

## CONTRACTS AT A GLANCE

At RiverWoods, we are proud to offer a variety of locations and contract options. We created this document to provide a quick overview of the contract differences within our family.

### SIMILARITIES:

- All communities are charitable not-for-profits with a benevolence clause.
- All communities offer a full continuum of care, including a Wellness Clinic.
- All communities have a refundable portion of the Entrance Fee.
- Pricing for the Entrance Fees (EF) and Monthly Service Fees (MSF) based on home size, in all communities.
- All communities charge an additional two meals per day upon transfer to health care.
- All communities' monthly service fees increase annually.

	RiverWoods Exeter	RiverWoods Durham	RiverWoods Manchester
<b>Contact Type</b>	Type A	Type A Alternate	Type B Flex
<b>Entrance Fees</b>	90% Refundable	90% Refundable / Individual 80% Refundable / Couple	70% Refundable
<b>Insurance</b>	Covered	Covered	Defined
<b>Second Person Entrance Fee</b>	Yes	No	Yes
<b>Healthcare Fee</b>	MSF does not increase upon transfer.	MSF does not increase for individual contract; MSF increases by flat amount for second person.	MSF increases based on level of care, but at a discounted cost.
<b>Levels of Care</b>	Assisted Living, Memory Support, Nursing Care	Assisted Living, Memory Support, Enhanced Assisted Living	Assisted Living, Memory Support, Enhanced Assisted Living

### SUMMARY:

RiverWoods Exeter is a Type A contract with the highest level of insurance, ensuring the MSF does not change when you transfer to health care.

RiverWoods Durham is a Type A alternate contract that does not require a second person EF and offers a lower second person MSF, but does include a monthly Lifecare Transfer rate for a second person, if a permanent move to health care is made.

RiverWoods Manchester is Type B Flex, offering deferred insurance with a lower EF and MSF. This innovative contract allows residents to use the refundable portion during their lifetime to cover health care costs which are discounted from market rate.