A Licensed Continuing Care Retirement Community
of
Messiah Home

Location:
Messiah Lifeways at Messiah Village
100 Mt. Allen Drive
Mechanicsburg, Pennsylvania 17055
Telephone (717) 697-4666

Effective Date of Disclosure Statement: October 2025

EQUAL HOUSING OPPORTUNITY

This Disclosure Statement is not a contract and the Provider 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 Insurance Department, nor is it evidence of, nor does it attest to the accuracy or completeness of the information set forth in this Disclosure Statement.

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Important Information to Prospective Residents

Pursuant to the Pennsylvania Continuing Care Provider Registration and Disclosure Act, 40 P.S. Section 3207 et. sec., (the "Act") this Disclosure Statement is being delivered to you at the time of or prior to your execution of a "Residency Agreement," or at the time of or prior to your payment of any money to Messiah Home. A copy of the Residency Agreement is attached. Your receipt of this Disclosure Statement creates no obligation on your part to execute and deliver the Residency Agreement to Messiah Home, nor does it create any obligation on the part of Messiah Home.

This Disclosure Statement contains a fair summary of the material enclosed and other terms of the documents purported to be summarized. This Disclosure Statement is furnished to prospective Residents and their representatives, and may not be relied upon by any other person.

Summary of Disclosure Statement

The following summary is qualified in its entirety by the more detailed information appearing elsewhere and referred to in this Disclosure Statement and in the Residency Agreement attached to this Disclosure Statement.

The Facility: Messiah Home, d/b/a Messiah Lifeways at Messiah Village ("Messiah Village"), is a Pennsylvania, charitable 501(c)(3) nonprofit corporation that operates a continuing care retirement community ("CCRC"). Messiah Village is in a covenant relationship with the Brethren in Christ Church and was originally incorporated in 1896 for the purpose of addressing the needs of the aging as the Messiah Rescue and Benevolent Home. Operations began on Bailey Street in Harrisburg and later moved to a location on Paxton Street in Harrisburg. In 1964, an amendment to the Articles of Incorporation changed the legal name to Messiah Home. In 1978, Messiah Home moved to its present location in Upper Allen Township, Cumberland County, Pennsylvania. At that time Messiah Home began doing business as Messiah Village until broadening the brand name in February 2012 when it began doing business as Messiah Lifeways at Messiah Village. Effective July 1, 2012, Messiah Village underwent an internal corporate reorganization, whereby Messiah Lifeways, a newly created Pennsylvania nonprofit corporation, became the sole member and parent of Messiah Village.

Licensed Provider: The licensed provider is Messiah Home, located at 100 Mt. Allen Drive, Mechanicsburg, PA 17055. Phone: 717.591.7224.

Person to be Contacted to Discuss Living at Messiah Village:

Residential Living Welcome Center
100 Mt. Allen Drive
Mechanicsburg, PA 17055
Phone: 717.591.7224
Fax: 717.458.8722
Email: life@messiahlifeways.org
Web: MessiahLifeways.org

Description of Property: Messiah Village is located at 100 Mt. Allen Drive, Mechanicsburg, PA 17055 on 80 acres in a suburban area of Cumberland County. The Residential Living accommodations currently include 221 apartments and 154 cottages. The apartments are located in three separate areas on campus: Village Commons, which is the original apartment building, Village Square which opened in October 2017, and Bailey Street which opened in October 2023. The campus also has 163 personal care apartments and is licensed for a 139-bed skilled nursing center.

Messiah Home d/b/a Fernecrest a Messiah Lifeways Community (Fernecrest) is a new campus in the development phase. The project is being undertaken by Messiah Village. The Fernecrest campus is located near the intersection of Spanglers Mill Road and Pin Oak Drive on an 85-acre parcel in a suburban area of Fairview Township (approximately six miles from Messiah Village). The campus is planned to include approximately 230 independent living units when fully completed. In addition to the independent living accommodations on the campus, the property

will feature ample outdoor amenities such as a walking trail as well as access to the Yellow Breeches creek.

A description of the services and facilities begins on page 7.

Age Requirements: The minimum entrance age for Residential Living at Messiah Village or Fernecrest is 62 years of age prior to the date of occupancy.

Affiliations with Religious, Fraternal, Charitable, and Non-Profit Organizations: Effective July 1, 2012, Messiah Home underwent an internal corporate reorganization, whereby Messiah Lifeways, a newly created Pennsylvania nonprofit corporation, became the sole member and parent of Messiah Home, as well as two related entities: Messiah Family Services (d/b/a Messiah Lifeways at Mount Joy Country Homes) and Messiah Lifeways Community Support Services.

Messiah Family Services (d/b/a Messiah Lifeways at Mount Joy Country Homes) is licensed as a CCRC and provides Residential Living services on approximately 31 acres of land in Mount Joy, Lancaster County, PA. Messiah Lifeways Community Support Services operates a home care agency, an adult day center, and two senior centers in Cumberland County.

The parent entity, Messiah Lifeways, elects the Messiah Home Board of Directors and holds reserve powers to approve certain corporate actions, including approval of operating and capital spending budgets, borrowings, etc. As an affiliate of Messiah Lifeways, Messiah Village supports the corporation's efforts to provide a network of services for older adults that includes resident communities, enrichment opportunities, and community support services. Messiah Lifeways provides administrative, accounting, human resources, gift development, information technology, and marketing services to Messiah Home through a Management Agreement for which Messiah Home pays a monthly fee.

Neither the Brethren in Christ Church, nor any other person or entity, is responsible for the liabilities of Messiah Home (except for Messiah Lifeways, Messiah Family Services, and Messiah Lifeways Community Support Services) or the fulfillment of its anticipated contractual obligations to its residents.

Current Resident Population: Residents by type of accommodation as of September 30, 2024:

Messiah Village Campus	**Units/Beds**	**Residents**
Residential Living Cottages	154	212
Residential Living Village Commons Apartments	124	147
Residential Living Village Square Apartments	84	109
Bailey Street Apartments	13	15
Nursing Care	118	106
Personal Care	164/238	130

Fernecrest Campus

The Fernecrest campus is in the development phase and does not have any units available for occupancy at the present time.

The Entrance and Monthly Fees: The following tables summarize sample fees for two-bedroom Residential Living accommodations for single occupancy residents.

Messiah Village Campus

	Cottages	**Apartments - Village Commons**	**Apartments - Village Square**	**Apartments - Bailey Street**
Entrance Fee (0% Option)	$204,400 $507,000	$203,800 - $276,800	$294,600 - $443,800	$156,000
Monthly Fee	$1,773 - $2,441	$2,071 - $2,373	$3,051 - $4,613	$1,951

The monthly fee is increased for double occupancy by $415.00 on Village Commons Apartments and Cottages, by $597.00 on the Village Square Apartments and by $401 on Bailey Street Apartments.

Fernecrest Campus

	Courtyard Home	Duplex Cottage	Estate Home	Apartments
Entrance Fee (0% Option)	$369,900 - $419,900	$445,000 - $539,900	$639,000 - $679,000	$349,900 - $449,900
Monthly Fee	$2,090 - $2,500	$2,750 - $3,500	$3,750 - $3,900	$2,950 - $3,750

The monthly fee is increased for double occupancy by $389.00 on Fernecrest Courtyard Homes, Duplex Cottages and Estate Homes, and by $565.00 on the Fernecrest Apartments.

Taxable Status: Messiah Home is a Pennsylvania, non-profit, charitable corporation exempt from payment of Federal Income Tax in accordance with Section 501(c)(3) of the Internal Revenue Code.

Disclosure Statement

This Disclosure Statement contains a fair summary of the documents enclosed and of the terms of the documents purported to be summarized.

Name and Business Address

Messiah Home, d/b/a Messiah Lifeways at Messiah Village ("Messiah Village"), is a Pennsylvania, charitable 501(c)(3) nonprofit corporation that operates a continuing care retirement community ("CCRC"). Messiah Village is located at 100 Mt. Allen Drive, Mechanicsburg, PA 17055 on 80 acres in a suburban area of Cumberland County. Phone: (717) 591-7224. Messiah Village is an affiliated entity of Messiah Lifeways, Messiah Family Services, and Messiah Lifeways Community Support Services.

History and Organization

Messiah Village is in a covenant relationship with the Brethren in Christ Church and was originally incorporated in 1896 for the purpose of addressing the needs of the aging as the Messiah Rescue and Benevolent Home. Operations began on Bailey Street in Harrisburg and later moved to a location on Paxton Street in Harrisburg. In 1964, an amendment to the Articles of Incorporation changed the legal name to Messiah Home. In 1978, Messiah Home moved to its current location in Upper Allen Township, Cumberland County, Pennsylvania. At that time Messiah Home began doing business as Messiah Village until broadening the brand name in February 2012 when it began doing business as Messiah Lifeways at Messiah Village. Effective July 1, 2012, Messiah Village underwent an internal corporate reorganization, whereby Messiah Lifeways, a newly created Pennsylvania nonprofit corporation, became the sole member and parent of Messiah Village.

As an affiliate of Messiah Lifeways, bylaws for Messiah Village were amended and restated, effective July 1, 2012. The Board of Directors of Messiah Village will be composed of no more than nine members and each shall be elected by Messiah Lifeways. Messiah Lifeways holds reserve powers to approve certain corporate actions, including approval of operating and capital spending budgets, borrowings, etc. As an affiliate of Messiah Lifeways, Messiah Village supports the corporation's efforts to provide a network of services for older adults that includes resident communities, enrichment opportunities, and community support services.

Controlling Parties & Description of Interest in or Occupation with the Provider

Messiah Village is governed by a Board of Directors. Under the amended and restated bylaws effective July 1, 2012, Directors are elected by Messiah Lifeways, except that the President and Chief Financial Officer of Messiah Lifeways are not elected but serve as Directors of Messiah Village by virtue of their employment by Messiah Lifeways. The Board shall at all times include Messiah Lifeways' President (or his/her designee) and Chief Financial Officer and at least one Director who also currently serves on the Board of Directors of Messiah Lifeways. The names and business addresses of the Directors are attached as **Exhibit A.**

A description of the background and experience of management personnel of Messiah Village is attached as **EXHIBIT B**.

Disclosure of Related Party Contracts

No Officer, Director, or other person holds a 10% or greater equity or beneficial interest in Messiah Village or in an entity that has provided $500 or more in goods or services to Messiah Village.

Disclosure of Felony Convictions, Felony Charges, Civil Actions, Court Orders, License Suspensions, Etc.

Neither the Provider, nor its board members have (a) been convicted of a felony or pleaded nolo contendere to a felony charge or been held liable or enjoined in a civil action by final judgment if the felony or civil action involved fraud, embezzlement, fraudulent conversion or misappropriation of property; and neither are they (b) subject to a currently effective injunctive or restrictive order of a court of record, or within the past five years had any State or Federal license or permit suspended or revoked as a result of an action brought by a governmental agency or department, arising out of or relating to business activity or health care, including, without limitation, actions affecting a license to operate a foster care facility, nursing home, retirement home, home for the aged or facility registered under the Pennsylvania Continuing Care Provider Registration and Disclosure Act or a similar act in another state.

Affiliations with Religious, Fraternal, Charitable, and Non-Profit Organizations

Effective July 1, 2012, Messiah Village underwent an internal corporate reorganization, whereby Messiah Lifeways, a newly created Pennsylvania nonprofit corporation, became the sole member and parent of Messiah Village, as well as two related entities: Messiah Family Services, d/b/a Messiah Lifeways at Mount Joy Country Homes ("MFS") and Messiah Lifeways Community Support Services ("MLCSS").

Messiah Lifeways is a Pennsylvania non-profit corporation headquartered in Mechanicsburg, Pennsylvania that provides a network of services for adults 55 and older living in south central Pennsylvania with roots tracing back to 1896, when the Brethren in Christ Church founded Messiah Home in Harrisburg, Pennsylvania to serve older adults with Christ-like love. A covenant relationship between Messiah Lifeways (and its affiliates) and the Brethren in Christ Church continues to the present time.

At least 51% of the Messiah Lifeways Board of Directors must be active members of a Brethren in Christ Church congregation and approved by the Brethren in Christ Church's General Conference Board. The Messiah Lifeways Board of Directors appoints the Board of Directors of Messiah Village, MFS and MLCSS. The Brethren in Christ Church is not responsible for any of the financial obligations, debt or contractual obligations of any of the members of the consolidated corporation.

Messiah Lifeways operates exclusively for the support and benefit of Messiah Village, MFS, and MLCSS. Collectively, the consolidated corporation represents "Messiah Lifeways and Controlled Entities''. Messiah Lifeways provides management, administrative and related services to the

affiliated organizations. The consolidated corporation exists to operate, maintain, sponsor and promote a network of residential, enrichment and community support services such as Residential Living, personal care, nursing care, at home services, adult day services, wellness, lifelong learning and other services that directly or indirectly improve the safety and well-being of persons 55 and better.

Messiah Lifeways and Messiah Village have a Management Agreement in place for Messiah Lifeways to provide to Messiah Village administration, general management, human resources, information technology, marketing, gift development, construction services, and financial functions for which Messiah Village pays a monthly management fee. Messiah Village leases office space to Messiah Lifeways for the performance of these administrative functions through a Lease Agreement.

MFS is a 501(c)(3) Pennsylvania nonprofit corporation that is licensed as a CCRC that provides Residential Living services on its campus in Mount Joy, Pennsylvania. The assets of the Mount Joy campus were sold to Pleasant View Communities on September 1, 2025. The MFS corporate entity has no remaining assets or operations; accordingly Messiah Lifeways anticipates dissolving this corporate entity.

MLCSS is a 501(c)(3) Pennsylvania nonprofit corporation which provides home care services to residents of Messiah Village and MFS as well as the surrounding communities. MLCSS also operates an adult day center, two senior centers, and respite care.

Messiah Lifeways has a Management Agreement with MLCSS to provide administration, general management, human resources, information technology, marketing, gift development, and financial functions for which MLCSS pays a monthly management fee. Messiah Village also leases space and vehicles to MLCSS in exchange for a monthly rental payment.

Neither the Brethren in Christ Church nor any other person or entity is responsible for the liabilities of Messiah Village (except for Messiah Lifeways, Messiah Family Services, and Messiah Lifeways Community Support Services) or the fulfillment of its anticipated obligations to its residents.

Description of Physical Property

Messiah Village Campus

Messiah Village is located in Upper Allen Township of Cumberland County, near Mechanicsburg, Pennsylvania. The 80-acre campus is in a suburban area of Upper Allen Township in close proximity to shopping and cultural centers in the central Pennsylvania area and a PA Turnpike entrance.

The types of Residential Living accommodations available include 146 two-bedroom cottages, 8 one-bedroom cottages, 133 two-bedroom apartments, 77 one-bedroom apartments, and 11 studio apartments. The cottages are built as single-family residences, single level duplexes and quadruplexes. The apartments are located within three areas of campus: Village Commons, which consists of two connected mid-rise buildings; Village Square, which includes underground parking and common areas including wellness and enrichment centers along with two new dining

venues; and Bailey Street, which is located on the ground floor of Village Center, physically located below two floors of personal care.

Messiah Village offers Personal Care in 162 two-bedroom, one-bedroom and studio apartments in a three-story building located in Village Center (personal care occupies the upper two floors and the Bailey Street independent living apartments occupy the ground floor). Messiah Village offers various levels of Personal Care Services: Basic, Personal Support, Memory Support, Health Support, and Respite. The 84 apartments in the Laurel building provide Memory and Health Support, offering programs specifically designed and programmed for persons with Alzheimer's disease or related disorders. Included within the 163 are 26 personal care apartments in the Hopewell building that opened in December 2017.

Messiah Village offers skilled nursing care in a 118-bed skilled nursing care facility located in Village Center. A 18-bed neighborhood in the nursing care facility is specially designed and programmed for care of persons with Alzheimer's disease or related disorders. The facility also provides restorative care and rehabilitative services such as physical therapy, occupational therapy and speech therapy.

Other facilities and services available at Messiah Village include:

- Business Center
- HD Cable TV
- Chapel
- Children's Daycare
- Community Rooms
- Craft Rooms
- Dining Venues
- Disc Golf Course
- Exercise Rooms
- Gift Shops
- Hobby Shops
- Libraries
- Nature Trail
- Pharmacy
- Physician Practice
- Picnic Pavilion
- Pond
- Professional Office Suite
- Rehabilitative Therapies
- Salons/Barber
- Security
- Shuffleboard
- Swimming Pool
- Telephone
- Transportation
- WiFi (Village Square and certain common areas on campus)

Fernecrest Campus

Fernecrest is a planned community located in Fairview Township of York County, near Camp Hill, Pennsylvania. The 85-acre campus is in a suburban area in close proximity to shopping and cultural centers in the central Pennsylvania area and a PA Turnpike entrance.

Fernecrest is currently in the pre-sale phase of development and is in the process of taking reservation deposits from prospective residents. The first phase of development on the campus will consist of 131 independent living units. A subsequent second phase of development would add approximately another 100 units to the property. The facility is anticipated to be financed with tax-exempt bonds. Construction is anticipated to begin in mid-2026.

The types of Residential Living accommodations available in phase one of the development include 56 apartments (one- and two-bedroom style) and 75 cottage units (2 and 3-bedroom style). The cottages will be built as two-story estate homes, single level duplexes, and single level courtyard style homes (connected single story residences in groups of 4 - 6 units). The apartment building will be three stories and will also include amenity spaces such as: a full-service restaurant and lounge, multipurpose meeting room, and fitness studio. Surface parking will be available for apartment residents, including six spaces designated for electric vehicle charging.

Personal care and skilled nursing services for Fernecrest residents will be provided at the Messiah Village campus, which is located 6 miles from the Fernecrest campus. Admission to personal care or skilled nursing at Messiah Village will be provided to Fernecrest residents on a priority access basis.

Other facilities and services available at Fernecrest include:

- HD Cable TV
- Dining Venues
- Exercise Studio
- Nature trail
- Electric vehicle charging stations
- Telephone
- WiFi (in the apartment building)

Residential Living Fees

Payment of a One-Time Entrance Fee

Continuing care services are provided to residents who occupy a Residential Living home in return for payment of an Entrance Fee and Monthly Service Fee. An Entrance Fee is a one-time fee charged to residents seeking to live in a Residential Living home as a CCRC resident.

A. Payment Schedule for Completed Residences

The payment schedule for the entrance fee shall be as follows:

a. Reservation Fee

A resident will pay $500.00 to Messiah Lifeways at Messiah Village, representing the amount of the Reservation Fee.

b. Interim Payment for Structural Upgrades

If a resident has selected any structural upgrades, then the resident will make an interim payment of 25% of the estimated cost of any structural upgrades, upon the commencement of construction of such upgrades. The charge or value of any structural upgrades is considered part of and will be added to the entrance fee for purposes of calculating the amortization of the entrance fee and any applicable entrance fee refunds.

c. Payment for Finishing Upgrades

If a resident has selected any finishing upgrades, then resident will pay the non-refundable sum of 100% of the estimated cost of any finishing upgrades, upon the

commencement of construction or when resident selects the finishing upgrades, whichever is later. The charge or value of any finishing upgrades is not added to or considered part of the entrance fee for purposes of calculating the amortization schedule or any applicable entrance fee refunds.

d. Balance of Entrance Fee and Structural Upgrades

At the time of settlement, which will be prior to the designated occupancy date or occupancy, whichever is earlier, resident will pay the remaining balance of the entrance fee plus, if applicable, the remaining balance of the cost of the structural upgrades. This payment reflects the remaining balance of the total entrance fee less the reservation fee and, if applicable, the interim payment.

B. Payment Schedule for Unbuilt Residences

The payment schedule for the entrance fee shall be as follows:

a. Ten Percent (10%) Deposit of Entrance Fee

Resident will pay 10% of the entrance fee at the time of executing the Reservation Agreement.

b. Payment for Unbuilt Residence Upgrades

If a resident has selected any upgrades, then the resident shall pay a non-refundable sum of 100% of the estimated cost of any upgrades, upon the commencement of construction of such upgrades or upon selection of upgrades, whichever is later. The charge or value of any upgrades is not considered part of and will not be added to the entrance fee for purposes of calculating the amortization of the entrance fee and any applicable entrance fee refunds.

c. Balance of Entrance Fee and Structural Upgrades

At the time of Settlement, resident will pay the remaining balance of the entrance fee. This payment reflects the remaining balance of the total entrance fee less the 10% deposit fee.

Reference should be made to the Residency Agreement for further information.

Entrance Fee Plans

A resident may select one of the following entrance fee plans:

Plan A – Zero Percent Refundable Plan. Under this plan, subject to the conditions of Section 14 of the Residency Agreement, the resident or his/her estate will be entitled to the unamortized portion of the entrance fee, if any. The entrance fee will be amortized on a

decreasing basis over 50 months. Should the agreement be terminated after the amortization period is completed, no refund shall be due.

Plan B – 50% Refundable Plan. Under this plan, subject to the conditions of Section 14 of the Residency Agreement, the resident or his/her estate will be entitled to a refund of fifty percent (50%) of the entrance fee. The remaining fifty percent (50%) of the entrance fee will be amortized on a decreasing basis over a period of fifty (50) months. In the event of termination of the residency agreement during the amortization period, the resident also will be entitled to any unamortized portion of the entrance fee.

Plan C – 90% Refundable Plan. Under this plan, subject to the conditions of Section 14 of the Residency Agreement, the resident or his/her estate will be entitled to a refund of ninety percent (90%) of the entrance fee. The remaining ten percent (10%) of the entrance fee will be immediately amortized in full by Messiah Village and will not be available as a refund.

The entrance fees and monthly service fees are listed in **EXHIBIT D**.

In the event that Messiah Village, subsequent to the execution of a Reservation Agreement for a new residence or a Residency Agreement for an existing residence, engages in marketing activities which include promotional offers whereby the type of residence selected by an applicant is offered for an entrance fee amount which is less than the entrance fee amount offered to the applicant under the Reservation Agreement or the Residency Agreement (as the case may be), then the applicant shall not be eligible to participate in such promotional offers, and the terms of the Reservation Agreement or the Residency Agreement (as the case may be) relative to the amount of the entrance fee shall remain in full force and effect. Promotional offers are applicable only to applicants or prospective residents who have not yet executed a Reservation Agreement or a Residency Agreement (as the case may be). Messiah Village reserves the right, in its sole discretion, to extend any promotional offers to an applicant who has already executed a Reservation Agreement or a Residency Agreement (as the case may be).

Refund Policy

Termination before Occupancy

If the resident does not terminate the Residency Agreement within the seven (7) day rescission period, but does terminate prior to the designated occupancy date or actual date of occupancy, whichever is earlier, while not precluded from taking occupancy by illness, injury, incapacity, or death; then, for a completed residence, Messiah Village or Fernecrest will retain the reservation fee and, if applicable, the interim payment, and for unbuilt residences, Messiah Village or Fernecrest shall retain the processing fee.

Reference should be made to the Residency Agreement for further information.

Termination after Occupancy

In the event of termination after occupancy for any reason, the following refund provisions shall apply depending on the entrance fee plan selected by the resident:

For the 0% and 50% refundable plans, the Entrance Fee, less the refund percentage times the Entrance Fee as applicable, shall be amortized on a decreasing basis for a period of fifty (50) months from the Designated Occupancy Date or Date of Occupancy, whichever is earlier. After the lapse of fifty (50) months, the Entrance Fee shall be amortized in full, and only the refund percentage times the Entrance Fee as applicable will be refunded subject to the conditions of Section 14 of the Residency Agreement. In the event of termination of this Agreement, during the fifty (50) month amortization period, any unamortized amounts prorated on a monthly basis, less any amounts deducted to cover costs incurred by Messiah Village or Fernecrest to refurbish, restore or repair the Residence in the event of unreasonable wear and tear, or to cover costs incurred at the specific request of resident, or to satisfy unpaid charges, and less any deductions for financial assistance provided resident by Messiah Village or Fernecrest in accordance with Messiah Village's Benevolent Care Policy, shall be refunded to resident subject to the conditions of Section 14 of the Residency Agreement.

For the 90% refundable plan, the refund percentage times the Entrance Fee as applicable will be refunded subject to the conditions of Section 14 of the Residency Agreement. Such refund is subject to deductions for any amounts deducted to cover costs incurred by Messiah Village or Fernecrest to refurbish, restore or repair the Residence in the event of unreasonable wear and tear, or to cover costs incurred at the specific request of resident, or to satisfy unpaid charges, or for financial assistance provided resident by Messiah Village or Fernecrest.

Reference should be made to the Residency Agreement for further information.

Payment of a Monthly Service Fee

Messiah Village reserves the right, at any time, upon thirty (30) days' notice to the resident, to adjust the Monthly Service Fees. The Monthly Service Fees are listed in **EXHIBIT D**.

Reference should be made to the Residency Agreement for further information.

The following services are included in the Monthly Service Fee for Residential Living:

- Use of living accommodations
- Sewer, water, and refuse collection
- Maintenance of grounds/snow removal
- Repair, maintenance, and replacement of property and equipment provided by Messiah Village
- Insurance of the building
- Television service (basic)
- Real estate taxes
- Heat and air conditioning in Allegheny and Tuscarora Apartments

- All electric and gas including heat and air conditioning in Village Square Apartments
- All electric including heat and air conditioning in Fernecrest Apartments
- Monthly Dining Dollar allowance, which may be used for purchasing food services at the campus dining venues for residents or their guests (applicable to those moving in after July 1, 2015)
- Limited scheduled local transportation
- Priority admission to the Personal Care and Nursing centers, as space is available, at the rates then applicable
- Use of common facilities, such as dining venues, lobbies, chapel, library and social areas
- Recreational facilities including the indoor swimming pool, wellness center and walking trails
- Pastoral Ministries, Activities, and Social Services
- Open parking spaces
- Covered parking space (Village Square Apartments only)
- Housekeeping of all public areas
- Bi-monthly housekeeping in Village Square Apartments
- Bi-monthly housekeeping in the Fernecrest Apartments
- Guest Wi-Fi in Village Square, Fernecrest apartments, and Certain common areas on the Messiah Village campus

The following services are available to residents in Residential Living on a fee-for-service basis:

- Electricity in cottage homes and Allegheny and Tuscarora Apartments
- Heat and air conditioning and gas (selected Messiah Village cottages) in the cottage homes
- Meals
- Telephone and internet service
- Redecoration, including interior paint and flooring
- Personal care and nursing care on a space-available basis
- Adult day services; respite services
- Licensed Nurse to triage medical concerns
- Home care services: Personal, In-Home and Technology Solutions
- Salon/Barber services
- Off campus Transportation
- Podiatrist
- Rehabilitative Therapies (physical, occupational and speech therapy)
- Prescription drugs
- Audiology Services
- Psychiatry/Psychology Services
- Special Maintenance & Grounds projects

Reference should be made to the Residency Agreement for further information. A copy is attached at **EXHIBIT C**.

Personal Care and Nursing Fees

Residents have priority access to personal care and nursing care services at Messiah Village in accordance with Messiah Village's policy. Residents must satisfy all admission criteria as a condition for eligibility to participate in the priority access policy.

The personal care and nursing care contracts signed by residents of Messiah Village and Fernecrest are fee-for-service contracts. If a resident needs personal care or nursing care services, a new agreement is signed for that level of care.

Individuals entering Messiah Village's nursing and personal care centers pay a daily rate per person. Except for individuals entering Messiah Village's nursing center under a third-party payment arrangement, individuals entering Messiah Village's nursing and personal care homes who are not Residential Living residents of Messiah Village are also required to pay a non-refundable admission fee of $500 for nursing or $750 for personal care. The schedule on the next page summarizes the daily fees for Personal Care and Nursing Care effective July 1, 2023.

Personal Care		Daily Rate Per Person	
		Single	Double
Basic Services			
Juniata	(250 Sq. Ft.)	$144	N/A
Delaware	(275 Sq. Ft.)	$148	N/A
Ohio	(377 Sq. Ft.)	$190	$122
Susquehanna/Brandywine	(492 Sq. Ft.)	$232	$143
Winfield	(532 Sq. Ft.)	$245	$149
Bradford/Belmont	(592-608 Sq. Ft.)	$267	$160
Augusta	(767 Sq. Ft.)	$331	$191
Personal Support Services Daily Rates (in addition to above base rates, per person)			
Personal Support		$87	
Health Support or Respite		$142	
Health Support Plus		$165	
Memory Support		$168	

Nursing	Daily Rate Per Person	
	Semi-Private	Private
Long-Term Nursing Care	$509	$559-568
Memory Care Neighborhood	$535	$586

Frequency and Average Dollar Amount of Increase in Periodic Rates for the Previous Five Years

Messiah Village has been operating as a licensed CCRC since 1986. The frequency and average dollar amount of the increase in periodic rates for the previous five years is shown in **EXHIBIT E**.

Average Annual Cost of Providing Services

The average annual cost for providing services from the previous operating fiscal year is available at **EXHIBIT F**.

Escrow and Reserve Funds

Reserve Funds

Pursuant to the Continuing Care Provider Registration and Disclosure Act ("Act 82"), a provider must establish and maintain a specified dollar amount of liquid reserves.

Messiah Village has designated its Heritage Fund to meet the reserve requirements of Act 82. These funds ($41,467,608 as of June 30, 2025) are invested in instruments which are easily converted to cash such as money market funds, marketable securities and mutual funds.

This reserve requirement is shown as a separate line item on the Balance Sheet. These funds are invested by PNC Investment Advisors in consultation with the Chief Financial Officer and the Finance and Shared Services Committee of the Messiah Lifeways Board of Directors.

The minimum liquid reserve amount for Messiah Village as of June 30, 2025 was determined to be $4,362,000. Calculations establishing the reserve requirement are described below.

Budgeted debt service for fiscal year 2026:	
Principal	$2,015,093
Interest	4,586,334

Total debt service requirements	6,601,427
Residents subject to entrance fee contracts	66.07%
Statutory Minimum Liquid Reserve	$4,361,563

Entrance Fee Escrow Account

Any and all deposits made prior to the occupancy date by the resident toward the total entrance fee for a Residential Living unit will be deposited into an escrow account subject to release in accordance with the guidelines established by the Department of Insurance. The Escrow Agent is Truist Bank, 919 East Main St, 2nd Floor, Richmond, Virginia, 23219.

Reference should be made to the Residency Agreement for further information.

Financial Statements

A copy of the financial statements for Messiah Lifeways and Controlled Entities for fiscal years ended June 30, 2025 and June 30, 2024, prepared and audited by Baker Tilly Virchow Krause, LLP, certified public accountants, are attached as **EXHIBIT H.**

A Projected Financial Analysis was prepared by the Secretary-Treasurer Jarrod Leo, CPA, and is attached as **EXHIBIT G**.

Residency Agreement

The Residency Agreement governs the relationship and explains the mutual obligations between the resident and Messiah Village. All terms of the agreement are reflected in the Residency Agreement and its attached exhibits. The Residency Agreement also provides a grievance procedure that includes a voluntary mediation provision and a binding arbitration provision. Residents should review the Residency Agreement for further explanation. See **EXHIBIT C**.

Messiah Village also offers a Rental Agreement option to prospective residents seeking to reside in a Bailey Street apartment. The Rental Agreement provides for a monthly rental fee, but no entrance fee, and is not subject to review and approval by the Pennsylvania Insurance Department.

Right to Rescind

Resident may rescind and terminate the Residency Agreement without penalty or forfeiture within seven (7) days of signing the Residency Agreement. Residents are not required to move into the Residential Living cottage or apartment before the expiration of this seven (7) day period. To rescind their Residency Agreement, resident must mail or deliver a signed and dated copy of

a Rescission Notice or any other dated written notice, letter or telegram, stating their desire to rescind to Messiah Village. A Notice of Right to Rescind is included in the Residency Agreement.

Resident Right to Organize

Residents shall have the right to elect a Residents' Association to represent the welfare and concerns of the residents. A representative of the Messiah Village campus and a representative of the Fernecrest campus designated by a member of the Board of Directors will hold quarterly meetings with residents for purposes of free discussion of topics related to living at each respective campus. Residents will be given at least seven (7) days' notice of all such meetings.

Receipt

The undersigned hereby acknowledges delivery and receipt of Messiah Lifeways at Messiah Village Disclosure Statement dated _____ and all attachments including a copy of the Residency Agreement and the Notice of Right to Rescind.

_____

Signature of First Resident

_____

Signature of Co-Resident

_____

Signature of Responsible Party/Family Member (if applicable)

_____

Date

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "A"
Messiah Home Board of Directors

Name	**Business Address**
Karl Brummer, Chair	100 Mt. Allen Drive, Mechanicsburg, PA 17055
Kim Valvo, Vice Chair	100 Mt. Allen Drive, Mechanicsburg, PA 17055
Jarrod Leo, Corporate Secretary/ Treasurer	100 Mt. Allen Drive, Mechanicsburg, PA 17055
Mitch Martin	100 Mt. Allen Drive, Mechanicsburg, PA 17055

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "B"
Business Experience of Key Management Personnel, Controlling Parties, & Operating Officers

Karl J. Brummer, MBA, SPHR, President & CEO. Mr. Brummer serves as Chairman of the Board of Trustees for Messiah Home. Mr. Brummer began serving as President & CEO of Messiah Lifeways in September 2021. Prior to this role, Mr. Brummer served as the Senior Vice President at Messiah Lifeways for eight years, and was responsible for overseeing Human Resources, Enrichment Services and Community Support Services. Prior to that, he served at another CCRC, where his role was the Senior Executive Vice President for six years. His previous industry experiences include a variety of human resources and leadership roles domestically and internationally. He serves as the Secretary & Treasurer for the Brethren in Christ Church Foundation and has served as an adjunct instructor at Elizabethtown College, Eastern University, Harrisburg University and Messiah University. He has served on numerous advisory boards of directors for local non-profit organizations. Mr. Brummer holds a bachelor's degree in Human Resource Management from Messiah College and an MBA from Kutztown University; he is a Certified Aging Services Professional (CASP), a Senior Certified Human Resource Professional (SHRM-SCP) and a Senior Professional in Human Resources (SPHR).

Jarrod Leo, CPA, MBA, Chief Financial Officer. Mr. Leo is responsible for securing, managing, and planning for the current and future financial and information resources necessary to fulfill the mission of Messiah Lifeways and its affiliates. In his role, Mr. Leo provides oversight and support to Fiscal Services, Information Technology, and Corporate Compliance. Mr. Leo began as CFO in March 2023. Prior to joining the organization Mr. Leo served as Senior VP of finance for a multi-site CCRC for eight years. His experience also includes 15 years serving as senior living business consultant, performing projects ranging from financial feasibility studies, operational assessments, strategic planning, and market research. Mr. Leo holds a bachelor's degree in Finance and an MBA from Pennsylvania State University. He is a licensed CPA in the state of Pennsylvania.

Kim Valvo, NHA, serves as Chief Operating Officer at Messiah Lifeways. Previously she held the position of Executive Director of Resident Communities at Messiah Lifeways, and recently, as Nursing Home Administrator (NHA). A graduate of Messiah University, Ms. Valvo holds a bachelor's degree in Human Development and Family Science with a concentration in Gerontology. She went on to earn her Nursing Home Administrator's license and has accumulated over 18 years of experience working with older adults in the senior living environment. Under her leadership, Messiah Lifeways at Messiah Village has been recognized repeatedly for excellence in senior living and long-term care by publications such as Newsweek and US News and World Report. Ms. Valvo oversees all levels of living in the continuum of care at Messiah Lifeways' resident communities, Messiah Village and Mount Joy Country Homes, which include independent living, personal care, short-term rehabilitation, and long-term nursing care. She also oversees enrichment services, dining, and community support services.

Kevin Cysyk, serves as the Chief Experience Officer at Messiah Lifeways. Mr. Cysyk joined Messiah Lifeways in 2025, and in his role oversees Marketing and Communications, Welcome Centers, Facilities and Environmental Services, Human Resources, and Strategic Projects. Mr. Cysyk previously served as Vice President of Development and Acquistions for IntegraCare, a regional senior living development and management company serving Pennsylvania, Maryland, and Virginia. As a member of the senior leadership team, he was responsible to lead the growth of the organization through the development of new senior living communities and acquisitions of existing communities, as well as oversight of capital projects and renovations of existing properties. Additionally, he has served over 30 years in the senior living industry including various leadership roles in management, marketing, consulting, and advocacy. Kevin holds degrees in business management and economics from Millersville University.

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "C"
Residency Agreement

(Separate attachment)

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "D"
Entrance Fees and Monthly Service Fees Effective 7/1/2025

MESSIAH VILLAGE CAMPUS

	Cottage Type	Bed-rooms	Baths	Living Sq. Ft.	Garage	Entrance Fee (1)	Monthly Fee (2)
Cottages							
Franklin	Quadruple	1	1	730	–	$123,900	$1,535
Cumberland I	Duplex	2	1	940	1	$204,400	$1,773
Lancaster	Quadruple	2	1	910	1	$222,100	$1,796
Cumberland II	Duplex	2	2	1,300	1	$269,400	$1,840
Chester	Duplex	2	2	1,245	1	$299,800	$1,840
Washington	Terrace	2	2	1,545	1	$340,200	$1,938
Jefferson	Terrace	2	2	1,516	1	$324,600	$1,895
Chester II	Duplex	2	2	1,496	1	$358,400	$1,881
Northampton I	Duplex	2	2	1,640	1	$378,700	$2,041
Northampton II	Duplex	2	2	1,640	1	$387,900	$2,041
Northampton III	Single	2	2	1,640	1	$406,600	$2,139
Cambria	Single	3	2	1,635	1	$399,600	$2,139

Somerset I	Duplex	2	2	1,856	1	$411,000	$2,283
Somerset II	Duplex	2	2	1,887	2	$472,300	$2,319
Somerset III	Single	2	2	1,893	2	$507,000	$2,441
Village Commons Apartments							
Conestoga		Studio	1	420	–	$84,200	$1,381
Tioga		1	1	575	–	$125,200	$1,632
Tioga II		1	2	788	–	$172,200	$1,813
Lycoming		2	1	880	–	$203,800	$2,071
Lehigh		2	2	880	–	$203,800	$2,071
Clarion		2	2	880-1,048	–	$211,400-$221,500	$2,145
York		2	2	1,003	–	$226,600	$2,179
Montgomery		2	2	1,100	–	$251,700	$2,494
Cameron I		2	1.5	1,188	–	$259,200	$2,563
Cameron II		2	2	1,173	–	$259,200	$2,563
Clearfield		2	2	1,200	–	$276,800	$2,373
Westmoreland		2	2	1,472	–	$313,400	$2,645
Village Square Apartments							
Crimson I		1	1	793	–	$198,400	$2,096

Crimson II		1	1	793	–	$203,400	$2,096
Seneca I		1	1.5	980	–	$247,100	$2,603
Seneca II		1	1.5	980	–	$250,600	$2,603
Chapman		1	1.5	1,098	–	$283,500	$2,924
Hudson		2	2	1,145	–	$294,600	$3,051
Wellington		2	2	1,224	–	$315,600	$3,268
Brooks		2	2	1,300	–	$332,500	$3,473
Park Hill		2	2.5	1,365	–	$353,300	$3,650
Vista		2	2.5	1,394	–	$360,700	$3,729
North Star I		2	2.5	1,719	–	$437,800	$4,613
North Star II		2	2.5	1,719	–	$443,800	$4,613
Bailey Street							
Adams		Studio	1	275		$52,100	$914
Dauphin		1	1	495		$95,700	$1,405
Dauphin II		1	1	550		$106,300	$1,564
Erie		2	2	825		$156,000	$1,951

(1) Entrance Fees reflect base prices at a 0% refund option. Upgrade features such as finished basements, four-season rooms, additional rooms and other options may be available with

adjustments to the base price. Pricing available for additional refund options of 50% and 90%.

(2) A second person fee of $415.00 per month will be charged for double occupancy in cottages, Village Commons apartments, and Bailey Street apartments and a second person fee of $597.00 per month will be charged for double occupancy in Village Square apartments.

In the event that a resident subsequently marries or an additional occupant moves in with an existing resident, please refer to the Residency Agreement for full details regarding additional fees.

FERNECREST CAMPUS

	Cottage Type	Bed-rooms	Baths	Living Sq. Ft.	Garage	Entrance Fee (1)	Monthly Fee (2)
Cottages							
Bluebird	Courtyard	2	2	1,200	1	$369,900	$2,090
Dove	Courtyard	2	2	1,400	1	$419,900	$2,500
Mallard	Duplex	2	2	1,620	2	$445,000	$2,750
Heron	Duplex	2	2	2,078	2	$509,900	$3,350
Heron II	Duplex	2	2	2,178	2	$539,000	$3,500
Peacock	Estate Home	3	2	2,508	2.5	$639,000	$3,750
Peacock II	Estate Home	3	2	2,608	2.5	$679,000	$3,900

Apartments							
Forsythia		1	1	840		$279,900	$2,000
Azalea		1	1.5	1,035		$309,900	$2,350
Primrose		2	2	1,225		$349,900	$2,950
Laurel		2	2	1,265		$369,900	$2,950
Foxglove		2	2	1,330		$359,900	$2,950
Honeysuckle		2	2	1,225		$359,900	$2,950
Hosta		2	2	1,420		$419,900	$3,525
Juniper		2	2	1,600		$449,900	$3,750

(1) Entrance Fees reflect base prices at a 0% refund option. Upgrade features such as finished basements, four-season rooms, additional rooms and other options may be available with adjustments to the base price. Pricing available for additional refund options of 50% and 90%.

(2) A second person fee of $389.00 per month will be charged for double occupancy in cottages, Village Commons apartments, and Bailey Street apartments and a second person fee of $565.00 per month will be charged for double occupancy in Village Square apartments.

In the event that a resident subsequently marries or an additional occupant moves in with an existing resident, please refer to the Residency Agreement for full details regarding additional fees.

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "E"
Table Showing Frequency & Average Dollar Amount of Each Increase in Periodic Rates for the Previous Five Years
(Residential Living Monthly Fee, Personal Care Rates, and Nursing Care Rates)

	7/1/21	7/1/22	7/1/23	7/1/24	7/1/25
Residential Living - Monthly Charge	$62	$109	$110	$62	$95
	3.5%	6%	6%	2-4%	5%
Personal Care Daily Rate - Basic Services	$8	$0	$7	$5	$
	4.5%	%0	4%	3%	4.5%
Personal Care Daily Rate - Personal Support	$10	$16	$9	$8	$12
	4.5%	6.5%	4%	3%	4.5%
Personal Care Daily Rate - Memory and Health Support (ended 12/31/21)	$13	NA	NA	NA	NA
	4.5%	NA	NA	NA	NA
Health Support (started 1/1/22)	NA	$14	$11	$9	$13
		4.5%	4%	3%	4.5%
Health Support Plus (started 1/1/22)	NA	$34	$11	$9	$13
		12%	4%	3%	4.5%
Memory Support (started 1/1/22)	NA	$37	$12	$10	$15
		13%	4%	3%	4.5%

Nursing Daily Care Rate	$20	$28	$19	$21	$24

Messiah Lifeways at Messiah Village received its Certificate of Authority during the fiscal year ending June 30, 1986 and is licensed to operate as a Continuing Care Retirement Community.

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "F"
Average Cost of Providing Care & Services during the Year Ending June 30, 2025

Total Residential Living Operating Expenses	$11,439,940
Resident Days	170,587
Average Annual Cost per Resident Day	$67.06
Average Annual Cost per Resident	$24,477

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "G"
Projected Financial Analysis

MESSIAH VILLAGE
BUDGETED STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS
FOR THE BUDGET YEAR ENDING JUNE 30, 2026

	Messiah Village
REVENUES	
Net Resident Services Revenues	$ 51,683,076
Other Revenue	1,227,017
Grant Revenue	-
Contributions and Releases From Restriction	1,423,520
TOTAL REVENUES WITHOUT DONOR RESTRICTION	**54,333,613**
EXPENSES	
Salaries, Wages and Benefits	24,528,589
Fees, Purchased Services and Supplies	16,623,054
Building Operations and Maintenance	3,330,162
Administration	812,926
Depreciation and Amortization	7,333,452
Insurance and Real Estate Taxes	1,852,107
Interest Expense	3,318,809
TOTAL EXPENSES	**57,799,099**
OPERATING INCOME (LOSS)	**(3,465,486)**
NONOPERATING GAINS (LOSSES)	
Investment Return	2,087,455
REVENUES IN EXCESS OF (LESS THAN) EXPENSES	**(1,378,031)**
NET ASSETS RELEASED FROM RESTRICTION FOR PP&E	-
CHANGE IN UNRESTRICTED NET ASSETS	**(1,378,031)**
NET ASSETS WITH DONOR RESTRICTIONS	
Contributions:	
Purpose Restricted	250,000
Held in Perpetuity	500,000
Investment Return	975,000
Net Assets Released From Restriction Used For Operations	(1,263,520)
Purchase of Property and Equipment	-
CHANGE IN NET ASSETS WITH DONOR RESTRICTIONS	**461,480**
CHANGE IN NET ASSETS	**(916,551)**
NET ASSETS, BEGINNING OF THE PERIOD	**59,230,884**
NET ASSETS, END OF PERIOD	**$ 58,314,333**

MESSIAH LIFEWAYS AT MESSIAH VILLAGE
EXHIBIT "H"
Financial Statements