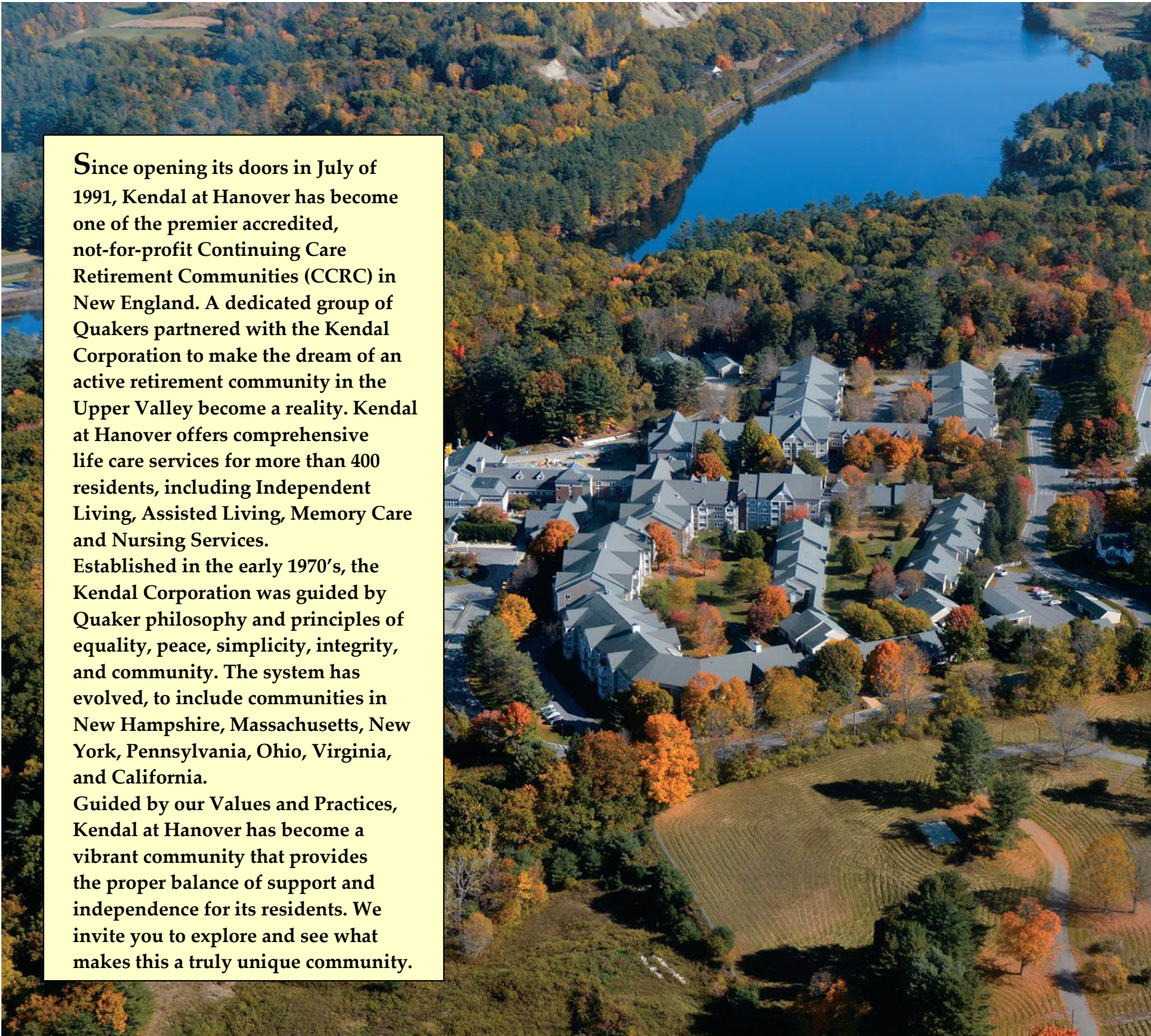




KENDAL[®] at Hanover

Together, transforming the experience of aging.[®]



An aerial photograph of the Kendal at Hanover retirement community. The image shows a large, multi-story building complex with a dark roof, surrounded by lush greenery and trees with vibrant autumn foliage in shades of orange, yellow, and red. A winding river or lake is visible in the upper right corner, and a paved road runs along the right side of the community. The overall scene is peaceful and scenic, highlighting the community's integration with nature.

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 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. The system has evolved, to include communities in New Hampshire, Massachusetts, New York, Pennsylvania, Ohio, Virginia, 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. We invite you to explore and see what makes this a truly unique community.

THE RESIDENT-DRIVEN LIFESTYLE

The Kendal environment enables each resident to live to his or her full potential, while we provide security, peace of mind, high-quality services, and sound fiscal management for each resident's lifetime.

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.

Residents can be as active and involved as they wish. A typical week may include a fitness class, time in the pool, a feature film showing, or a lecture. Join neighbors for bridge games, nature walks, pickleball, book discussions, knitting groups, or other resident-organized group activities.

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 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:

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|-------------------------------|-------------------------|---|
| n Heated Indoor Swimming Pool | n Fitness Studio | n Walking Paths |
| n Gym/Fitness Center | n Music & Weaving Rooms | n Library |
| n Fully Equipped Woodshop | n Community Garden | n Direct Access to the Connecticut River |
| n Multiple Dining Venues | n Arts & Crafts Studio | n Auditorium-style Community 'Gathering Room' |

THE GREATER COMMUNITY

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

“ The moment I moved in...I felt at home. ” — S.W., Kendal at Hanover resident.

“ The best gift we could give our children was to come to Kendal. ” — J. & B. H., Kendal at Hanover residents.





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 our on-site Early Learning Center
- ❖ Accessibility to our in-house Rehabilitation Department (Physical & Occupational Therapy)
- ❖ Emotional support through our Social Services Department

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-Health 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 Care, and Memory Care, all in one location. Your health and wellness are also supported by our on-site Dartmouth-Health Clinic at Kendal. Through this

relationship we offer access to renowned physicians and person-centered, coordinated care. Our Health Care Services are conveniently located adjacent to the Community Center, which enables residents to easily visit spouses and/or friends and enjoy all activities.

“Kendal at Hanover is a welcoming, interesting community. Never had a moment of regret about moving here.”
— S.H., Kendal at Hanover resident.



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

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

Our **Assisted Living** neighborhood offers 33 apartments with 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 48 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. These services are comparable to Skilled Nursing, but are not licensed by the Centers for Medicare and Medicaid Services.

Our **Memory Care** neighborhood offers 19 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.

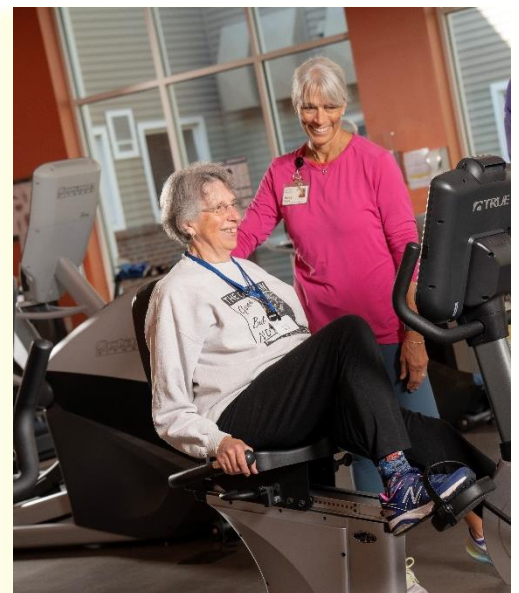
VALUES & FINANCIAL STRENGTH

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 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 since its inception and expects to continue to do so into the future.

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 work corroboratively and efficiently, without compromising the quality of services.



RESIDENCE & CARE AGREEMENT OPTIONS

Kendal at Hanover offers prospective residents **four types of Residence and Care Agreements**. 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 toward their Entry Fee for using their insurance to pay for a defined period of long-term care.

DIRECT ADMISSION

The **Agreement for Admission to Assisted Living** offers residents the flexibility of entering directly into Assisted Living (Nursing and 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 for Assisted Living. 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.

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 schedule a tour where you can learn about the unique Kendal lifestyle.

STEP 2: JOINING THE "WAIT LIST"

You may join the Kendal at Hanover Wait List by submitting the applicable forms & deposits.

STEP 3: JOINING THE "READY LIST"

You will be invited to join the Ready List based on your wait list date and desired apartment type. Once eligible, you will be required to submit updated medical and financial information, followed by on-site assessments. Alternative agreement options may be discussed if Independent Living isn't appropriate.

STEP 4: JOINING THE "COMMUNITY"

Upon apartment acceptance, a contract date will be established, roughly 8-10 weeks out, as well as a final medical and financial review.