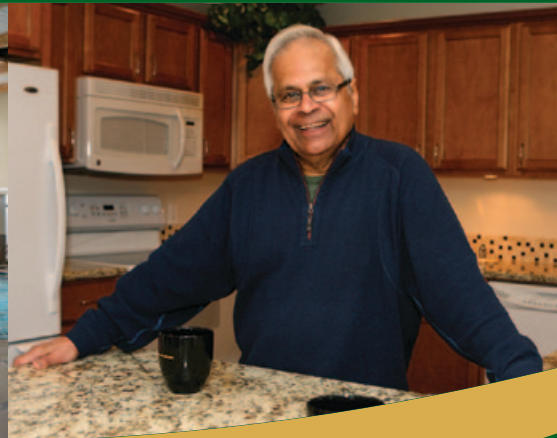




RESIDENT SERVICES & FEES 2014



Payment of the Entrance Fee and the Monthly Service Fee entitles you to *lifetime residency* in the Emerald Heights residential unit of your choice; it includes *time-unlimited assisted living and/or skilled nursing care*, as necessary, in the Corwin Center at Emerald Heights.

A \$1,250 deposit is required to join the Emerald Heights Future Resident list. When an acceptable residential unit becomes available, a deposit equal to 10% of the Entrance Fee (including the \$1,250 Future Resident list deposit) is due and payable. The balance of the Entrance Fee is due on or before the agreed-upon date of residency.

Payment of the Monthly Service Fee, which is based on the choice of residential unit, provides many services and conveniences to residents, including:

- One meal per day
- Scheduled transportation service
- Building and grounds maintenance
- Regular housekeeping
- All utilities except telephone and premium cable television
- Flat laundry service
- Assisted living and/or skilled nursing care in the Corwin Center
- Emergency and security systems
- Planned activities

A CLOSER LOOK: Emerald Heights Residency Plans

Emerald Heights offers three residency plan options, varying only in the amount of initial entrance fees and refund benefits. Each plan includes the same amenities, monthly fees and services, and the full Type A, extensive service life care program. Each residency agreement also guarantees a 100 percent refund of the entrance fee during the first 90 days of residency, should you change your mind about living at Emerald Heights.

The **Traditional Residency Agreement** is the cornerstone of the Emerald Heights program, offering you the lowest initial investment with all of the security and benefits of the extensive Type A life care program. This plan provides for a decreasing refund portion of your entrance fee, should you change your mind about living at Emerald Heights during the first five years of residency. Our traditional agreement is considered fulfilled at the time of death, and there is no refund of any part of the entrance fee to your estate.

The **50% Refundable and 90% Refundable Residency Agreements** carry higher initial investments along with the flexibility of ensuring some return of your entrance fee to your estate. These plans guarantee either a 50-percent or 90-percent refund, respectively, of the original entrance fee should you ever change your mind about living at Emerald Heights, or after death to your estate. Eligibility for the refundable residency plans, at the published rates, is based on you (or your spouse) being 85 years or under at the time you establish residency.























Future Resident and Resident Deposits: An application and deposit of \$1,250 will secure your position on our Future Residents list, whether applying as a couple or single. When you are offered an apartment or cottage and decide to go forward with move-in plans, a deposit of 10 percent of the applicable entrance fee will hold your apartment or cottage for up to 90 days while your residency application is approved and you arrange your move to Emerald Heights. Both the Future Resident and Resident deposits apply toward your entrance fee, and both are refundable, less a \$250 cancellation fee, should your plans change.

Schedule of Fees

EFFECTIVE JANUARY 1, 2014

Fees listed are representative of standard floor plans. Upgraded or remodeled apartments/cottages will have adjusted prices.

Traditional Plan

RESIDENTIAL UNIT STYLE		UNIT SIZE (SQ. FT.)*	1ST PERSON ENTRANCE FEE	MONTHLY SERVICE FEE
STUDIO "A"		410	\$ 95,000	\$ 2,073
ONE-BEDROOM "B"		701	208,100	2,783
ONE-BEDROOM "C"		794	247,200	3,022
ONE-BEDROOM "D1"		904	291,200	3,256
TWO-BEDROOM "D"		904	296,400	3,256
TWO-BEDROOM "E"		1,087	383,800	3,733
TWO-BEDROOM "F"		1,205	446,200	3,969
TWO-BEDROOM "G"		1,137	432,600	3,793
ONE-BEDROOM "H"		787	242,100	2,964
ONE-BEDROOM COTTAGE "I"		900	314,800	3,256
TWO-BEDROOM COTTAGE "J"		1,143	459,000	3,847
TWO-BEDROOM COTTAGE "K"		1,276	505,600	4,149
TWO-BEDROOM "L"		1,364	526,100	4,439
ONE-BEDROOM "N"		750	239,000	2,793
TWO-BEDROOM "O"		1,630	617,400	4,846
TWO-BEDROOM "P"		1,583	598,500	4,666
TWO-BEDROOM + STUDY "Q"		1,860	703,500	5,373
TWO-BEDROOM "R"		1,630	617,400	4,846
TWO-BEDROOM + STUDY "S"		1,850	703,500	5,373
TWO-BEDROOM + STUDY "T"		1,660	624,800	4,846
TWO-BEDROOM "U"		1,580	598,500	4,666
SECOND-PERSON FEES			35,000	\$1,136

Monthly Service Fees take effect January 1, 2014, and are expected to remain the same through December 31, 2014.

* Square footages are approximate.









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Schedule of Fees

EFFECTIVE JANUARY 1, 2014

Fees listed are representative of standard floor plans. Upgraded or remodeled apartments/cottages will have adjusted prices.

50%
Refundable Plan
Applicable to people age 85 or younger at the time of occupancy.

RESIDENTIAL UNIT STYLE	UNIT SIZE (SQ. FT.)*	1ST PERSON ENTRANCE FEE	MONTHLY SERVICE FEE
STUDIO "A" 	410	\$ 128,250	\$ 2,073
ONE-BEDROOM "B" 	701	280,935	2,783
ONE-BEDROOM "C" 	794	333,720	3,022
ONE-BEDROOM "D1" 	904	393,120	3,256
TWO-BEDROOM "D" 	904	400,140	3,256
TWO-BEDROOM "E" 	1,087	518,130	3,733
TWO-BEDROOM "F" 	1,205	602,370	3,969
TWO-BEDROOM "G" 	1,137	584,010	3,793
ONE-BEDROOM "H" 	787	326,835	2,964
ONE-BEDROOM COTTAGE "I" 	900	424,980	3,256
TWO-BEDROOM COTTAGE "J" 	1,143	619,650	3,847
TWO-BEDROOM COTTAGE "K" 	1,276	682,560	4,149
TWO-BEDROOM "L" 	1,364	710,235	4,439
ONE-BEDROOM "N" 	750	322,650	2,793
TWO-BEDROOM "O" 	1,630	833,490	4,846
TWO-BEDROOM "P" 	1,583	807,975	4,666
TWO-BEDROOM + STUDY "Q" 	1,860	949,725	5,373
TWO-BEDROOM "R" 	1,630	833,490	4,846
TWO-BEDROOM + STUDY "S" 	1,850	949,725	5,373
TWO-BEDROOM + STUDY "T" 	1,660	843,480	4,846
TWO-BEDROOM "U" 	1,580	807,975	4,666
SECOND-PERSON FEES 		35,000	\$1,136

Monthly Service Fees take effect January 1, 2014, and are expected to remain the same through December 31, 2014.

* Square footages are approximate.

Schedule of Fees

EFFECTIVE JANUARY 1, 2014

Fees listed are representative of standard floor plans. Upgraded or remodeled apartments/cottages will have adjusted prices.

90% Refundable Plan

Applicable to people age 85 or younger at the time of occupancy.

RESIDENTIAL UNIT STYLE	UNIT SIZE (SQ. FT.)*	1ST PERSON ENTRANCE FEE	MONTHLY SERVICE FEE
STUDIO "A" 	410	\$ 180,500	\$ 2,073
ONE-BEDROOM "B" 	701	395,390	2,783
ONE-BEDROOM "C" 	794	469,680	3,022
ONE-BEDROOM "DI" 	904	553,280	3,256
TWO-BEDROOM "D" 	904	563,160	3,256
TWO-BEDROOM "E" 	1,087	729,220	3,733
TWO-BEDROOM "F" 	1,205	847,780	3,969
TWO-BEDROOM "G" 	1,137	821,940	3,793
ONE-BEDROOM "H" 	787	459,990	2,964
ONE-BEDROOM COTTAGE "I" 	900	598,120	3,256
TWO-BEDROOM COTTAGE "J" 	1,143	872,100	3,847
TWO-BEDROOM COTTAGE "K" 	1,276	960,640	4,149
TWO-BEDROOM "L" 	1,364	999,590	4,439
ONE-BEDROOM "N" 	750	454,100	2,793
TWO-BEDROOM "O" 	1,630	1,173,060	4,846
TWO-BEDROOM "P" 	1,583	1,137,150	4,666
TWO-BEDROOM + STUDY "Q" 	1,860	1,336,650	5,373
TWO-BEDROOM "R" 	1,630	1,173,060	4,846
TWO-BEDROOM + STUDY "S" 	1,850	1,336,650	5,373
TWO-BEDROOM + STUDY "T" 	1,660	1,187,120	4,846
TWO-BEDROOM "U" 	1,580	1,137,150	4,666
SECOND-PERSON FEES 		35,000	\$1,136

Monthly Service Fees take effect January 1, 2014, and are expected to remain the same through December 31, 2014.

* Square footages are approximate.

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FREQUENTLY ASKED QUESTIONS

Why does Emerald Heights charge an entrance fee?

With your Emerald Heights entrance fee, you make a one-time investment in the *Emerald Heights extensive life care program* and gain priceless peace of mind. You secure lifetime residency at Emerald Heights with assisted living services, memory support/dementia care and skilled nursing care, for whatever time you need — with *no increase* in your monthly fee. Other retirement communities may offer health services but will charge significant additional fees when those services are required. These additional fees can mount and, despite your good planning, put your financial resources at risk.

Rental communities that don't require an entrance fee generally offer limited services on site, and you may be required to move to another facility if your health declines.

At Emerald Heights, your future costs are predictable, and you have the peace of mind that comes from knowing you have a home and care for life.

I'm not sure I can afford to make this move.

Many residents have found that when they do a side-by-side comparison of our monthly service fees with the costs of maintaining their homes, the amounts are similar. And, at Emerald Heights, your monthly service fee includes time-unlimited assisted living services, memory support/dementia care and skilled nursing care if and when you need it. At Emerald Heights, you'll be free from many daily responsibilities of maintaining a home and enjoy more time to pursue hobbies, make new friends and get involved in community projects.

One resident calculated what he and his wife would pay to remain safely in their house as they required additional services and realized that a move to Emerald Heights was a better value!

How can I ensure that I have money left in my estate for my children to inherit?

Choosing a retirement community with the security of extensive life care is a good first step toward your goal. You can protect yourself from catastrophic long-term health care

costs, and you can build a budget with predictable monthly expenses. Emerald Heights also offers two refundable contract options, which allow almost all or a portion of your entrance fee to be returned to your estate. While the *Traditional Plan* requires the lowest initial cost for residency, the *50-percent and 90-percent Refundable Plans* may appeal to you, as they guarantee that funds will return to your estate.

Are there any tax benefits for moving to Emerald Heights?

The IRS currently recognizes a percentage of both the initial Entrance Fee and the ongoing Monthly Service Fees at Emerald Heights as a medical expense deduction. As you consider a move to Emerald Heights, we encourage you to consult your personal tax adviser for more specific information on this potential benefit!

LIFE IS BIGGER HERE...
than you ever imagined.

