in quickly—and wonder why you didn't do it sooner.

What kind of people live here? Will I fit in?

Our community is warm, welcoming and diverse. Active, engaged seniors from many walks of life form close friendships over shared interests and experiences. You'll find your people here.

What types of care or support are available if my needs change?

We offer an unrivalled continuum of care. You can comfortably age in place, knowing that additional support is available if and when you need it.

What does it cost—and what's included?

Our monthly fee includes your private suite, chef-prepared meals, weekly housekeeping, concierge service, wellness and enrichment programs, scheduled transportation, 24/7 safety and security measures and access to all amenities. Personal care tailored to your needs can be added as needed.



What is the community's financial stability and reputation?

Proudly Canadian for over four decades, we've been named one of Canada's Best Managed Companies— the mark of excellence —for the third year in a row. This acknowledges the strength of our vision, the dedication of our team and our commitment to leading the way in senior living.



Financial Calculator

The lifestyle you want is well within your means.

Trade the obligations of home ownership for the carefree comfort of life at The Shores and watch your portfolio continue to grow.

See how affordable The Shores can be.
Complete our personalized calculator to see how the lifestyle you choose fits into your financial picture. Link to site



Setting a new standard for retirement.

The Shores of Port Credit is the flagship property of Verve Elite, the premium echelon of Verve Senior Living, a privately owned Canadian company. Offering a distinctly elevated style of living, our signature range of lifestyle options provides a level of comfort you never knew existed. From luxury rental apartments to enhanced memory care, you'll enjoy beautifully appointed interiors, exclusive amenities and the exceptional services of a world-class hotel.





Three years in a row.

Recognized for excellence. Rooted in Canada. Proudly Canadian for over four decades, we've grown alongside the communities we serve. Our retirement residences reflect the best of our country's values—compassion, courtesy and care—creating gracious places where older adults can live fully and confidently.

Sample the luxury of life at The Shores: come for a private tour and stay for lunch.

<u>TheShoresOfPortCredit.com</u> (905) 812.5280 280 Lakeshore Rd W, Mississauga, ON L5H 0A5

? ☑ Keep in touch. Follow us <u>here</u>, or <u>sign up</u> for our newsletter.



