



P.O. Box 7866
Henrico, VA 23231-0366

804-222-1694
800-262-4644 (in VA)
804-226-4567 (Fax)

Dear Friends:

We are pleased that you are interested in residing at the Masonic Home of Virginia and welcome you as a resident of our vibrant continuing care retirement community. As a resident of the Masonic Home, you can rest assured that your needs will be met now and in the future.

Our residents are proud to be affiliated with the Masonic fraternity and find great joy and camaraderie in spending time with each other. They are family.

Information regarding the Masonic Home of Virginia is enclosed. If you have questions or wish to begin the application process, please contact the Admission and Resident Relations Coordinator, at 804.237.6795 or toll free at 800.262.4644 extension 77295. Warren Swanson, Chief Financial Officer, is available for financial guidance and may be reached at 804.237.6721.

Thank you for your interest in the Masonic Home of Virginia. We look forward to hearing from you very soon.

Sincerely,

A handwritten signature in blue ink that reads 'Anne B. Hagen'.

Anne B. Hagen, CPA, MBA
Chief Executive Officer



P.O. Box 7866
HENRICO, VA 23231-0366

804-222-1694
1-800-262-4644
FAX 804-226-4567

To Prospective Applicants of the Masonic Home:

Thank you for allowing us an opportunity to provide you with an overview of the Masonic Home's admission process. Established in 1890 by the Masonic fraternity in Virginia, the Home exists today through the generosity of our donors, most of whom are either members of the Masonic fraternity or who are friends or relatives of our residents. Gifts from these donors and earnings from previous gifts provide over half of our revenues each year. We like to believe that our care is second to none and I encourage you to chat with one or more of our residents to confirm that very fact.

Our admissions process is comprised of two areas, the first is a health assessment, to determine care needs and the second is a financial assessment, to determine the most economical method of payment. By law, each person is considered an individual applicant, whether married or single.

In the health assessment, a team of healthcare professionals will visit with the applicant in her/his own home. A second assessment is then performed by a similar team at the Masonic Home. The reason for two assessments at two different sites is to enable our team to understand whether the setting impacts the care needs of the applicant. The assessment process is required by the state regulations under which the Home operates. As a result of licensing constraints imposed by the Commonwealth of Virginia, the Home cannot admit any applicant whose care needs are deemed to be at an Assisted Level 2 or higher.

In the financial assessment, the applicant is provided two paths from which to choose: (1) pay your own way or (2) the Cornerstone Program. Under both alternatives, general financial information is obtained from each applicant, to ensure that the Home has a proper understanding of the applicant's financial condition. Under the self-pay (Paying) plan, the applicant will simply pay an entrance fee and pay the ongoing monthly fees based on her/his level of care. Fees at the Home are reviewed annually and compared to local and regional retirement communities to ensure that the fees are reasonable.

The Cornerstone Program represents the Home's charitable support of its residents who could otherwise not afford to fully pay their own way. As explained more fully in the details of the Program, in return for lifetime care, the applicant will transfer all real estate and life insurance policies to the Home, plus a percentage of all other assets and all future monies and assets received. This percentage ranges from 75% to 90% and is directly related to the level of care required by the resident. It is important to understand that as part of this process, any significant gifts made by the applicant during the five years prior to admission must be recovered, since it would not be fair to the donors who support this program to allow an applicant to, intentionally or unintentionally, deplete her/his finances prior to applying to the Home.

This brief overview will be explained in greater detail as you progress through the process. We look forward to your move to this wonderful community.

Anne B. Hagen, CPA, MBA

Chief Executive Officer **LOCATED AT 500 MASONIC LANE, HENRICO, VA 23223**

WWW.MAHOVA.COM

MASONIC HOME OF VIRGINIA
Basic Admission Summary as of January 1, 2020

The Masonic Home of Virginia is a continuing care retirement community which welcomes eligible Virginia Master Masons, their wives, widows and other relatives. All applicants must meet certain health and medical guidelines in compliance with state licensing regulations.

There are three basic plans for admission which are broadly outlined below. Detailed information is available toll-free at 1-800-262-4644, extension 77295.

The Masonic Village offers an independent lifestyle in cottages which include a living room, dining room, kitchen, sun room, two bedrooms and two baths. There is also an attached garage.

Masonic Village Admissions Criteria

- A Master Mason age 60 or older who is a current member of a Virginia Lodge
- A woman, age 60 or older, currently married to an eligible Master Mason for 5 years preceding admission or a widow who was married to an eligible Master Mason at least 5 years preceding his death, and who has not remarried.

Financial Options:

Plan A – an entrance fee ranging from \$175,000 to \$249,900 is payable prior to admission. Ninety percent of this fee is refundable on a pro-rated basis over 5 years.

- Monthly fees which include one meal per day are currently \$2,065 for an individual or \$2,345 for a couple

Plan B – a non-refundable entrance fee of \$30,000 for an individual or \$40,000 for a couple

- Monthly fees which include one meal per day are currently \$4,780 for an individual or \$5,060 for a couple

Individuals residing in our Adult Home are offered a private room and bath. Couples in the Adult Home occupy two adjoining rooms and two baths. Adult Home accommodations are available on either a Paying basis or Cornerstone basis. A limited number of apartments with kitchens are available on a Paying basis only.

Adult Home Admissions Criteria—Paying Basis:

- Master Mason age 65 or older who is a current member of a Virginia Lodge.
- A woman, age 62 or older, currently married to an eligible Master Mason for 5 years preceding admission or a widow who was married to an eligible Master Mason at least 5 years preceding his death, and who has not remarried.
- The following relatives of an eligible Master Mason:

grandfather	grandmother	mother	step-mother	daughter
father	sister	mother-in-law	step-daughter	granddaughter
nephew	niece	sister-in-law	step-sister	great-grand daughter
great-niece	half-sister	daughter-in-law	widows who remarried but are currently single	

- A one-time entrance fee of \$30,000 for individuals or \$40,000 for couples; nonrefundable after six months.
- C-Wing and D-Wing Apartment fees begin at \$80,000. Ninety percent of this fee is refundable on a pro-rated basis over 5 years.
- Current monthly per person fees are as follows: Independent Adult Home - \$4,040, Assisted Living I - \$5,450, Assisted Living II - \$6,910, Memory Support I - \$8,630, Care Center or Memory Support II - \$10,380.

Adult Home Admissions Criteria—CORNERSTONE Basis:

- A Master Mason age 65 or older with 10 years or more of membership, the last 5 of which are in a Virginia Lodge
- A woman, age 62 or older, currently married to an eligible Master Mason for 5 years preceding admission or a widow who was married to an eligible Master Mason at least 5 years preceding his death, and who has not remarried.
- Applicant cannot have resided in an Assisted Living or Skilled Nursing Facility for more than 100 days in the thirty-six (36) months immediately preceding application to the Home. Residency in such a facility while under a physician directed plan of rehabilitation is excluded from the 100 days.

Financial Requirements- *The Cornerstone program is a Life Care approach. The Home provides room, board and all health and medical needs, including prescriptions for the following transfers:*

- Transfer to the Home's ownership all life insurance policies on the resident's life.
- Transfer 75% to 80%, depending on the level of care, of all personal assets and income (Social Security, pension, savings, dividends, interest, bequests, etc.) The Resident retains the remaining applicable percentage.
- Transfer 100% of all real property to the Home.

MASONIC HOME OF VIRGINIA
Expanded Masonic Relationships for Admission
By: Jim Cole, CEO (Revised Oct. 17, 2016)

Effective September 12, 2007, additional relatives of Virginia Masons may apply to our Adult Home facilities for admission on a PAYING basis. Also, persons who were members in Masonic Youth Organizations may also be eligible to enter on a PAYING basis. NO changes were made to health requirements. Each applicant must have attained the normal admission age, currently 65 or older for males, 62 or older for females. Under the Eligible Relatives category, each applicant must be a relative as described below, of a "Qualified Master Mason," that is, of a man who is currently, or if deceased, was at his death, a member of a Virginia Lodge.

This limited program does not alter the primary mission of the Home to provide care for Masons, their wives and widows, including charitable support, which is limited to those persons. Currently, approximately ten (10) rooms are available for applicants under these new guidelines. Our remaining room inventory will be carefully managed to ensure that rooms are readily available for Masons, their wives and widows.

Eligible Relatives of Qualified Virginia Masons:

- Grandfathers and Grandmothers
- Mothers and Fathers
- Daughters
- Sisters and half-sisters
- Granddaughters and Great-granddaughters
- Step-mothers, step-daughters and step-sisters
- Daughters-in-law
- Nieces and Nephews
- Great nieces
- Mothers-in-law and Sisters-in-law
- Widows who remarried but are currently single

Eligibility through Masonic Youth Organizations:

Also, individuals who were members for three (3) years or more in one of the following Masonic Youth Organizations even if they are not otherwise qualified as a relative:

- International Order of Rainbow for Girls
- International Order of Job's Daughters
- DeMolay International

Paying Basis ONLY:

This expanded application is available only for a limited number of rooms on a first come, first serve basis and only on a PAYING basis. The term "paying basis" means payment by the applicant, who must provide appropriate financial information to the Home. The Home reserves the right to require an escrow deposit of such applicant; or, alternatively payment may be contractually guaranteed, to the satisfaction of the Home, by any outside organization, including, but not limited to, other Masonic organizations, from whom the Home reserves the right to require an escrow deposit. Eligible Relatives cannot qualify for the Cornerstone Program.

Masonic Home of Virginia
2020 Fee Schedule
Effective January 1, 2020

Each applicant to our community will be asked to provide current financial information so that the Home can be assured of the applicant's ability to pay for services. The Home may need to ask for up to 5 years information. In some cases, an escrow of prepaid fees might be required, but this is usually not necessary. For applicants who may face financial difficulties in paying our fees, the *Cornerstone Program** is available to provide financial assistance.

Entrance Fee

The entrance fee is 50% refundable, on a prorated basis for the first six months following admission.

Married Couple	\$40,000
Single Residents	\$30,000

Monthly Fees

In addition to the Entrance Fee, the following fees are applicable for each Resident based on their level of care:

Residential Living	\$4,040
Assisted Living I	\$5,450
Assisted Living II	\$6,910
Memory Support I	\$8,630
Care Center and Memory Support II	\$10,380

What You Receive

The above fees include your room, meals and general housekeeping services. For a more complete list of services provided, call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 and ask for the handout ***Services to Residents of the Masonic Home of Virginia.***

*Must meet eligibility criteria for Cornerstone Basis.

Masonic Home of Virginia

The Cornerstone Program

Part of the mission of the Home is to insure that every eligible Virginia Mason and his wife or widow receive the opportunity to join our caring community, regardless of their financial circumstances. For those applicants whose financial circumstances may limit their ability to pay for the services provided, the *Cornerstone Program* provides financial relief. Through this program, life care is provided by the Home to eligible individuals in exchange for 75% of their income and assets, or slightly higher percentages for higher levels of care, plus the transfer of their life insurance policies and real estate.

Life care means just that.... Complete CARE...in a nurturing environment... for LIFE.

Eligibility Requirements

Since Virginia Masons provide this funding through their tax-deductible gifts, participants must meet ONE of the Masonic membership relationships.

A Master Mason who has reached the age of 65 and has been a member of the Fraternity for ten years, including the past five years as a member of a Virginia lodge affiliated with the Grand Lodge of Virginia A.F. & A.M.

The wife of a Master Mason who meets the above qualifications, has reached the age of 62 and has been married at least five years prior to her application.

The widow of a qualifying Master Mason who has reached the age of 62, was married to the Master Mason at least five years preceding his death, and has not remarried.

Applicant cannot have resided in an Assisted Living or Skilled Nursing Facility for more than 100 days in the thirty-six (36) months immediately preceding application to the Home. Residency in such a facility while under a physician directed plan of rehabilitation is excluded from the 100 days.

The Process

Based on their level of care upon admission, applicants agree to:

transfer a percentage of all remaining personal property and other assets to the Home

transfer 75% or more, depending on the level of care, of all future income to the Home.

transfer 100% of all real estate to the Masonic Home

make all life insurance policies payable to the Home

The Result

The Masonic Home provides room, meals and all care FOR LIFE. If the resident's health later requires a transfer to the Care Center, the resident will at that time transfer a portion of their remaining assets to the Masonic Home. The new resident will retain and can freely use all income and assets not transferred to the Home.

***Cornerstones of the Home, like cornerstones of magnificent buildings,
are the Masonic basis upon which the Home was built and continues to stand.***

*Please call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295
to discuss admission to the Masonic Home of Virginia*

revised 05/11/2016

Masonic Home of Virginia B Wing I Apartments 2020 Fee Schedule

The entrance fee varies by specific unit. Of the total fee, ninety percent (90%) is refundable on a prorated basis over the five years following admission. The current entrance fees for specific units listed below.

One Bedroom/One Bath – approximately 920 square feet

Entrance Fee	\$159,900
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Two Bedroom/Two Baths – approximately 1,100 square feet

Entrance Fee	\$184,900
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Two Bedroom/Two Baths – approximately 1,250 square feet

Entrance Fee	\$199,900
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Monthly Fees:

Single - 1 meal per day	\$	2,590
Couple - 1 meal per day	\$	2,870

What You Receive

The above fees include your meal and general housekeeping services. For a more complete list of services provided, call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 and ask for the handout ***Services to Residents of the Apartments at the Masonic Home of Virginia.***

****Additional meals are available at \$280/meal/resident/month.***

Masonic Home of Virginia

B Wing II Apartments

2020 Fee Schedule

The current entrance fee is listed below. Ninety percent (90%) of the entrance fee is refundable on a prorated basis over the five years following admission.

Two Bedroom/Two Baths

Entrance Fee \$174,900

Monthly Fee

Single - 1 meal per day	\$ 2,590
Couple - 1 meal per day	\$ 2,870

What You Receive

- One meal per day
- Fully equipped kitchen
- Laundry facilities
- Private Patio
- Routine room maintenance
- Daily group and individual activities
- Regularly scheduled transportation to shopping centers
- Upon request, assistance in selecting physician services
- Transportation to local medical appointments
- The peace of mind from living in a gated community

For more information, call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 and ask for the handout ***Services to Residents of the Apartments at the Masonic Home of Virginia.***

****Additional meals are available at \$280/meal/resident/month.***

Masonic Home of Virginia

APARTMENT RESERVATION AGREEMENT

This is an Agreement to reserve an Independent Living Apartment in the Adult Home on the campus of the Masonic Home of Virginia, made in duplicate originals, by and between the Masonic Home of Virginia, Inc. ("Home") and

AND _____
collectively, ("Applicant").

The parties agree to the following:

1. The Home has established a Waiting List for this type of accommodation. Applicants are assigned a position on the Waiting List based upon the date of a completed Apartment Reservation Agreement and also based upon the requested type of accommodation.
2. Applicant hereby requests an accommodation described as follows:_____
3. As accommodations become available, the Home will offer the accommodation to the next applicable Applicant on the Waiting List. However, the Home reserves the right to communicate the availability of such accommodation to all Applicants on the Waiting List simultaneously, requesting response within a stated time period of no less than ten days. In such event, the Applicant responding and who is ranked on the Waiting List at the highest priority shall receive the accommodation.
4. All decisions concerning the offering of particular accommodations and decisions concerning the priority of Applicants on the Waiting List shall be in the sole discretion of the Home.
5. Upon acceptance of an offered accommodation, Applicants must, in a timely manner, provide the necessary deposit and complete all necessary documentation, including, but not limited to, a Resident's Agreement.
6. This Agreement shall not be in force until Applicant shall pay a deposit fee of the sum of One Thousand and No/100 Dollars (\$1,000.00) PER APPLICANT hereinafter, the "Reservation Fee." If Applicant is at the time of the signing of this Agreement already a resident of the Masonic Home, including the Masonic Village, such deposit is hereby waived and is not required for this Agreement to become effective.
7. This Reservation Agreement can be terminated at the option of any party upon written notice to the other party(ies) at the addresses listed herein. The death of an Applicant shall terminate this Agreement as it applies to that individual. A surviving Applicant may elect either to terminate or to reaffirm this Agreement. At the election and sole discretion of the Home, this Reservation Fee will be refunded within thirty (30) days after occupancy of the Living Accommodation by (i) applying the Reservation Fee to the final payment of the Living Accommodation or (ii) returning the Reservation Fee to the Applicant. The Reservation Fee shall be refunded to the Applicant or the

Applicant's Estate should the Applicant (i) with the approval of the Home, which approval shall not unreasonably be withheld, terminate the application process prior to occupying the Living Accommodation (ii) die prior to occupying the Living Accommodation or (iii) be precluded through illness, injury or incapacity from becoming a Resident under the terms of the Resident's Agreement. The Reservation Fee is otherwise nonrefundable.

8. All references to the singular shall include the plural where appropriate. All references to the male gender shall include the female gender where appropriate. This is the entire understanding and agreement between the parties, and no additional understandings, agreements or representations which are not a part of this Agreement exist.
9. All notices given under any provision of this Agreement shall be deemed to have been duly given if mailed first-class, postage prepaid, to the following addresses:

Masonic Home of Virginia
ATTN: Anne B. Hagen
Chief Executive Officer
P. O. Box 7866
Henrico, VA 23231

Applicant:

Any party to this Agreement may direct that notice pursuant to this Agreement be delivered to a different address, if such request is made in writing and delivered to the other parties.

WITNESS the following signatures of the parties set forth on this _____ day of _____, _____ on each of two counterparts of this document, each of which shall be deemed an original.

Date

APPLICANT

Date

APPLICANT

MASONIC HOME OF VIRGINIA, INC.

Date

By: _____
Chief Executive Officer

Masonic Home of Virginia C-Wing Apartments 2020 Fee Schedule

The entrance fee varies by specific unit. Of the total fee, ninety percent (90%) is refundable on a prorated basis over the five years following admission. The current entrance fees for specific units are listed below. There are eight larger units and one smaller unit.

<u>One Bedroom/One Bath</u>	<u>510 square feet</u>
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Entrance Fee	\$80,000
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<u>One Bedroom/One Bath</u>	<u>440 square feet</u>
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Entrance Fee	\$80,000
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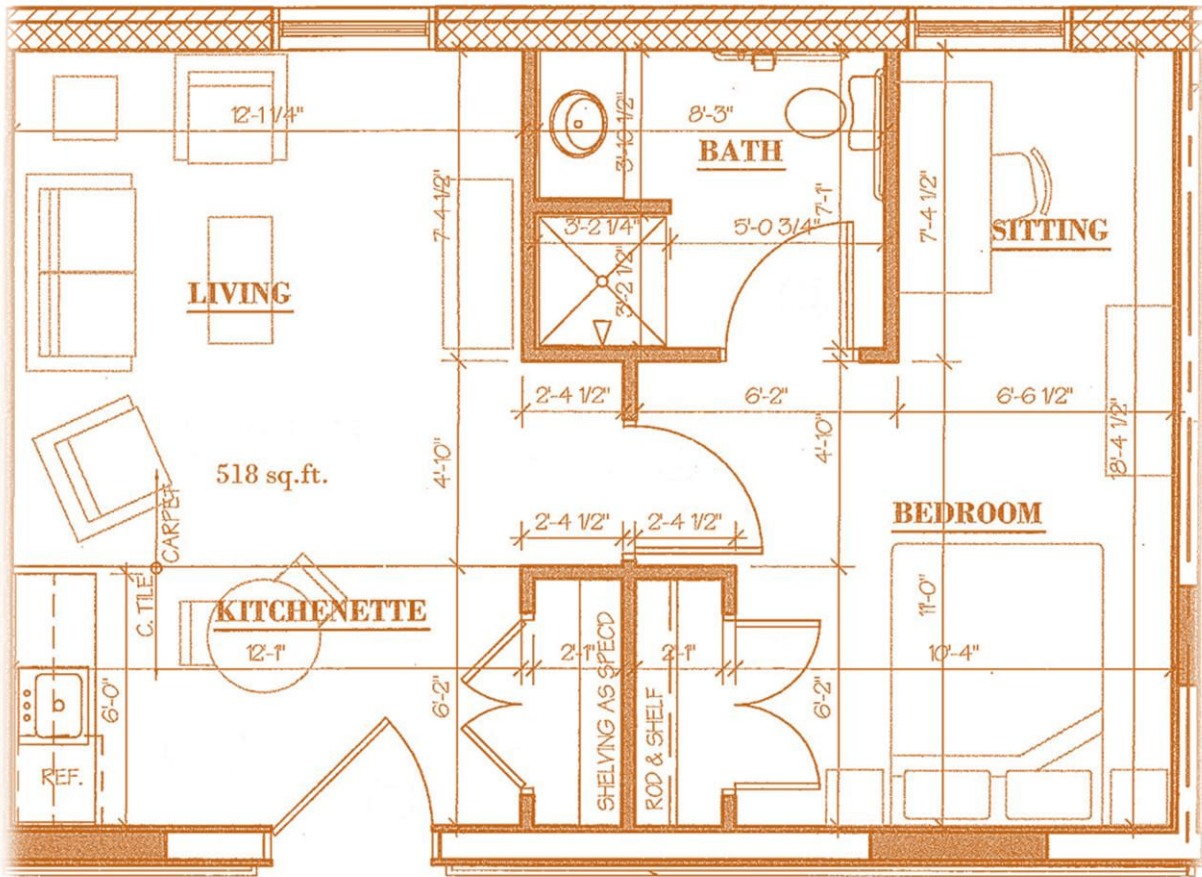
In addition to the Entrance Fee, the following fees are payable monthly for each Resident:

Residential Independent Living	\$4,040
Assisted Living I	\$5,450
Assisted Living II	\$6,910

What You Receive

The above fees include your meals and general housekeeping services. For a more complete list of services provided, call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 and ask for the handout ***Services to Residents of the Apartments at the Masonic Home of Virginia.***

Masonic Home of Virginia C-Wing Apartments



Kitchenette

Granite Counter
Ceramic Floor
Cognac Cabinets



Living Area

Carpeted
Cable Ready
Courtyard Views



Bath

Walk in Shower
Ceramic Floor
Grab Bar Equipped

Masonic Home of Virginia

APARTMENT RESERVATION AGREEMENT

This is an Agreement to reserve a C-Wing Apartment in the Adult Home on the campus of the Masonic Home of Virginia, made in duplicate originals, by and between the Masonic Home of Virginia, Inc. ("Home") and

_____AND_____
collectively, ("Applicant").

The parties agree to the following:

1. The Home has established a Waiting List for this type of accommodation. Applicants are assigned a position on the Waiting List based upon the date of a completed Apartment Reservation Agreement and also based upon the requested type of accommodation.
2. Applicant hereby requests an accommodation described as follows:_____
3. As accommodations become available, the Home will offer the accommodation to the next applicable Applicant on the Waiting List. However, the Home reserves the right to communicate the availability of such accommodation to all Applicants on the Waiting List simultaneously, requesting response within a stated time period of no less than ten days. In such event, the Applicant responding and who is ranked on the Waiting List at the highest priority shall receive the accommodation.
4. All decisions concerning the offering of particular accommodations and decisions concerning the priority of Applicants on the Waiting List shall be in the sole discretion of the Home.
5. Upon acceptance of an offered accommodation, Applicants must, in a timely manner, provide the necessary deposit and complete all necessary documentation, including, but not limited to, a Resident's Agreement.
6. This Agreement shall not be in force until Applicant shall pay a deposit fee of the sum of One Thousand and No/100 Dollars (\$1,000.00) PER APPLICANT hereinafter, the "Reservation Fee." If Applicant is at the time of the signing of this Agreement already a resident of the Masonic Home, including the Masonic Village, such deposit is hereby waived and is not required for this Agreement to become effective.
7. This Reservation Agreement can be terminated at the option of any party upon written notice to the other party(ies) at the addresses listed herein. The death of an Applicant shall terminate this Agreement as it applies to that individual. A surviving Applicant may elect either to terminate or to reaffirm this Agreement. At the election and sole discretion of the Home, this Reservation Fee will be refunded within thirty (30) days after occupancy of the Living Accommodation by (i) applying the Reservation Fee to the final payment of the Living Accommodation or (ii) returning the Reservation Fee to the Applicant. The Reservation Fee shall be refunded to the Applicant or the

Applicant's Estate should the Applicant (i) with the approval of the Home, which approval shall not unreasonably be withheld, terminate the application process prior to occupying the Living Accommodation (ii) die prior to occupying the Living Accommodation or (iii) be precluded through illness, injury or incapacity from becoming a Resident under the terms of the Resident's Agreement. The Reservation Fee is otherwise nonrefundable.

8. All references to the singular shall include the plural where appropriate. All references to the male gender shall include the female gender where appropriate. This is the entire understanding and agreement between the parties, and no additional understandings, agreements or representations which are not a part of this Agreement exist.
9. All notices given under any provision of this Agreement shall be deemed to have been duly given if mailed first-class, postage prepaid, to the following addresses:

Masonic Home of Virginia
ATTN: Anne B. Hagen
Chief Executive Officer
P. O. Box 7866
Henrico, VA 23231

Applicant:

Any party to this Agreement may direct that notice pursuant to this Agreement be delivered to a different address, if such request is made in writing and delivered to the other parties.

WITNESS the following signatures of the parties set forth on this _____ day of _____, _____ on each of two counterparts of this document, each of which shall be deemed an original.

Date

APPLICANT

Date

APPLICANT

MASONIC HOME OF VIRGINIA, INC.

Date

By: _____
Chief Executive Officer

Masonic Home of Virginia D-Wing Apartments 2020 Fee Schedule

The entrance fee varies by specific unit. Of the total fee, ninety percent (90%) is refundable on a prorated basis over the five years following admission. The current entrance fees for specific units are listed below. There are two larger units and four smaller units.

<u>One Bedroom/One Bath</u>	<u>528 square feet</u>
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Entrance Fee	\$80,000
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<u>One Bedroom/One Bath</u>	<u>624 square feet</u>
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Entrance Fee	\$80,000
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In addition to the Entrance Fee, the following fees are payable monthly for each Resident:

Residential Independent Living	\$4,040
Assisted Living I	\$5,450
Assisted Living II	\$6,910

What You Receive

The above fees include your meals and general housekeeping services. For a more complete list of services provided, call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 and ask for the handout ***Services to Residents of the Apartments at the Masonic Home of Virginia.***

Masonic Home of Virginia

APARTMENT RESERVATION AGREEMENT

This is an Agreement to reserve a D-Wing Suites in the Adult Home on the campus of the Masonic Home of Virginia, made in duplicate originals, by and between the Masonic Home of Virginia, Inc. ("Home") and _____ collectively, ("Applicant").

The parties agree to the following:

1. The Home has established a Waiting List for this type of accommodation. Applicants are assigned a position on the Waiting List based upon the date of a completed Apartment Reservation Agreement and also based upon the requested type of accommodation.
2. Applicant hereby requests an accommodation described as follows: D-Wing Suites
3. As accommodations become available, the Home will offer the accommodation to the next applicable Applicant on the Waiting List. However, the Home reserves the right to communicate the availability of such accommodation to all Applicants on the Waiting List simultaneously, requesting response within a stated time period of no less than ten days. In such event, the Applicant responding and who is ranked on the Waiting List at the highest priority shall receive the accommodation.
4. All decisions concerning the offering of particular accommodations and decisions concerning the priority of Applicants on the Waiting List shall be in the sole discretion of the Home.
5. Upon acceptance of an offered accommodation, Applicants must, in a timely manner, provide the necessary deposit and complete all necessary documentation, including, but not limited to, a Resident's Agreement.
6. This Agreement shall not be in force until Applicant shall pay a deposit fee of the sum of One Thousand and No/100 Dollars (\$1,000.00) PER APPLICANT hereinafter, the "Reservation Fee." If Applicant is at the time of the signing of this Agreement already a resident of the Masonic Home, including the Masonic Village, such deposit is hereby waived and is not required for this Agreement to become effective.
7. This Reservation Agreement can be terminated at the option of any party upon written notice to the other party(ies) at the addresses listed herein. The death of a Applicant shall terminate this Agreement as it applies to that individual. A surviving Applicant may elect either to terminate or to reaffirm this Agreement. At the election and sole discretion of the Home, this Reservation Fee will be refunded within thirty (30) days after occupancy of the Living Accommodation by (i) applying the Reservation Fee to the final payment of the Living Accommodation or (ii) returning the Reservation Fee to the Applicant. The Reservation Fee shall be refunded to the Applicant or the Applicant's Estate should the Applicant (i) with the approval of the Home, which approval shall not unreasonably be withheld, terminate the application process prior to occupying the Living Accommodation (ii) die prior to occupying the Living Accommodation or (iii) be precluded through illness, injury or incapacity from

becoming a Resident under the terms of the Resident's Agreement. The Reservation Fee is otherwise nonrefundable.

8. All references to the singular shall include the plural where appropriate. All references to the male gender shall include the female gender where appropriate. This is the entire understanding and agreement between the parties, and no additional understandings, agreements or representations which are not a part of this Agreement exist.
9. All notices given under any provision of this Agreement shall be deemed to have been duly given if mailed first-class, postage prepaid, to the following addresses:

Masonic Home of Virginia
ATTN: Anne B. Hagen
Chief Executive Officer
P.O. Box 7866
Richmond, VA 23231

Applicant:

Any party to this Agreement may direct that notice pursuant to this Agreement be delivered to a different address, if such request is made in writing and delivered to the other parties.

WITNESS the following signatures of the parties set forth on this _____ day of _____, _____ on each of two counterparts of this document, each of which shall be deemed an original.

Date

APPLICANT

Date

APPLICANT

MASONIC HOME OF VIRGINIA, INC.

Date

By: _____
Chief Executive Officer

Masonic Home of Virginia Services to Residents

The following services are but an example of what is provided to all residents of our Home by a dedicated, caring professional staff:

- Housekeeping services twice weekly, including a change of bath linens
- Weekly change of bed linens
- Routine maintenance of room
- Three nutritious meals per day served in the Dining Room
- Personal laundry services of clothing for those residents unable to launder their own clothing
- Daily group and individual activities
- Access to regularly scheduled transportation to shopping centers
- Routine minor assistance of nursing staff
- As requested, issuance of resident's medication
- As requested, coordination and assistance in selecting physician services
- Transportation to local medical appointments
- The peace of mind from living in a gated community

Further details of these summarized services are available upon request. These services are made available to all residents. However, we recognize that each member of our community has individual needs. Specific or special requests can also be made of our staff.

Our Community is Built on The Masonic Principle of Caring for Others.

Please call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 for further information

Masonic Home of Virginia

2020 Masonic Village Fee Schedule

Each applicant to our community will be asked to provide both current and historical financial information for the previous five years so that the Home can be assured of the applicant's ability to pay for services.

Entrance Fee

The entrance fee varies by specific unit. Of the total fee, ninety percent (90%) is refundable on a prorated basis over the five years following admission. The current entrance fee for specific units is available from our Admissions Coordinator.

Monthly Fees

In addition to the Entrance Fee, the following fees are payable monthly:

Single Resident	\$2,065
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Married Couple	\$2,345
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What You Receive

The above fees include interior and exterior maintenance of your home, one meal daily for each resident and general housekeeping services. For a more complete list of services provided, call our Admissions Coordinator toll-free at 1-800-262-4644, extension 77295 and ask for the handout **Services to Masonic Village Residents**.

Masonic Home of Virginia

2020 Masonic Village Fee Schedule

Situated in the midst of ninety beautiful acres at 500 Masonic Lane in Henrico, the Masonic Village awaits Masons and their families. Wonderfully maintained and reasonably priced, the cost of living in the Village is comprised of two parts, an up-front, one-time entrance fee and a continuing monthly fee. Two fee plans are available, as outlined below. **Plan A** is designed for applicants who can pay a higher entrance fee and desire a lower monthly cost. **Plan B** requires a smaller initial payment (Entrance Fee) but costs more each month during the resident's entire stay. Upon admission to the Village, each applicant selects a payment plan. Because each payment plan is unique, residents cannot change payment plans after admission.

Entrance Fee

Entrance fees are established annually and can vary slightly according to the floor plan. Ninety percent (90%) of this fee is refundable on a prorated basis over the five years following admission.

Monthly Fees

In addition to the Entrance Fee, monthly fees are paid by each resident and are adjusted annually.

The two fee plans are summarized below:

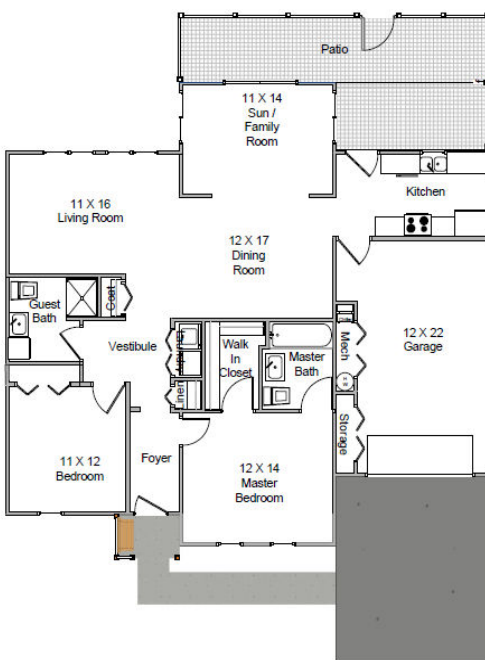
	<u>PLAN A</u>	<u>PLAN B</u>
Entrance Fee	\$249,900 (largest unit)	\$ 30,000 (Single person) (Married couple is \$40,000)
Monthly fee - Single	\$2,065	\$4,780
Monthly fee - Couple	\$2,345	\$5,060

What Residents Receive For These Fees

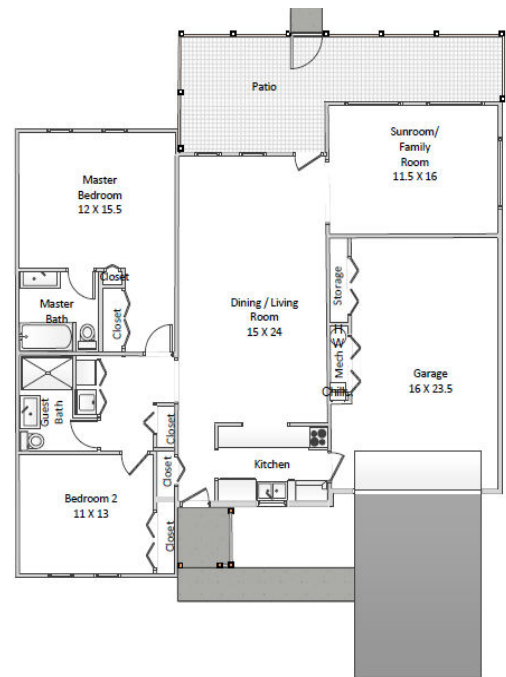
The above fees include interior and exterior maintenance of the cottage, one meal daily for each resident and general housekeeping services. Our Admissions Coordinator may be contacted for more information at 1-800-262-4644, extension 77295.

(See reverse side for photo and floor plans)

The Masonic Village Masonic Home of Virginia



Triplex Floor Plan



Duplex Floor Plan

Masonic Home of Virginia

Services to Masonic Village Residents

The following services are but an example of what is provided to Masonic Village residents by a dedicated, caring professional staff:

- One nutritious meal daily in the Dining Room is included in the monthly fee. Additional meals may be purchased.
- Electric range, microwave oven, refrigerator, dishwasher and disposal are provided and maintained by the Masonic Home. The resident provides the washer/dryer.
- Housekeeping services every other week
- Trash pick-up twice a week
- Water and sewer service provided by the Masonic Home. Electricity, natural gas for heating, telephone, cable TV and internet are the responsibility of the resident.
- Interior and exterior maintenance of your home
- Monthly pest control
- Lawn care and snow removal
- Participation in organized activities and access to the Home's extensive library
- The Village is a pet friendly community.
- The peace of mind from living in a gated community

Further details of these summarized services are available upon request. These services are made available to all Masonic Village residents. However, we recognize that each member of our community has individual needs. Specific or special requests can also be made of our staff.

Our Community is Built on The Masonic Principle of Caring for Others.

*For further information,
Please call our Admissions Coordinator toll-free at 800-262-4644, ext 77295*

RESERVATION AGREEMENT

This is an Agreement to reserve an Independent Living Unit, accommodation number _____, in the Masonic Village on the campus of the Masonic Home of Virginia, made in duplicate originals, by and between the Masonic Home of Virginia, Inc. ("Masonic Home") and _____ ("collectively, Prospective Resident").

WHEREAS, the Masonic Home intends to construct, has begun construction of, or has completed construction of an Independent Living Unit accommodation described by the above Unit number, on the campus of the Masonic Home; and

WHEREAS, the parties to this Agreement intend to sign a Resident's Agreement providing for the Prospective Resident to reside in such Living Unit accommodation in accordance with the terms and conditions of such Resident's Agreement; and

WHEREAS, the Masonic Home must gather information prior to assessing the Prospective Resident's eligibility to reside in the Independent Living Unit accommodation on the campus of the Masonic Home; and

WHEREAS, the Prospective Resident desires to reserve such Unit during the period of information gathering prior to signing a Resident's Agreement.

NOW, THEREFORE, the parties hereto agree as follows:

1. That upon the Masonic Home's receipt of the sum of One Thousand and No/100 Dollars (\$1,000.00) ("Reservation Fee") for each Prospective Resident, the Masonic Home agrees to hold the Unit number referenced above for the Prospective Resident. Except as provided herein, the Reservation Fee is non-refundable.

2. This Reservation Agreement shall be superseded by a Resident's Agreement signed by the Masonic Home and Prospective Resident. This Reservation Agreement can be terminated at the option of any party upon written notice to the other party (ies) at the addresses listed herein. The death of a Prospective Resident shall terminate this Agreement as it applies to that individual. A surviving Prospective Resident may elect either to terminate or to reaffirm this Agreement. This Reservation Fee shall be refunded within thirty (30) days after occupancy of the Living Accommodation by either (i) applying the Reservation Fee to the final payment of the Living Accommodation or (ii) returning the Reservation Fee to the Prospective Resident; such option of the refund method shall be at the discretion of the Chief Executive Officer. The Reservation Fee shall be refunded to the Prospective Resident or the Prospective Resident's Estate should the Prospective Resident die prior to occupying the Living Accommodation or be precluded through illness, injury or incapacity from becoming a Resident under the terms of the Resident's Agreement. The Reservation Fee may be refunded to the Prospective Resident, in the sole discretion of the Chief Executive Officer, if the Prospective Resident terminates the application process prior

to occupying the Living Accommodation. The Reservation Fee is otherwise nonrefundable.

3. All references to the singular shall include the plural where appropriate. All references to the male gender shall include the female gender where appropriate. This is the entire understanding and agreement between the parties, and no additional understandings, agreements or representations which are not a part of this Agreement exist.

4. All notices given under any provision of this Agreement shall be deemed to have been duly given if mailed first-class, postage prepaid, to the following addresses:

Masonic Home of Virginia
ATTN: Anne B. Hagen
Chief Executive Officer
Post Office Box 7866
Henrico, VA 23231-0366

Prospective Resident:

Any party to this Agreement may direct that notice pursuant to this Agreement be delivered to a different address, if such request is made in writing and delivered to the other parties.

WITNESS the following signatures of the parties set forth on this _____ day of _____, _____ on each of two counterparts of this document, each of which shall be deemed an original.

Date

PROSPECTIVE RESIDENT

Date

PROSPECTIVE RESIDENT

MASONIC HOME OF VIRGINIA, INC.

Date

By: _____
Chief Executive Officer

Masonic Home of Virginia

Explanation of “In-Kind” Entrance Fee Option

As an accommodation to potential residents and as acknowledgment of various financial preferences and situations, the Masonic Home of Virginia (“the Home”) is pleased to offer several options for payment of the entrance fee required for admission to the Home as noted in the Village, B-Wing Apartment or C-Wing Suite Entrance Fee Application Entrance Fee Options. One such option, referred to as “Plan C”, involves the Home taking ownership of the applicant’s real estate, restricted to the applicant’s primary residence. This is commonly referred to as a “real estate swap” or an “in-kind entrance fee option”.

Since admission occurs prior to completion of this process, the Home has established a procedure for determining an amount provided in the admission contract as a credit toward the entrance fee. Should the resident accept the real estate swap credit value, then the Home will apply the agreed-upon credit value towards the entrance fee, with the remaining balance payable by the applicant in cash. The resident has 60 days after admission to vacate the property. Once the property has been vacated and turned over to the Home, the Home will market and sell the residence.

Using the attached schedule as an example, George and Martha Washington are applying to admission to the Village. They live in a house located in Mount Vernon, Virginia and have decided to swap their primary residence for a portion of the entrance fee. In summary, the value of the real estate is estimated, the anticipated costs to sell the property are deducted with the result compared to the entrance fee.

A visit to the primary residence is scheduled by the Business Manager along with the Director of Facilities, Certified Appraiser and Licensed Realtor selected by the Home. While we strive to have this visit occur simultaneously, it may vary based on schedules and availability by all parties.

The Home typically uses the average of three amounts to determine a value for the house. In this example, the Washington’s home has a recent assessed value of \$250,000 for property tax purposes. It has been recently appraised by an independent appraiser for \$240,000. A local realtor experienced in the market prepares a market analysis and determined it would sell for \$235,000. The average of these three figures is \$241,667. This is the “agreed upon value” and would be shown in section 2.4 of the contract.

The Home assumes that the Washington’s primary residence will actually sell for \$241,667; however, there are costs the Home incurs associated with the sale that need to be deducted from this amount. There are typically costs to prepare the home for selling. They can be minimal or more extensive, depending upon the age and condition of the property. Also depending on the age and condition of the property, inspections may be obtained before a final credit value can be established.

There are also costs paid when the property closes (transferring ownership from the Home to the buyer), such as paying off of the mortgage, real estate commissions and legal fees. The closing costs for the Washington's residence in this example are estimated at \$116,225 and the costs to prepare the property are estimated at \$7,550. The total of these two equals \$123,775. Deducting this from the expected proceeds of \$241,667 results in a credit value of \$117,892. This amount also appears in section 2.4 of the contract and is the portion of the entrance fee that will be attributed to the real estate swap. The credit value must be equal to or greater, than \$50,000 in order to utilize the Real Estate Swap option.

The Washingtons selected and reserved a unit that has an entrance fee of \$199,000. With the \$117,892 credit, the difference of \$81,108 will be paid in cash. At the time of reservation, the Washingtons paid a \$2,000 reservation fee. The contract states that one-third of amount payable in cash (\$27,036) is due upon signing the contract with the remaining two-thirds due within thirty days of the unit being ready for occupancy or immediately prior to occupancy, whichever is sooner. In the case of the Washingtons, they would pay \$2,000 at the time of reservation, \$25,036 at the signing of the contract, and the remaining \$54,072 when the unit is ready, or immediately prior to moving to the Home.

In the event that the "credit value" exceeds the entrance fee, then the Home will place the difference in a receivable and allow monthly fees to reduce this amount owed until the house actually sells. At that time, the excess is transferred to an actual escrow account, the Home receives reimbursement for all past monthly fees and then drafts the escrow account by any future monthly fees until the escrow is depleted. The escrow can also be used for any other fees related to the Home (i.e. meal tickets, appliance purchases, etc.). By definition, an escrow account cannot be established until there are funds from the transaction to establish the account. The resident will obtain monthly statements for their monthly billing as well as their escrow held at a bank in their name.

Once sold, if the actual net proceeds received by the Home turn out to be less than the credit value as stated in the contract, the Home absorbs this difference and the Washingtons will not owe the Home any more funds related to the real estate swap transaction.

If the actual net proceeds received by the Home turn out to be more than the credit value amount as stated in the contract, the Home will place 90% of the excess in an escrow account with future monthly fees applied against it that the Washingtons will not have to pay out of pocket. The remaining 10% is retained by the Home.

Thank you for your interest in real estate swaps. We hope this document has explained the process to your satisfaction. Please contact Anne Hagen, CFO, if you have any additional questions. She can be reached at (804)237-6720.

Signed

Date

Signed

Date

SAMPLE

**Masonic Home of Virginia
Entrance Fee "In-Kind" Sample**

George and Martha Washington
3200 Mount Vernon Memorial Highway, Mount Vernon, VA 22121
(804)222-1234; (804)222-4321
Potential Admission Date: June 2017

Agreed Value Calculation:

Tax Assessment as of [date]	\$ 250,000
Appraised Value as of [date]	\$ 240,000
Expected Sales Price per [Realtor]	\$ 235,000

Average = Agreed Value **\$ 241,667**

Anticipated Costs:

Costs to Sell

Yard clean up	300	
House cleaning	250	
Carpet replacement	4,500	
Contingency	2,500	7,550

Closing Costs

Mortgage Payoff (estimate)	100,000	
Commission	6% \$ 14,500	
Attorney Fees	600	
Other closing costs(deed, tax, misc)	625	
Warranty	500	116,225

Total Anticipated Costs **123,775**

Credit Value = Agreed Value - Total Anticipated Costs* **117,892**

Entrance Fee, per Contract **199,000**

Amount Due to Mahova = Entrance Fee - Credit Value **81,108**

Payments by George and Martha Washington:

Deposit made at time of reservation	\$ 2,000
Remaining one-third of amount due to Mahova made at signing of contract	\$ 25,036
Two-thirds of amount due to Mahova made within 30 days of unit availability, or immediately prior to occupancy, whichever is sooner	\$ 54,072

***In order to utilize the Real Estate Swap, the Credit Value must be equal to or greater than \$50,000.** **\$ 81,108**

_____ Signed	_____ Date
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_____ Signed	_____ Date
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_____ MAHOVA Representative	_____ Date
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MASONIC HOME OF VIRGINIA



RULES OF ADMISSION
AND
GENERAL INFORMATION

OF VIRGINIA

MASONIC HOME OF VIRGINIA

General Information & Rules of Admission

GENERAL INFORMATION

The Masonic Home of Virginia is a continuing care retirement community located in a beautiful 92 acre setting on Nine Mile Road, just east of the Richmond city limits. Visitors are welcome during normal business hours, and special arrangements may be made by calling 804-222-1694 (or toll-free in Virginia at 800-262-4644)

The Home's mission is to create a safe, caring community where individuals can enjoy an active retirement. Founded in 1890 as a Masonic orphanage, it now flourishes as a continuing care retirement community for Masons, their wives, widows and other qualified individuals while remaining responsive to Masonic orphans in need.

The Masonic Home operates under licensure from both the Virginia Department of Social Services (Adult Home) and the Virginia Department of Health (Care Center). Facilities include private and semi-private rooms, lounges, a medical care center, a separate memory support center, assisted care, independent living cottages, a chapel, and administrative offices. The Masonic Home's Chief Executive Officer is responsible for daily operations and reports directly to its Board. The Board meets monthly at the Home to review applications for admission and to determine matters of operating policy.

The Masonic Home of Virginia is recognized by the IRS as a public charity under section 501 (c) 3 of the Internal Revenue Code. Each year, over half of the Home's operating budget is derived from a combination of current gifts and investment earnings from its Institutional Fund. The Institutional Fund consists of monies previously donated and assets transferred by Cornerstone Participants upon admission. Revenues from entrance fees and monthly fees of residents are the next largest source of revenue. Finally, each member of the Virginia Masonic fraternity, as part of their individual dues, contributes directly to the Home's operations. The Home's budget is developed and regularly monitored by the Board to insure the most cost effective use of resources, as well as to insure the continued vitality of the Home for future generations of residents.

Information concerning admissions, fees and other general information is available from the Home's Admissions Coordinator. The entire admissions process, once begun, is often completed within ninety days.

Rules of Admission

ELIGIBILITY

The Masonic Home of Virginia (Home) provides a continuum of care in numerous settings (cottage, apartment, etc.). However, in all settings, the Home must follow certain state-mandated guidelines related to the health of individuals who apply for admission to our community. Therefore, all applicants must undergo a review of their physical and mental health prior to admission. Each Applicant must be ambulatory and able to physically and mentally take care of their own basic personal needs. Although a licensed nursing facility is available for those with infirmities developed after admission, persons requiring this degree of care at the time of application are not eligible for admission.

In addition to the basic eligibility rule related to health, each applicant must meet more specific admissions criteria outlined in the following sections of this document.

ADULT HOME

ADMISSION CRITERIA

The Adult Home is the apartment-style care setting provided for individual residents or married couples who desire to enjoy the benefits of a private room(s) and centralized dining, all in a fully-maintained, well-staffed environment. Every applicant to the Adult Home must meet **one** of the following Masonic relationship criteria:

1. "Mason"-- is defined as a Master Mason who has reached his sixty-fifth (65th) birthday; who is a member in good standing in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia, as that term is defined from time to time, by the laws of the Grand Lodge of Virginia, A. F. & A.M. Said Mason must retain membership in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia to remain a resident of the Masonic Home of Virginia.
2. "Wife"—is defined as a woman who has been married to a Mason as defined above, provided they shall have been married continuously for at least five (5) years immediately prior to her application for admission, and who at the time of such application is still married to such Mason, and has reached her sixty-second (62nd) birthday.
3. "Widow"—is defined as a woman who was married to a Mason who at the time of his death met the above test, provided she shall have been married to said Mason for at least five (5) years immediately prior to his death, she has not remarried, and she has reached her sixty-second (62nd) birthday.
4. "Eligible Relative" – is defined as the grandfather, grandmother, mother, father, daughter, sister, half-sister, granddaughter, great-granddaughter, step-mother, step-daughter, step-sister, daughter-in-law, niece, nephew, great niece, widows who remarried but are currently single, mother-in-law or sister-in-law of a Master Mason who has reached his sixtieth (60th) birthday; and who is a member in good standing in a

Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia, as that term is defined from time to time, by the laws of the Grand Lodge of Virginia, A. F. & A.M. Said Mason must retain membership in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia to remain a resident of the Masonic Home of Virginia.

5. "Eligible Individual through Masonic Youth Organizations" – is defined as an individual who was a member for three (3) years or more in International Order of Rainbow for Girls, International Order of Job's Daughters or DeMolay International even if they are not otherwise qualified as a relative.

ADDITIONAL INFORMATION REQUIRED

In addition to meeting the eligibility and admissions criteria contained herein, additional information is required from each Adult Home applicant as follows:

1. Medical History - a report of applicant's complete medical history, including a recent examination by his or her personal physician.
2. Medical Examination - a medical examination by the applicant's personal physician within 30 days prior to admission for tuberculosis testing and medical status update.
3. Needs Assessment - a summary of the financial and physical needs of the applicant, which may establish necessity for priority consideration of the application. This will be coordinated by the Home's Social Services staff, and shall include an interview with the applicant.
4. Financial Condition - a full schedule of the applicant's assets and income sources at the time of the application, together with a statement of any transfers, cumulative gifts or loans individually in excess of \$1,000 made within a period of five (5) years prior to the date of the application.

All approvals for admission to the Masonic Home are valid for ninety (90) days. While we realize that any move to a new home could take time to arrange, any admission after ninety days would require an updated assessment of care needs, since a person's health can change over time.

If the application is approved, there are certain other required steps that must be taken prior to admission, as follows:

1. Power of Attorney – Each individual applicant must execute a power of attorney in favor of the Masonic Home of Virginia or its designated agent on the day of admission to the Home; or, on a form approved by the Home's attorney, a "Springing Power of Attorney" may be substituted
2. Contract – Each individual applicant must sign an applicable Contract of Resident, which shall not be executed until the day of admission.
3. Pay Fees – Each applicant must make suitable arrangements to pay all fees described herein, including entrance fees, monthly fees and any applicable escrow deposits. The Home does not wish financial conditions to hinder the ability of qualified applicants to join the community. For this reason, the Cornerstone Program, described later in these Rules, is available for certain qualified applicants needing financial assistance.

FEES

Residents admitted to the Adult Home pay an entrance fee and a monthly fee for each month of residence. **These fees are determined by the Board and are adjusted periodically.** All fee adjustments apply to both new and existing residents. In order to continue residency, existing residents have the option of paying the adjusted fees or, if they need financial assistance, applying for the Cornerstone Program as outlined herein.

Upon admission, residents will pay a one-time entrance fee as determined by the Board, which is refundable on a pro-rated basis for six (6) months from the date of admission. The entrance fee as of **1-01-2020** is **\$30,000** for a single resident or **\$40,000** for a married couple.

The Independent Living monthly fee, which is paid, in addition to the one-time entrance fee, is **\$4,040** per person per month as of **1-01-2020**.

If a resident's care needs change and the Home's Interdisciplinary Team determines the resident must be permanently transferred to the Assisted Living area, the resident's monthly fee will be adjusted accordingly. The monthly fee for the Home's Assisted Living I area is **\$5,450** per person per month as of **1-01-2020**. The monthly fee for the Home's Assisted Living II area is **\$6,910** per person per month as of **1-01-2020**.

Any resident who stays in the Home's Care Center (nursing home facility) in excess of thirty (30) days in a calendar year, including as a long-term patient, will be charged an adjusted monthly fee. The monthly fee for the Care Center is **\$10,380** per person per month as of **1-01-2020**.

Escrow Deposit

Each applicant's ability to pay will be reviewed at the time of application and annually thereafter by the Finance Committee of the Board which may, depending on circumstances, require a deposit of monies to cover anticipated charges incurred by the resident. If required, the escrow deposit will not exceed an amount equal to the total anticipated charges by the Home for sixty (60) months.

If an escrow deposit is required, the Home will invest the funds to produce a reasonable rate of return, and will draw on the resident's account each month to pay the Home's charges. A report will be provided at least quarterly on the status of the resident's account.

Any funds that might remain in the escrow deposit at the resident's death, and after payment of indebtedness to the Home, will revert to the resident's estate or to whomever she/he has selected in proper legal form within the preceding thirty (30) days. Should the resident withdraw from residency in the Home, the net balance in the escrow account, after payment of any indebtedness to the Home, will be refunded to him/her, including accumulated interest, within thirty (30) days.

Should the escrow deposit of a resident become entirely depleted during the period of residency, s/he may remain a resident by continuing to pay the then-current monthly rate from other assets; or she/he may apply for reclassification as a Cornerstone Participant under the terms applicable at the time of such application for reclassification. Eligible Relatives and those Eligible through Masonic

Youth Organizations as defined under Admission Criteria to the Adult Home are not eligible the Cornerstone Program.

SERVICES ROUTINELY PROVIDED TO ADULT HOME RESIDENTS

In consideration of the monthly fee as stipulated in the Resident's Contract and, for Cornerstone Participants, the assets and income conveyed to the Home, the resident will receive life use of one single room, or a larger room if a couple. The actual room shall be selected by the Home. The room will be furnished with appropriate furnishings provided by the resident. The following services shall be provided by the Home without additional cost to the resident:

- Housekeeping services once weekly, with change of bath linens.
- Weekly change of bed linens.
- Normal physical maintenance of room.
- Three nutritious meals per day in the dining room.
- Participation in activities normally provided all residents.
- Access to regularly scheduled transportation to shopping centers.
- Minor assistance of nursing staff, but not medical care.
- Coordination and help in selecting physician services, if requested.
- Transportation to area medical appointments if scheduled through the Home's nursing staff.
- For Cornerstone Participants not owning a prepaid funeral contract at the time of the resident's death, the Home will provide standard funeral arrangements.

ASSISTED CARE PLACEMENT

The Home's Interdisciplinary Team, using the Uniform Assessment Instrument (UAI), regularly assesses the resident's ability to perform certain functions. Residents are rated as independent, semi-dependent, dependent, or totally dependent in *Activities of Daily Living* (such as bathing, dressing, toileting, transferring, bowel and bladder function, eating and feeding), *Behavior Patterns*, *Instrumental Activities of Daily Living* (such as meal preparation, housekeeping, laundry, money management), and *Medication Administration*. Based on the UAI, if the resident is unable to perform certain tasks the Interdisciplinary Team recommends transfer to Assisted Care at the Home.

In addition to the services provided to residents of the Adult Home, Assisted Living residents receive assistance in the area of need.

CARE CENTER PLACEMENT

In accordance with regulations of the Commonwealth of Virginia, residents requiring a nursing home level of care cannot remain in an independent living or assisted living room, but must be transferred to the Home's nursing facility (the Care Center). This transfer may be temporary or permanent depending on need as determined by the UAI and a physician's order. If a resident remains in the Care Center thirty (30) days or longer, State Regulations require that his/her primary care physician visit and observe the resident in order to document a care plan. The Home's staff will work closely with the resident's physician to carry out this individualized care plan.

CORNERSTONE PARTICIPANT CRITERIA

The Cornerstone Program provides financial assistance to pay for the cost of care provided to Adult Home residents. The funding for this program is provided by the Masons of Virginia through their dues and their gifts. Therefore, certain additional Masonic membership criteria are required for assistance. Eligible Relatives and those Eligible through Masonic Youth Organizations as defined under Admission Criteria to the Adult Home are not eligible for the Cornerstone Program. In addition to meeting the eligibility and admissions criteria for the Adult Home described above, any person applying to the Cornerstone Program must meet one of the following criteria:

1. "Mason"-- is defined as a Master Mason who has reached his sixty-fifth (65th) birthday; who is a member in good standing in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia, as that term is defined from time to time, by the laws of the Grand Lodge of Virginia, A. F. & A.M; has been a member of such lodge for at least five (5) consecutive years immediately prior to the date of his application for admission; and who has been a Master Mason for ten (10) years. Said Mason must retain membership in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia to remain a resident of the Masonic Home of Virginia.
2. "Wife"—is defined as a woman who has been married to a Mason as defined above, provided they shall have been married continuously for at least five (5) years immediately prior to her application for admission, and who at the time of such application is still married to such Mason, and has reached her sixty-second (62nd) birthday.
3. "Widow"—is defined as a woman who was married to a Mason who at the time of his death met the above test, provided she shall have been married to said Mason for at least five (5) years immediately prior to his death, she has not remarried, and she has reached her sixty-second (62nd) birthday.

Applicant cannot have resided in an Assisted Living or Skilled Nursing Facility for more than 100 days in the thirty-six (36) months immediately preceding application to the Home. Residency in such a facility while under a physician directed plan of rehabilitation is excluded from the 100 days.

Once approved by the Board, Cornerstone Participants will receive care for their remaining lives and will not be required to pay any entrance fees, monthly fees or escrow deposits. In exchange for this care, upon admission, approved Cornerstone Participants must take the following required steps:

1. Current Assets – Participants will upon admission, transfer a percentage of all monetary assets, personal property and other assets (excepting only real property, see below) to the Masonic Home at a rate determined by the Board.
2. Future Income and Assets – Participants agree in writing to transfer a portion of all future income, as well as any and all other assets or property received or hereafter acquired to the Home at a rate determined by the Board.
3. Life Insurance – Participants will, upon admission, transfer all ownership and beneficiary rights to the Home for all life insurance policies they own in which they are the insured person.
4. Real Property – Participants will upon admission transfer all ownership rights, both full and partial, of any and all real property, including life estates, to the Home.

In addition to the other required steps that must be taken prior to admission for all Adult Home residents as outlined above, Cornerstone Participants must perform the following:

1. Replace Previously Transferred Assets – In cases where applicants have previously gifted, loaned or otherwise transferred their assets in the five years prior to admission, the Board may, at its discretion, require that the applicant convey a portion of or the total value of said transferred assets to the Home.
2. Power of Attorney – Each Cornerstone Participant must execute a power of attorney in favor of the Masonic Home of Virginia or its designated agent, on the day of admission to the Home. A “springing Power of Attorney” is not an acceptable alternative for Cornerstone Participants.

MASONIC VILLAGE

ADMISSION CRITERIA

The Masonic Village (Village) is a neighborhood of cottages, located on the grounds of the Home, designed for independent living. This part of the community is provided for individual residents or married couples who desire to enjoy the benefits of private cottages with one or two bedrooms, kitchens, dining and living areas, all in a fully-maintained individual unit. Optional plans are available which provide for meals in the Home’s central dining room. Every applicant to the Village must meet one of the following Masonic relationship criteria:

1. "Mason"-- is defined as a Master Mason who has reached his sixtieth (60th) birthday; who is a member in good standing in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia, as that term is defined from time to time, by the laws of the Grand Lodge of Virginia, A. F. & A.M. Said Mason must retain membership in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia to remain a resident of the Masonic Home of Virginia.
2. "Wife"—is defined as a woman who has been married to a Mason as defined above, provided they shall have been married continuously for at least five (5) years immediately prior to her application for admission, and who at the time of such application is still married to such Mason, and has reached her sixtieth (60th) birthday.
3. "Widow"—is defined as a woman who was married to a Mason who at the time of his death met the above test, provided she shall have been married to said Mason for at least five (5) years immediately prior to his death, she has not remarried, and she has reached her sixtieth (60th) birthday.
4. "Eligible Relative" - is defined as the grandfather, grandmother, mother, father, daughter, sister, half-sister, granddaughter, great-granddaughter, step-mother, step-daughter, step-sister, daughter-in-law, niece, nephew, great niece, widows who remarried but are currently single, mother-in-law or sister-in-law of a Master Mason who has reached his sixtieth (60th) birthday; and who is a member in good standing in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia, as that term is defined from time to time, by the laws of the Grand Lodge of

Virginia, A. F. & A.M. Said Mason must retain membership in a Lodge duly chartered by the Grand Lodge A.F. & A.M. of Virginia to remain a resident of the Masonic Home of Virginia.

5. "Eligible Individual through Masonic Youth Organizations" – is defined as an individual who was a member for three (3) years or more in International Order of Rainbow for Girls, International Order of Job's Daughters or DeMolay International even if they are not otherwise qualified as a relative.

Village residents will pay an entrance fee and a monthly fee, as outlined below, which shall entitle the Masonic Village resident, his wife or widow, to occupy the facility selected by them for the life of the tenant and that of his wife provided they, or the survivor, continue to be deemed by the Board to be physically and mentally capable of caring for themselves and living in the facilities provided. In the event a Village resident becomes incapable of caring for him/herself, the resident may be transferred to the general population of the Home. The Village unit that the resident occupied would at that time become available for other disposition by the Home. Specific services available to Village residents will be outlined in the contract, but may include any of the following: provision of living space for life-time use, meals and related care matters.

ADDITIONAL INFORMATION REQUIRED

In addition to meeting the eligibility and admissions criteria contained herein, additional information is required from each Adult Home applicant as follows:

1. Medical History - a report of applicant's complete medical history, including a recent examination by his or her personal physician.
2. Medical Examination - a medical examination by the applicant's personal physician within 30 days prior to admission for tuberculosis testing and medical status update.
3. Needs Assessment - a summary of the financial and physical needs of the applicant, which may establish necessity for priority consideration of the application. This will be coordinated by the Home's Social Services staff, and shall include an interview with the applicant.
4. Financial Condition - a full schedule of the applicant's assets and income sources at the time of the application, together with a statement of any transfers, cumulative gifts or loans individually in excess of \$1,000 made within a period of five (5) years prior to the date of the application.

If the Village application is approved, there are certain other required steps that must be taken prior to admission, as follows:

1. Contract – Each individual applicant must sign an applicable Resident's Agreement, which shall not be executed until the day of admission.
2. Pay Fees – Each applicant must make suitable arrangements to pay all fees described herein, including entrance fees and monthly fees.

Fees

The entrance fee for Masonic Village is determined by the Board at the time of application. The entrance fee is payable in two installments: one-third upon signing the Resident's Agreement and the final two-thirds when the building is complete or upon occupancy of the premises, whichever comes first. In the event the unit is already in existence, the fee will be paid in two installments: one-third upon signing the Resident's Agreement, and two-thirds within thirty (30) days of notice that the unit is ready for occupancy or upon occupancy of the unit, whichever is sooner.

The Village monthly service fee as of **1-01-2020** is **\$2,345** for a couple and **\$2,065** for an individual. The fee is payable in advance by the 5th of each month. No portion of the fee is refundable. The service fee is subject to adjustment annually by the Board.

Services provided as part of the fee include:

- Water and sewer service
- Grounds Fee (includes exterior maintenance, grass cutting, snow removal, etc.).
- Trash removal.
- Housekeeping (as itemized in the Agreement).
- One meal each day.
- Interior maintenance, and routine and emergency service repairs.
- Hazard insurance on building (not contents).
- Access to the Home's buildings and grounds, lounges, library, gardens, etc.
- Participation in Home's activities and programs at the election of the Resident.
- Access to regularly scheduled group transportation.
- Access to health care services to the extent provided for in the Resident's Agreement.

ADMISSION CRITERIA OF ORPHANS

Applicants for this category must meet the following criterion:

"Orphan" means the male or female child of a Mason who at the time of his death was a member in good standing, as that term is defined from time to time, by the laws of the Grand Lodge of Virginia, A. F. & A.M and who is under the age of eighteen (18) years at the time of said Mason's death.

Orphans admitted to the Home while under the age of eighteen (18) years without restriction other than medical, may be housed at the expense of the Home in an approved facility operated by another agency, whether or not it is a Masonic facility.

Application for admission as an orphan shall be made on behalf of such orphan by the person, persons, or Court having legal responsibility for such orphan's care, custody, and control, and:

- Shall be made on forms prescribed by the Board;
- Shall include all relevant personal data as the Board may deem necessary;
- Shall include a copy of the orphan's birth certificate;
- Shall include a copy of the court order or other legal document designating the Home or its duly accredited agent as the legal guardian and custodian of the orphan; and

- If available, shall include the agreement of some adult member of the orphan's family to resume custody of the orphan upon the Home's request in the event that the Board, in its sole discretion, deems it necessary to dismiss said orphan from its care, custody and control.

Orphans may withdraw from the Home or may be dismissed by the Board whenever the Board determines that it is no longer in the best interests of the orphan or the Home that the orphan remains in its care, custody, and control. In the event of the withdrawal or dismissal of such orphan prior to his attaining his eighteenth (18th) birthday, he shall be returned to the custody and care of the adult member of his family who, in connection with his admission, executed an agreement to resume his care, custody, and control. In the event of the refusal of such adult to resume custody or, in the absence of such agreement having been executed, then the Board shall ask the Juvenile and Domestic Relations General District Court of Henrico County, Virginia, to assume responsibility for said orphan or shall return him to the care, custody and control of the court, if any, which placed him in the Home's care.

Orphans who have attained their eighteenth (18th) birthday may be honorably dismissed from the Home's care, custody, and control, or, with their agreement, may be retained under the Home's care while completing their education.

GENERAL INFORMATION RELATIVE TO ALL APPLICANTS

ACCEPTANCE OF APPLICATIONS

The acceptance of all applications shall be determined by the Board and shall be within its sole discretion. Nothing contained herein shall affect the authority of the Board to accept or reject any application. The Board may in its sole discretion waive any admission requirement and accept any applicant consistent with the purposes outlined in the Masonic Home's Charter. Such waivers of requirements shall not constitute precedent for future waivers of requirements.

WITHDRAWALS AND DISMISSALS

Any resident may withdraw from the Home's facilities or may be dismissed from the Home's facilities by the Board. In such instances, the Board shall direct the return to the resident the value of property or money he or she may have transferred or conveyed to the Home, less the costs incurred by the Home on account of his or her residence there.

AGREEMENTS AND CONTRACTS SUBJECT TO THESE RULES

Every agreement or contract for the admission and care of a resident is subject to the provisions of these rules. Every contract and agreement made between the applicant and the Home shall include the text of this rule, and a copy of all rules of admission shall be furnished to the applicant prior to completion of his or her application. The Board reserves the right to modify these rules of admission from time to time without notice to any resident or applicant.

FALSE AND FRAUDULENT STATEMENTS

Any false or fraudulent statement made on any application for admission to the Home, whether with respect to age, Masonic status, or the extent of the property owned by the applicant, or in any other particular, shall be deemed sufficient cause for the Board to reject the application or, if the applicant has been accepted, to cause his or her withdrawal from the Home's facilities forthwith.

OTHER INFORMATION

The Home's Business Office will process for payment Explanation of Benefits for all insurance claims for Cornerstone Participants and will assist other residents, if requested. An officer or employee of the Home will be designated by the Board to act under conditional Power of Attorney to administer the affairs of a resident who becomes incompetent or otherwise incapable of managing his/her own affairs.

The applicant's Lodge or, if a lady, the husband's Lodge, is the applicable subordinate Lodge.

In situations where units in the Home are not vacant, the Board reserves the right, in its sole discretion, to determine the order in which approved applicants may be admitted.

Since each applicant is presumed to be fully competent to make his/her decision, moving to the Home must be an entirely voluntary act. No one can be "put" into the Home against their wishes. Coming into the Home is an important decision and the applicant should be fully informed. Those considering making application are urged to visit the Home first, request and thoroughly review all available information and, where applicable, seek professional and/or family input.

EFFECTIVE DATE

These rules are effective as of September 11, 2019 and include all changes adopted by the Board of Governors on that date.

Attested:



Anne B. Hagen, CPA, MBA
Chief Executive Officer