



SPRINGPOINT®

SENIOR LIVING

2017

ANNUAL REPORT

GROW • EXPAND • TRANSFORM





At Springpoint Senior Living, we are forever true to our mission, vision and values. With pride in our rich, 101-year history, we are excited about the future we are creating.

OUR MISSION

To make a difference in the lives of the residents, families and communities we serve

OUR VISION

To be the leader in innovative housing, healthcare and integrated supportive service solutions

OUR VALUES

RESPECT

We recognize the value and dignity of every person

COMPASSION

We seek to understand and empathize with others

INTEGRITY

We are honest, responsible and ethical

SERVICE

We endeavor to exceed expectations

EXCELLENCE

We strive for the highest quality in all that we do



Dear Friends,

At this time in our history, we are fortunate to have more seniors living longer, fuller lives. Driven by ambitious goals and aspirations, they are embracing an engaged lifestyle. This provides us with an enormous opportunity for developing high-quality environments that reflect their desire to live with promise and potential.

As I reflect on Springpoint's substantial growth and remarkable accomplishments over the past year, I am humbled and proud to serve as president and chief executive officer. Having been part of Springpoint for 25 years, I am energized and inspired more than ever about our boundless future. Building upon our firm foundation that dates back to 1916, we have assembled a visionary leadership team, top-flight staff, supportive and eager community and business partners and highly engaged resident stakeholders all working together to propel Springpoint into another exciting era.

We are committed to a bold and promising three-year comprehensive strategic plan, with the current cycle running from 2018 to 2020. Our strategic planning process, unique in its breadth and depth, spanned over a year and connected the full range of our most vital and most invested constituents. The resulting blueprint positions Springpoint as an industry leader with long-term sustainability. Indeed, we will become a forward-looking organization that grows not for the sake of getting bigger, but in the relentless pursuit of excellence. Our mission-driven focus remains the bedrock of our strategic vision.

To meet our ambitious goals, we intend to:

- Pursue innovative research in areas that directly affect our residents
- Embrace technology and inventive, quality programming throughout our communities
- Attract philanthropic dollars and make fiscally sound investments
- Create dynamic and innovative partnerships with health systems
- Be the employer of choice and the preeminent regional provider of senior housing and services
- Remain vitally relevant in a rapidly changing world with a growing senior living population

Additionally, I'm excited about our most recent affiliations: The Moorings at Lewes, a continuing care retirement community in Lewes, Delaware, and Cadbury at Home, an award-winning "CCRC Without Walls" membership program which provides personalized care management and in-home services. We look forward to expanding our geographical footprint as we welcome these newest communities into the Springpoint family.

Finally, we aspire to be the foremost industry leader, highly respected by our communities and constituencies. With a resolute promise to our residents, our strategic roadmap will allow us to reach new heights and assuredly take us from great to exceptional!

Welcome to our future!

A stylized, handwritten signature in black ink, appearing to read 'Anthony A. Argondizza'.

Anthony A. Argondizza, President and CEO



WELCOME TO OUR FUTURE

Strategic Plan

Springpoint Senior Living embarked on the development of a new three-year Strategic Plan in 2016, mapping out a bold direction and aspiring plans for the future. The process involved our Board of Trustees, senior management team, executive directors, residents and resident leadership, frontline team members, community and healthcare providers and industry leaders. The Board ratified the Strategic Plan in November 2017.

We embraced these questions throughout the process:

- What are the gaps between Springpoint today and where we want to be in the near future?
- What do we want Springpoint to be in the longer-term future?
- How can Springpoint establish a bold and ambitious plan with achievable results?
- How will Springpoint become a market leader—best in class?
- How will Springpoint continue to expand and modernize services and facilities with innovation, technology, highly skilled staff and team members?

We are on a journey from great to exceptional. While our mission, purpose and commitment to our residents remain steadfast, our new strategic roadmap guides us toward long-term sustainability, especially in a rapidly changing world with a growing senior living population.

We identified our overarching organizational priorities:

- Sustain strong financial oversight
- Grow incrementally with a measured approach
- Integrate new acquisitions into core business principles and practices
- Generate positive revenue growth from existing and new product and service lines

- Differentiate the Springpoint brand and become highly distinctive in the industry
- Attract, train and retain a high-quality workforce
- Build a strong, forward-thinking management team
- Broaden the culture of philanthropy and social accountability
- Develop an innovative technology strategic vision

The resultant major strategic goals and priorities are to:

- Provide financial strategies to support facility plans and new initiatives
- Invest in telehealth and other initiatives that advance resident care and quality of life
- Become a resident-of-choice and employer-of-choice organization
- Invest in modern technologies that support residents’ lifestyle requirements
- Refine the culture of hospitality
- Embrace environmental sustainability
- Enhance marketing systems, online initiatives and community-specific websites
- Plan and manage facility upgrades and repositioning
- Further develop protective measures and controls aimed at cybersafety and security
- Expand the continuum of care with memory and cognitive impairment facilities and programs
- Broaden the health and wellness programs of our signature brand, LivWell
- Engage residents in developing opportunities for new programs, delivering services and amenities that exceed consumer expectations
- Create a culture that embraces diversity and inclusion, encouraging all residents and employees to be successful regardless of their differences

Our new Strategic Plan is about people, potential and progress. It is infused with exciting opportunities and winning propositions, all focused on ushering in a new era of extraordinary growth and innovation.

Throughout the next several years, we look forward to sharing our progress with you.

SHAPE THE FUTURE





YEAR IN REVIEW

Creating
the Future on
Solid Ground

LEADERSHIP MOVES

Congratulations to **Anthony A. Argondizza** who was elected to the role of chief executive officer by the Springpoint Board of Trustees on July 1, 2017. In his role as President and CEO, Mr. Argondizza is navigating the company along its growth path, pursuing further business development opportunities and overseeing the company's entire portfolio of senior housing and service brands under Springpoint Senior Living. Mr. Argondizza first joined Springpoint in 1994 as administrator and assistant executive director at Crestwood Manor. He was appointed vice president of CCRC operations in 2001, vice president of operations in 2006, senior vice president in 2010, chief operating officer in 2012, executive vice president in 2014 and president in 2016.

Congratulations to **David L. Woodward** who was promoted to senior vice president and chief operating officer on December 1, 2017. Joining Springpoint in 2008, Mr. Woodward has successfully assumed ever-expanding roles and responsibilities as the organization executed its leadership transition plan, all during a period of significant growth and expansion.

GROW

WELCOME THE MOORINGS AT LEWES

In October 2017, Springpoint announced its affiliation with Cadbury at Lewes, a continuing care retirement community in Lewes, Delaware, and Cadbury at Home, an award-winning "CCRC Without Walls" membership program which provides personalized care management and in-home services that allow seniors to stay in their homes. In December, we officially changed the name of Cadbury at Lewes to The Moorings at Lewes to reflect the community's charming coastal town location while establishing it as a member of the Springpoint family. By further expanding our portfolio and geographic footprint outside of New Jersey into Delaware, we underscore a key strategic initiative to pursue smart growth opportunities to expand and meet the changing needs of seniors and their families.

VILLAGE POINT REHABILITATION & HEALTHCARE COMPLETED

We completed construction of the Village Point Rehabilitation & Healthcare, a state-of-the-art, 87,000-square foot healthcare center with 120 private and semi-private beds situated on a five-acre site on the Monroe Village campus. Village Point offers high-quality health services with modern, innovative programming and amenities. There are two long-term care neighborhoods, a secure memory care neighborhood and a sub-acute care neighborhood with all private rooms and a dedicated physical therapy and rehabilitation gym. Our on-site rehabilitation program and therapy gym are overseen by Genesis Rehab Services, one of the nation's largest long-term care and rehabilitation therapy providers, as well as our physicians, nurses and social workers. Connections: A Dementia Care Model of Excellence is an exclusive Springpoint program and it serves as our model for advanced memory care.

EXPAND

WINCHESTER GARDENS HEALTHCARE CENTER

The first phase of our new, state-of-the-art healthcare center at Winchester Gardens was completed in 2017. With the opening of the 30-bed post-acute rehabilitation neighborhood and 25 new assisted living residences, the community has expanded its healthcare offering to complete its continuum of care. Construction continues on the remaining phases. With

completion anticipated by the end of 2018, the center will have 102 accommodations and offer four distinct neighborhoods reflecting specific care needs. Each neighborhood will provide high-quality health services, expert medical and nursing care and rehabilitation services as well as high-level programming and amenities.

STONEBRIDGE HEALTHCARE CENTER

The Stonebridge healthcare center underwent an expansion and renovation which included the addition of 10 private skilled-nursing rooms. The renovation to skilled nursing included enlarging the common area to create a comfortable community living room for residents and family members and adding Wi-Fi throughout the community. The memory care area of the assisted living section received extensive enhancements, including room renovations, the creation of a comfortable community living area space for families and residents with vaulted ceilings and skylights and the addition of Wi-Fi throughout. These renovations include the creation of a relaxation room with aromatherapy, quiet music, adjustable lighting and other sensory items; life stations where residents can interact with occupational items that may trigger memories such as cooking, art work and gardening; dedicated restaurant-style dining; and interactive 3D artwork. The project also includes a secured, courtyard sensory garden funded by a generous donation from Bloomberg, one of our philanthropic partners.



TRANSFORM

RENOVATIONS

We completed stunning renovations, including the creation of much-desired open floor plans and stylish interior upgrades, at Crestwood Manor, Monroe Village, The Oaks at Denville, Stonebridge at Montgomery and Winchester Gardens. At Monroe Village, the Clubhouse received a splendid makeover that included the lobby, lounge, Fireside Restaurant, community center and corridors along with the Village Bistro, a casual dining venue complete with brick pizza oven. At Crestwood Manor, the Colonnade Café and main lounge received a bright new look. The renovated Clubhouse features vaulted ceilings, sunny skylights, contemporary flooring, light fixtures and finishes. A newly appointed reception lobby offers a comfortable sitting area with new furnishings and a cozy new fireplace. Renovations at The Oaks at Denville included the creation of four distinct dining areas that opened to rave reviews in December 2017. Additional renovations currently underway at The Oaks include the Bistro Café and fitness center. Formerly unused space will be refurbished for an expanded fitness room, enlarged locker rooms, massage room and new

beauty salon. An exercise studio will be added for a variety of LivWell health and wellness programs including fall prevention classes, yoga, tai chi and other community activities.

CARF ACCREDITATIONS

CARF, an international nonprofit accreditor that sets standards of excellence for health and human service organizations, gave its coveted CARF seal of approval last summer to all of Springpoint's New Jersey CCRCs (a first for The Oaks at Denville). To receive accreditation, each CCRC voluntarily put itself through a rigorous peer review process and demonstrated to a team of surveyors during an onsite survey that it is committed to conforming to CARF's accreditation conditions and standards. The CARF accreditation assures consumers that each Springpoint CCRC has met or exceeded the highest quality standards of excellence and is committed to reducing risk, addressing health and safety concerns, respecting cultural and individual preferences and providing the best possible quality care. We congratulate all our CCRCs!





SPRINGPOINT LEADERSHIP SUMMIT

Celebrating
Excellence

Leaders from all 27 Springpoint Senior Living communities and the corporate office gathered together for the inaugural Springpoint Leadership Summit at Forsgate Country Club in Monroe, New Jersey, on September 27. Addressing the group of 170 attendees, President and CEO Anthony Argondizza presented the Springpoint State of the Business, focused on the organization's emerging and ambitious strategic plan. Guest speaker Dr. Cheryl Phillips, President and CEO of Special Needs Plan Alliance, Inc., spoke on the topic "Matching Mission with Change: The Future of Aging Services." The summit concluded with an awards ceremony.

The awards, dedicated to the pursuit of excellence, recognize Springpoint communities, departments and individuals achieving exceptional performance.

Congratulations to all our 2017 Springpoint Leadership Summit Award recipients:

CCRC EXCELLENCE AWARD

Crestwood Manor
Monroe Village
Stonebridge at Montgomery

GARY T. PUMA AFFORDABLE HOUSING AWARD

Lystra Doobraj, Director of Affordable Housing
Plainfield Tower West
Watchung Terrace

PRESIDENT'S AWARD

LuAnn DellaPietro, Health Services Director,
The Atrium at Navesink Harbor

Julie Harp, Director of Sales & Marketing,
Meadow Lakes

Tina Karrick, Director of Finance,
Springpoint Senior Living

Barbara Murphy, Administrative Assistant,
Crestwood Manor

Springpoint Senior Living Health Services Division
Stonebridge at Montgomery Dining Services
Department





WHERE LIFE FINDS BALANCE

Wellness and Good Health

LIVWELL HIGHLIGHTS

LivWell is our award-winning, whole-person wellness program that strives to enrich body, mind and soul. LivWell embraces the many facets of good health including physical fitness and lifestyle, routine and preventive care and emotional, environmental, spiritual, intellectual and social wellness.

Springpoint participated in the 15th annual Active Aging Week with a wellness festival at Meadow Lakes in late September. Participants explored many activities, including aqua dance and yoga with a yogi master, a two-mile hike at Etra Park and lectures on nutrition for eye health and cold weather safety.

LivWell's April 2017 launch at The Oaks at Denville was a success. At residents' requests, we embraced Exercise is Medicine®, an initiative from the American Medical Association and the American College of Sports Medicine to establish physical activity as a standard in healthcare.

To enhance cognitive health and wellness for our residents, we partnered with Total Brain Health, an organization that provides evidence-based brain wellness classes and programs. All communities launched brain workouts and memory classes as part of the program.

LIVWELL SUMMER SOIREE

On August 11, residents from Springpoint CCRCs met at The Atrium for our LivWell Summer Soiree. We celebrated LivWell successes, participated in wellness and fitness info sessions, discussed new program ideas, enjoyed a nutritious buffet lunch that included a Monroe Village resident's winning National Nutrition Month recipe for chickpea salad and spent a gorgeous summer afternoon on the Navesink River aboard The Atrium's pontoon boat.

PLAINFIELD HEALTHY SENIOR EVENT

Springpoint, in partnership with the City of Plainfield and the United Way of Greater Union County, hosted Plainfield Seniors Living Healthy at Plainfield Towers West in May 2017.

The free event for seniors featured various local organizations and informed attendees of policies and support services that are available in their community.

LIVWELL ENTERS FIVE-YEAR STUDY

LivWell entered into the Age Well Study, a five-year analysis designed to understand the benefits of living in a senior community. The study is being conducted by Mather LifeWays Institute on Aging and Northwestern University. Residents will participate in yearly surveys to measure health and wellness metrics.

HEALTH SERVICES DIVISION LAUDED

Congratulations to the Health Services Division on receiving the President's Award at the September 2017 Springpoint Leadership Summit for consistently excelling in leadership, process development, community engagement and/or making a difference. Senior VP of Health Services Linda Rose praised her "amazing team"—Judith LoBue, Eileen D'Amico, Clare Polatschek, Mikael Mben, Linda Raimo, Brian Shapiro, Jackie Harris and Isabel Toro—for their hard work and dedication.

Together, they oversaw a number of initiatives, including:

- Training and education in all communities
- Creation of a skilled nursing unit at Winchester Gardens
- Springpoint's acceptance into additional insurance networks, including Horizon Blue Cross Blue Shield, NJ's largest provider
- Working with electronic referral software and hospital admission teams to maintain a 15-minute referral time
- Joint Commission recertification of Springpoint at Home
- Redesigning the clinical information systems at The Moorings at Lewes

CONTINUED ACO EXPANSION

Accountable Care Organizations (ACOs) are groups of doctors, hospitals and healthcare providers who work together to provide their Medicare patients with seamless, coordinated treatment from rehab to home. Organizations such as Springpoint that provide rehab and long-term care are able to join an ACO by invitation only. Once accepted, they must continue to meet very high standards. Springpoint is proud to have been invited into partnership with these ACOs: Princeton HealthCare Partners; Atlantic and Optimus ACO PACs; and RWJ Barnabas.





COMMUNITY BENEFIT/ SOCIAL ACCOUNTABILITY

Committed to Serving Others

As a nonprofit organization, Springpoint takes our requirement to provide public benefit to our residents and the greater community as both a responsibility and a privilege. Our Social Accountability Task Force, formed in 2015, closely tracks how we provide benefits to the communities where we live and work. The task force—comprised of two members from every affiliate including CCRCs, affordable housing, Springpoint Senior Living Foundation and Springpoint at Home— identifies and encourages greater community engagement.

EXCELLENCE IN COMMUNITY SERVICE AWARD

At the 2017 LeadingAge New Jersey Awards Ceremony held December 6 at Forsgate Country Club, Springpoint received the Excellence in Community Service Award for the Springpoint Senior Living Foundation's programs in support of our affordable housing communities. What an honor! In 2015, the Foundation launched a unique philanthropic initiative to improve the quality of life for some of New Jersey's most vulnerable residents: elderly women and men with limited income. Through the financial support of compassionate donors, the program has quickly evolved into an array of innovative programs and services that include transportation services; health and wellness essentials consisting of Community Cares, Go Fresh! Get Healthy! and LivWell programming; emergency food pantries; an emergency preparedness program; and a literacy program.

We are pleased to see our Community Cares program grow and evolve. Thanks to the collaborative efforts of the Foundation, affordable housing leaders and LivWell, we identify areas of need and work together in many ways to address them. For example, some of our residents have limited access to transportation. To help, we currently provide some form of transportation at 15 of our 19 communities and our goal is to provide service to all affordable housing communities.

Through our Community Involvement Program, all home office staff members are asked to donate six hours of service a year working within any community they choose. Whether they're visiting with residents, participating in a charity event or providing services such as gift-wrapping or nail care, our employees are excited to see and share Springpoint's passion about contributing to the greater good. In 2017, our volunteers put in over 1,735 hours and served 12,533 people!

Almost all our communities serve as polling locations during elections and we provide free space to community groups in need of meeting rooms. All our CCRCs participate in the U.S. Marine Corps Reserve Toys for Tots Program where we collect new, unwrapped toys to give as holiday gifts for children in need.

Demonstrating that there are many ways to serve others, communities hosted fundraising events for Empty Bowls, an international project to fight hunger; participated in the Lions Clubs eyeglass recycling program; supported the New Jersey Chapter of Girls on the Run; and held clothing drives. This year, residents at Monroe Village contributed children's books and pajamas to the Pajama Program, an organization that helps underserved children. The Gables at West Windsor partnered with Princeton Medical Center, allowing their nurse educators to come in and hold health-related presentations. Butler Senior Community partnered with a local food drive to collect canned goods.

On June 21, 2017, all seven CCRCs participated in The Longest Day®, an Alzheimer's Association fundraising event. Some communities hit the gym for NuStepping to End Alzheimer's and Stonebridge held a Zumba dance-a-thon.

The Plastic Mat project was a huge program for Springpoint throughout 2017. It started at Meadow Lakes and quickly spread to multiple CCRCs and affordable housing communities. People gather together to transform plastic grocery store bags into insulated mats that can be used by homeless people. Groups of volunteers gather to first cut around plastic bags to create a series of circle-shaped rings, then loop the rings together to form a three-foot-long strand of "plarn" and finally crochet that strand and many others into a six-foot mat that is surprisingly strong and weather-resistant.

Meadow Lakes hosted the 51st Annual New Jersey Senior Art Show and exhibited the first-place winners at their gallery from September 21–October 20, 2017. This exhibit, co-sponsored by the New Jersey State Council on the Arts and Mercer County's Division of Culture & Heritage, included the winners of local senior citizen art shows throughout the state.

Every day, in ways big and small, residents, staff, volunteers and family members contribute to making our area of the world a better place. We're so proud of our Springpoint family!





WELCOME THE MOORINGS AT LEWES

Our Newest Community

We witnessed a historic milestone this year as we gained a new community—The Moorings at Lewes (formerly Cadbury at Lewes)—and extended our service area beyond the boundaries of New Jersey into Delaware. The Moorings affiliation is in keeping with Springpoint’s key strategic initiative to pursue smart growth opportunities that allow us to expand and meet the changing needs of seniors and their families. And the location is perfect. Delaware was named one of the best places to retire by *Kiplinger* and *Money* magazines.

Set on 35 well-manicured acres, The Moorings at Lewes consists of 130 independent living apartments and cottages, 45 assisted living apartments and 40 skilled nursing beds. Memory care, long-term skilled nursing and short-term rehabilitation are available and on-site health services are accessible night and day.

Residents can enjoy upscale dining in the Chart Room Restaurant, casual fare in the Boathouse Bistro and a full calendar of events and activities such as Tai Chi, chorus, book group, cards and games, movies and excursions. The community has a very active Residents’ Association and includes an art studio, fitness center and indoor heated pool, performance hall, woodworking shop, library, hair salon, gift shop, butterfly gardens, walking trails, observation beehive and dog park. Recognizing the physical, emotional, social and mental benefits that animals bring to their owners, The Moorings welcomes pets and has a designated “Bark Park” for our four-legged friends.

When residents feel like heading out for the day, they have easy access to the historic coastal town of Lewes. Dating back to 1631, Lewes offers world-class cultural activities, quaint shops, nature trails, hiking at Cape Henlopen State Park and miles of stunning beaches. And then there are the dining options. As one resident put it, “between Lewes and the nearby towns of Rehoboth, Dewey Beach, Bethany and Fenwick Island, there are more restaurants than you can shake a stick at.” There’s also the Cape May-Lewes Ferry that takes passengers on the 17-mile journey across the Delaware Bay from Lewes to North Cape May, NJ.



Through this new affiliation, Springpoint welcomes into the family almost 200 new employees and 210 new residents. We are thrilled!

2018 BOARD OF TRUSTEES

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Maureen E. Cafferty, Secretary

David L. Woodward, Assistant Secretary

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Navesink Harbor

Phyllis E. Doyle, Crestwood Manor

Peter G. Gillim, Meadow Lakes

Elizabeth Heuser, Monroe Village

Rev. Lorrie Rowland Skinner,
The Oaks at Denville

Rev. David E. Mulford, Stonebridge
at Montgomery

Morrel Cohen, Winchester Gardens

Curtis W. Christensen, The Moorings at Lewes

John Gilbert Kaufman, The Moorings at Lewes

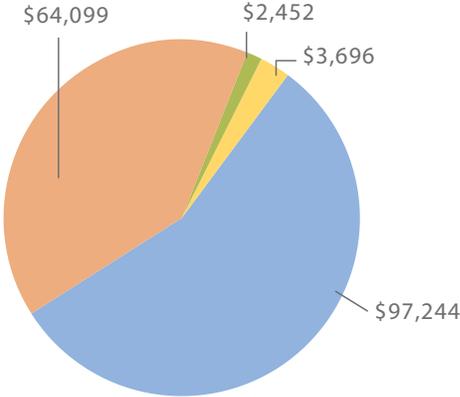
FINANCIAL HIGHLIGHTS

SPRINGPOINT SENIOR LIVING OPERATION REVENUES

Operations

(\$ in 000's) — \$167,491

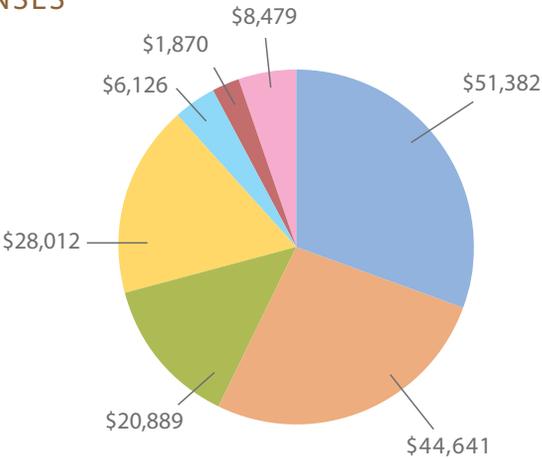
- Residential Revenue
- Medical Revenue
- Contributions from Bequests & Net Assets Released from Restriction
- Investment Income and Other Revenue



SPRINGPOINT SENIOR LIVING OPERATING EXPENSES

(\$ in 000's) — \$161,399

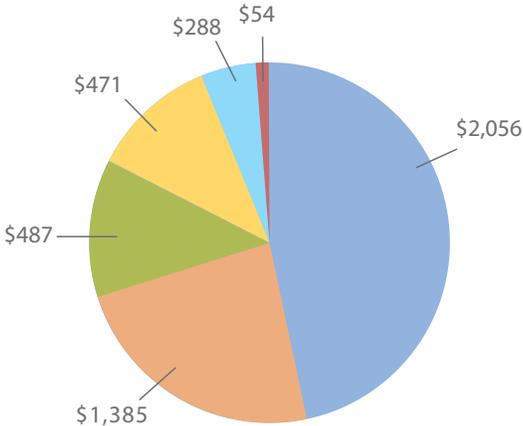
- Professional Care
- Operations & Maintenance
- Dining Services
- Administration & General
- Marketing
- Charity Care
- Interest Expense



COMMUNITY BENEFIT - \$4,741,000

Support (\$ in 000's) — \$4,741

- Broader Community Support
- Medicaid Allowance
- Spiritual Care
- Affordable Housing Support
- Resident Financial Assistance
- Tomorrow's Leaders





THE SPRINGPOINT FOUNDATION

The Springpoint Senior Living Foundation is proud to work hard every day to honor and fulfill our mission to inspire generosity in support of programs that make a difference in people's lives as they age and enrich the communities where they live. Our high-quality service to seniors and our approach is both visionary and compassionate. The Foundation's four core resident and partnership programs include Resident Financial Assistance, Spiritual Care, Tomorrow's Leaders and Affordable Housing Initiative.

RESIDENT FINANCIAL ASSISTANCE

This program assures that qualified residents in our CCRCs who have outlived their resources through no fault of their own, will never have to leave their community due to financial difficulties.

SPIRITUAL CARE

Through the Spiritual Care program, chaplains visit, counsel and support residents; provide spiritual resources and educational opportunities; and honor all faith traditions through a variety of services.

TOMORROW'S LEADERS

This internship experience provides unique, hands-on educational opportunities in our communities for young people who are interested in a career in senior services. The interactions between interns and residents are mutually beneficial.

AFFORDABLE HOUSING INITIATIVES

The Foundation oversees essential initiatives including Go Fresh! Get Healthy!, Lifeline technology, transportation services and Community Cares, a program that provides donations and health essentials for affordable housing residents. Community Cares relies on CCRC residents, business partners and staff members who generously donate funds, time and talent.

Several key initiatives are part of the Foundation's affordable housing support, including transportation, emergency preparedness, health and wellness and community homecare and healthcare. Here are the updates for 2017:

- **Transportation:** We currently provide part-time transportation in 15 of our 19 communities, an incremental increase over last year. Our goal is to provide transportation service to all communities.
- **Emergency Preparedness:** We continue to work toward our goal of furnishing each apartment with an emergency preparedness kit. Thanks to our community partner and great neighbor Public Service Enterprise Group (PSEG) who awarded us a \$12,000 PSEG Foundation grant, staff and residents at eight Springpoint affordable housing communities that

fall within the PSEG service area are receiving education and training from a disaster preparedness expert during the first half of 2018.

- Health and Wellness:** We continue to stock emergency food pantries in 12 communities and bring aspects of our LivWell program to our affordable housing communities, including disease and fall prevention and education, fresh fruit and produce programs with chef demonstrations, recipe exchanges and farmers markets.

Inspired by donations made from residents of The Oaks at Denville we initiated a literacy program at Plainfield Tower West. Using donated computers from PSEG and donated desks from The Oaks at Denville, an inaugural class of five residents met with a hired literacy tutor in a conference room. It's already a success! One participant who was living on \$210 a month, after a few classes, had the skills to apply for government support for which she was entitled. She now receives over \$800 per month in Social Security benefits.

- Community Homecare and Healthcare:** We continue to work on the goal of providing clinical services, individual at-home care, screenings, on-site clinics and/or a mobile clinic to serve all affordable housing residents. We received a large donation last year and are in the process of raising enough funds to ensure that the program is sustainable.

All these Foundation programs are made possible entirely by generous contributions from Springpoint residents and their families, employees, volunteers, board members, vendors, corporations, foundations and individuals in the communities we serve. Your donations truly make all the difference.

HOW YOUR DONATIONS MAKE A DIFFERENCE

Over the last five years, your dollars have gone to support:

SPRINGPOINT FOUNDATION BOARD

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Garrett T. Midgett, III, Treasurer

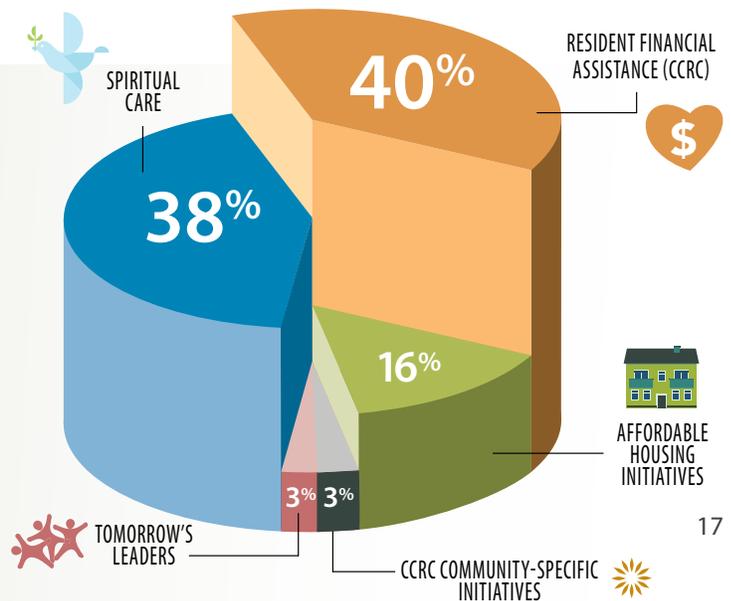
Maureen E. Cafferty, Secretary

Michael W. Oakes, Development Officer

David L. Woodward, Assistant Secretary

Advisory Trustee

David Flood, VP and Chief Development Officer, Intermountain Health Care



THE ATRIUM AT NAVESINK HARBOR



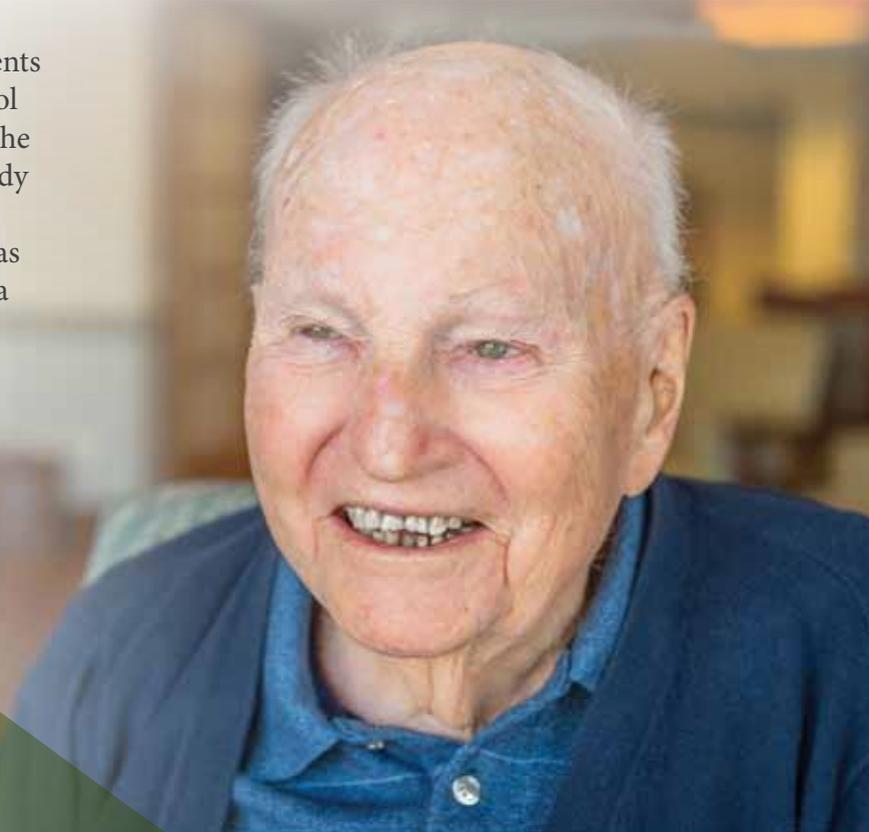
MEET BILL WHEATLEY. Bill Wheatley is a giving person by nature and he knows how to ignite that giving spark in others. When he sees a need, he sets about addressing it. Sometimes that involves coming up with a plan and recruiting helpers, other times it means writing a check and often it involves playing his harmonica.

After Bill's wife Jean passed away in 2012, Bill decided he didn't want to live alone. He made the move from Middletown to The Atrium in April 2013 and quickly discovered that he made new friends easily. Noting that he feels like he's "sitting on top of the world" at The Atrium, he is happy to help out wherever and however he can.

Over the years, Bill has conducted several holiday mitten and coat drives for needy students at the Red Bank Primary School, an area school that serves about 700 students. More recently, he organized a giving campaign to help out a needy school family. "I know it can be tough to raise money at the holidays," he says, "but I felt it was something I should do." No worries—Bill has a

foolproof technique. He heads to the entrance of the post office with his harmonica and spends hours playing Christmas songs. Bingo!

A strong supporter of the Springpoint Foundation, Bill donates funds to the Resident Financial Assistance program. Recently, he contributed toward the purchase of a new reading monitor for the community's library. "I had a personal one that was better than what they had," he explains, "so I approached a young lady at Springpoint and said, 'take my money and let's buy a good one.' And that's just what we did." As for life at The Atrium, Bill sums it up in two words: "It's great!"





CRESTWOOD MANOR



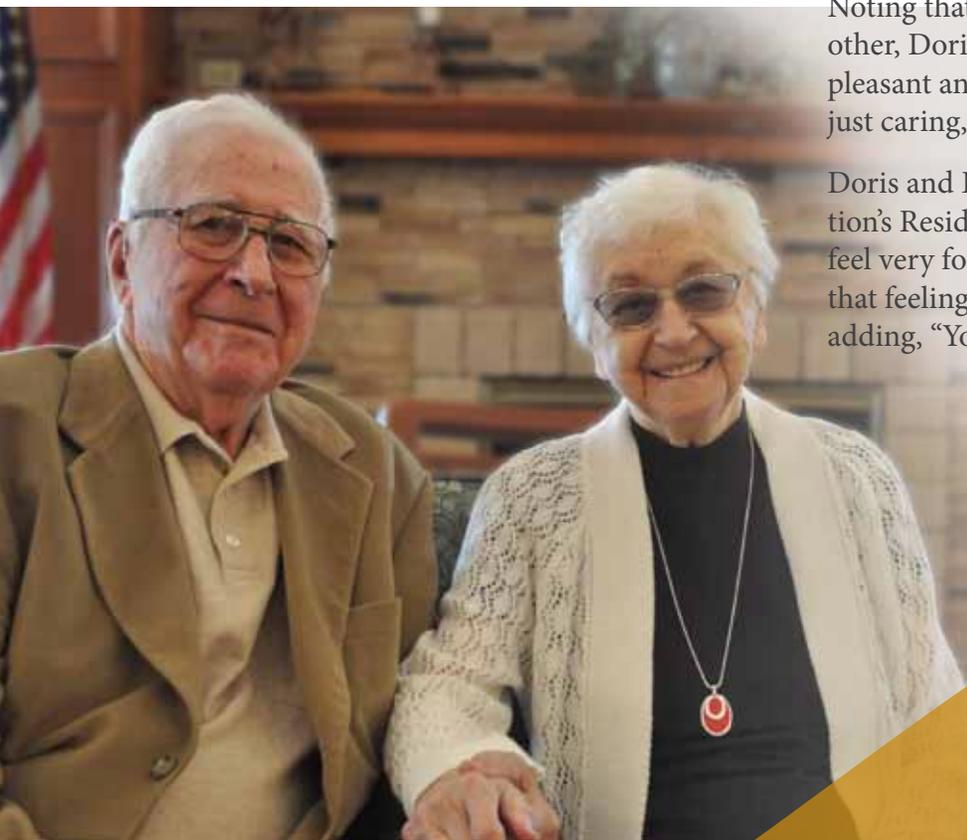
MEET DORIS AND EDWARD DOLAN. Doris and Ed moved to Crestwood Manor on Doris's birthday—December 31, 2009. More than just a birthday present, the couple consider the move to Crestwood a lifesaver.

“We feel comfortable and protected here,” Doris explains. “The people are friendly and we feel free to join in activities or events as we like.” Doris gets together with other ladies to play cards three evenings a week and jokes that Ed supports this wholeheartedly. Turning serious for a moment, she says, “When there are times that Ed and I are not feeling well, it's nice to know that we can

get help right down the hall. If we decide to go shopping or go out to eat some nights, that's up to us. But if the weather is bad, we feel safe inside and know that we don't have to go out anywhere because the services are all here. We know that people care.”

Prior to moving into their apartment home, the couple lived in Manasquan. When they received a postcard in the mail from Crestwood, they decided to check it out. “We didn't go out shopping for a new home,” says Doris. “We answered the invite to come visit, had a tour and lunch, met people and liked it. It gave us a good feeling and it happened to be the right place at the right time.” Noting that they are fortunate to still have each other, Doris describes the employees as “always pleasant and helpful—not intrusive in the least—just caring, and that's important.”

Doris and Ed are pleased to support the Foundation's Resident Financial Assistance program. “We feel very fortunate to live here and want to share that feeling of security with others,” Doris says, adding, “You just can't beat it.”



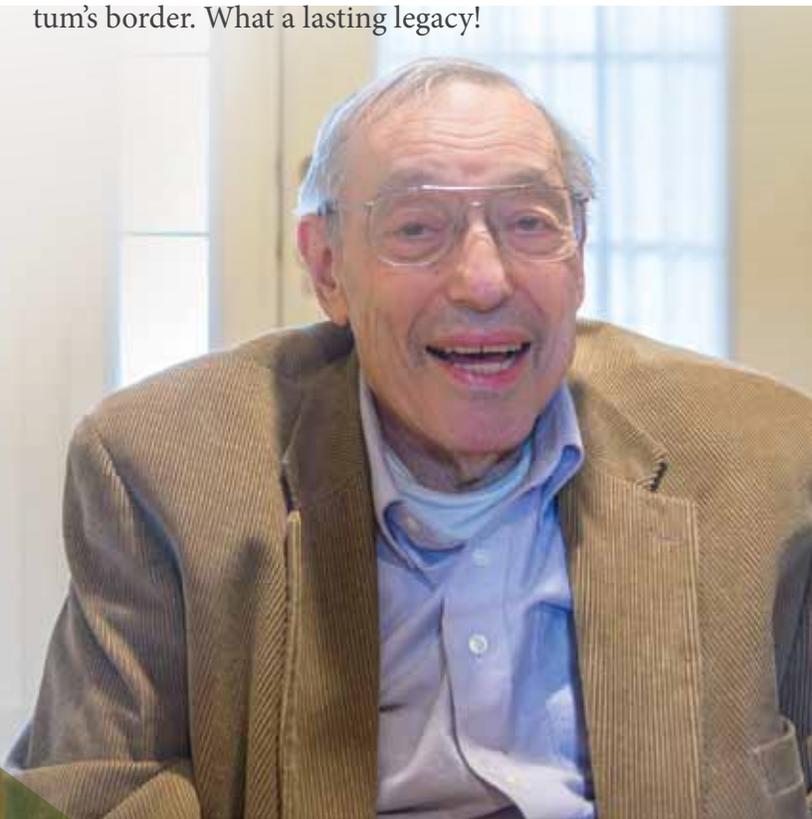
MEADOW LAKES



MEET IRWIN MERKER. One of the first things that attracted Irwin Merker and his wife Gloria to Meadow Lakes was its beautiful natural setting. After the couple moved to the community in 2002, they committed their time and energy to helping maintain the grounds. Home to the stunning Robert A. Winters 100-acre arboretum, Meadow Lakes boasts mature lush trees, shrubs and understory plantings. It makes for a beautiful setting. Gloria passed away in the summer of 2013. She served as chair of the grounds committee and the “Gardeners of Meadow Lakes” club which produces the plants for the healthcare center enclosed walkway known as “sunshine alley.” Currently Irwin serves on the grounds committee.

It’s this dedication to the grounds that inspired Irwin to contribute funds to the floating islands that were installed in October 2017. To address the issue of algae growth naturally, Arboretum Director Joe Greipp, Meadow Lakes employees and staff from the Stony Brook-Millstone Watershed Association constructed and installed two floating wetlands. Both islands were planted with a total of 416 plants,

including red twig dogwoods, Asian willows, blue flag irises, water plantains and native grasses. These plants will process excess nutrients in the water to improve water quality for the surrounding ecosystem and all downstream neighbors. Because of this novel technology, these small islands have the potential benefit equivalent to three-quarters of an acre of natural wetland. The project is entirely funded by donations from Irwin and other residents and the funding also allows for scientific tracking of the islands’ performance. By working collaboratively with the Watershed Association to promote the technology elsewhere, Meadow Lakes’ efforts at environmental sustainability are again reaching far beyond the arboretum’s border. What a lasting legacy!





MONROE VILLAGE



MEET ESTHER RAISS. Esther Raiss believes that it's important to stay active, be a part of where you live, give back in whatever ways you can and care for others. She and her late husband Sanford moved to Monroe Village in 2003, finding the community both welcoming and comfortable. She jumped into community life, serving on the CCRC board and engaging in a number of activities. Before retiring, Esther spent five decades working as a bookkeeper. She currently serves as treasurer of the Resident Association, attending two meetings a month and running the holiday fund. In addition, she paints, gardens, runs the library and the knitting group and does a wonderful job interrelating with those she meets.

Noting the importance of education, Esther contributes a yearly gift to help support a rabbinical intern who comes into the community to broaden her education and work with the chaplain. Through the generosity of resident contributions, the community is able to provide a scholarship fund for staff members to go to school.

When asked about the Foundation, Esther is quick to point out that it's a service organization that serves residents in different community settings. In the aftermath of Superstorm Sandy, for example, Monroe Village housed some residents from the affordable housing communities that were affected by the storm. Esther saw this as a way for the communities to interconnect and help each other out. Happy to embrace opportunities to improve others' lives (and make them more colorful), Esther crochets afghan bed robes to add zip to the rooms at the new Village Point Rehabilitation & Healthcare Center on the campus of Monroe Village.

Summing up her thoughts, Esther notes that care should flow from the community to the residents in the form of assistance and comfort and the residents should return in like order to the community: "If you can't give in capital, maybe you can give in other ways—these things are very important to community life."



THE OAKS AT DENVILLE



MEET MARION KUMP. Marion Kump, who spent 26 years teaching fifth-graders in Parsippany (a rewarding job that she loved) and 10 years as a secretary before that, finds life at The Oaks to be wonderful. Since moving to The Oaks in 2001, Marion enjoys interacting with others and making it a pleasant place for all to live. She serves on the resident council, works in the marketplace, is active in the book club and is quite involved with the worship service committee.

Marion is a good friend to the Springpoint Foundation and wholeheartedly supports the Foundation's charitable works. Knowing well how important it is to develop strong reading and writing skills, she has contributed funds that support a new literacy program at Plainfield Tower West.

As someone who believes that the residents' spiritual lives deserve as much attention as their physical lives, Marion is a champion of the Foundation's Spiritual Care program; she supports the chaplaincy program at The Oaks through a Charitable Gift Annuity. Noting that while she is fortunate to be able to remain active in her local church, she knows this is not possible for many residents. Some who are no longer able to get out to their places of worship have lost the con-

nection to their local religious leaders. Having a chaplain available to them on site at The Oaks is an invaluable source of comfort.

The Oaks' chaplain, Rev. Kim Baumgartner, ministers to residents and their families in times of transition, sadness, grief or loss. She holds a monthly non-denominational worship service that many residents treasure, visits people in the hospital, attends bible studies, provides spiritual resources and educational opportunities and is a thoughtful counselor and faith leader. Thanks in part to Marion's contributions, the chaplaincy program is well funded and thriving.





STONEBRIDGE AT MONTGOMERY

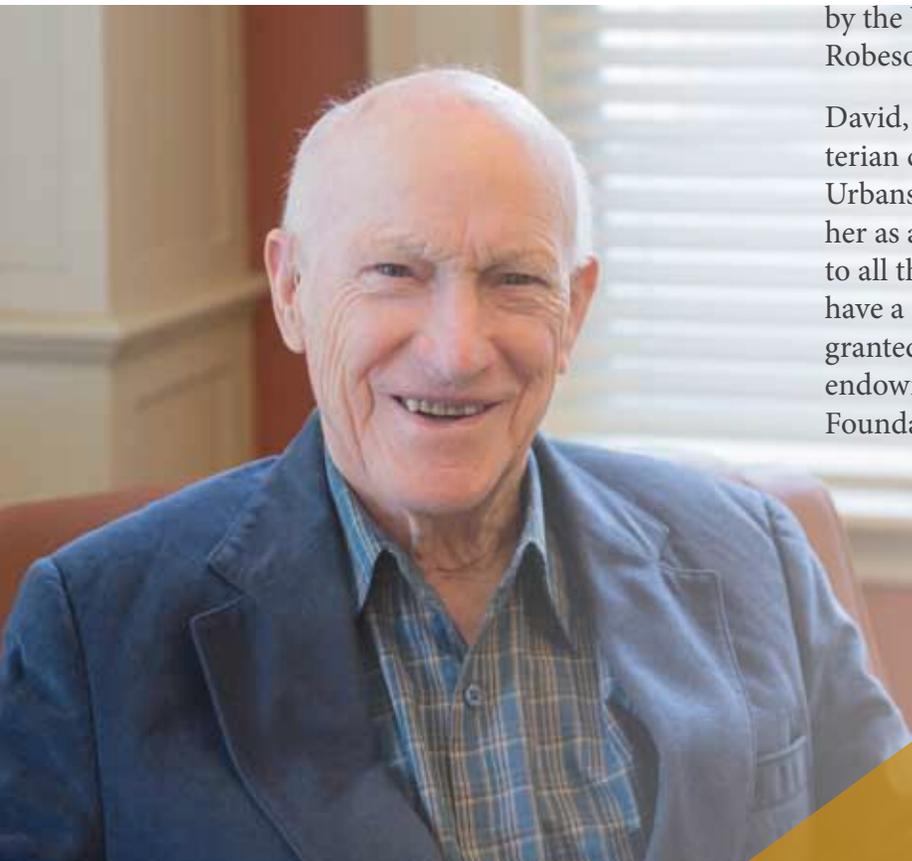


MEET DAVID H. MCALPIN JR. Rev. David McAlpin is delighted to reside at Stonebridge for a number of reasons. A kind gentleman with an unfailingly positive attitude, he is impressed with how well the community is managed. He feels safe, is surrounded by other happy residents and knows that he can count on friendly people to help him whenever he may need it. (And though he may not say it, we can: helping others is something David knows a lot about.)

Born into a family with a long history of philanthropy, David graduated from Princeton University and received a Master of Divinity degree from Union Theological Seminary. The seminary's motto, Unitas,

Veritas, Caritas (Unity, Truth, Love), is one that he took to heart. Over the course of his career, David championed civil rights and affordable housing. He served as associate pastor of the Witherspoon Presbyterian Church, worked on establishing integrated housing developments in Princeton and helped found the Trenton chapter of Habitat for Humanity. He has served on many area boards and received a number of well-deserved honors, including the 2017 Princeton-Blairstown Center's Frank Broderick Award for his commitment to social justice, compassion and selflessness. In 2015, he received the Princeton Area Community Foundation's Vivian Award for Community Service and was honored by the Witherspoon Presbyterian Church and the Robeson House Committee in 2015.

David, who remains active in the Princeton Presbyterian churches, is really pleased to have Rev. Jenny Urbanski serve as Stonebridge's chaplain. He refers to her as a welcoming presence who provides support to all the residents. Pointing out how special it is to have a chaplain on site—not something to be taken for granted—David serves on the committee for chaplain endowment and lends tremendous support to the Foundation's spiritual care program.



WINCHESTER GARDENS



MEET AMY LAU. Amy Lau was born in Shanghai, China—the only girl born to her family over the course of three generations and thus a precious gift. A natural giver, Amy improved the lives of others through education. She taught English and Biblical Studies in Hong Kong at St. Paul's Co-educational College. Her school was the first school to start The Duke of Edinburgh's Award scheme for girls in Hong Kong.

After the 1989 Tiananmen Square Massacre, Amy finished out the term and moved to the U.S., where she worked in early childhood education for more than 20 years. When it came time to retire, she moved to Winchester Gardens in 2012 at the suggestion of a former student. Over the course of her time at Winchester, Amy has developed many friendships. She's on the dining committee, attends the executive committee meetings and runs the Sunday evening showing for residents who are fond of movies. When interviewed, she had just come from a round-table session with a social worker who asked the participants to use the first letter of their names to say something about themselves. Amy said “adapt, amend, accept”—words that define how she approaches life.

Recognizing the great work of the Foundation and pleased that she is able to do something to help, Amy supports the Winchester Gardens Resident Assistance Program through a Charitable Gift Annuity. She also is happy for the opportunity to pay homage to her family through the purchase of commemorative plaques placed on two benches that line a walking path on the grounds that she enjoys strolling. One plaque is named for her parents and the other one, soon to be installed, carries the names of her three brothers. Amy and her twin brother are the only surviving members of her nuclear family and it brings her peace to remember them all.





We are fortunate to receive generous support in many ways and from many sources, including our Springpoint residents, employees, board members and vendors as well as corporations and foundations in the communities we serve. It is wonderful to see how much we accomplish when we come together and embrace opportunities to better the lives of others. For added convenience, you can go to the Foundation page of our website and choose to donate securely online at springpointsl.org. If you have questions regarding payment or additional giving opportunities, please call us at 732-430-3674.

HOW YOU CAN CONTRIBUTE

The Springpoint Foundation offers a variety of direct and planned giving options, including:

- Charitable Gift Annuity
- Charitable Trust
- Deeding of Refundable Entrance Fees
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- Major Gifts (cash, appreciated securities, bonds)
- Endowments
- Grants
- Gifts in Kind
- Bequests in Will



DONOR RECOGNITION

Thank you so very much to all who support our mission. Please note that we make every effort to record our donors' names accurately and completely. We apologize if we have omitted or misstated your name; please let us know by calling the Foundation at 732-430-3674.



OUR PARTNERS

Springpoint Senior Living Foundation programs are made possible by the generous contributions of caring people. We sincerely appreciate the support we receive from all our sponsors and partners—thank you!

BLOOMBERG FUNDS SENSORY GARDEN AND MORE

Bloomberg, a global financial information and news company with offices in Skillman, NJ, is one of our strongest corporate partners and best neighbors. They have provided us with a two-year grant to create a secured courtyard sensory garden at Stonebridge at Montgomery. We met with a focus group of health-care providers to determine what is needed and have completed a preliminary layout and initial plantings. Bloomberg's grant money also supports the purchase of "It's Never Too Late" software that integrates seniors into the world of computers. Additionally, company volunteers spend time with residents at Stonebridge, The Gables at West Windsor and Wheaton Pointe at East Windsor. Through the Bloomberg Pan-Asian Community, many Bloomberg employees provide English-to-Mandarin translation services for Mandarin-speaking residents at The Gables. Wheaton Pointe and Gables residents also enjoy attending a variety of social events sponsored and run by Bloomberg volunteers.

C&C CONSTRUCTION SUPPORTS RFA

Vincent Celenza, president and founder of Philadelphia-based C&C Construction Management Inc. and a long-time Foundation supporter, has done significant work in our communities over the years and gotten to know many of our residents. Mr. Celenza and C&C Construction have generously contributed \$500,000 to the Resident Financial Assistance program to help ensure that residents who have outlived their resources through no fault of their own will never have to leave their community due to financial difficulties.

BLAIR FAMILY ENDOWS GABLES WELLNESS PROGRAM

David Blair, a former board member and current Stonebridge community resident, along with his family, have pledged \$150,000 to endow the wellness program at The Gables at West Windsor. This charitable commitment allows us to use \$5,000 each year to ensure that Gables residents have access to exercise as well as fresh fruit and vegetables through our Go Fresh! Get Healthy! program.

PSEG GRANT FOR EMERGENCY PREPAREDNESS

Community partner and great neighbor Public Service Enterprise Group (PSEG) awarded us a \$12,000 PSEG Foundation grant. The funds will enable staff and residents at eight Springpoint affordable housing communities that fall within the PSEG service area to receive education and training from a disaster preparedness expert in 2018.

COMMUNITY CARES

Through our Community Cares initiative, we conduct two food drives each year. Our summer Home Office drive helps to support our Go Fresh! Get Healthy! program that provides our residents with greater access to fresh fruits and vegetables and gives them an opportunity to attend nutrition and health-related classes. Our November external drive supplements the existing food pantries in multiple communities.

STONE FOUNDATION SUPPORTS PORTLAND POINTE

For the past two years, the Stone Foundation has supported the Go Fresh! Get Healthy! program at Portland Pointe in Atlantic Highlands. This program provides access to fresh fruit and vegetables for the residents as well as

cooking classes and a wellness lecture series. It also established an emergency food pantry for residents in need.

THE OAKS RESIDENTS SUPPORT PLAINFIELD TOWER WEST LITERACY PROGRAM

Residents at The Oaks at Denville donated funds to hire a literacy tutor and initiate a literacy program called “Tower Triumph” at Plainfield Tower West. Using donated desks from The Oaks and donated computers from PSEG, students meet in a classroom setting to improve their reading and writing skills. This new program is already a success, with one participant learning enough to be able to apply successfully for social security benefits.

DONATIONS MAKE ALL THE DIFFERENCE

Our partners donate time, money and/or expertise to help us enhance the lives of our residents and fulfill our mission of service. We invite you to join us.

Do you have a partnership idea? We can help create a unique giving opportunity for you. Contact Michael Oakes at moakes@springpointsl.org or 732-430-3674 to get started.



CHAIRMAN'S LEGACY SOCIETY

These society members have made gifts in the form of bequests, charitable gift annuities, deeded entrance fees and other deferred gifts. Their significant commitment is apparent every day and felt by the thousands who benefit from their support.

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The President's Society is made up residents of our CCRCs and friends who have contributed to the Foundation for five years or more. Their generous gifts, large and small, make up the major share of our contributions.

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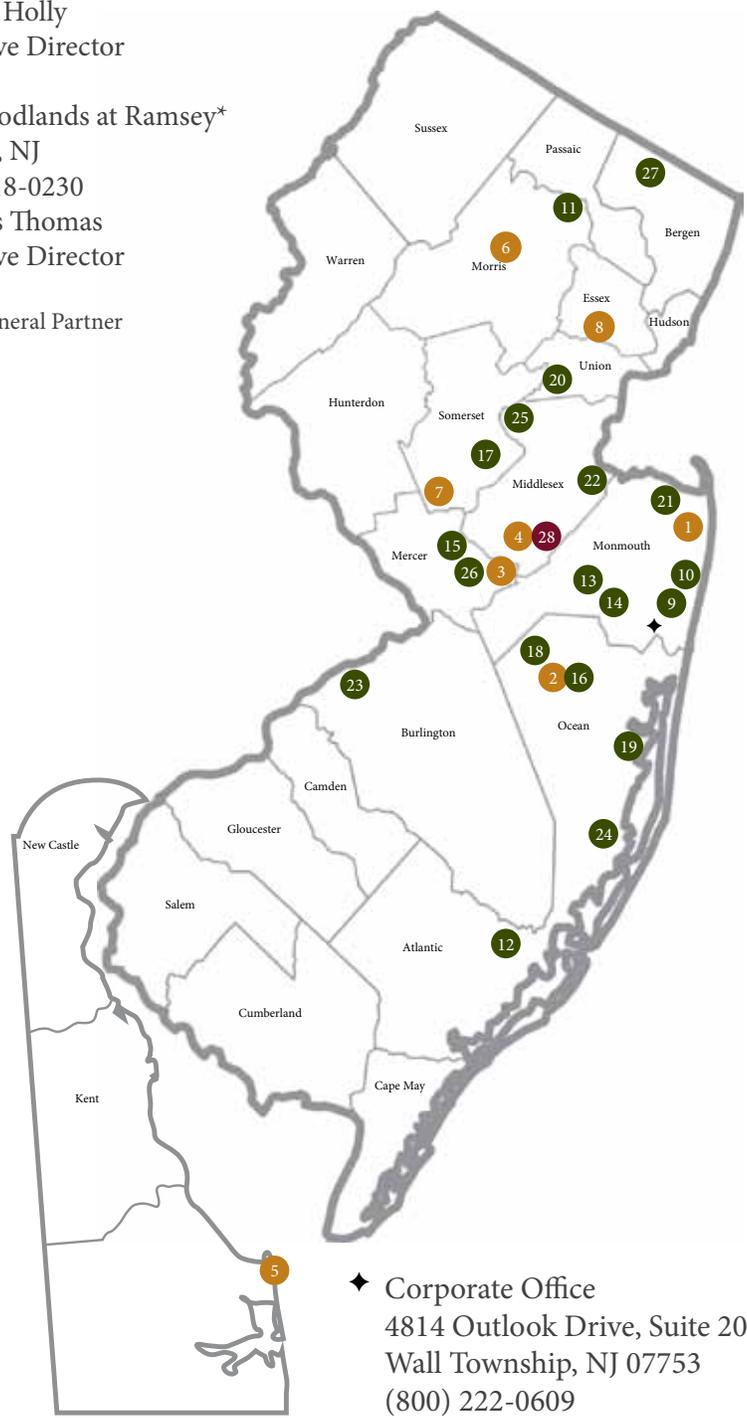
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