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FACE THE FUTURE WITH *confidence.*

THE ADVANTAGES OF REATA GLEN'S TYPE A LONG-TERM CARE PLAN



THE TYPE A CONTRACT
PROTECTS WHAT'S MOST
important.



The facts.

Retirement without a plan for long-term care is only half a plan. The fact is, more than two-thirds of seniors 65 or older will need to spend an average of three years in some type of long-term care facility¹ — assisted living, skilled nursing or memory care. Even with long-term care insurance and Medicare, the ever-rising costs of care can lead to financial hardship. And of course, making a decision at the time of need can be distressing.

The good news.

Choosing a Life Plan Community like Reata Glen will allow you to continue your current lifestyle with confidence. Our Type A contract puts a plan in place for your future health care needs while protecting your nest egg. When you combine all the benefits, the Type A contract provides a comprehensive senior living plan.

The key benefits of the Type A contract.

ESTATE PROTECTION

with a highly repayable entrance fee and predictable monthly expenses

PREFERRED ACCESS TO HIGHLY DESIRABLE LONG-TERM CARE

including assisted living, memory care, and long-term care in a skilled nursing center, if you ever need it

SUBSTANTIAL SAVINGS

compared to staying in your home or the costs of a nursing home (see chart)

POTENTIAL TAX BENEFITS

because the Type A contract may qualify as a prepaid medical expense (subject to IRS limitations)

FREQUENTLY ASKED questions ABOUT REATA GLEN'S TYPE A CONTRACT

What is a Life Plan Community?

Life Plan Communities (also known as continuing care retirement communities, or CCRCs) provide residential living with services and amenities to make your lifestyle more convenient and enjoyable. Most importantly, as your health needs change, Life Plan Communities provide residents preferred access to highly desirable long-term care.

How does the Type A contract benefit me?

Your one-time, highly repayable entrance fee and predictable monthly fee ensure you have practically everything you need for a worry-free retirement. The contract helps to protect against the seemingly ever-rising costs of long-term care by keeping your fees lower than market costs.

What levels of care does Reata Glen offer access to?

Residential living is offered at Reata Glen, with convenient access to the adjacent health center for assisted living, memory care, and long-term care in a skilled nursing center, if ever needed.

What if I already have long-term care (LTC) insurance?

On its own, LTC insurance can help with costs of assisted living or skilled nursing. However, most policies restrict the length of care they cover and don't guarantee *where* you'll receive care, potentially leaving you with fewer desirable options.

What is an entrance fee?

This is a one-time fee, highly repayable to you or your estate if you leave Reata Glen. The entrance fee guarantees you a residence at the community and priority access to long-term care at the adjacent health center. The amount of the fee depends on the residence you choose and the number of occupants in the residence.

What are the tax benefits of the Type A contract?

Several IRS rulings have established that a portion of the community entrance fee and monthly fee is deductible as a prepaid medical expense. Consult your tax adviser for details.

Does the Type A contract make sense for a couple?

Yes. If one partner ever needs additional care in the adjacent health center, couples enjoy the assurance of remaining nearby, interacting conveniently as often as they like. In fact, it may be even more cost-effective, because the monthly fee per person remains the same, plus two additional meals per day, currently a \$550/month charge.

What does my monthly fee cover?

Your monthly fee at Reata Glen covers our unique lifestyle advantages and community services, making the Type A contract an exceptional value. The monthly fee covers a host of services and amenities on our gorgeous 60-acre campus. A sampling of these include:

- *Maintenance-free living with no home or yard upkeep*
- *Wellness and fitness programs, social and cultural events, recreation and entertainment*
- *Multivenue restaurant-style dining*
- *Biweekly housekeeping*
- *Basic utilities in your residence, including heat, air conditioning, electricity, gas and water, with EV charging available for a surcharge*



THE TYPE A CONTRACT *difference*

There are several senior living options in South Orange County. Each type differs in its amenities, contracts and costs, levels of care available, and value.*

LIFE PLAN COMMUNITY: A community designed to provide an active, fulfilling lifestyle, along with peace of mind for the future.

TYPE A EXTENSIVE CONTRACT:

- Prepay for long-term care
- Monthly fee remains predictable, even with elevated care needs
- Predictable expenses make planning easier

TYPE B MODIFIED CONTRACT:

- Prepay for some future care
- Cost of care discounted in some form, usually with a discount or predetermined number of free days in the health center

TYPE C FEE-FOR-SERVICE CONTRACT:

- Little or no prepay for care
- Cost of care services paid by resident at full market rates
- Expenses less predictable
- Resident absorbs risk for cost of care

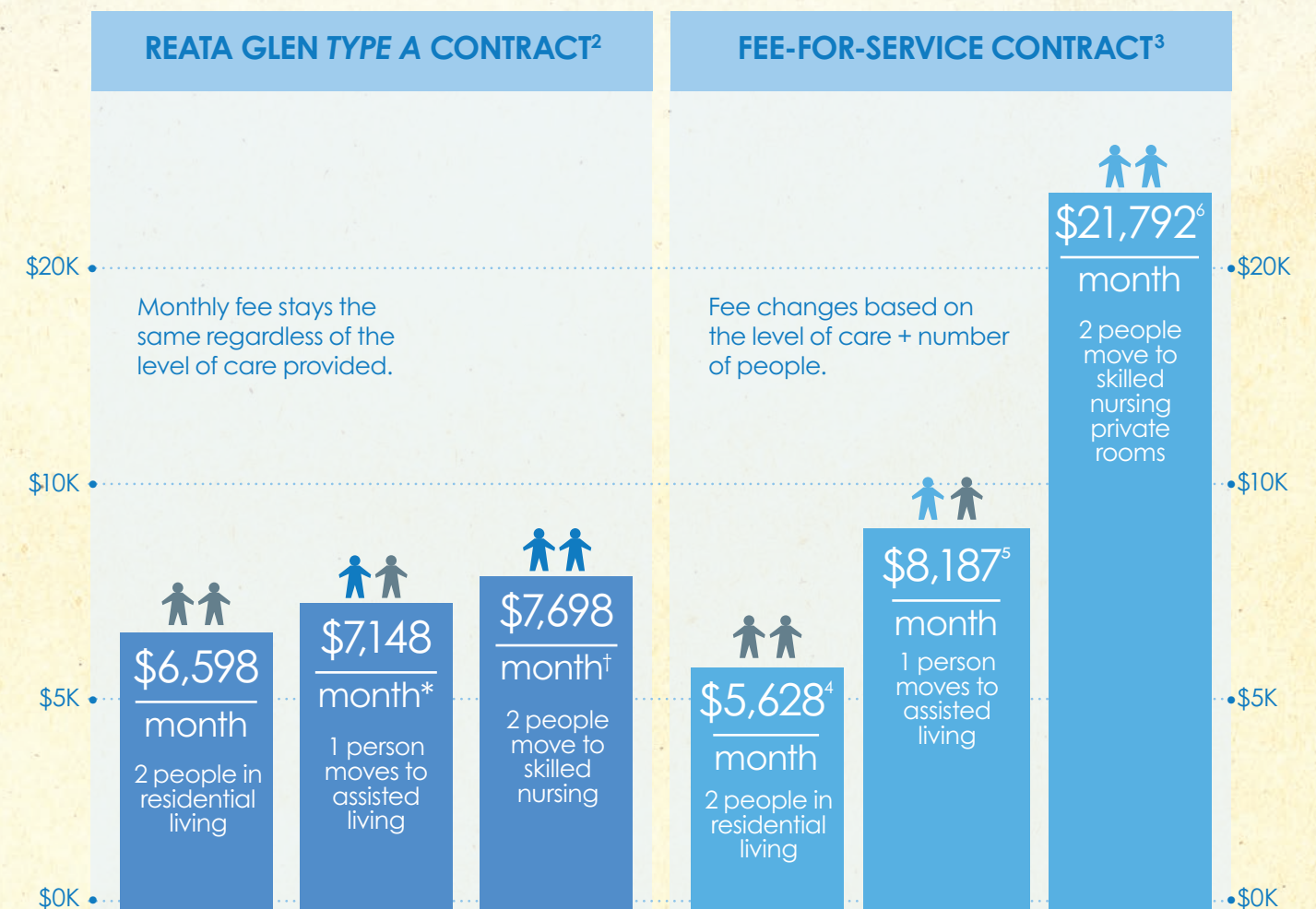
RENTAL COMMUNITIES: Instead of an upfront entrance fee, residents pay monthly for their residence and use of the community's services and amenities. If on-site health care is available, typically residents would pay the full market price for that care.

REATA GLEN: As a Life Plan Community with a Type A contract, we offer residential living with different levels of care included. Residents who need long-term care have preferred access to those services in a familiar setting, at the same monthly fee, plus the cost of two additional meals per day.

*We encourage you to further research the different types of contracts and the differences in value to you. The above is just our effort to get you started by describing some typical aspects. Always ask questions, because individual community plans may differ.

AT-A-GLANCE COMPARISON

When you compare Reata Glen's Type A contract to the potential monthly costs of long-term care spread over years, it's easy to see the potentially significant value. The case study below features a couple living in a two-bedroom apartment residence. The figures show how Reata Glen may help protect a resident from the rising costs of care.



*Cost includes additional meals for 1 person at \$550/month per person.
 †Cost includes additional meals for 2 people at \$550/month per person.

At Reata Glen, you'll discover more rewarding activities, more services and amenities to make life easier, and more confidence knowing you have a plan for the future. To talk further about our Type A contract or to schedule a personal visit, call us at **949-545-2200**.

¹LongTermCare.gov (<https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>) ²Cost assumes a couple living in a two-bedroom/two-bathroom Willow residence. ³Cost assumes a couple living in a two-bedroom/two-bathroom residence. ⁴<https://www.seniorhomes.com/independent-living-costs/> ⁵Cost is based on 1 person in residential living (<https://www.seniorhomes.com/independent-living-costs/>) and 1 person in assisted living (Based on 2025 genworth.com estimate of Los Angeles-area private room.) ⁶Based on 2025 genworth.com estimate