



# Caring Communities Annual Report 2021



# Annual Report

## Dear Members,



Randy Renn  
CEO of Caring Communities

We are excited to be celebrating the 20th anniversary of Caring Communities. What started as a bold leap of faith by 20 nonprofit senior living communities has grown into a partnership of 72 industry leaders.

We recently gathered at the annual meeting to celebrate our success and look toward the future. We recognized the people and ideas that built this great company and the founding principles that have been consistently applied over the years. After a two-year break in our tradition of gathering in person, it was even more satisfying to see old friends rekindling their bonds and new relationships being formed.

Caring Communities begins the next 20 years in the strongest position in the history of the company.

- Our growing Member community of senior living professionals provides a deep pool of knowledge and experience from which our Members can draw to help navigate the many challenges of running a resident-focused senior living community.
- We have an experienced team of risk management, claims, underwriting, and finance professionals committed to supporting our Members' missions.
- Our financial capital has grown to \$68M and the company has earned an "A (Stable)" rating from AM Best.
- We have returned over \$106M to our Members, with over \$70M in the form of cash dividends. In total, this represents a 21% return of our Member premiums.

As we look to the future, we will build upon the strong foundation of Caring Communities' consistent business model and strong value proposition.

- The Caring Communities team will continue to deliver innovative risk management practices and collaborative claims handling to Members. The team has deep relationships with our Members' organizations and will work together with our Members to help keep their residents safe and mitigate the inevitable claims that do occur.
- We are focusing on our digital maturity and data analytics capabilities with the goal of delivering fact-based, actionable insights to our Members.
- Our Member organizations are always happy to share their knowledge and learn from others, and we will continue to enhance the Member experience by facilitating Member-to-Member best practice sharing.

Scan the QR Code with  
your smartphone



to sign up to receive a  
digital copy in the future



stronger together



### CARING COMMUNITIES BY THE NUMBERS

NUMBER OF MEMBERS AS OF DECEMBER 2021	72
GROSS PREMIUMS WRITTEN IN 2021	\$61,500,000+
CUMULATIVE PROFITS (2002-2021)	\$106,300,000+
MEMBER SAVINGS ACCOUNTS	\$35,900,00 TOTAL SINCE INCEPTION
PREMIUM DIVIDEND RETURNS	\$70,400,000 TOTAL SINCE INCEPTION \$7,500,000 IN 2021
TOTAL ASSETS AS OF DECEMBER 31, 2021	\$174,000,000
TOTAL EQUITY AS OF DECEMBER 31, 2021	\$68,000,000+

Caring Communities begins the next 20 years in the strongest position in the history of the company.

The team at Caring Communities is committed to one simple but powerful mission—to support our Members in achieving their missions. We are proud of our history and the intangible—but real—value of belonging to Caring Communities.

We have a true community of like-minded industry leaders with which to share knowledge and provide support, and there is comfort in knowing that our Members will not need to face their many challenges alone.

Given the current environment, including the ongoing cloud of COVID-19, there is no shortage of challenges. But one thing we know for sure—we are stronger together.

Randy Renn



# Annual Report

## Recognizing Members' Continuing Response to COVID-19



Members' efforts to address the challenges of COVID-19 are commendable.

Through stress, grief, and fatigue, the Members of Caring Communities confronted the challenges of the COVID-19 pandemic and learned to pivot when necessary, and sometimes daily.

Caring Communities and the Membership shared mitigation strategies, resources, and tools to effectively create safer environments with the mutual goal of protecting residents and staff. Members' efforts to address the challenges that COVID-19 brought to their communities during the pandemic are commendable.

Since the onset of COVID-19, Member organizations have executed a multifaceted and proactive response. The new daily obstacle became finding and securing PPE and other supplies and looking for creative solutions by finding new vendors and alternative sources for materials, such as from dental offices.

Staff ordered outside of peak hours—sometimes in the middle of the night—while safely decontaminating and reusing appropriate supplies whenever possible. They implemented new or improved respiratory protection programs, FIT testing, and inventory and supply management plans, and even searched for qualified instructors for FIT testing, which were also in short supply, to ensure safety.

Many Members succeeded in instituting new infection control programs, relying upon surveillance, early detection, and control measures to stop the spread of COVID-19. Organizations developed exposure plans, screening practices, and criteria for visitors, residents, staff, and contractors, and they determined how to correctly cohort residents. All of this was done during a period of frequently changing federal and state regulations.



Communication took a central role in this response. Some learned the importance of coordinating responses among emergency services and local area hospitals for admissions during COVID-19 and for testing residents prior to their hospital discharge. Members provided infection control training to front-line staff and worked hard to build trust with staff and families by communicating when a resident was exposed, confirmed positive, or had recovered from COVID-19.

Weekly and daily leadership meetings expedited response times and improved communication among staff, families, and the community at large, all while implementing technologies such as Zoom, Grandcare System, telephone alerts, and web-based announcements as new communication channels.

Caring Communities offered Members the opportunity to attend frequent town hall and educational webinars concerning COVID-19, which helped staff stay current with recommendations and essential practice strategies while sharing best practices. One takeaway from the pandemic has been how crucial these relationships are in successfully overcoming obstacles.

Whether it was coping with limited staff and burnout, testing and supply shortages, implementing vaccine mandates and safety protocols, Members worked together with leadership, staff, community partners, residents, and families to develop effective solutions.

While there are still challenges ahead, the strength and resiliency demonstrated by the Members during this experience gives us all confidence that the Membership will be able to get through these challenges together. ●

Members worked together with leadership, staff, community partners, residents, and families to develop effective solutions.



# Annual Report

## Twenty Years of Caring Communities



Caring  
Communities  
has become the  
nation's leading  
joint venture  
of senior living  
operators.

This year marks a particularly important and special year for Caring Communities—the 20th anniversary of our founding.

Established years ago by a small group of like-minded, not-for-profit senior living organizations, the vision and mission has expanded from initially being a response to a liability insurance crisis to making possible the nation's leading joint venture of senior living operators.

During this journey, Caring Communities' footprint has grown organically by partnering with the most innovative and accomplished senior living leaders over 40 states, from Hawaii to New Hampshire.

Today, Caring Communities is proud to facilitate the knowledge, vision, and passions of 72 of the nation's premier not-for-profit senior living and housing organizations to further their collective missions of creating safe communities and practices for the senior population.

Caring Communities celebrated this anniversary by reaffirming the organization's founding mission and core values, which remain key guiding principles in navigating future challenges and ensuring our ability to thrive.

In an anniversary video featured at the Annual Members and Board Meeting in Florida, Caring Communities recognized the accomplishments of Members and staff over the years.

The annual meeting—the first in-person meeting since the pandemic outbreak—was a welcome return to the company's historic roots of fostering and building relationships among Members' senior leadership, as exemplified by our tagline, *Stronger Together*.



# 20th anniversary

The annual meeting also recognized the senior leadership of the management company, Caring Communities Shared Services, who have led the management and growth of the company, in some instances for more than 17 years. Caring Communities is proud to have such an accomplished team of professionals across multiple disciplines that will lead the company into a future full of exciting opportunities and continued growth.

Looking to the future, it is important to recognize the significant achievements made by Members' staff in adopting and implementing Caring Communities best practices to raise the bar in aging services risk management excellence.

It was realized early in the company's growth that two key principles were inseparable and remain so: financial skin in the game and advanced risk management practices and awareness. One cannot exist without the other.

For over 20 years, the Member-owners of Caring Communities have prioritized the importance of creating a culture of ongoing knowledge and leadership development. The focus on this priority has led Caring Communities to transform itself from an insurance company into a risk management educator, trainer, and industry "think tank."

Caring Communities is proud to have developed the nation's leading aging services risk management conference and education system that has trained and certified over 200 senior living professionals. The flagship event, the National Aging Service Risk Management Conference, also celebrates 20 years of training the nation's leading directors of nursing, clinical experts, risk managers, and executive directors. With the return to in-person meetings, the company is pleased to continue the tradition of building stronger relationships with risk safety and clinical leaders.

With more than a 25% market share of the nation's largest not-for-profit senior living operators, Caring Communities begins 2022 with the strongest financial and market position since its founding. The organization's footprint is larger than ever, attracting the highest quality and most innovate single and multisite organizations from across the country to our collaborative.

The 20-year journey has not been easy—it has taken tireless work, passion, boldness, and a commitment to common principles by all stakeholders. So, during this 20th anniversary celebration, Caring Communities would like to recognize its strategic partners, staff, and Members who have changed the national conversation around what an insurance company can become and the importance of working together to protect the nation's seniors. ●

For 20 years,  
the Member-  
owners have  
prioritized  
a culture  
of ongoing  
knowledge  
and  
leadership  
development.



# Annual Report

## 2021 Achievements & Current State of the Business



Our 72  
Members  
represent  
25% of the top  
200 largest  
not-for-profit  
senior living  
companies.

Caring Communities had an outstanding year in 2021. While the core business model remains consistent and time-tested, it was a year of significant change.

A change in leadership can be an organizational challenge, but the board and Chair Pam Claassen successfully navigated the retirement of Jim Caldwell, the founder and only CEO in the history of the company, and the many achievements of his tenure were celebrated at the annual meeting. The new CEO, Randy Renn, joined the company in July and has transitioned smoothly into the role.

Financially, 2021 saw a turnaround in the performance of the company. While 2020 was a tough year with an underwriting loss of \$500K, 2021 brought a \$4.4M underwriting profit and \$7.7M of operating profit, and top-line revenue reached an all-time high of \$61M.

Based on these results, the company recently paid out the largest cash dividend its history, \$7.5M. Caring Communities has returned \$106.3M in profits to its Members over the last 20 years, representing a 21% return of the Members' gross premiums. Of the \$106.3M of the profits returned, \$70.4M has been paid to Members in the form of cash policyholder dividends and another \$35.9M has been contributed to Member Savings Accounts.

Membership growth continued to be strong in 2021. Caring Communities added nine new Members in 2021 to join the ten new Members from 2020. At 72 Members, Caring Communities represents 25% of the top 200 largest not-for-profit senior living companies.





accomplishments

The company  
has invested  
in its people in  
order to maintain  
high quality,  
collaborative  
support for its  
Members.

To support the recent growth, the company has made a significant investment in its people in order to maintain high quality, collaborative support for its Members.

The risk management team added three experienced professionals during 2021 and brought several ECRI activities in house, allowing ECRI to focus their support on three new risk management collaboratives.

In 2021, Caring Communities also added one additional claims professional, one additional underwriting professional, and three new roles: head of HR, head of information technology, and head of data analytics. These new staff members will allow Caring Communities to support a higher level of Membership going forward.

Given the recent changes and ongoing strength of the core business, Caring Communities begins the next 20 years in the strongest position of its history.

Caring Communities' team of professionals are experienced and committed to supporting the missions of the Members. Unlike many other companies, Caring Communities maintains very low employee turnover; the average tenure of the leadership team is over 10 years with the company and ranges from 7 to 15 years. The capital position is strong at \$68M and the company is rated "A (Stable)" by AM Best.

Even though challenges in the marketplace will continue, Caring Communities is well positioned for the future. ●



# Annual Report

## Caring Communities: The Next 5 Years

Caring Communities is more than just an insurance company—it is a long-term partnership with other mission-focused industry leaders.

At the recent annual meeting, CEO Randy Renn presented the company's strategic direction, which was developed by the leadership team and supported by the board of directors.

As Renn stated at the meeting, "Our ongoing success is a function of our consistent business model and our strong value proposition. With our recent growth, we now have an opportunity to enhance our ability to deliver innovative risk management practices, best practice sharing, and actionable insights to our Members."

### Strategic Direction for the Next Five Years

#### **Raise the Digital Maturity of the Organization**

In order to deliver fact-based, actionable analysis to Members, the company needs to build the tools and capabilities to efficiently analyze data and turn that data into information. By the end of 2022, Caring Communities will transition from ad hoc spreadsheet-driven analysis to Member-level automated reporting and analysis.

In addition, the company website will be updated for both the public site and the Member site, with a Member portal that will allow for enhanced digital communication with Members. The first step in that journey has already begun with the completion of the risk management portal, which uses technology from Risk Watch.

#### **Enhance Member Insights and Learning**

Caring Communities wants to build upon its strength by delivering even more insights to Members. In 2021, the number of risk management collaboratives expanded from one to three. These collaboratives are data-driven deep dives into key topics of interest to Members.

In addition, the company will expand the sharing of best practices among Members. Caring Communities has a large Member community of senior living industry leaders with an extensive knowledge and experience, and the goal is to enhance Members' ability to draw from this deep pool of knowledge and systematically share best practices.





**Meet Members’ Insurance Needs**

While professional and general liability insurance will always remain Caring Communities’ core product, the success of its management liability product highlights the opportunity to meet other Member insurance needs. The goal is not to be a “one-stop” insurance provider, but rather to use the company’s position to offer a better product to our Members within the specific needs of the not-for-profit senior living industry.


With that guiding principle in mind, the company has redesigned the property product and, in 2022, will launch a property/auto solution that is designed specifically for Members. In the future Caring Communities will explore taking risk on other products, but only if they meet Members’ needs and fit the business model.

**Drive Member Engagement**

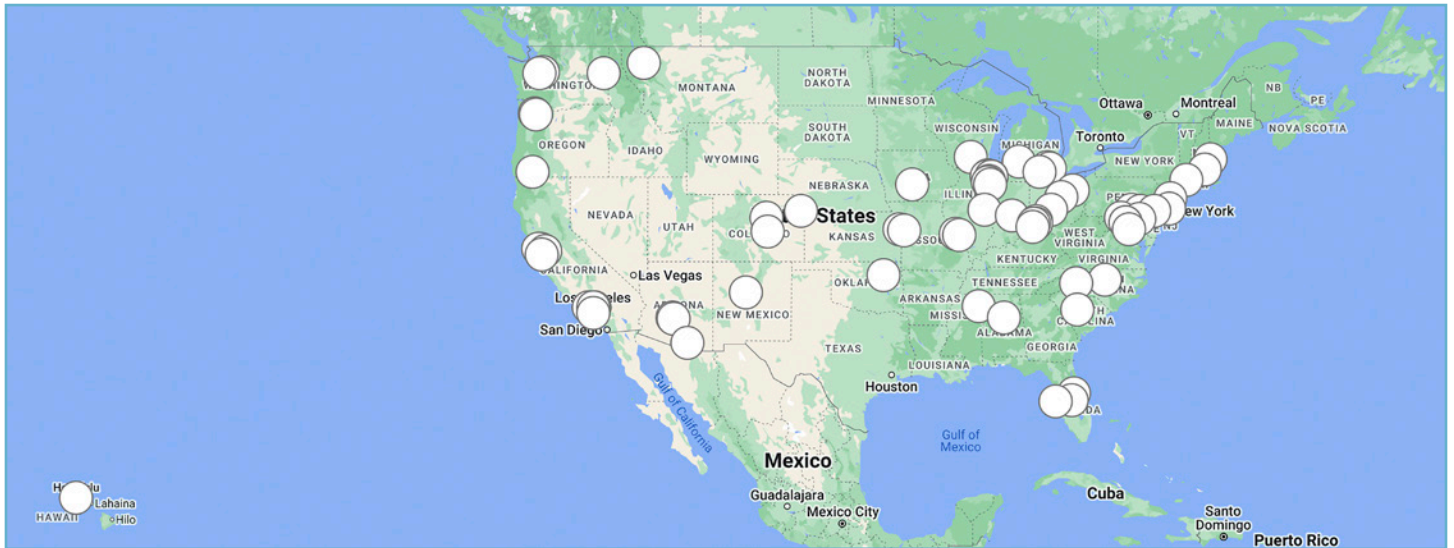
Member engagement is one of the core principles of Caring Communities, but it’s more than just a principle—it has been one of the unique and intangible ingredients in the company’s success. The challenge will be to maintain that Member experience with 72 Members and more as the Membership continues to grow.

The two annual Member meetings provide an opportunity for Members to come together, share experiences, and learn from other like-minded industry leaders. In the end, Caring Communities is so much more than just an insurance company—it is a long-term partnership with other mission-focused industry leaders. ●

Recent growth will enhance the delivery of innovative risk management practices, best practice sharing, and actionable insights to Members.

 <b>CARING COMMUNITIES OVER THE YEARS</b>			
YEAR	COMPANY LAUNCH	YEAR 10	YEAR 20
NUMBER OF MEMBER ORGANIZATIONS	20	30	72
NUMBER OF PHYSICAL LOCATIONS	300	450	877
NUMBER OF EXPOSURE UNITS	37,816	72,884	134,444

# Annual Report



Caring Communities Members, operating over 800 communities from Hawaii to New England, represent 25% of the annual LeadingAge Ziegler 200 list of the nation's largest non-for-profit senior living systems and single-site operators. We are proud to have these fine organizations in the Caring Communities family.



Frederick, MD



Phoenix, AZ



BETHESDA  
SENIOR LIVING COMMUNITIES

Colorado Springs, CO



Indianapolis, IN



Ashland, OH



Chelsea, MI



Chapel Hill, NC



Palo Alto, CA



St. Louis, MO



Englewood, CO



Chicago, IL



Urbana, IL



Concord, MA



Bloomfield, CT



Alameda, CA



Redmond, WA



Monrovia, CA



Episcopal Retirement Services

Cincinnati, OH



Newton, NC



Lakeland, FL







members



**FRANCISCAN  
MINISTRIES**  
*Sponsored by the Franciscan Sisters of Chicago*  
LIVING joyfully  
Lemont, IL



**FRASIER**  
Boulder, CO



**Friendship  
Senior Options**  
Schaumburg, IL



**FRIENDSHIP VILLAGE  
OF DUBLIN**  
Dublin, OH



**front porch**  
Glendale, CA



**GINGER COVE**  
Annapolis, MD



**Glencroft  
CENTER FOR MODERN AGING**  
Glendale, AZ



**Haverland  
Carter**  
LIFESTYLE GROUP  
Albuquerque, NM



**HILLCREST**  
A REMARKABLE RETIREMENT COMMUNITY  
La Verne, CA



**HOMWOOD  
RETIREMENT CENTERS**  
Williamsport, MD



**Horizon House**  
Seattle, WA



**human good**  
Duarte, CA



**Immanuel Lutheran  
COMMUNITIES**  
We ask. We listen. We serve.  
Kalispell, MT



**Jewish Senior  
LIFE**  
Oak Park, MI



**John Knox Village**  
Lee's Summit, MO



**Kahala  
Nui**  
Honolulu, HI



**KBI  
KING-BRUWAERT  
HOUSE**  
Burr Ridge, IL



**La Posada**  
Green Valley, AZ



**LAKEVIEW VILLAGE**  
Your Senior Living Neighborhood  
Lenexa, KS



**LAUREL  
LAKE**  
Hudson, OH



**Life Enriching  
COMMUNITIES**  
The Choice in Wellness Lifestyle.<sup>SM</sup>  
Loveland, OH



**LIFESPACE  
COMMUNITIES**  
West Des Moines, IA



**LUTHERAN LIFE  
COMMUNITIES**  
Arlington Heights, IL



**LUTHERAN  
SENIOR  
SERVICES**  
St. Louis, MO



**mapleknoll  
COMMUNITIES**  
Cincinnati, OH



**Mather**  
be next**raordinary**<sup>SM</sup>  
Evanston, IL



**MEASE  
LIFE**  
Dunedin, FL



**Methodist  
Senior Services**  
Celebration. Innovation. Hope.  
Tupelo, MS

# Annual Report



Tulsa, OK



Frederick, MD



Madison, WI



Lebanon, OH



Medford, OR



Lancaster, PA



Columbia, SC



Skokie, IL



Dillsburg, PA



Southfield, MI



Tinley Park, IL



Long Beach, CA



Exeter, NH



Spokane, WA



San Francisco, CA



Birmingham, AL



Live Forward

Portland, OR



New York, NY



Neptune, NJ



McLean, VA



Gladwyne, PA



Flint, MI



Orlando, FL



Portland, OR



# Caring Communities Financial Summary

Annual Financial Report



financials

This report, covering the year ended December 31, 2021, highlights the results of the Caring Communities Group: Caring Communities, a Reciprocal Risk Retention Group; Caring Communities Insurance Company; and Caring Communities Shared Services.

Total assets for the organization increased for the year ended December 31, 2021, up 11% as compared to 2020. Total invested assets grew to \$143.8M at December 31, 2021, from \$128.2M at December 31, 2020.

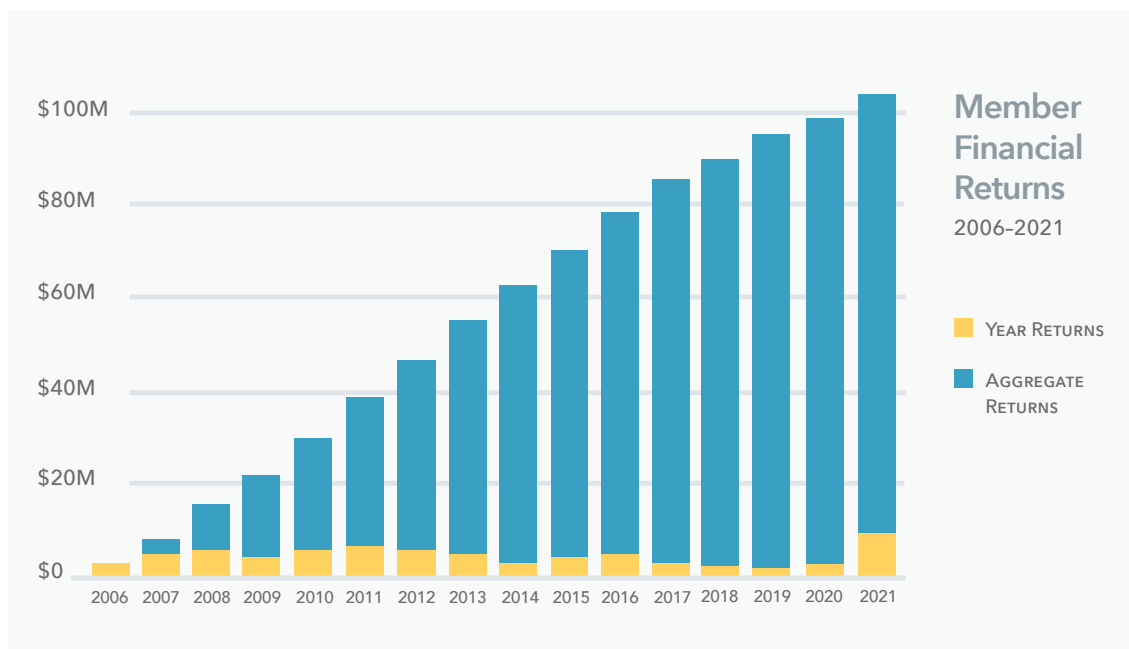
Member equity of the organization has increased substantially over the past 20 years, starting at \$7.9M in 2002 and now at \$68.3M as of December 31, 2021.

Revenues for the organization increased for the year ended December 31, 2021, up 28% as compared to 2020. Gross premiums written were approximately \$68.3M at December 31, 2021, up from \$67M in 2020.

As a result of the favorable combined ratios over the history of the organization, the company has returned a total of \$106.3M in profits to the Members, which represents 21% of gross premiums written to the organization.

Of the \$106.3M in profits returned, \$70.4M has been paid to Members in cash policyholder dividends, while another \$35.9M has been contributed to the Member Savings Accounts. ●

A total of  
\$106.3 million  
in profits have  
been returned  
to Members—  
21% of gross  
premiums  
written.



## CONSOLIDATED BALANCE SHEETS

December 31, 2021 & 2020

Assets	2021	2020
Cash & cash equivalents	\$12,652,961	\$28,055,615
Restricted cash	\$2,285,234	\$2,055,574
Collateral account	\$1,695,922	\$3,700,472
Investments, at fair value	\$127,168,662	\$94,396,606
Reinsurance recoverable	\$19,805,261	\$16,677,669
Reinsurance recoverable on losses payable	\$1,486,947	\$447,484
Unearned ceded premium	\$197,921	\$353,396
Premium & other accounts receivable	\$2,838,044	\$3,405,477
Interest receivable	\$501,648	\$438,809
Property & equipment	\$1,293,540	\$1,382,176
Deferred income tax asset	\$668,854	\$561,462
Income tax receivable	\$742,913	—
Deferred ceding commissions	\$132,097	\$56,455
Other assets	\$2,552,938	\$4,564,523
Total assets	<u>\$174,022,942</u>	<u>\$156,095,718</u>

### Liabilities & Subscribers' Equity

Liabilities		
Unpaid losses & loss adjustment expenses	\$87,027,369	\$72,505,414
Reinsurance premium payable	\$1,350,085	\$1,379,154
Losses payable	\$2,608,317	\$2,514,606
Accounts payable & accrued expenses	\$4,349,005	\$6,769,705
Premiums received in advance	\$1,350,234	—
Unearned premium	\$1,446,420	\$1,899,158
Unearned ceding commission	\$123,850	\$120,339
Income tax payable	—	\$200,060
Accrued subscriber dividends	\$7,504,427	\$3,403,294
Total liabilities	<u>\$105,759,707</u>	<u>\$88,791,730</u>
Subscribers' equity		
Contributed surplus	\$22,247,258	\$19,956,008
Unassigned surplus	\$10,626,729	\$9,264,242
Subscriber savings accounts	\$34,271,237	\$34,597,920
Accumulated other comprehensive income	\$1,118,011	\$3,485,818
Total subscribers' equity	<u>\$68,263,235</u>	<u>\$67,303,988</u>
Total liabilities & subscribers' equity	<u>\$174,022,942</u>	<u>\$156,095,718</u>





## CONSOLIDATED STATEMENTS OF OPERATIONS

Year Ended December 31, 2021 & 2020

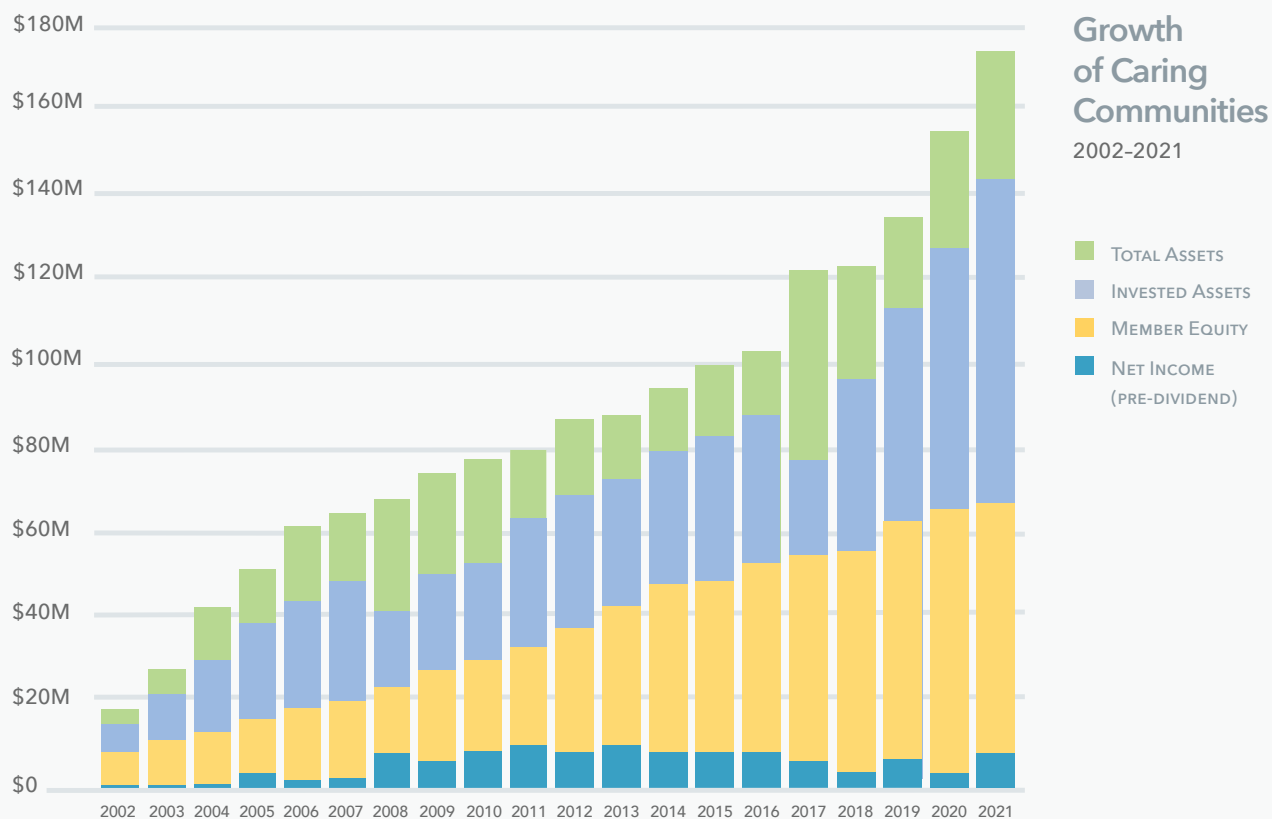


financials

Revenue	2021	2020
Premiums earned, net	\$47,696,309	\$35,988,639
Ceding commission earned	\$3,620,434	\$2,825,942
Profit contingent income	—	\$625,850
Investment income, net	\$4,995,400	\$4,732,728
Other income	\$358,156	\$254,325
Total revenue	<u>\$56,670,299</u>	<u>\$44,427,484</u>

### Expenses

Losses & loss adjustment expenses incurred	\$29,828,698	\$28,084,710
Fronting fees	\$1,284,483	\$995,227
General, administrative & underwriting expense	\$14,746,705	\$11,142,516
Premium taxes	\$1,369,240	\$1,006,271
Subscriber dividend	\$7,504,427	\$3,403,294
Total expenses	<u>\$54,733,553</u>	<u>\$44,632,018</u>
Income (loss) before income taxes	\$1,936,746	(\$204,534)
Income tax expense	\$574,259	\$347,871
Net income (loss)	<u>\$1,362,487</u>	<u>(\$552,405)</u>



# Caring Communities Staff

## CEO / COO



**Randy Renn**  
Chief Executive Officer



**Salvatore A. Pellegrino**  
Sr. Vice President & COO

## CLAIMS



**Laura Lally**  
Vice President, Chief Claims Officer



**Lauren M. Crow**  
Vice President, Chief Claims Counsel



**Christina Ballester**  
Assistant Vice President,  
Claims Management



**Krysten S. Krauskopf**  
Claims Counsel



**Jennifer Burt**  
Claims Assistant



**Vicki Fairfield**  
Billing/Reconciliation  
Specialist

## IT



**Timothy Jansen**  
Director of Information  
Technology



**Adam Villalobos**  
IT Manager



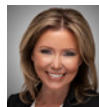
**Justin Wyatt**  
Head of Data Analytics

## HUMAN RESOURCES



**Monica Moran**  
Director Human Resources  
& Talent Management

## RISK MANAGEMENT



**Mimi McCahill**  
Vice President, Risk  
Management



**Stacey Leadley**  
Senior Risk Analyst



**Allen Buchta**  
Risk Management Analyst



**Charisse Hartwig**  
Risk Management Analyst



**Stephanie Ryan**  
Risk Management  
Coordinator

## FINANCE



**Chad Swigert**  
Sr. Vice President, CFO



**Diana Zirkelbach**  
Assistant Vice President,  
Controller



**Kate Burtsev**  
Accounting & Finance  
Manager

## GENERAL COUNSEL



**Julie Garrison**  
General Counsel

## SALES & MARKETING



**Ashur Odishoo**  
Chief Growth Officer



**Angela Parker-Jensen**  
Sales & Marketing Support  
Specialist

## UNDERWRITING & POLICYHOLDER SERVICES



**Michael Timm**  
Chief Underwriting Officer



**Rita Nagle**  
Senior Underwriter



**Judell Aguilos**  
Underwriter



**Christina MacKenzie**  
Underwriter

## ADMINISTRATION



**Mary K. Spencer**  
Director Corporate Services



**Carla Casey**  
Administrative Assistant,  
Corporate Services



# Officers & Directors as of April 6, 2022



staff & board

## OFFICERS



**Jill Wilson, Chair**  
President & CEO  
Otterbein SeniorLife  
Lebanon, OH



**Lisa Hardy, Secretary**  
President & CEO  
Emerald Communities  
Redmond, WA



**Bill De Young, Vice Chair**  
Chief Operating Officer  
Providence Life Services  
Tinley Park, IL



**Kevin McLeod, Treasurer**  
President & CEO  
Carolina Meadows  
Chapel Hill, NC

## DIRECTORS



**Joni Condit**  
President & CEO  
La Posada at Park Centre  
Green Valley, AZ



**Doug Leidig**  
President & CEO  
Asbury Communities  
Frederick, MD



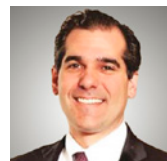
**Steve Fetyko**  
President & CEO  
BRIO Living Services  
Chelsea, MI



**Lee Syria**  
President & CEO  
EveryAge  
Newton, NC



**Jesse Jantzen**  
President & CEO  
LifeSpace Communities  
West Des Moines, IA



**Christopher Sintros**  
President & CEO  
Deaconess Abundant Life Communities  
Concord, MA



**Michelle Just**  
President & CEO  
Beatitudes Campus  
Phoenix, AZ



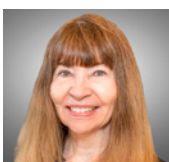
**Jeremy Vickers**  
CEO, Medford Leas  
Peace Church Representative  
Medford, NJ



**Laura Lamb**  
President & CEO  
Episcopal Retirement Services  
Cincinnati, OH



**Justine Vogel**  
President & CEO  
RiverWoods Exeter  
Exeter, NH



**Mary Leary**  
President & CEO  
Mather  
Evanston, IL

## OFFICERS & DIRECTORS retired April 6, 2022

**Pam Claassen** (Board Chair), Executive Consultant, HumanGood  
**Steven Rinkle** (Director), General Counsel, Pacific Retirement Services



