

STRESS LESS!

10 Tax Deductions and Credits
you should know about.

Single Seniors: Living the life.

**Downsizing:** When do you

When do you know it's time?

Can a Staycation be **more rejuvenating** than travel?

### LESS MUST-DO.





### **MORE WANT-TO.**

"Don't get me wrong—I absolutely loved my house. Lots of wonderful memories. But over the last few years those memories were taking a back seat to maintenance. On a whim, I looked into Duncaster—the easy living lifestyle, wonderful amenities and opportunities to try new things and meet new people was so appealing—that I never looked back!"

- Al DeVito, Duncaster Resident since 2011

### "That's why I *made my move* to Duncaster."

### Is Aging in Your Home *Really* the Best Option?



Television regularly features ads about the value of staying in your home as you age. But is it really the best choice? If your spouse receives a complicated medical diagnosis, would you be able to schedule, manage, and monitor all the help you need while also taking care of yourself and maintaining a home? If a hired caregiver is unable to arrive as scheduled due to illness or severe weather, could you provide the care yourself?

A Life Plan community like Duncaster is designed to support you and your spouse at every stage. If one partner needs more care, it's available—along with the promise that it will always be there. Plus, you have the security of knowing that LifeCare will keep your monthly living expenses stable and predictable.

Duncaster provides the support you need, when you need it. Read more about the benefits of a Life Plan community at Duncaster.org/BestOption





# Let's talk — COS



### 10 tax deductions & credits you should know about.

It'll soon be tax time again. While preparing your annual return is typically not a pleasurable activity, the IRS offers several tax deductions and credits specifically for older adults, including:

- Increased Standard Deduction
- Medical Expense Deduction
- · Retirement Plan Contribution Benefits

We've compiled a list of the top 10 senior tax benefits and how you can take advantage of them.

To see them all, go to Duncaster.org/Taxes

### Did you know?

### LifeCare provides tax advantages as well.

LifeCare gives you guaranteed access to healthcare services at predictable costs if you ever need them. This means any related entry and monthly fees may be considered a pre-paid medical expense and eligible for a tax credit. Consult your tax advisor for more details.



On-site comprehensive primary care at Duncaster is provided by

Hartford HealthCare Medical Group





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Let go of the cold weather woes.

There is no better way to beat the winter blues than by making a move to Duncaster where neighbors are your friends and there is always something fun to do.

#### Don't worry about the weather:

We handle the snow, so you don't have to. Our emergency generator fully powers all areas of our campus, assuring an uninterrupted power supply to your apartment home.

**Stay Social:** Duncaster offers over 40 different residentled committees and special-interest groups to keep you active and engaged.

Everything you need is just steps from your front door (no driving required!): Visit the Commons Market for a pound of dark roast coffee on your way to the Aquatic & Fitness Center for your morning workout. When you finish, stop by the Library to check out a book then meet a friend for lunch in the Terrace Dining Room. We even have a doctor's office right on campus.

If you are ready to say goodbye to your winter woes, call Lisa Greene, Vice President of Sales and Marketing, today at **(860) 792-5107** to begin a conversation.



Become a member of Duncaster's Aquatic & Fitness Center—you don't need to be a resident.

Call (860) 792–5107 to learn more.





### Vacation or Staycation?

Are you fantasizing about a tropical vacation? This year, with COVID-19 still very active, why not consider a "Staycation"?

It may sound boring, but a Staycation can be more relaxing and restorative than travel and it can even save you money. It can also be the perfect opportunity to explore more of your town or state and have "closer to home" experiences that you've always wanted to try.

For great tips and fun Staycation ideas go to Duncaster.org/Staycation



Try a new restaurant or a new recipe



### Staying healthy—and safe all winter long.

Winter can be tough—freezing temperatures, ice on walkways, and even seasonal depression that can come from a lack of socialization. But, the long, cold months shouldn't keep you from enjoying healthy, engaged living. Having proper winter gear, eating healthy year round and staying connected to loved ones are just a few of the ways to keep yourself feeling good while you look forward to spring.

Learn more ways to keep yourself healthy and happy all winter long at Duncaster.org/WinterSafe



# Single SENIORS: Living the Life

connections. It's a great time to develop new friendships or possibly a romantic partnership, while deepening your involvement in hobbies that bring you joy.



Duncaster offers college courses right on campus through the University of Hartford's Presidents' College.

Hiking, Camping or Biking: Join a local group and meet fellow outdoor enthusiasts or go it

Taking College Classes: Community college's offer an inexpensive way to continue learning.

**Volunteering**: Giving back to the community is engaging and a great way to boost your overall well-being.

Taking Lessons: Explore a new skill at your own pace. Maybe a musical instrument, dancing, or even woodworking.

Traveling: Being single means having the freedom to take a trip across the state or around the world.

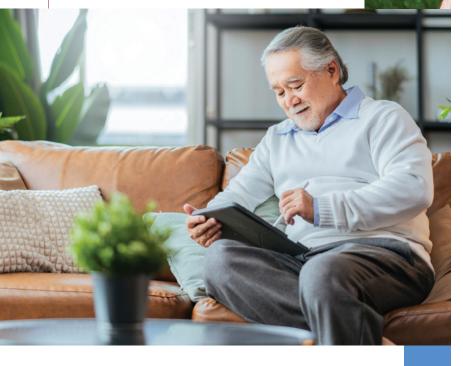




### Single SENIORS: Living the Life

Did you know?
34% of U.S. adults
over 65 are on
social media.

Duncaster offers over 40 different voluntary groups and clubs to engage your interest.



#### **HOW SINGLES ARE CONNECTING:**

At Retirement Communities: You'll find friends who share your interests and plenty of ways to stay healthy and have fun.

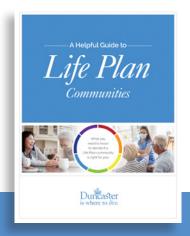
With Family: Being retired gives you time to reconnect with those you lost touch with when life was more hectic.

**On Facebook:** Connect with other people your age who share your interests, or reconnect with old friends and classmates.



### RETIREMENT IS WHAT YOU MAKE IT.

The most important take away is that you should be living your life to the fullest at any age, no matter your marital status. A Life Plan community like Duncaster can help you do that!



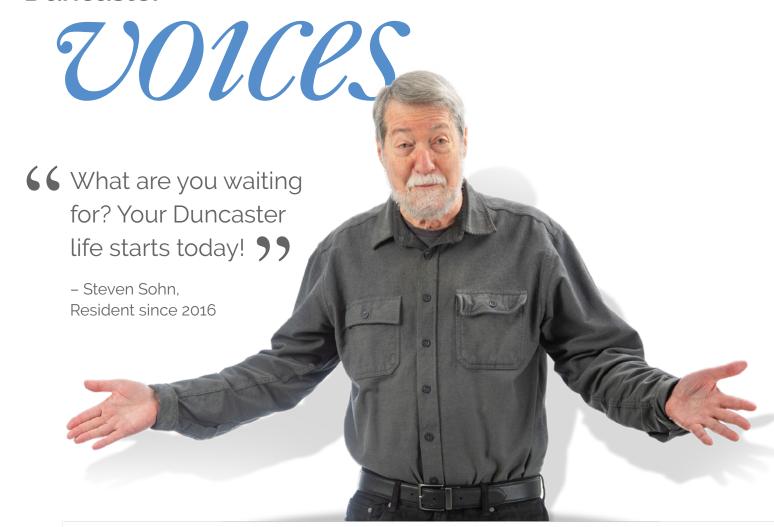
Get your FREE guide to Life
Plan communities or schedule
a Duncaster tour by calling
(860) 792-5107 or visiting
Duncaster.org/LifeWinter22







### **Duncaster**







### A new resident. A different arrival.

The beauty of the community and the kindness of the staff were beyond my expectations.

- Emily Becton, Resident since 2021

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Mrs. Emily Becton moved to Duncaster from Florida in early July of 2021 to be closer to her daughter. Her story is a little different in that she arrived here on move-in day without ever having visited our campus due to travel complications and safety concerns related to COVID-19. Emily's daughter lives nearby and she worked with us and Emily to choose just the right finishes for her apartment home while Emily remained in Florida preparing for her move.

Read more of Emily's story at Duncaster.org/Emily



Emily Becton, right, with her daughter Deborah.



Hear and read more of what our residents have to say at **Duncaster.org** 





### Downsizing:

### When do you know it's time?

- Do you pay to heat and cool rooms you never use?
- Have gardening and yard work gone from hobbies to chores?
- Do you procrastinate on getting home repairs done?

If yes, then it might be time to consider a move. Beginning the process can be difficult, but those who do it say they feel relieved and satisfied when they're done.



#### How do you make downsizing easier?

- Start small Get rid of duplicate items
- Be judicious about what you keep

#### Why is now an exceptionally good time to downsize?

Now's a great time to sell your home—available housing inventory is low and home sale prices are high!

#### Then what?

Enjoy maintenance-free living and exceptional amenities at Duncaster!







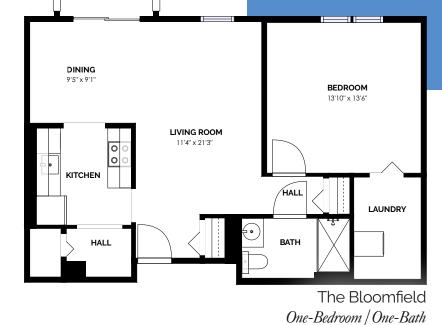
## Smaller space. Bigger lifestyle.

Duncaster offers everything you need to live a fulfilling next phase of life. Choose from over 20 different floor plan styles and enjoy a beautiful, well-equipped residence, exquisite chef-prepared dining and maintenance-free living.

Enjoy exceptional amenities:

- Dine in the Terrace Dining Room, Courtyard Café or Town Green
- Pursue wellness at the Aquatic & Fitness Center
- Pamper yourself at the Spa
- Meet friends for happy hour in the Lounge
- Garden in the Greenhouse and Community Gardens
- Design and build in the Woodshop
- And so much more!

Call (860) 792-5107 or visit **Duncaster.org/LifeWinter22** to schedule your personal tour!



Life with

LifeCare

at Duncaster starts at just

\$141,000!

#### **About LifeCare**

PATIO

Should your needs ever change, LifeCare gives you guaranteed access to health care right on campus. Assisted Living, memory care, long-term care and rehabilitation are available—all at predictable costs, ensuring financial security. If your health ever changes, you'll never pay the high cost of long-term care.





To learn more about Duncaster or to schedule a tour, contact Lisa Greene, Vice President of Sales and Marketing at (860) 792-5107.

