

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
Contact Type	Type A	Type A Alternate	Type B Flex
Entrance Fees	90% Refundable	90% Refundable / Individual 80% Refundable / Couple	70% Refundable
Insurance	Covered	Covered	Defined
Second Person Entrance Fee	Yes	No	Yes
Healthcare Fee	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.
Levels of Care	Assisted Living, Memory Support, Nursing Care	Assisted Living, Memory Support, Nursing Care	Assisted Living, Memory Support, Nursing Care

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. The first of its kind, the contract allows residents to use the refundable portion during their lifetime to cover health care costs which are discounted from market rate.