Schedule of Fees

KENDAL AT LONGWOOD AND CROSSLANDS
TRADITIONAL LIFECARE AGREEMENT AS OF JANUARY 1, 2026.

Our Life Plan Communities are designed to meet the needs of persons age 65+ and provide services tailored for their needs. Costs are met by a one-time Entry Fee and ongoing Monthly Fees.

		# OF RESIDENCES		ENTRY FEE		MONTHLY FEE	
Original / Small		**Kendal at Longwood**	**Crosslands**	**Single**	**Double**	**Single**	**Double**
S	Studio	24	—	$99,000	N/A	$3,988	N/A
A	Small One Bedroom Apt	2	7	141,000	178,900	4,252	6,527
B	One Bedroom Apt	—	28	173,000	210,900	4,751	7,026
B,E	One Bedroom	47	31	198,000	235,900	4,854	7,129
Classic / Medium							
J	Large One Bedroom	2*	6	282,000	319,900	5,233	7,508
H	One Bedroom w/Study Apt	—	6	233,000	270,900	5,595	7,870
F	One Bedroom w/Den	40	—	271,000	308,900	5,986	8,261
C	One Bedroom w/Den/Powder Rm Apt	—	18	266,000	303,900	5,600	7,947
C,F	One Bedroom w/Den/Powder Rm	10	50	297,000	334,900	6,166	8,513
D	Two Bedroom Apt	—	8	288,000	325,900	5,874	8,221
G	Two Bedroom Cottage	31	17	323,000	360,900	6,350	8,697
Expanded / Large							
ES	Expanded One Bedroom/Powder Rm	6	—	353,000	390,900	6,401	8,748
K	Large One Bedroom w/Den/Powder Rm	3*	6	385,000	422,900	6,672	8,822
AB	Expanded Two Bedroom Apt	—	13	345,000	382,900	6,598	8,748
BB	Expanded Two Bedroom Apt	—	15	362,000	399,900	6,672	8,822
EE,N,O	Expanded Two Bedroom	41*	1	382,000	419,900	6,672	8,822
L	Large Two Bedroom	5*	19	449,000	486,900	6,800	8,950
DD	Expanded Two Bedroom Apt	—	5	444,000	481,900	6,985	9,135
M	Large Two Bedroom w/Den	9*	21	504,000	541,900	6,985	9,135
Homes With Garages							
P	One Bedroom w/Den	8	2	444,000	481,900	6,949	9,099
U	Two Bedroom	8	—	480,000	517,900	7,034	9,184
Q	Two Bedroom	8	6	497,000	534,900	7,119	9,269
R	Two Bedroom w/Den	14	2	577,000	614,900	7,716	9,866
T	Two Bedroom w/Den & Bsmt^	10	—	634,000	671,900	7,716	9,866

Carport charge $40 per month: EV charging available at an additional fee
**Denotes Cottages or Inside Apartments for Kendal at Longwood.*
^Homes with finished basements will have an additional monthly charge of $100.
Our Refundable Entry Fee Options and Modified Agreement are on the reverse side of this page.

Refundable Entry Fee Agreement
Must be younger than 86

50% Refund — multiply above Entry Fee by 1.33
90% Refund — multiply above Entry Fee by 1.72

Modified Agreement with Refund — Type B

Take the Entry Fee listed on the front and reduce by applicable amount listed under Modified Agreement and multiply by the applicable refund multiplier.

Modified Agreement — Type B

3-year self-insurance period:

single: reduce above Entry Fee by $56,500
double: reduce above Entry Fee by $91,500

5-year self-insurance period:

single: reduce above Entry Fee by $79,000
double: reduce above Entry Fee by $124,000

(Note: Entry Fee reduction cannot exceed Entry Fee amount)

HEALTH CARE

Under our **Traditional Lifecare Agreement**, the Monthly Fee for a resident permanently residing in Personal Care or Skilled Nursing is the same as the Monthly Fee for the residence most recently occupied by that individual, plus breakfast and lunch meal plan fees — **$423 single and $846 double**. Our Modified Agreement specifies a period of time in which residents self-insure a portion of their future Personal Care and Skilled Nursing costs. This agreement is designed to work with private long-term care insurance policies.

FINANCIAL ASSISTANCE

Funds are available to assist applicants who have led lives of service and whose resources may not be sufficient to cover the full Entry Fee. For more information about financial assistance, contact your Sales Counselor.

PER DIEM COST FOR NURSING CARE

As space permits, we offer availability in the health center of Kendal at Longwood and Crosslands for individuals desiring temporary or long-term care. The per diem monthly fee covers room, board, and general nursing care. Individuals pay on a fee-for-service basis for drugs, physicians, physical therapy, and other services needed under this program. There is no Entry Fee.

The fees are as follows for long term care for 2026:

Skilled Nursing
Monthly $15,695 Daily Private $516

Personal Care
Monthly $8,000 Daily $263

FEE CHANGES

Entry Fees and Monthly Fees are subject to change as the cost of providing services changes due to inflation or other factors.

The effective dates for rates shown are:

ENTRY FEES: January 1, 2026

MONTHLY FEES: January 1, 2026

TAX ADVANTAGES

A portion of the fees you pay to Kendal-Crosslands may be considered a medical expense when you compute your Federal income taxes.

- Under our **Traditional Lifecare Agreement**, the Entry Fee generates a medical expense for the year of approximately **$85,000** for a single occupant and **$170,000** total for double occupants. The medical expense portion of your Monthly Fee is approximately **$1,800** per month for a single and **$3,600** total per month for double occupants.
- Residents on the **3 year Modified Agreement** contract who itemize deductions on their personal income taxes are able to count approximately **$14,500** annually for a single person or **$29,000** for two occupants.
- Residents on the **5 year Modified Agreement** who itemize deductions on their personal income taxes are able to count approximately **$9,000** annually for a single person or **$18,000** for two occupants.
- These amounts are calculated each year, based on the cost of providing care.
- Consulting with a tax professional can help you understand how tax laws apply to you.

EQUAL HOUSING OPPORTUNITY