

September 1, 2023

Dear Future Resident of The Mather,

As we prepare for a new season and the 2024 completion of The Mather, we wanted to share important information with you. Our first Depositor events for the fall are focused on the Life Care and 90 Day Monthly Plan options.

The Mather will not only offer beautiful residences and exceptional community amenities, but valuable future care benefits. The Mather Life Centre will provide exclusive onsite access to assisted living, memory support, and skilled nursing, along with rehabilitation services, in surroundings that are intimate and residential in character. As a resident, you'll be prepared to meet your health care needs—both expected and unexpected.

Your apartment home at The Mather has two fees associated with residency; a one-time Entrance Fee, with a 90% refund, and an on-going Monthly Service Fee. In addition to the many lifestyle services, programs, and amenities offered at The Mather, your Monthly Service Fee will include one of the following options for on-site long-term care services if ever needed; the Life Care Plan or the 90-Day Plan. Each resident makes this selection just prior to move in. Couples may choose different plans from one another.

The following pages have answers we have gathered to important questions pertaining to those future care benefits.

We look forward to seeing you at one of these informational seminars, where the three of us will discuss these topics in more detail:

Wednesday, September 20 at 10:00 a.m.ET or 2:00 p.m.ET

The Mather Information & Design Centre, 7901 Jones Branch Drive, Ste. 110, McLean

Thursday, September 21 at 10:00 a.m.ET or 2:00 p.m.ET

The Mather Information & Design Centre, 7901 Jones Branch Drive, Ste. 110, McLean

Tuesday, October 3 at 2:00 p.m.ET

Online via Zoom

Please R.S.V.P. for one of the above five options by visiting www.themathertyson.com/depositors or call (703) 348.8522.

Thank you,

Michelle Madda, DNP, RN,
CWOCN, GCNS-BC
Vice President Senior Living
Health and Wellness

Gale Morgan
Senior Vice President, Sales
Mather

David Murlette
Senior Vice President
and Managing Director,
Mather



A CONTINUUM OF LIVING AT THE MATHER:

FREQUENTLY ASKED QUESTIONS

WHAT DO THE HEALTH CARE BENEFITS COVER AT THE MATHER?

Health Care Residency

Your health care benefit includes access to The Mather Life Centre which offers onsite, private health care accommodations in assisted living, memory support, and skilled nursing.

Each time you utilize your Health Care Benefits in the Life Centre, you will sign a separate Health Care Residency Contract which describes the services you will receive and your rights and obligations. Copies of such contracts will be available upon request.

Access

When ordered by a licensed physician, we will provide priority access to assisted living, memory support, or skilled nursing care in the Life Centre, as appropriate. These levels of care are as defined below:

- a. **Assisted Living** combines residential living with assisted living services, encouraging residents to remain as independent as possible. Certified nursing assistants (CNAs) provide 24-hour assistance with daily tasks such as bathing, dressing, grooming and personal care. Assisted Living offers apartment home residences.
- b. **Memory Support** provides specialized assistance to residents with mild to moderate Alzheimer's disease, dementia, or similar cognitive conditions. CNAs provide 24-hour oversight. Memory Support residents reside in private suites.
- c. **Skilled Nursing** provides 24-hour nursing care for residents requiring recovery support due to illness or surgery, ongoing medical and non-medical care if residents are unable to care for themselves, and/or coordination of rehabilitation and/or therapy services. Licensed nursing staff and CNAs provide 24-hour nursing care. All skilled nursing accommodations are private suites.

WHAT ARE THE HEALTH CARE PLANS OFFERED AT THE MATHER?

Life Care Plan

Under the Life Care Plan, you will receive unlimited days of assisted living, memory support, or skilled nursing services, as needed, at virtually the same Monthly Service Fee you would have paid if you had continued to receive “independent living” services. You will pay for extra meals for any days in which you are residing in the Life Centre.

90-Day Plan

Under the 90-Day Plan, you will receive 90 total days of assisted living, memory support, or skilled nursing services at virtually the same Monthly Service Fee you would have paid if you had continued to receive “independent living” services. This plan requires that the 90 days be used in whole-day increments and that additional days of care be provided at then-current daily rates. You will pay for extra meals for any days in which you are residing in the Life Centre and using your 90-Day benefit days.

You may elect to reserve all or part of the 90-Day benefit for skilled nursing care services provided in the Life Centre. This election will be made in writing at the time you require assisted living, memory support, or skilled nursing services. You may change your election time with respect to the remaining days of the 90-Day Plan.

WHEN WILL I NEED TO MAKE MY FINAL SELECTION BETWEEN LIFE CARE AND 90-DAYS OF CARE?

Your final selection must be made at Commencement, which is the day you sign your Residency Agreement, pay your Entrance Fee balance due, and receive your keys.

CAN I CHANGE MY SELECTION AFTER THIS DATE?

The selection of either the Life Care Plan or 90-Day Plan is a one-time election and cannot be changed after the Commencement date (which occurs prior to move-in).

IF THERE ARE TWO (2) RESIDENTS ON THE MATHER RESIDENCY AGREEMENT, MUST WE EACH MAKE THE SAME SELECTION?

Each individual on the Residency Agreement will make their own selection. Both residents do not need to make the same selection.

WHAT ADDITIONAL COSTS MAY I INCUR WHILE RESIDING IN THE HEALTH CENTER?

Under both the Life Care Plan and 90-Day Plan, you will be responsible for all costs associated with ancillary services and supplies provided to you. Additionally, your Monthly Service Fee and fees for additional services will continue to be subject to increases.

HOW ARE TEMPORARY AND PERMANENT STAYS IN THE LIFE CENTRE DETERMINED?

Before or upon your transfer to a higher level of care, we, in consultation with the Health Care Team, our Medical Director, your personal physician, you, and a designated representative as appropriate, will determine whether your transfer to the higher level of care will be for a short term stay or permanent transfer.

HOW ARE TEMPORARY STAYS IN THE HEALTH CENTER HANDLED? PAID FOR?

During receipt of temporary care, you will continue to pay the Monthly Service Fee for your home, plus applicable Ancillary Charges and Additional Charges. If you elected the 90-Day Plan, and you elected to reserve your benefit for skilled nursing, you will pay the Monthly Service Fee for your home, plus the then current rates for assisted living or memory support, plus applicable Ancillary Charges and Additional Charges.

Where applicable, we will accept supplemental insurance (excluding Medicare Part A) as payment for services provided under your Health Care Benefit. You will be responsible for any deductible, co-payment, or other expenses not covered by your supplemental insurance plan during temporary stays, whether they qualify for reimbursement or not

IF I SELECT 90 DAYS OF CARE, MAY I USE THEM INTERMITTENTLY FOR TEMPORARY CARE OR ONLY UPON PERMANENT MOVE TO THE LIFE CENTRE?

Yes, the 90 days of care may be used intermittently, or you may save them all for use when a permanent transfer to the Life Centre may be needed.

WHAT HAPPENS TO MY HOME IF MY STAY IN THE LIFE CENTRE BECOMES PERMANENT?

Per the Residency Agreement: If you permanently transfer to the Life Centre, you must permanently vacate your home within 30 days unless this Agreement covers two persons, one of whom continues to reside in your home.

HOW IS MY MONTHLY SERVICE FEE IMPACTED IF I PERMANENTLY TRANSFER TO THE LIFE CENTRE?

90-Day Plan

If you elected the 90-Day Plan and you permanently receive Health Care Benefits, you will pay a Monthly Service Fee that will be the same as it would be if you had remained in your home, plus applicable Ancillary Charges and Additional Charges, until you have used your 90 days of health care benefit. You may have less than 90 days, if you previously used days for temporary stays in the Life Centre.

After your 90 days are used, you will pay the then current market rates for health care, plus applicable Ancillary Charges and Additional Charges

If you elected the 90-Day Plan and one of you remains in your home while the other permanently receives Health Care Benefits, you will continue to pay the First Resident and Second Resident Monthly Service Fees for your home until the person permanently receiving Health Care Benefits has utilized their 90 days of benefits. Thereafter, you will pay the First Resident Monthly Service Fee for your home plus the then current published rates for care in the Life Centre, plus applicable Ancillary Charges and Additional Charges.

If you elected the 90-Day Plan and both of you permanently receive Health Care Benefits, each of your Monthly Service Fees will be the same as it would be if each person had remained in your home, plus applicable Ancillary Charges and Additional Charges, until each of you has used your individual 90 days of Health Care Benefits. Thereafter, you will each pay the then current published rates for care in the Life Centre, plus applicable Ancillary Charges and Additional Charges.

Life Care Plan

If you elected the Life Care Plan and one of you remains in your home while the other permanently receives Health Care Benefits, or you both permanently receive Health Care Benefits, you will continue to pay the First- and Second-Person Monthly Service Fees for your apartment, plus applicable Ancillary Charges and Additional Charges.

In cases where one of you selected the 90-Day Plan and the other selected the Life Care Plan, you will each receive the benefits of the plan you personally selected.

**WILL I/WE RECEIVE OUR ENTRANCE FEE REFUND
WHEN MY HEALTH CENTER STAY BECOMES “PERMANENT”?**

Entrance fee refunds are provided after the residency agreement is terminated. The resident’s residency agreement remains effective throughout the time a resident lives at The Mather, including when they have permanently moved to the Life Centre.

**IS MY INITIAL HEALTH CARE MEDICAL TAX DEDUCTION FROM THE ENTRANCE FEE PAYMENT
IMPACTED BY MY MONTHLY FEE PLAN SELECTION?**

No, all residents will have the same medical deduction tax consideration as it relates to the Entrance Fee paid in the move-in year.

**IS MY ON-GOING HEALTH CARE MEDICAL DEDUCTION
IMPACTED BY MY MONTHLY FEE PLAN SELECTION?**

Yes, the amount you may consider eligible for tax deduction purposes will be higher for those selecting the Life Care Plan.

Information based upon proposed Residency Agreement as of September 2023.

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