

DISCLOSURE STATEMENT  
THE OVERLOOK LIFE CARE COMMUNITY



January 2026

This Disclosure Statement replaces any Disclosure Statements that may have been previously provided to you. Upon receipt of this Disclosure Statement, you should carefully review it and be in touch with the Marketing Department if you have any questions.

88 Masonic Home Road (Route 31)  
Charlton, MA 01507  
T 508.434.2318  
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## INTRODUCTION

This Disclosure Presentation Book is given to you so that you may become aware of many of the important features of The Overlook Life Care Community located in Charlton, Massachusetts and to fulfill the requirements of Massachusetts General Laws, Chapter 93, Section 76. The Disclosure Statement is based on information available at the date above and is subject to change. In addition to providing basic information concerning The Overlook, this Disclosure Statement also contains a summary of certain of the agreements required to enter into in order to become a resident at The Overlook. In the event of any inconsistency between the summary in this Disclosure Statement and the actual agreement, the provisions of the actual agreement will govern. You may wish to review this Disclosure Statement with your financial advisor and legal counsel. This Disclosure Presentation is subject to change for events and circumstances occurring after the date printed on the cover page.

### 1. Name and Business Address of Provider

Overlook Communities, Inc.  
DBA The Overlook Life Care Community  
88 Masonic Home Road  
Charlton, MA 01507

Overlook Communities, Inc., a corporate subsidiary of Masonic Health System of Massachusetts, Inc., is a not-for-profit Massachusetts corporation incorporated under the provisions of General Laws, Chapter 180. This corporation owns and operates the continuing care community known as The Overlook Life Care Community (“The Overlook”).

### 2. Officers and Directors of The Overlook

A list of current officers and directors of The Overlook is contained in Attachment 1 attached hereto. Each person listed in Attachment 1, with the exception of the President/CEO, serves as a volunteer without compensation in the capacity shown in Attachment A. No individual has an ownership interest or an equitable or beneficial interest in Overlook Communities, Inc. or its assets. Directors’ actions and duties are governed by Massachusetts law and by the Overlook Communities’ Articles of Organization and By-laws.

3. Description of Business Experience of The Overlook

Overlook Communities, Inc. was incorporated on May 5, 2000 for the purpose of developing and operating a continuing care retirement community. The Board of Directors of The Overlook is composed of individuals who have experience in areas such as finance, business, social services, nursing home administration, hospital administration, and programs serving persons age 55 and over.

4. Statement of Affiliation and Tax-Exempt Status

Overlook Communities, Inc. is not affiliated with any other organization. The Internal Revenue Service has determined that the Corporation is exempt from federal income taxation as an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended.

5. Description of Physical Facilities

The Overlook's facility is located on approximately 83 acres of a 450 acre site at 88 Masonic Home Road, Charlton, Massachusetts. The facility is comprised of 207 resident apartments, 14 resident cottages, 28 enhanced living suites, 14 memory care assisted living suites and 72 bed skilled nursing care facility licensed by the Commonwealth of Massachusetts. The Overlook's facilities contain approximately 392,000 square feet of space.

6. Financial Statements

Certified financial statements of The Overlook are contained in Attachment B attached hereto. If The Overlook's fiscal year ended more than 90 days prior to the date this Disclosure Statement is delivered to a prospective resident, then interim financial statements are contained in Attachment B attached hereto. The current entrance fees and monthly service fees are included in Attachment C. A five year history of entrance fees and monthly service fees is included in Attachment D attached hereto.



## 2026 Combined Boards of Directors Directory

(January 23, 2026)

Masonic Health System of MA, Inc. Parent Board Directors and Officers	
Member	Position
Kenneth Blake	Chairman
Donald LaLiberte	Treasurer
Rev. Dr. Richard Haley	Secretary
Tameryn Campbell	President & CEO; Ex Officio, Voting
Robert Jolly	Director
Jay Jolicoeur	Director
Mason Russell	Treasurer
Wayne Szretter	Director
Timothy McGavin	Grand Master, Ex Officio, Voting
Overlook Masonic Health Center, Inc. Board of Directors and Officers Overlook Communities, Inc. Board of Directors and Officers	
Member	Position
Robert Jolly	Chair
Jack Mulhall	Vice Chair
James Tracy	Treasurer
Rev. Dr. Richard Haley	Secretary
Tameryn Campbell	President & CEO; Ex Officio, Voting
Kenneth Blake	MHS Parent Board Chairman
Mason Russell	Ex Officio, Voting
Timothy McGavin	Grand Master, Ex Officio, Voting
Overlook Visiting Nurse Association, Inc. Board of Directors and Officers	
Member	Position
Mason Russell	Chair
James Tracy	Treasurer
Rev. Dr. Richard Haley	Secretary
Tameryn Campbell	President & CEO, MHS; Ex Officio, Voting
Wayne Szretter	Director
Kenneth Blake	MHS Parent Board Chairman
Timothy McGavin	Grand Master, Ex Officio, Voting
Overlook Programs for Engagement, Inc. Board of Directors and Officers	
Member	Position
Tameryn Campbell	President & CEO, MHS/Chair
Stephen Kenney	Treasurer
Steven Dragon	Secretary

ATTACHMENT B

[Disclosure Statement]

Financial Statements

Attached are certified financial statements of The Overlook, including (a) a balance sheet as of the end of the Overlook Communities, Inc.'s most recent fiscal year and (b) income statements for the Overlook Communities, Inc.'s three most recent fiscal years. Furthermore, if this Disclosure Statement is being delivered more than 90 days after the end of the Overlook Communities, Inc.'s fiscal year, also attached are (c) the Overlook Communities, Inc.'s interim financial statements (uncertified) as of a date not more than 90 days before such delivery.

	DECEMBER					
	Actual \$	Actual / Day	Budget \$	Budget / Day	Var \$	
<b>Operating Revenue</b>						
TOTAL Private Revenue - MSF	\$ 673,743	\$ 3,287	\$ 682,108	\$ 2,685	\$ (8,365)	
TOTAL Private Lifecare - MSF	\$ 401,020	\$ 6,365	\$ 376,657	-	\$ 24,363	
TOTAL Entrance Fee Amortization	\$ 235,272	\$ 878	\$ 171,073	\$ 674	\$ 64,199	
TOTAL Ancillary Revenue	\$ 49,921	\$ 186	\$ 30,155	\$ 119	\$ 19,766	
TOTAL Other Operating Revenue	\$ 21,441	\$ 80	\$ 16,542	\$ 65	\$ 4,899	
<b>TOTAL Operating Revenue</b>	<b>\$ 1,381,396</b>	<b>\$ 5,154</b>	<b>\$ 1,276,535</b>	<b>\$ 5,026</b>	<b>\$ 104,861</b>	
<b>Operating Expenses</b>						
TOTAL General & Administrative	\$ 732,026	\$ 2,731	\$ 717,478	\$ 2,825	\$ 14,548	
TOTAL Dining	\$ 225,351	\$ 841	\$ 214,980	\$ 846	\$ 10,371	
TOTAL Housekeeping	\$ 17,161	\$ 64	\$ 27,613	\$ 109	\$ (10,452)	
TOTAL Plant & Maintenance	\$ 237,641	\$ 887	\$ 210,828	\$ 830	\$ 26,813	
TOTAL Enrichment	\$ 36,764	\$ 137	\$ 20,608	\$ 81	\$ 16,156	
TOTAL Transportation	\$ 17,977	\$ 67	\$ 13,160	\$ 52	\$ 4,817	
TOTAL Fitness	\$ 22,040	-	\$ 16,951	-	\$ 5,089	
TOTAL Marketing	\$ 65,543	\$ 245	\$ 56,318	\$ 222	\$ 9,225	
<b>TOTAL Operating Expenses</b>	<b>\$ 1,354,504</b>	<b>\$ 5,054</b>	<b>\$ 1,277,936</b>	<b>\$ 5,031</b>	<b>\$ 76,568</b>	
<b>Net Operating Income</b>	<b>\$ 26,893</b>	<b>\$ 100</b>	<b>\$ (1,401)</b>	<b>\$ (6)</b>	<b>\$ 28,294</b>	
TOTAL Non Operating Income & Expense	\$ 17,691	\$ 66	\$ -	\$ -	\$ 17,691	
Net Income	\$ 44,583	\$ 166	\$ (1,401)	\$ (6)	\$ 45,984	
<b>EBITDA</b>	<b>\$ 260,028</b>	<b>\$ 970</b>	<b>\$ 198,035</b>	<b>\$ 780</b>	<b>\$ (61,993)</b>	
	<b>1.9%</b>		<b>-0.1%</b>			

YEAR TO DATE

Actual \$	Actual / Day	Budget \$	Budget / Day	Var \$
\$ 7,939,736	\$ 3,218	\$ 8,263,526	\$ 2,711	\$ (323,790)
\$ 4,969,401	\$ 6,306	\$ 4,202,572	-	\$ 766,829
\$ 2,078,529	\$ 639	\$ 2,052,877	\$ 674	\$ 25,652
\$ 531,071	\$ 163	\$ 361,868	\$ 119	\$ 169,203
\$ 371,274	\$ 114	\$ 198,511	\$ 65	\$ 172,763
<b>\$ 15,890,011</b>	<b>\$ 4,882</b>	<b>\$ 15,079,354</b>	<b>\$ 4,947</b>	<b>\$ 810,657</b>
\$ 8,548,450	\$ 2,626	\$ 8,484,033	\$ 2,783	\$ 64,417
\$ 2,423,698	\$ 745	\$ 2,531,217	\$ 830	\$ (107,519)
\$ 255,309	\$ 78	\$ 325,111	\$ 107	\$ (69,802)
\$ 2,459,181	\$ 756	\$ 2,481,241	\$ 814	\$ (22,060)
\$ 235,419	\$ 72	\$ 242,646	\$ 80	\$ (7,227)
\$ 161,178	\$ 50	\$ 154,941	\$ 51	\$ 6,237
\$ 222,136	-	\$ 199,590	-	\$ 22,546
\$ 578,417	\$ 178	\$ 663,111	\$ 218	\$ (84,694)
<b>\$ 14,883,789</b>	<b>\$ 4,573</b>	<b>\$ 15,081,890</b>	<b>\$ 4,948</b>	<b>\$ (198,101)</b>
<b>\$ 1,006,222</b>	<b>\$ 309</b>	<b>\$ (2,536)</b>	<b>\$ (1)</b>	<b>\$ 1,008,758</b>
\$ (89,703)	\$ (28)	\$ -	\$ -	\$ (89,703)
\$ 916,519	\$ 282	\$ (2,536)	\$ (1)	\$ 919,055
\$ 3,458,425	\$ 1,063	\$ 2,381,959	\$ 781	\$ (1,076,466)
<b>6.3%</b>		<b>0.0%</b>		

DECEMBER

YEAR TO DATE

	Actual \$	Actual / Day	Budget \$	Budget / Day	Var \$	Actual \$	Actual / Day	Budget \$
<b>Operating Revenue</b>								
TOTAL Private Revenue - MSF	\$ 673,743	\$ 3,287	\$ 682,108	\$ 2,685	\$ (8,365)	\$ 7,939,736	\$ 3,218	\$ 8,263,526
TOTAL Private Lifecare - MSF	\$ 401,020	\$ 6,365	\$ 376,657	\$ -	\$ 24,363	\$ 4,969,401	\$ 6,306	\$ 4,202,572
TOTAL Entrance Fee Amortization	\$ 235,272	\$ 878	\$ 171,073	\$ 674	\$ 64,199	\$ 2,078,529	\$ 639	\$ 2,052,877
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<b>TOTAL Operating Revenue</b>	<b>\$ 1,381,396</b>	<b>\$ 5,154</b>	<b>\$ 1,276,535</b>	<b>\$ 5,026</b>	<b>\$ 104,861</b>	<b>\$ 15,890,011</b>	<b>\$ 4,882</b>	<b>\$ 15,079,354</b>

	Actual \$	Actual / Day	Budget \$	Budget / Day	Var \$	Actual \$	Actual / Day	Budget \$
<b>Operating Expenses</b>								
TOTAL General & Administrative	\$ 732,026	\$ 2,731	\$ 717,478	\$ 2,825	\$ 14,548	\$ 8,548,450	\$ 2,626	\$ 8,484,033
TOTAL Dining	\$ 225,351	\$ 841	\$ 214,980	\$ 846	\$ 10,371	\$ 2,423,698	\$ 745	\$ 2,531,217
TOTAL Housekeeping	\$ 17,161	\$ 64	\$ 27,613	\$ 109	\$ (10,452)	\$ 255,309	\$ 78	\$ 325,111
TOTAL Plant & Maintenance	\$ 237,641	\$ 887	\$ 210,828	\$ 830	\$ 26,813	\$ 2,459,181	\$ 756	\$ 2,481,241
TOTAL Enrichment	\$ 36,764	\$ 137	\$ 20,608	\$ 81	\$ 16,156	\$ 235,419	\$ 72	\$ 242,646
TOTAL Transportation	\$ 17,977	\$ 67	\$ 13,160	\$ 52	\$ 4,817	\$ 161,178	\$ 50	\$ 154,941
TOTAL Fitness	\$ 22,040	\$ -	\$ 16,951	\$ -	\$ 5,089	\$ 222,136	\$ -	\$ 199,590
TOTAL Marketing	\$ 65,543	\$ 245	\$ 56,318	\$ 222	\$ 9,225	\$ 578,417	\$ 178	\$ 663,111
<b>TOTAL Operating Expenses</b>	<b>\$ 1,354,504</b>	<b>\$ 5,054</b>	<b>\$ 1,277,936</b>	<b>\$ 5,031</b>	<b>\$ 76,568</b>	<b>\$ 14,883,789</b>	<b>\$ 4,573</b>	<b>\$ 15,081,890</b>

<b>Net Operating Income</b>	<b>\$ 26,893</b>	<b>\$ 100</b>	<b>\$ (1,401)</b>	<b>\$ (6)</b>	<b>\$ 28,294</b>	<b>\$ 1,006,222</b>	<b>\$ 309</b>	<b>\$ (2,536)</b>
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TOTAL Non Operating Income & Expense	\$ 17,691	\$ 66	\$ -	\$ -	\$ 17,691	\$ (89,703)	\$ (28)	\$ -
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Net Income	\$ 44,583	\$ 166	\$ (1,401)	\$ (6)	\$ 45,984	\$ 916,519	\$ 282	\$ (2,536)
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EBITDA	\$ 260,028	\$ 970	\$ 198,035	\$ 780	\$ (61,993)	\$ 3,458,425	\$ 1,063	\$ 2,381,959
	<b>1.9%</b>		<b>-0.1%</b>			<b>6.3%</b>		<b>0.0%</b>

3

Budget / Day	Var \$
\$ 2,711	\$ (323,790)
\$ -	\$ 766,829
\$ 674	\$ 25,652
\$ 119	\$ 169,203
\$ 65	\$ 172,763
<b>\$ 4,947</b>	<b>\$ 810,657</b>
\$ 2,783	\$ 64,417
\$ 830	\$ (107,519)
\$ 107	\$ (69,802)
\$ 814	\$ (22,060)
\$ 80	\$ (7,227)
\$ 51	\$ 6,237
\$ -	\$ 22,546
\$ 218	\$ (84,694)
<b>\$ 4,948</b>	<b>\$ (198,101)</b>
<b>\$ (1)</b>	<b>\$ 1,008,758</b>
\$ -	\$ (89,703)
\$ (1)	\$ 919,055
\$ 781	\$ (1,076,466)

"Date: Feb 17

Time: 11:34:35 EST

User: Nicholas Pugliese

2026"

Overlook Communities, Inc. - ILF

Balance Sheet

As Of 12/31/2025

Include Adjustment Periods: NO

Include Closing Periods: NO

	CURRENT PERIOD_Actual \$	PRIOR PERIOD_Actual \$	SAME PERIOD PRIOR YEAR_Actual \$
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Assets

Current Assets

Cash

Accounts Receivable

Allowance for Doubtful Accounts

Other Receivables

Inventory

Prepaid Expenses

Other Current Assets

TOTAL Current Assets

Non-Current Assets

Property & Equipment

Other Non Current Assets - MECT

TOTAL Non-Current Assets

TOTAL Assets

Liabilities & Equity

Liabilities

Current Liabilities

Accounts Payable

Accrued Expenses

Other Current Liabilities

TOTAL Current Liabilities

Non-Current Liabilities

Long-Term Liabilities

Cash	\$ 242,813	\$ 639,573	\$ 62,217
Accounts Receivable	\$ 118,328	\$ 109,748	\$ 218,249
Allowance for Doubtful Accounts	\$ (132,182)	\$ (128,281)	\$ (206,732)
Other Receivables	\$ 20,926	\$ 11,826	\$ 11,203
Inventory	\$ 25,035	\$ 24,388	\$ -
Prepaid Expenses	\$ 51,444	\$ 111,508	\$ 15,792
Other Current Assets	\$ -	\$ -	\$ -
TOTAL Current Assets	\$ 326,364	\$ 768,762	\$ 100,729
Non-Current Assets			
Property & Equipment	\$ 23,853,943	\$ 23,967,767	\$ 25,058,271
Other Non Current Assets - MECT	\$ -	\$ -	\$ -
TOTAL Non-Current Assets	\$ 23,853,943	\$ 23,967,767	\$ 25,058,271
TOTAL Assets	\$ 24,180,307	\$ 24,736,529	\$ 25,159,000
Liabilities & Equity			
Liabilities			
Current Liabilities			
Accounts Payable	\$ 611,226	\$ 668,847	\$ 1,219,449
Accrued Expenses	\$ 392,206	\$ 341,474	\$ 367,644
Other Current Liabilities	\$ 1,339,107	\$ 669,536	\$ 1,403,942
TOTAL Current Liabilities	\$ 2,342,539	\$ 1,679,857	\$ 2,991,035
Non-Current Liabilities			
Long-Term Liabilities	\$ 41,235,130	\$ 41,743,246	\$ 40,554,972

Due to/from							
Due To/From OMHC	\$	20,494,138	\$	20,990,619	\$	21,008,782	
Due To/From OVNA	\$	(2,458,542)	\$	(2,458,542)	\$	(1,678,746)	
Due To/From MHS	\$	(1,296,928)	\$	(1,046,928)	\$	(487,957)	
TOTAL Due to/from	\$	16,738,667	\$	17,485,149	\$	18,842,080	
Legacy BS							
Legacy BS	\$	254,966	\$	254,966	\$	10,048	
TOTAL Legacy BS	\$	254,966	\$	254,966	\$	10,048	
Other Non-Current Liabilities	\$	16,993,633	\$	17,740,115	\$	18,852,127	
TOTAL Non-Current Liabilities	\$	58,228,763	\$	59,483,361	\$	59,407,100	
TOTAL Liabilities	\$	60,571,302	\$	61,163,218	\$	62,398,134	
Equity							
Equity	\$	(37,239,134)	\$	(37,239,134)	\$	(37,431,858)	
Retained Earnings							
TOTAL Retained Earnings	\$	-	\$	-	\$	-	
Net Income (Loss)	\$	848,139	\$	812,445	\$	192,723	
Net Income (Loss)	\$	848,139	\$	812,445	\$	192,723	
TOTAL Equity	\$	(36,390,995)	\$	(36,426,689)	\$	(37,239,134)	
TOTAL Liabilities & Equity	\$	24,180,307	\$	24,736,529	\$	25,159,000	

Overlook Communities, Inc. - ILF  
 Balance Sheet  
 As Of 12/31/2025

	CURRENT PERIOD		PRIOR PERIOD		SAME PERIOD PRIOR YEAR	
	Actual \$		Actual \$		Actual \$	
<b>Assets</b>						
<b>Current Assets</b>						
Cash	242,813		639,573		62,217	
Accounts Receivable	118,328		109,748		218,249	
Allowance for Doubtful Accounts	(132,182)		(128,281)		(206,732)	
Other Receivables	20,926		11,826		11,203	
Inventory	25,035		24,388		0	
Prepaid Expenses	51,444		111,508		15,792	
Other Current Assets	0		0		0	
<b>TOTAL Current Assets</b>	<b>326,364</b>		<b>768,762</b>		<b>100,729</b>	
<b>Non-Current Assets</b>						
Property & Equipment	23,853,943		23,967,767		25,058,271	
Other Non Current Assets - MECT	0		0		0	
<b>TOTAL Non-Current Assets</b>	<b>23,853,943</b>		<b>23,967,767</b>		<b>25,058,271</b>	
<b>TOTAL Assets</b>	<b>24,180,307</b>		<b>24,736,529</b>		<b>25,159,000</b>	
<b>Liabilities &amp; Equity</b>						
<b>Current Liabilities</b>						
Accounts Payable	611,226		668,847		1,219,449	
Accrued Expenses	392,206		341,474		367,644	
Other Current Liabilities	1,339,107		669,536		1,403,942	
<b>TOTAL Current Liabilities</b>	<b>2,342,539</b>		<b>1,679,857</b>		<b>2,991,035</b>	
<b>Non-Current Liabilities</b>						
Long-Term Liabilities	41,235,130		41,743,246		40,554,972	
Other Non-Current Liabilities	16,993,633		17,740,115		18,852,127	
<b>TOTAL Non-Current Liabilities</b>	<b>58,228,763</b>		<b>59,483,361</b>		<b>59,407,100</b>	
<b>TOTAL Liabilities</b>	<b>60,571,302</b>		<b>61,163,218</b>		<b>62,398,134</b>	
<b>Equity</b>						
Retained Earnings	(37,239,134)		(37,239,134)		(37,431,858)	
TOTAL Retained Earnings	0		0		0	
Net Income (Loss)	848,139		812,445		192,723	
<b>TOTAL Equity</b>	<b>(36,390,995)</b>		<b>(36,426,689)</b>		<b>(37,239,134)</b>	
<b>TOTAL Liabilities &amp; Equity</b>	<b>24,180,307</b>		<b>24,736,529</b>		<b>25,159,000</b>	

ATTACHMENT C

[Disclosure Statement]

Current Entrance Fees and Monthly Service Fees

ATTACHMENT C  
CURRENT FEES—FEE FOR SERVICE

One Bedroom	Square Feet		Baths	0% Refund		85% Refund		Monthly Service Fee
	506	560		\$101,200	\$112,000	\$167,380	\$182,270	
Alberta (2)	506	560	1	\$101,200	\$112,000	\$167,380	\$182,270	\$2,493 \$2,729
Alpine (2)	630		1	\$126,000		\$213,600		\$3,066
Ash (1)	634		1	\$125,800		\$214,400		\$3,317
Aspen (31)	643		1	\$128,600		\$217,290		\$3,387
Balsam (3)	749		1	\$149,800		\$247,990		\$3,788
Birch (10)	819		1½	\$163,800		\$275,050		\$3,922
Beech (9)	821		1½	\$164,200		\$275,450		\$3,922
Cedar (13)	839		1½	\$167,800		\$279,300		\$3,996
Cherry, Den (59)	965		1½	\$193,000		\$292,050		\$4,275
Basswood (12)	1063		1 ½	\$212,600		\$318,120		\$4,323

Two Bedrooms	Square Feet		Baths	0% Refund		85% Refund		Monthly Service Fee
	1034	1054		\$206,800	\$210,800	\$295,900	\$298,720	
Chestnut (6)	1034	1054	2	\$206,800	\$210,800	\$295,900	\$298,720	\$4,344 \$4,366
Dogwood (15)	1114		2	\$222,800		\$312,460		\$4,360
Holly (3)	1143		2	\$228,600		\$313,220		\$4,398
Elm, Patio (2)	1143		2	\$228,600		\$313,220		\$4,398
Hawthorne, Patio (6)	1184		2	\$236,800		\$324,500		\$4,660
Hawthorne, Balcony (16)	1188		2	\$237,700		\$325,300		\$4,660
Elm, Balcony (2)	1374		2	\$274,800		\$391,870		\$5,409
Hickory, Den (9)	1392		2	\$278,400		\$391,860		\$5,478
Juniper (1)	1401		2	\$280,200		\$390,100		\$5,548
Maple, Den (6)	1875		2	\$375,000		\$528,300		\$6,130

CURRENT FEES—FEE FOR SERVICE

Two Bedrooms	Style	Location	Square Feet	0% Refund	85% Refund	Monthly Service Fee
Oak (2)	Inside Quad	7 Doric Circle 9 Doric Circle	1,315	\$285,000	\$390,000	\$5,489
Pine (2)	End Quad	5 Doric Circle 11 Doric Circle	1,315	\$290,000	\$400,000	\$5,489
Spruce, Basement (1)	Freestanding	3 Doric Circle	1,315	\$325,000	\$429,000	\$5,489
Sycamore, Basement (1)	Freestanding	1 Doric Circle	1,334	\$331,000	\$440,000	\$5,660
Willow, Den (2)	Duplex	6 Doric Circle 8 Doric Circle	1,595	\$335,000	\$445,000	\$6,329
Willow, Den (1)	Freestanding	2 Doric Circle	1,595	\$355,000	\$474,000	\$6,329
Willow, Den, Basement (5)	Freestanding	13 Doric Circle 15 Doric Circle 17 Doric Circle 19 Doric Circle 21 Doric Circle	1,595	\$360,000	\$494,000	\$6,329

ATTACHMENT C

CURRENT FEES—LIFE CARE

Life Care Prepayment of \$50,000 for Single Occupancy or \$90,000 for Double Occupancy

One Bedroom	Square Feet	Baths	Entrance Fee		Monthly Service Fee
			0% Refund	85% Refund	
Alberta (2)	506	1	\$101,200	\$167,080	\$3,761
	560	1	\$112,000	\$182,270	\$3,996
Alpine (2)	630	1	\$126,000	\$213,600	\$4,243
Ash (1)	634	1	\$126,800	\$214,400	\$4,585
Aspen (31)	643	1	\$128,600	\$217,290	\$4,655
Balsam (3)	749	1	\$149,800	\$247,990	\$5,056
Birch (10)	819	1½	\$163,800	\$275,050	\$5,190
Beech (9)	821	1½	\$164,200	\$275,450	\$5,190
Cedar (13)	839	1½	\$167,800	\$279,300	\$5,264
Cherry, Den (59)	965	1½	\$193,000	\$292,050	\$5,569
Basswood (12)	1063	1½	\$212,600	\$318,120	\$5,596

Two Bedrooms	Square Feet	Baths	Entrance Fee		Monthly Service Fee
			0% Refund	85% Refund	
Chestnut (6)	1034	2	\$206,800	\$295,900	\$5,596
Dogwood (15)	1054	2	\$210,800	\$298,720	\$5,612
Holly (3)	1114	2	\$222,800	\$312,430	\$5,666
Elm, Patio (2)	1143	2	\$228,600	\$313,220	\$5,826
Hawthorne, Patio (6)	1143	2	\$228,600	\$313,200	\$5,826
Elm, Balcony (2)	1188	2	\$237,600	\$325,300	\$5,928
Hawthorne, Balcony (16)	1184	2	\$236,800	\$324,500	\$5,928
Hickory, Den (9)	1374	2	\$274,800	\$391,870	\$6,393
Juniper (1)	1392	2	\$278,400	\$391,860	\$6,458
Maple, Den (6)	1401	2	\$280,200	\$390,100	\$6,816
Silver Maple (1)	1875	2	\$375,500	\$528,300	\$7,390

CURRENT FEES—LIFE CARE

Life Care Prepayment of \$50,000 for Single Occupancy or \$90,000 for Double Occupancy

Two Bedrooms	Style	Location	Square Feet	Entrance Fee		Monthly Service Fee
				0% Refund	85% Refund	
Oak (2)	Inside Quad	7 Doric Circle 9 Doric Circle	1,315	\$285,000	\$390,000	\$6,581
Pine (2)	End Quad	5 Doric Circle 11 Doric Circle	1,315	\$290,000	\$400,000	\$6,581
Spruce, Basement (1)	Freestanding	3 Doric Circle	1,315	\$325,000	\$429,000	\$6,581
Sycamore, Basement (1)	Freestanding	1 Doric Circle	1,334	\$331,000	\$440,000	\$6,760
Willow, Den (2)	Duplex	6 Doric Circle 8 Doric Circle	1,595	\$335,000	\$445,000	\$7,431
Willow, Den (1)	Freestanding	2 Doric Circle	1,595	\$355,000	\$474,000	\$7,431
Willow, Den, Basement (5)	Freestanding	13 Doric Circle 15 Doric Circle 17 Doric Circle 19 Doric Circle 21 Doric Circle	1,595	\$360,000	\$494,000	\$7,431

ATTACHMENT D

[Disclosure Statement]

Five Year History of Entrance Fees and Monthly Service Fees

<b>Annual Increase for Residents</b>	3.5%	4%	5.5%	5%	4.5%
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ATTACHMENT D

FIVE YEAR HISTORY OF FEE FOR SERVICE ENTRANCE FEES—APARTMENTS

<b>2021, 2022, 2023, 2024</b>		
<b>One Bedroom</b>	<b>0% Refund</b>	<b>85% Refund</b>
Alberta (2)	\$84,500 \$93,500	\$150,380 \$163,770
Alpine (2)	\$108,100	\$195,700
Ash (1)	\$108,100	\$195,700
Aspen (31)	\$110,100	\$198,790
Balsam (3)	\$121,200	\$219,390
Birch (10)	\$130,800	\$242,050
Beech (9)	\$130,800	\$242,050
Cedar (13)	\$133,500	\$235,000
Basswood (12)	\$153,300	\$252,350
Cherry, Den (59)	\$157,100	\$262,650

<b>Two Bedrooms</b>	<b>0% Refund</b>	<b>85% Refund</b>
Chestnut (6)	\$178,700	\$267,800
Dogwood (15)	\$184,000	\$271,920
Holly (3)	\$192,100	\$282,520
Elm, Patio (2)	\$194,300	\$278,127
Hawthorne, Patio (6)	\$194,300	\$278,127
Hawthorne, Balcony (16)	\$200,700	\$288,400
Elm, Balcony (2)	\$200,700	\$288,400
Hickory, Den (9)	\$223,900	\$340,970
Maple, Den (6)	\$240,300	\$350,200
Silver Maple (1)	\$320,500	\$473,800

2025

One Bedroom	0% Refund	85% Refund
Alberta (2)	\$101,200 \$112,000	\$167,380 \$182,270
Alpine (2)	\$126,000	\$213,600
Ash (1)	\$125,800	\$214,400
Aspen (31)	\$128,600	\$217,290
Balsam (3)	\$149,800	\$247,990
Birch (10)	\$163,800	\$275,050
Beech (9)	\$164,200	\$275,450
Cedar (13)	\$167,800	\$279,300
Cherry, Den (59)	\$193,000	\$292,050
Basswood (12)	\$212,600	\$318,120
Two Bedrooms	0% Refund	85% Refund
Chestnut (6)	\$206,800	\$295,900
Dogwood (15)	\$210,800	\$298,720
Holly (3)	\$222,800	\$312,460
Elm, Patio (2)	\$228,600	\$313,220
Hawthorne, Patio (6)	\$228,600	\$313,220
Hawthorne, Balcony (16)	\$236,800	\$324,500
Elm, Balcony (2)	\$237,700	\$325,300
Hickory, Den (9)	\$274,800	\$391,870
Juniper (1)	\$278,400	\$391,860
Maple, Den (6)	\$280,200	\$390,100
Silver Maple (1)	\$375,000	\$528,300

ATTACHMENT D

FIVE YEAR HISTORY OF LIFE CARE ENTRANCE FEES—APARTMENTS

2021, 2022, 2023, 2024		
One Bedroom	0% Refund	85% Refund
Alberta (2)	\$84,500 \$93,500	\$150,380 \$163,770
Alpine (2)	\$108,100	\$195,700
Ash (1)	\$108,100	\$195,700
Aspen (31)	\$110,100	\$198,790
Balsam (3)	\$121,200	\$219,390
Birch (10)	\$130,800	\$242,050
Beech (9)	\$130,800	\$242,050
Cedar (13)	\$133,500	\$235,000
Basswood (12)	\$153,300	\$252,350
Cherry, Den (59)	\$157,100	\$262,650

ATTACHMENT D

FIVE YEAR HISTORY OF FEE FOR SERVICE ENTRANCE FEES—COTTAGES

<b>2020, 2021, 2022, 2023, 2024</b>		
<b>Cottages</b>	<b>0% Refund</b>	<b>85% Refund</b>
Oak	\$226,600	\$321,112
Pine	\$226,600	\$334,750
Spruce	\$226,600	\$334,750
Sycamore	\$229,900	\$350,200
Willow Duplex	\$241,00	\$369,432
Willow	\$249,500	\$377,646
Willow Basement	\$257,900	\$394,074

2025

<b>Two Bedrooms</b>	<b>0% Refund</b>	<b>85% Refund</b>
Chestnut (6)	\$178,700	\$267,800
Dogwood (15)	\$184,000	\$271,920
Holly (3)	\$192,100	\$282,520
Elm, Patio (2)	\$194,300	\$278,127
Hawthorne, Patio (6)	\$194,300	\$278,127
Hawthorne, Balcony (16)	\$200,700	\$288,400
Elm, Balcony (2)	\$200,700	\$288,400
Hickory, Den (9)	\$223,900	\$340,970
Maple, Den (6)	\$240,300	\$350,200
Silver Maple (1)	\$320,500	\$473,800

ATTACHMENT D

FIVE YEAR HISTORY OF LIFE CARE ENTRANCE FEES—COTTAGES

Cottages	2021, 2022, 2023, 2024	
	0% Refund	85% Refund
Oak	\$226,600	\$321,112
Pine	\$226,600	\$334,750
Spruce	\$226,600	\$334,750
Sycamore	\$229,900	\$350,200
Willow, Duplex	\$241,000	\$369,432
Willow	\$249,500	\$377,646
Willow, Basement	\$257,900	\$394,074

2025

<b>Two Bedrooms</b>	<b>0% Refund</b>	<b>85% Refund</b>
Oak (2)	\$285,000	\$390,000
Pine (2)	\$290,000	\$400,000
Spruce, Basement (1)	\$325,000	\$429,000
Sycamore, Basement (1)	\$331,000	\$440,000
Willow, Den (2)	\$335,000	\$445,000
Willow, Den (1)	\$355,000	\$474,000
Willow, Den, Basement (5)	\$360,000	\$494,000

ATTACHMENT D

FIVE YEAR HISTORY OF MONTHLY FEES—FEE FOR SERVICE

<b>One Bedroom</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Alberta	\$1,932	\$2,009	\$2,120	\$2,226	\$2,330
	\$2,116	\$2,201	\$2,322	\$2,438	\$2,550
Alpine	\$2,571	\$2,474	\$2,610	\$2,741	\$2,865
Ash	\$2,751	\$2,674	\$2,821	\$2,962	\$3,100
Aspen	\$2,625	\$2,730	\$2,880	\$3,024	\$3,165
Balsam	\$2,939	\$3,057	\$3,225	\$3,386	\$3,540
Beech, Birch	\$3,043	\$3,165	\$3,339	\$3,505	\$3,665
				\$3,506	
Cedar	\$3,099	\$3,223	\$3,400	\$3,750	\$3,735
Basswood	\$3,356	\$3,490	\$3,682	\$3,866	\$3,995
Cherry	\$3,246	\$3,450	\$3,640	\$3,822	\$4,040

<b>Two Bedrooms</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Chestnut	\$3,372	\$3,505	\$3,698	\$3,882	\$4,060
Dogwood	\$3,359	\$3,525	\$3,719	\$3,904	\$4,080
Elm, Patio	\$3,535	\$3,676	\$3,743	\$4,071	\$4,075
Elm, Balcony	\$3,615	\$3,759	\$3,878	\$4,163	\$4,110
Hawthorne, Patio	\$3,535	\$3,676	\$3,878	\$4,071	\$4,110
Hawthorne, Balcony	\$4,199	\$3,759	\$3,965	\$4,163	\$4,355
Hickory	\$4,199	\$4,367	\$4,607	\$4,837	\$4,355
Holly	\$3,412	\$3,548	\$3,719	\$3,930	\$5,055
Juniper	N/A	N/A	N/A	N/A	\$5,120
Maple	\$4,305	\$4,447	\$4,723	\$5,478	\$5,185
Silver Maple					\$5,725
<b>Cottages</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Oak, Pine, Spruce	\$4,428	\$4,428	\$4,906	\$4,906	\$5,130
Sycamore	\$4,569	\$4,569	\$5,061	\$5,061	\$5,290
Willow	\$5,106	\$5,106	\$5,656	\$5,656	\$5,915

<b>Second person</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
All Styles	\$880	\$915	\$1,013	\$1,013	\$1,060

ATTACHMENT D  
FIVE YEAR HISTORY OF MONTHLY FEES—LIFE CARE

<b>One Bedroom</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Alberta	\$2,917 \$3,101	\$3,034 \$3,225	\$3,360 \$3,572	\$3,360 \$3,572	\$3,515 \$3,735
Alpine	\$3,101	\$3,425	\$3,794	\$3,794	\$3,965
Ash	\$3,557	\$3,699	\$4,097	\$4,097	\$4,285
Aspen	\$3,610	\$3,754	\$4,158	\$4,158	\$4,350
Balsam	\$3,924	\$4,081	\$4,520	\$4,520	\$4,725
Beech, Birch	\$3,924	\$4,189	\$4,640	\$4,640	\$4,850
Cedar	\$4,084	\$4,247	\$4,704	\$4,704	\$4,920
Basswood	\$4,341	\$4,515	\$5,001	\$5,001	\$5,230
Cherry	\$4,321	\$4,515	\$4,978	\$4,978	\$5,205
<b>Two Bedrooms</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Chestnut	\$4,357	\$4,518	\$5,004	\$5,004	\$5,230
Dogwood	\$4,344	\$4,531	\$5,019	\$5,019	\$5,245
Elm, Patio	\$4,520	\$4,701	\$5,065	\$5,065	\$5,295
Elm, Balcony	\$4,600	\$4,784	\$5,208	\$5,208	\$5,445
Hawthorne, Patio	\$4,520	\$4,701	\$5,208	\$5,208	\$5,445
Hawthorne, Balcony	\$4,600	\$4,784	\$5,299	\$5,299	\$5,540
Hickory	\$5,184	\$5,391	\$5,972	\$5,972	\$5,975
Holly	\$4,397	\$4,573	\$5,065	\$5,065	\$5,245
Juniper	N/A	N/A	N/A	N/A	\$6,035
Maple	\$5,290	\$5,501	\$6,094	\$6,094	\$6,370
Silver Maple	\$5,740	\$5,969	\$6,612	\$6,612	\$6,910

<b>Cottages</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Oak, Pine, Spruce	\$4,865	\$5,060	\$5,338	\$5,605	\$6,150
Sycamore	\$4,994	\$5,060	\$5,480	\$5,754	\$6,315
Willow	\$5,494	\$5,714	\$6,028	\$6,329	\$6,949

<b>Second person</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
All Styles	\$1,605	\$1,670	\$1,762	\$1,850	\$1,935