COUNTRYSIDE
Christian Community

200 Bellann Court Annville, PA 17003 (717) 867-4636



Disclosure Statement

April 2026

THIS DISCLOSURE STATEMENT IS NOT A CONTRACT AND COUNTRYSIDE CHRISTIAN COMMUNITY RESERVES ALL RIGHTS TO AMEND, REVISE, UPDATE AND OTHERWISE CHANGE THE DISCLOSURE STATEMENT AT ANY TIME, IN ACCORDANCE WITH APPLICABLE LAWS.

THE ISSUANCE OF A CERTIFICATE OF AUTHORITY DOES NOT CONSTITUTE APPROVAL, RECOMMENDATION OR ENDORSEMENT OF THE FACILITY BY THE PENNSYLVANIA DEPARTMENT OF INSURANCE, NOR IS IT EVIDENCE OF, NOR DOES IT ATTEST TO, THE ACCURACY OR COMPLETENESS OF THE INFORMATION IN THIS DISCLOSURE STATEMENT.

EQUAL HOUSING OPPORTUNITY

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Important Information to Prospective Residents

Pursuant to the Pennsylvania Continuing Care Provider Registration and Disclosure Act, 40 P.S. Section 3201 et. seq., this Disclosure Statement is being delivered to you at the time of or prior to your execution of a Residential Living Agreement, or at the time of or prior to your payment of any money to Countryside Christian Community. A copy of the Residential Living Agreement is attached. This Statement also was filed with the office of the Insurance Commissioner, Commonwealth of Pennsylvania, Office of Regulation of Companies, 1345 Strawberry Square, Harrisburg, Pennsylvania 17120 on February 29, 2016.

Your receipt of this Disclosure Statement creates no obligation on your part to execute and deliver a Residential Living Agreement to Countryside Christian Community, nor does it create any obligation on the part of Countryside Christian Community.

This Disclosure Statement is furnished to prospective Residents and their representatives, and may not be relied upon by any other person. It is a fair summary of the documents referenced.

Regarding Resident Agreements, Attachments 1 and 2,

The applicable statement(s) below should be checked:

☐ an Independent Living Agreement, or

☐ an Occupancy Agreement for Cottage Rental.

☐ YES, a Countryside Christian Community Resident Agreement is attached.

☐ No Resident Agreement is attached because:

☐ This disclosure statement is being provided to a person who is already a resident of Countryside Christian Community.

☐ This disclosure statement is being provided to a person who previously received a copy of a previous disclosure statement with a copy of the Resident Agreement attached, and the Agreement has not been changed since then.

☐ This disclosure statement is being provided to a person who is currently making application to Countryside Christian Community and is not making a deposit or payment to Countryside Christian Community with the application.

Summary of Disclosure Statement

THIS SUMMARY IS NECESSARILY BRIEF. PLEASE READ THE FULL DISCLOSURE STATEMENT AND THE ATTACHED RESIDENCE AND CARE AGREEMENT, FOR ADDITIONAL DETAILS.

Continuing Care Provider Registration and Disclosure Act
Disclosure Statement Summary

1. Name and Address of Facility, and Provider:
Countryside Christian Community
200 Bellann Court, Annville, PA 17003

2. Admission contact:
Name: Marnie Antonik
Location: Countryside Christian Community
200 Bellann Court Annville, PA 17003
Telephone: (717) 867-4636 Extension: n/a

3. Description of facility:
A small 50-acre vintage rural community located near a college town. The campus consists of 23 cottages for independent living and a central single story building housing 20 personal care residents and 33 nursing residents. A project to demolish the existing nursing and personal care facilities in order to build additional housing options is being explored. (See Section 5, page 8).

Types of residential units available: Twenty-three charming, single-story cottages set along private tree-lined lanes. Most were built in the early 1960's but four are replacement cottages built around 2010 to 2013. Cottages are available in a variety of floor plans that range in size from 616 sq. ft. to 1,050 sq. ft. and offer one or two bedrooms. Some cottages also have dens, attached garages or full basements. All have front porches.

4. Minimum age for admission: 62. One person of a couple may be younger than 62.

5. Affiliation with religious, fraternal, charitable, or other nonprofit organizations:
- StoneRidge Retirement Living Communities, Inc. (Effective July 1, 2020)
- StoneRidge Retirement Living (Effective July 1, 2020)
- Church of God Home, Inc. (Effective July 1, 2020. Sold September 2025)
- The Orchards at Marsh Run (Effective July 1, 2020)
- Schoolyard Square (Effective July 1, 2020)

6. The current Independent Living resident census is 9 as of December 31, 2025, with 6 of 23 cottages occupied or reserved.

8.. Sample of fees for a standard one bedroom unit:

	Entrance Fee	Periodic Fee (Monthly)
One Person:	$60,000	$680
Two Persons:	$60,000	$780

Disclosure Statement

1. NAME AND BUSINESS ADDRESS

Countryside Christian Community 200 Bellann Court, Annville, PA 17003.

2. CONTROLLING PARTIES – BOARD OF DIRECTORS

The general business and affairs of Countryside Christian Community are governed by the Board of Directors, which is comprised of individuals who have backgrounds appropriate to their roles and responsibilities, are informed about the organization, and actively participate in the Board's work, including monitoring fiscal viability and relationships of the organization. The following persons are members of Countryside's Board of Directors as of January 1, 2026:

Scott Artz, President 440 E. Lincoln Avenue, Myerstown, PA 17067 Formerlt worked for the VA
Jill Smith, Vice President 440 E. Lincoln Avenue, Myerstown, PA 17067 Human Resources Consultant
Steven J. Reiter, CEO and Trustee 440 E. Lincoln Avenue, Myerstown, PA 17067 33 years experience in long term care industry.
Cindy Walters, Trustee 440 E. Lincoln Avenue, Myerstown, PA 17067 CEO of Maryland based CCRC

3a. Management Services

StoneRidge Retirement Living Communities, Inc. provides and bills management services to Countryside Christian Community under contract.

3b. RELATED SERVICE PROVIDERS

There is no professional service firm, association, trust, partnership or corporation, in which Officers, Directors, Members of the Board, or Management personnel have a ten percent (10%) or greater interest which provide goods, leases or services to the facility or to residents of the facility.

3c. CRIMINAL VIOLATION STATEMENT

None of said Officers, Directors, Members or Management personnel (i) have been convicted of a felony or pleaded nolo-contendere to a felony charge or been held liable or enjoined in a civil action involved in fraud, embezzlement, fraudulent conversion, or misappropriation of property, or (ii) is subject to a currently effective injunction or restrictive court order, or within the past five years had had any state or federal license or permit suspended or revoked as a result of an action brought by a governmental agency or department, if the order or action arose out of or related to business activity of health care, including actions affecting a license to operate a foster care facility, nursing home, retirement home, home for aged or facility registered under the Pennsylvania Continuing Care Provider Registration and Disclosure Act.

None of the Officers, Directors, Members or Management personnel has any equity or beneficial interest in or of Countryside Christian Community.

4. AFFILIATIONS WITH RELIGIOUS, FRATERNAL, CHARITABLE AND OTHER NON-PROFIT ORGANIZATIONS

Countryside Christian Community is governed by a Board of Trustees which effective July 1, 2020, are elected by StoneRidge Retirement Living Communities, Inc., a 501(C)(3) Pennsylvania nonprofit corporation and the sole member of Countryside Christian Community. Board members are elected by StoneRidge Retirement Living Communities, Inc. through its Board of Trustees at the annual meeting. The term is for three years and members may be reelected for one additional three year term. After an absence of one year, they are eligible for reelection.

Effective July 1, 2020, Countryside Christian Community is affiliated with StoneRidge Retirement Living, Church of God Home, Inc., The Orchards at Marsh Run and Schoolyard Square all of which are 501(C)(3) Pennsylvania nonprofit corporations. StoneRidge Retirement Living Communities, Inc. is the sole member of all affiliates above.

Neither StoneRidge Retirement Living Communities, Inc. nor any other affiliate of Countryside Christian Community or any other person or entity is responsible for the liabilities of Countryside Christian Community or the fulfillment of its contractual obligations.

Countryside Christian Community is exempt from the payment of federal income tax under Section 501(C)(3) of the Internal Revenue Code and is also exempt from the payment of Pennsylvania capital stock and corporate income taxes.

5. DESCRIPTION OF PHYSICAL PROPERTY



Countryside Christian Community is located in a rural setting on approximately 50 acres of land 1.5 miles north of the town of Annville, PA. The property consists of a centrally located one-story brick nursing and personal care facility, and 23 single or duplex one-story, brick independent living cottages.

Buildings on adjacent properties that were assimilated into the campus during 2013 and 2014 include multiple storage buildings of various sizes.

6a. DESCRIPTION OF SERVICES

Services provided in the basic Independent Living contracts include maintenance of the cottage exterior and interior with lawn care and snow removal, maintenance of all appliances provided by Countryside, water and sewer service, trash removal, property

taxes, emergency nurse call device (requires a land telephone line), and access to the various activities available for residents in the main building. Not included in the contract are electric service (all cottages have electric heat, most have central air conditioning), telephone service and cable television. Meals are also not included in the contract but are available in the main dining room.

6b. SERVICES AVAILABLE FOR AN EXTRA CHARGE (effective January 1, 2020)

GUEST MEALS: Meals for Cottage residents are discounted 10%.
Breakfast $ 7.65 (plus tax) Evening $ 11.10 (plus tax)
Noon $ 12.35 (plus tax) Holiday $ 13.90 (plus tax)
3 Meal full day package: $26.80 (plus tax) (Children under 6 are ½ price)

HAIR CARE: (prices set by beautician as of 4/9/2018)
Women's Haircut & Style: $ 32.00 Color, Shampoo & Set: $ 52.00 (with haircut, $ 68.00)
Perm: $ 52.00 (with haircut, $ 68.00) Shampoo & Set: $ 20.00 Shampoo: $ 10.00
Facial waxing (eyebrow & lip): $ 8.00 each Manicure: $ 20.00
Men's Haircut: $ 20.00 including mustache trim, etc. Beard trim: $ 12.00

HOME CARE SERVICES:
Please refer to the brochure "Home Care at Countryside" for detailed information.

MAINTENANCE SERVICES: $ 11.50 per 15 minutes of service

THERAPIES: PHYSICAL, OCCUPATIONAL, SPEECH; COUNSELING SERVICES
Fees set by therapists, available at Business Office

TRANSPORTATION: (SUBJECT TO AVAILABILITY)
Van or minibus $ 80.00 flat fee plus $ 40.00 per hour for staff driver
$ 80.00 flat fee with no additional charge for volunteer driver
Staff attendant (in addition to driver) $ 30.00 per hour

6c. CHARGES FOR NURSING CARE AND PERSONAL CARE SERVICES

If a Resident needs either skilled nursing or personal care services, a separate Admission Agreement for healthcare is signed for those levels of care. The Admission Agreements for nursing or personal care establishes the basis for applicable charges. If healthcare services are needed on a temporary basis and the cottage is not released, the charges for personal care and nursing care are at an additional charge and are not included in the Monthly Fee. Residents are responsible for the total cost of nursing and/or personal care services and fees based on utilization. At this time, nursing and personal care services would be provided at a sister StoneRidge Retirement Living Community at the applicable posted rates for that facility.

6d. PRE-EXISTING CONDITIONS

Residents who occupy cottages are expected to be physically and mentally capable of managing all activities of daily living with no or minimal assistance so as not to be a threat to their own safety and well-being or that of other residents. Countryside uses a document, Conditions of Occupancy, to determine the appropriateness of admission and continued residency. The categories identify the lowest functional level of ability required for independent living. Residents' functional abilities are expected to match these levels in order to remain in independent living. However, support services may be utilized by residents in order to satisfy these criteria. Pre-existing conditions are

excluded from medical care and services available from Countryside; however, certain medical conditions may impede admission to Countryside's nursing or personal care facilities due to physical constraints of the building or capabilities of the healthcare staff.

7. COTTAGE ENTRANCE FEES AND MONTHLY FEES

Two options for cottage admission are available, each with an Entrance Fee amortized over fifty (50) months and Monthly Fee (see chart below). A second occupant fee of $100 per month is applicable to both plans.

Countryside also offers a rental plan for cottages as a third option for admission. Monthly rental fees vary according to the square footage of the cottage. There is not a second occupant fee. The Occupancy Agreement is the same as the Residential Living Agreement except for the addition of text which states that access to the facility's healthcare facilities is available but subordinate to residents who paid an Entrance Fee for admission to the Community.

(FEES EFFECTIVE 1/1/2026)

SIZE IN SQ. FT.	COTTAGE NO.	COTTAGE TYPE	**OPTION 1** 80% amortization of Entrance Fee; 20% guaranteed refund		**OPTION 2** 100% amortization of Entrance Fee		**OPTION 3**
			ENTRANCE FEE*	MONTHLY MAINTENANCE FEE**	ENTRANCE FEE*	MONTHLY MAINTENANCE FEE**	MONTHLY RENTAL
616	**9**	1 BEDROOM	$75,000 ($15,000)	$492	$60,000	$680	975
616	**6**	1 BEDROOM	$75,000 ($15,000)	$535	$60,000	$680	975
624	**2**	1 BEDROOM	$75,000 ($15,000)	$535	$60,000	$680	975
676	**2R**	1 BEDROOM W/ DEN	$80,000 ($16,000)	$560	$64,000	$720	990
676	**3R**	1 BEDROOM	$80,000 ($16,000)	$560	$64,000	$720	990
676	**5R**	1 BEDROOM	$80,000 ($16,000)	$560	$64,000	$720	1,142
700	**8**	1 BEDROOM	$80,000 ($16,000)	$560	$64,000	$720	1,020
830	**4R**	1 BEDROOM W/ DEN	$85,000 ($17,000)	$577	$68,000	$800	1,100
830	**7**	1 BEDROOM W/ DEN	$85,000 ($17,000)	$742	$68,000	$800	1,100
840	**1R**	2 BEDROOM	$90,000 ($18,000)	$615	$72,000	$800	1,155
840	**11**	1 BEDROOM W/ DEN and enclosed porch	$95,000 ($19,000)	$615	$76,000	$800	1,155
840	**12**	2 BEDROOM	$90,000 ($18,000)	$615	$72,000	$800	1,200
840	**13**	1 BEDROOM W/DEN and Enclosed porch	$95,000 ($19,000)	$615	$76,000	$800	1,296
900	**6R**	2 BEDROOM	$105,000 ($21,000)	$640	$84,000	$850	1,260
900	**10**	2 BEDROOM W/ GARAGE + BASEMENT	$115,000 ($23,000)	$640	$92,000	$870	1,310
900	**14**	2 BEDROOM W/ GARAGE + BASEMENT	$115,000 ($23,000)	$640	$92,000	$870	1,437
900	**15**	2 BEDROOM W/ GARAGE + BASEMENT	$115,000 ($23,000)	$658	$92,000	$870	1,310
900	**16**	2 BEDROOM W/ GARAGE + BASEMENT	$115,000 ($23,000)	$640	$92,000	$870	1,367

900	**17**	2 BEDROOM W/ GARAGE + BASEMENT	$115,000 ($23,000)	$640	$92,000	$870	1,310
970	**1**	2 BEDROOM DELUXE + BASEMENT	$125,000 ($25,000)	$640	$100,000	$890	1,365
970	**3**	2-BEDROOM DELUXE + BASEMENT	$125,000 ($25,000)	$811	$100,000	$890	1,365
1,050	**4**	2 BEDROOM DELUXE W/ GARAGE + BASEMENT	$135,000 ($25,000)	$670	$110,000	$940	1,415
1,050	**5**	2 BEDROOM DELUXE W/ GARAGE + BASEMENT	$135,000 ($25,000)	$670	$110,000	$940	1,551

* Entrance Fees amortize to Countryside at the rate of 2% per month over 50 months. Unamortized balances are refundable, plus the Guaranteed Refund of Option 1. ** A second occupant fee is $13 per month applies only to Option 1 and 2.

8. RESERVE FUNDING AND ESCROW ACCOUNT

Countryside Christian Community does not accept Entrance Fee payments in excess of five percent (5%) of the total Entrance Fee prior to the date a Resident is permitted to occupy an independent living cottage. Therefore, no entrance fee escrow is currently used.

The Pennsylvania Continuing Care Provider Registration and Disclosure Act (Act 82) requires continuing care providers to establish liquid reserves in the amount equal to the greater of either the total of all interest payments due during the next twelve months on account of any mortgage loan or other long term financing of the facility or ten percent (10%) of the projected annual operating expenses of the facility.

Because not all of the Residents at Countryside Christian Community are covered under Residential Living Agreements, the actual reserve requirement will reflect only that portion attributable to those Residents covered under Residential Living Agreements. Countryside Christian Community maintains sufficient reserve funds to meet its obligations under the Residential Living Agreements to provide continuing care.

9. CERTIFIED FINANCIAL STATEMENT

Baker Tilly, Certified Public Accountants and Advisors audited Countryside's financial statements for the fiscal year ended December 31, 2025.

10. STATEMENT OF SOURCE AND APPLICATION OF FUNDS

Countryside's principal sources of funds includes revenue paid by residents or their legal representatives, third party payors such as Medicare, Medical Assistance or private insurance companies, interest from investments, and charitable contributions. Countryside is not engaged in any other business enterprise. Funds received are used in the provision of care and services for Countryside residents and to pay for business-related expenses such as state and national association membership dues or staff continuing education. No funds are diverted to support any external enterprise.

11. ADDITIONAL INFORMATION

a. HISTORY

Countryside Christian Community began in 1959 when the United Christian Church Home opened its doors to serve 20 residents. Over the next 46 years, the community

developed and grew into a continuing care retirement community offering nursing, personal care and independent living accommodations. A new community name, Countryside Christian Community, was established in January 2006 when Countryside became an independent non-profit organization.

b. MANAGEMENT PERSONNEL

As of April 1, 2026, members of Countryside's Leadership Team include:

NURSING HOME ADMINISTRATOR: Vacant

DIR. OF SOC SVCS/ACT.: Vacant	DIR. OF NURSING – Vacant
DIR. OF DIETARY SERVICES: Vacant	DIR. OF FACILITY SERVICES: Luke Reiter
	PERSONAL CARE ADMIN.: Vacant

c. TAX EXEMPTION STATUS

Countryside Christian Community, the owner and operator, has received exemption from payment of federal income tax in accordance with Section 501(c) (3) of the Internal Revenue Code.

12. RESIDENTIAL LIVING AGREEMENT & OCCUPANCY AGREEMENT for RENTAL

The Residential Living Agreement (see Attachment 4) and Occupancy Agreement for Cottage Rental (see Attachment 5) governs the relationship and explains the mutual obligations between the Resident and Countryside Christian Community. All terms of the contractual relationship between the Resident and Countryside Christian Community are reflected in the Residential Living Agreement. Residents should review the Residential Living Agreement for further explanation.

13. RIGHT TO RESCIND

Prospective residents have the right to rescind and terminate their Residential Living Agreement or Occupancy Agreement without penalty or forfeiture within seven (7) days after each of the following times:

(1) The initial date funds are deposited with or remitted to Countryside.
(2) The date of execution of the resident's agreement.

Residents are not required to move into an independent living cottage before the expiration of this seven (7) day period. To rescind their Residential Living Agreement or Occupancy Agreement, Residents must mail or deliver a signed and dated copy of a Rescission Notice (see Attachment 6) or any other dated written notice, letter or telegram, stating their desire to rescind to Countryside Christian Community. A Notice of Right to Rescind is included in the Residential Living Agreement and Occupancy Agreement.

After the lapse of the seven (7) day rescission period, but prior to the designated occupancy date or actual date of occupancy, any applicable refunds shall be paid in accordance with the refund provisions of the Residential Living Agreement or Occupancy Agreement.

14. RESIDENT RIGHT TO ASSOCIATION

Independent living cottage Residents shall have the right to elect a Residents' Association to represent the welfare and concerns of the Residents. Staff members of Countryside Christian Community meet with residents at quarterly meetings for purposes of free discussion of topics related to living at Countryside Christian Community. Residents will be given at least seven (7) days' notice of all such meetings.

FINANCIAL STATEMENT IS ATTACHMENT #1, BEGINNING ON NEXT PAGE

STATEMENT OF MATERIAL CHANGES IS ATTACHMENT #2

2026 PRO FORMA IS ATTACHMENT #3

ADMISSION AGREEMENT IS ATTACHMENT #4 or #5

RECISSION NOTICE IS ATTACHMENT #6

ACKNOWLEDGEMENT OF RECEIPT IS ATTACHMENT #7

Countryside Christian Community
Audited Financial Statements
For the Year Ended 12/31/25

Please note that the audited financial statements for the year ended December 31, 2025 were not released as of the date of this filing. They will be forwarded along with the CPA qualification and awareness letters as soon as they are available.

Countryside Christian Community
Attachment 2
Statement of Material Differences
For the Year Ended 12/31/25

2025 actual net income was higher than pro forma net income by $686,161

The primary items which generated this difference are shown below.

Net resident and patient service revenue lower due to census	(28,233)
Investment and Contribution Income	783,164
Increase in operating expenses	(53,375)

Countryside Christian Community
Pro Forma Income Statement
FYE 12/31/26

Patient/Guest Service Revenue:	
Net Patient/Guest Service Revenue	$93,468
Entrance Fee Amortization	6,000
Net Patient/Guest Service Revenue	99,468
Other Income	
Rental & Miscellaneous income	25,940
Total Operating Revenue	125,408
Expenses	
Salaries & Wages	-
Employee Benefits	-
Supplies/Purchases	11,000
Utilities	40,148
Food Purchases	-
Maintenance & Repairs	22,010
Fees & Purchased Services	7,560
Depreciation & Amortization	38,282
Annuity Payments	-
Real Estate taxes	62,770
Insurance	14,352
Interest Expense	-
Administrative & Personnel	6,500
SRLC Management Services	68,116
Corporate Expense Allocation	-
Total Operating Expenses	270,738
Income(Loss) from Operations	(145,330)
Non-operating Revenue	99,300
Net Revenue over Expenses	-$46,030

Attachment 6



Countryside Christian Community
200 Bellann Court ✳ Annville, PA 17003 ✳ Phone: 717 867-4636 ✳ FAX: 717-867-1332
www.countrysidechristian.info

NOTICE OF RIGHT TO RESCIND

• Date rescission period begins the initial date funds are deposited with or remitted to Countryside: _____.

• Date rescission period begins the date this document is sign: _____.

You may rescind and terminate your Occupancy Agreement without penalty or forfeiture within seven (7) days of the date shown above. You are not required to move into the Countryside before the expiration of this seven (7) day period. No other agreement or statement you sign shall constitute a waiver of your right to rescind your agreement within this seven (7) day period.

To rescind your Occupancy Agreement, mail or deliver a signed and dated copy of this notice, or any other dated written notice, letter or telegram, stating your desire to rescind to the following address:

Countryside Christian Community
Attn: Nursing Home Administrator
200 Bellann Court
Annville, PA 17003

Not later than midnight of _____(last day for rescission).

SIGN HERE TO INDICATE INTENT TO RESCIND:

Pursuant to this notice, I hereby cancel my Occupancy Agreement.

_____

PROSPECTIVE RESIDENT'S SIGNATURE

Date: _____

Attachment 7

Countryside Christian Community
200 Bellann Court ✳ Annville, PA 17003 ✳ Phone: 717 867-4636 ✳ FAX: 717-867-1332
www.countrysidechristian.info

RECEIPT OF DISCLOSURE STATEMENT

The undersigned hereby acknowledges delivery and receipt of Countryside Christian Community Disclosure Statement of 2026 and all attachments.

If an approved applicant for admission, the undersigned also hereby acknowledges delivery and receipt of a copy of a Residential Living Agreement and the Notice of Right to Rescind.

_____
Signature of Resident/Approved Applicant

_____
Signature of Resident/Approved Applicant

_____
Signature of Legal Representative/Family Member (if applicable)

Date _____



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