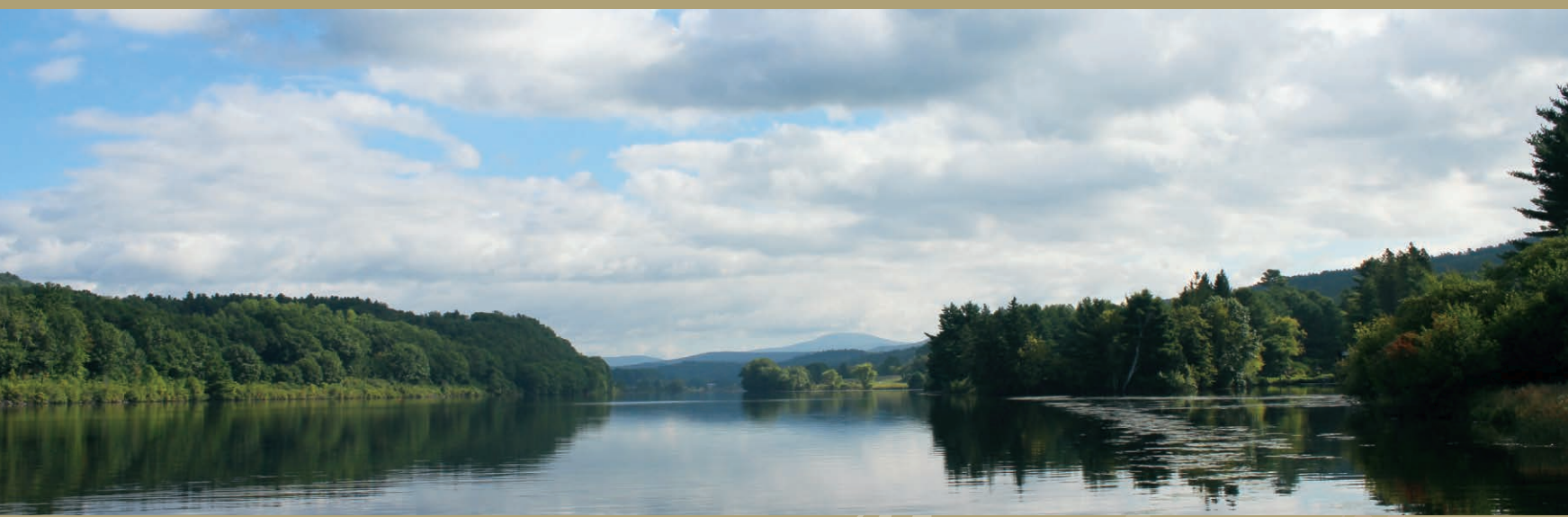


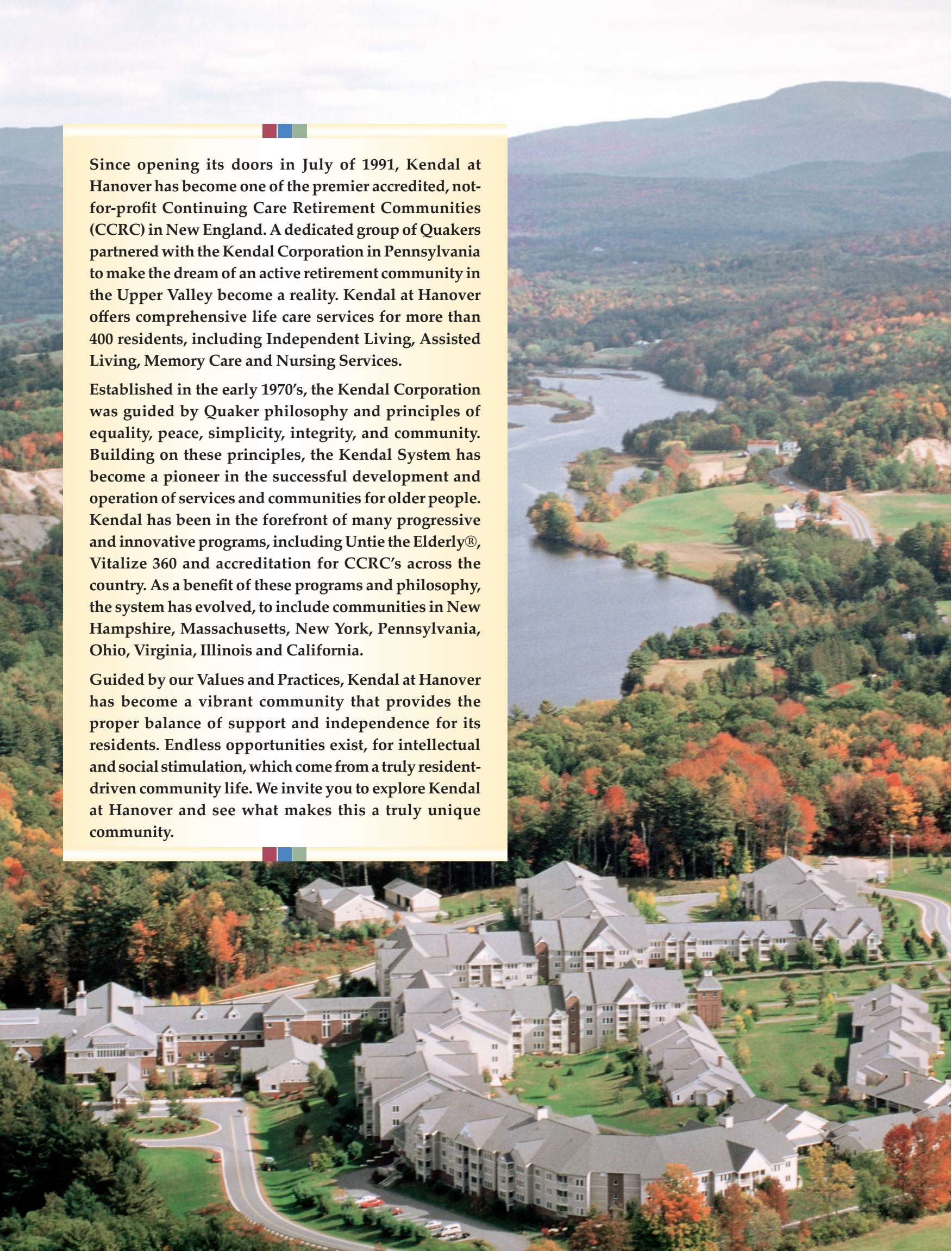


KENDAL[®] at Hanover

Together, transforming the experience of aging.[®]

Serving Older Adults in the Quaker Tradition • Hanover, New Hampshire



An aerial photograph of the Kendal at Hanover retirement community. The image shows a large, multi-story residential complex with numerous buildings featuring grey roofs and light-colored siding. The community is nestled in a lush, green landscape with rolling hills and a winding river or lake in the background. The surrounding area is densely forested with trees displaying vibrant autumn foliage in shades of orange, red, and yellow. In the distance, a range of mountains is visible under a clear sky. The overall scene conveys a sense of a peaceful and well-maintained retirement environment.

Since opening its doors in July of 1991, Kendal at Hanover has become one of the premier accredited, not-for-profit Continuing Care Retirement Communities (CCRC) in New England. A dedicated group of Quakers partnered with the Kendal Corporation in Pennsylvania to make the dream of an active retirement community in the Upper Valley become a reality. Kendal at Hanover offers comprehensive life care services for more than 400 residents, including Independent Living, Assisted Living, Memory Care and Nursing Services.

Established in the early 1970's, the Kendal Corporation was guided by Quaker philosophy and principles of equality, peace, simplicity, integrity, and community. Building on these principles, the Kendal System has become a pioneer in the successful development and operation of services and communities for older people. Kendal has been in the forefront of many progressive and innovative programs, including Untie the Elderly®, Vitalize 360 and accreditation for CCRC's across the country. As a benefit of these programs and philosophy, the system has evolved, to include communities in New Hampshire, Massachusetts, New York, Pennsylvania, Ohio, Virginia, Illinois and California.

Guided by our Values and Practices, Kendal at Hanover has become a vibrant community that provides the proper balance of support and independence for its residents. Endless opportunities exist, for intellectual and social stimulation, which come from a truly resident-driven community life. We invite you to explore Kendal at Hanover and see what makes this a truly unique community.

THE KENDAL AT HANOVER COMMUNITY

Set in rural New England, Kendal at Hanover is situated on 65 rolling acres, perched above a bend in the Connecticut River and is the only Continuing Care Retirement Community (CCRC) in the Upper Valley. The community is conveniently located near Dartmouth College and the Dartmouth-Hitchcock Medical Center, a nationally recognized health care facility. We offer 250 residential apartments, ranging in size from studios to detached, single-story cottages. Residents in all levels of care enjoy an array of amenities, including the following;

- | | |
|--|---|
| ■ Heated Indoor Swimming Pool | ■ Aerobics Studio |
| ■ Wellness / Fitness Center | ■ Music & Weaving Rooms |
| ■ Fully-equipped Wood Shop | ■ Community Garden |
| ■ Multiple Dining Venues | ■ Art & Craft Studios |
| ■ Walking Paths | ■ Library |
| ■ Direct Access to the Connecticut River | ■ Auditorium-style Community 'Gathering Room' |

THE RESIDENT-DRIVEN LIFESTYLE

Freedom and independence is immensely important at Kendal at Hanover. Resident-directed activities and life-enhancing friendships enrich community life, with residents being as active and involved as they wish. This design supports a range of individual lifestyles, promotes community interaction, and supports people with a variety of physical capabilities. The Kendal environment enables each resident to live to his or her full potential, with the belief that retirement and growing older can bring new opportunities for growth. We provide security, peace of mind, high-quality services, and sound fiscal management for each resident's lifetime so residents can focus on their own personal development and fulfillment.

True to our belief that residents should maintain their own independence, Kendal at Hanover does not employ an Activities Director. Instead, through the Residents Council and committees, residents shape the social, cultural, and intellectual life of the community. Given the amazing diversity of interests and talents represented among our residents, the possibilities are almost endless. A typical week for a resident may include yoga or aerobic classes, a feature film showing, a musical recital, or a lecture. Join neighbors for bridge games, skiing, golf, tennis, book discussions, knitting groups, or other resident-organized group activities. You are also encouraged to initiate a new group around your own special interests.



“At the heart of life here at Kendal at Hanover is a deep feeling of community; whether we expected this or instead we discover it as a delightful surprise, residents soon find that Kendal at Hanover has become for us a new home and a new family.”

— Quote from Louise, Kendal at Hanover resident.



HEALTH & WELLNESS

Our approach to healthy aging is supported by a comprehensive Wellness Program focusing on nutritional, social, psychological, spiritual and physical needs. Our wellness offerings include:

- Personal consultations with our Wellness Coordinator
- Individual or group exercise programs
- Nutritional counseling with our Registered Dietician
- Regularly scheduled spiritual programs
- Intergenerational programs with on-site Early Learning Center
- Accessibility to our in-house Rehabilitation Department
- Emotional support through our Social Services Department
- Vitalize 360 – a senior coaching and assessment program promoting optimal wellness

Our approach to wellness and health care involves residents playing an active role in their care, while continuing to maintain the highest level of independence possible. Care is personalized for each resident with our interdisciplinary health care team. This team starts first and foremost with the resident and family members, but also includes our on-site Dartmouth-Hitchcock geriatric physician and nurse practitioners, Kendal's nursing and social services

staff, as well as physical and occupational therapists. Kendal at Hanover offers a full continuum of care, including Independent Living, Assisted Living, Nursing, Memory Care and Home Care, all in one location. Your health and wellness are also supported by our on-site Dartmouth- Hitchcock Kendal Clinic. Through this relationship we offer access to renowned physicians and person-centered, coordinated care. Our Health Center residents enjoy private accommodations, three nutritional meals per day, involvement in wellness programs, scheduled activities and transportation, use of the Community Center amenities, and laundry and housekeeping services. Our Health Center is conveniently located adjacent to the Community Center, which enables residents to easily visit spouses and /or friends and enjoy all activities.



Our Assisted Living neighborhood offers private apartments in two different floor plans; studio and one bedroom, both of which include kitchenettes. Nursing supervision is provided 24-hours a day, seven days a week. Resident assistance may include medication management, bathing, and dressing. We also offer an extensive activities program, in which residents are encouraged to participate.

Our Nursing neighborhood offers private rooms with bathrooms and access to full nursing care 24-hours a day, seven days a week. We provide Nursing services to residents on both a temporary and permanent basis.

Our Memory Care neighborhood offers 15 private rooms and is designed specifically to serve Kendal residents who have a diagnosis of Alzheimer's disease, or related dementia, and require 24-hour care. This neighborhood boasts an outdoor courtyard with gardens and a comfortable common area, which includes space for the residents to participate in the therapeutic milieu of the program. Residents enjoy socializing, music, games, and other activities.

Individual choice is always respected and the daily life of residents is based on their past and current interests. It is the goal of the Memory Care program to maintain our residents' independence, offer them the support that is needed with their diagnosis, and maintain their connection to the Kendal at Hanover community.

Health Care Services covered by Kendal at Hanover's entry and monthly fees, and required insurances, include:

- Coordinated health care program for life
- Access to physicians and nurse practitioners, via our on-site Dartmouth-Hitchcock Clinic, including prescription fulfillment
- Personalized wellness programs, such as activities, exercise, and nutrition plans
- Routine health care services, such as health assessments, blood pressure checks, and medication reviews
- Health Center staffed by registered nurses 24 hours a day
- Individualized care plan, based on the specific needs of each resident
- Lifetime assisted living and nursing care, as needed
- Consultative services, including dietitians and other health professionals
- Restorative care and physical, occupational, and speech therapies

“With the full continuum of care built in to the Kendal experience, we learn that aging with its activities and friendships presents new opportunities each day.”

— Quote from Midge, Kendal at Hanover resident.



THE GREATER COMMUNITY

Conveniently located between the Green Mountains of Vermont and the White Mountains of New Hampshire, Hanover provides the perfect blend of educational and cultural opportunities within a pristine New England setting. Dartmouth College lies in the heart of Hanover and it offers unique educational opportunities for residents through the Osher Lifelong Learning Institute at Dartmouth. Hanover also offers sophisticated shopping, plus college sports, and cultural events at the Hopkins Center. Nearby theater and opera groups draw top talent to our pastoral corner of the world.

The region boasts unspoiled woods, mountains, and waterways—ideal for hiking, fishing, skiing, canoeing, or simply appreciating. Visitors think of our part of the country as the quintessential New England getaway. One resident describes it this way; “Living at Kendal is like being on vacation all the time.”

Although there is more than enough to keep our residents busy within Kendal, many residents have a full “life” outside of Kendal as well. Many residents volunteer throughout the Upper Valley in a variety of settings including charitable organizations, senior centers, local schools, libraries, and boards.



FINANCIAL STRENGTH, ACCREDITATION

Kendal at Hanover has established a strong financial position, which enables us to offer our residents security and a variety of quality services. This goal is being achieved through careful management of resources and a conservative investment philosophy to minimize risk. Our financial position is further strengthened by:

Kendal values rooted in Quaker principles. These values led Kendal to establish a federal type of governance structure which blends autonomy with shared strengths. Like other Kendal Affiliates, Kendal at Hanover is an independently owned and operated 501(c)3 organization, with its own volunteer Board of Directors, including resident members. Assets remain within each local organization, and under the care of each respective Board and staff.

Financial Strength. Kendal at Hanover has maintained high occupancy, steady employment, and strong financial health and expects to continue to do so into the future.

Accreditation. Kendal at Hanover voluntarily undergoes outside review of operations and finances and is accredited by CARF/CCAC (www.carf.org), an international organization that accredits full-service continuing care retirement communities that aspire to excellence. Financial stability is a key criterion for accreditation. Accreditation also assesses resident satisfaction and involvement, governance, strategic vision and planning, health care, integrity, compliance and transparency.

Staffing. Our belief is that in order for a community to be a good place to live it has to be a good place to work. A unique relationship exists between residents and staff members; another outgrowth of our values, allowing us to achieve high staff morale and a low rate of turnover. This directly contributes to reducing costs, as staff works corroboratively and efficiently, without compromising the quality of services.

“What we did not realize before arriving at Kendal, was the unusually high quality and warmth of both the residents and staff. Their active involvement and personal participation in this community’s operations were, and are rather unusual and quite unexpected.”

— Quote from Hoke, Kendal at Hanover resident.





RESIDENCE & CARE AGREEMENT OPTIONS

Kendal at Hanover offers prospective residents **four types of Residence and Care Agreements**. The first three are similar in the accommodations and services provided. The differences are in the Entry Fees charged, Entry Fee refund calculations, and any discount, for retaining a long-term care insurance policy, for future health care needs.

STANDARD AGREEMENT

- The **Residence & Care Agreement** (upon which the Schedule of Fees is based): The available refund under this agreement declines by 2% for each month of occupancy. After 50 months, there is no refund of the Entry Fee.

REFUNDABLE AGREEMENT

- The **Residence & Care Agreement with 50% Return of Entry Fee** requires a higher Entry Fee, which is based upon type of apartment and age at move in. The available refund under this plan declines by 2% for each of the first 25 months of occupancy. After 25 months, the refund stabilizes at 50% of the Entry Fee paid. This refund is a fixed amount and is not adjusted for inflation.

MODIFIED AGREEMENT

- The **Residence & Care Agreement with Long-Term Care Insurance** gives residents with long-term care insurance a credit on their Entry Fee for using their insurance to pay for a defined period of long-term care. At the end of the defined period (ranging from 1-5 years), the agreement reverts to a standard life care agreement, as described above. The amount of the credit is determined by the terms of the resident's policy.

DIRECT ADMISSION

- The **Agreement for Admission to Assisted Living** offers residents the flexibility of entering directly into Assisted Living (our Memory Care being considered part of Assisted Living) when available. Under this type of agreement, there is no Entry Fee. However, residents pay a higher Monthly Fee, which would increase if/when they transfer to Nursing.

Additionally, following Kendal at Hanover's admissions interview process, the Direct Admission Agreement may be offered instead of the above three Agreements due to health factors. If this is the case, our Admissions staff will discuss this as an option.

Residents are required to carry Medicare A, B and D (or equivalent pharmaceutical coverage), along with supplemental insurance, such as a suitable Medigap Plan.

A significant portion of the Entry Fee and Monthly Fee is tax deductible as a healthcare expense (when applicable).



“We have 5 children, 16 grandchildren and 15 great-grandchildren. The best gift we could give to our children was to come to Kendal.”

— Quote from Janie and Brad, Kendal at Hanover residents.



ADMISSIONS PROCESS

Kendal at Hanover is designed for older persons who are able to live safely in a residential setting.

STEP 1: "EXPLORATORY"

- Selecting a retirement community is an important decision. We ask that anyone interested in Kendal at Hanover take a tour. Plan to spend time with our residents and staff to learn about the unique Kendal lifestyle. We invite you to stay in our on-site guest house and meet current residents over a relaxing dinner through our "Try it, You'll Like It" Program.

STEP 2: JOINING THE "WAIT LIST"

- You may join the Kendal at Hanover Wait List by submitting our application forms consisting of the Preliminary Application, the Personal Health Assessment, and the Financial Statement. An application fee is also due at this time.

STEP 3: JOINING THE "READY LIST"

- You will be invited to join the Ready List based on the estimated wait times for each apartment type and annual turnover rate for each. At this time, you will be required to authorize the release of your medical records and update your financial statement. Once submitted, you will be scheduled for an Admissions Interview to meet with members of the Admission and Clinical teams.

STEP 4: JOINING THE "COMMUNITY"

- Upon an apartment offering, you will have seven days to accept or decline. If you accept, a mutually agreeable contract date will be set, roughly 6-8 weeks out, and final medical and financial review will take place. On or before your contract date, the Entry Fee is due and you will assume responsibility for the applicable Monthly Fee.

To schedule a tour and learn more about Kendal at Hanover please contact our Admissions & Marketing Department at: (603) 643-8900.

“ [Kendal at Hanover is] One of the few places where an aging person can truly experience the “golden years.” ”

— Quote from Mary, Kendal at Hanover resident.



KENDAL[®] at Hanover

67 Cummings Road • Hanover, NH 03755
Phone: 603.643.8900
E-mail: admissions@kah.kendal.org
www.kah.kendal.org



100%
From well managed forests
www.fsc.org Cert no. XXX-XXX-000
© 1996 Forest Stewardship Council