Peter Becker Community

Embracing life's treasured moments.

Peter Becker Community
800 Maple Avenue
Harleysville, PA 19438-1032
215-256-9501

Peter Becker Community
Disclosure Statement
October 2025

This disclosure statement is being distributed pursuant to the Continuing Care Provider and Disclosure Act of June 18, 1984 (PL 391, No.82). The issuance of a certificate of authority by the insurance department of the Commonwealth of Pennsylvania does not constitute approval, recommendation, or endorsement of the Peter Becker Community Continuing Care Facility by the insurance department, nor does it attest to the accuracy or completeness of the information set out in this disclosure statement.

The following is a summary of information presented in this Disclosure Statement:

1. **The Community:**
   Peter Becker Community, 800 Maple Avenue, Harleysville, PA 19438.

2. **The Provider:**
   Peter Becker Community, 800 Maple Avenue, Harleysville, PA 19438.

3. **Person to be contacted to discuss admissions:**
   - Barbara Keller, Senior Vice President Marketing & Communications, 800 Maple Avenue, Harleysville, PA 19438. Telephone (215) 256-9501.
   - Kiersten Fazio, Sales Counselor, 800 Maple Avenue, Harleysville, PA 19438. Telephone (215) 256-9501.
   - Lindsay Rexroth, Sales Counselor, 800 Maple Avenue, Harleysville, PA 19438. Telephone (215) 256-9501.
   - Alexia Laughlin, Social Worker, 800 Maple Avenue, Harleysville, PA 19438. Telephone (215) 256-9501

4. **Description of Community:**
   Accommodations are located in one to three story apartment buildings and Four-plex, Duplex, and Single cottages that are one-story buildings. The community is located on 100 acres in suburban Franconia Township, Harleysville, PA.

5. **Age Requirements:**
   Individuals must be 55 years of age or older.

6. **Affiliations:**
   Peter Becker Community is related to the Church of the Brethren. A complete description of the nature of the relationship is contained in the Disclosure Statement.

7. **Current Resident Population:**
   There are 534 residents living at Peter Becker Community, representing all areas of our campus.

8. **Fees:**
   The following is a sample of the Entrance Fees and Monthly Fees for typical one-bedroom apartments for occupancy by one and two persons including a flexible dining package:

	Single Occupancy	Double Occupancy
Ridgeview Estates		
Entrance Fee (Standard Plan)	$ 93,000	$ 93,000
Monthly Fee	$ 2,120	$ 2,585

Maplewood Estates		
Entrance Fee (Standard Plan)	$ 210,000	$ 210,000
Monthly Fee	$ 2,668	$ 3,379

PETER BECKER COMMUNITY DISCLOSURE STATEMENT

INTRODUCTION

Peter Becker Community is a continuing care retirement community, which is located at 800 Maple Avenue, Harleysville, PA 19438. It is a Pennsylvania non-profit corporation with its principal office at the same address. While Peter Becker Community is not sponsored or owned by the Church of the Brethren, its Bylaws require that two of its Board of Directors be a member of the Denomination. The Church of the Brethren is not responsible, in any manner, for the financial and contractual obligations of the Community.

Peter Becker Community is exempt from the payment of federal income tax under Internal Revenue Code Section 501 (c) (3). A copy of the determination letter from the Internal Revenue Service is attached as **Exhibit A.**

The Board of Directors of Peter Becker Community has full authority to manage and control the business and affairs of the Community. The officers and directors of Peter Becker Community serve on a voluntary basis and receive no remuneration for their activities related to the Community. The names and business addresses of each officer and director are attached as **Exhibit B.**

No member of the Board received in excess of $500.00 for services performed or equipment sold to Peter Becker Community.

The President/CEO of the Community has full time, on-site operational and management responsibility. A description of the background and experience of Suzanne Owens, the current President/CEO, is attached as **Exhibit C.**

DESCRIPTION

Peter Becker Community occupies approximately 100 acres of woods and open land in suburban Franconia Township, Harleysville, Pennsylvania. There are five types of residential living homes located on the property.

Ridgeview Estates is a three-story residential living complex containing 62 apartments which affords various types and sizes of units. All of the apartments in the Ridgeview Estates building contain complete kitchens and have a full bath, individual heat and air conditioning controls,

and wall-to-wall carpeting. Most one and two bedroom apartments have either a balcony or a patio. Personal Care services are available in Ridgeview Estates apartments.

Maplewood Estates is a 120-unit 3 story apartment building of one and two bedroom units with an attached community center. Each apartment has a full bath, full kitchen and a washer and dryer in the unit. Each apartment has individual heat and air conditioning controls and carpeting or wood flooring as well as a patio or balcony.

Woodsedge is the name of the eight (8) four-plex cottages that are located adjacent to the wooded grove. Each single level cottage contains four units that have either one or two bedrooms. Each cottage includes full kitchen and bath, wall-to-wall carpeting, draperies and an outdoor patio. Each cottage also contains its own laundry equipment.

Crescent Meadows section of the campus includes 26 duplex cottages and one single cottage along Crescent Lane; an additional 24 duplex cottages along the adjoining Crescent Circle; and 18 duplex and 2 single cottages along Crescent Way. These 2-bedroom, 2-bath facilities with attached garages include amenities similar to those described in the Woodsedge section above.

Maplewood Crossing neighborhood of the campus was completed in spring of 2019. The neighborhood has 9 cottages consisting of 4 duplex style homes and one single cottage. The cottages offer 2 bedrooms, 2 full baths, and attached garages. The cottages are located along Maplewood Drive and Magnolia Court.

In spring of 2020, a similar cottage was built on Schoolhouse Road. In addition to the Maplewood Crossing model, the **Schoolhouse Cottage** offers a full basement.

Cottages at Pondview is a 30 cottage "pocket home" neighborhood. Construction began in the summer of 2021. Residents began to take occupancy in November of 2022. The neighborhood has 30 cottages, including 4 single and 13 duplex. There are 3 different floor plans ranging from 1178 sq. feet to 2051 sq. feet.

Construction started in the Spring of 2025 on the addition of 45 apartments for **Maplewood Estates**. Move ins will begin in Fall of 2026. Apartments will range in square footage from 940 to 1490. Models include 1 bedroom with den, 2 bedrooms and 2 bedrooms with den. Deposits are escrowed as required by Act 82. **Exhibit D13- Maplewood Estates Expansion.**

We are currently licensed for Seventy-two (72) **Skilled Nursing beds** and able to provide licensed **Personal Care Services** up to sixty-eight (68) residents in the Health Care Center which are located in a single-story building that also contains activity and recreation areas, along with dining facilities.

SERVICES

Peter Becker Community provides each living unit with all utility services including water, sewer, lawn care, snow removal and maintenance of all appliances that are within the unit and owned by PBC. Residents of Ridgeview Estates and Maplewood Estates are not responsible for paying their own electric. Residents of Woodsedge, Crescent Meadows, Maplewood Crossing and Pondview are responsible for their own electric bills. Residents of Maplewood Crossing and Pondview are responsible for paying their own gas bills.

All normal living costs are the responsibility of the resident (i.e., food, clothing, telephone, supplies, insurance, medical, surgical or hospital care).

Effective February 2005, entrance agreements signed by new residents to the Ridgeview Estates and Maplewood Estates apartment buildings include the provision of a flexible dining package for each resident.

Residents who require care in the Nursing or Personal Care sections at PBC are given priority admission to a bed in those units located in the Health Care Center. Residents admitted to the Health Care Center pay the current applicable daily rate. They continue to pay the monthly charge for their residential living home if it is their desire to maintain and return to the unit. The daily rate for the Health Care Center includes professional nursing and certified aid services, three meals per day, laundry and housekeeping services.

FEES

Individuals entering Peter Becker Community in residential living are required to pay a one-time Entrance Fee along with a recurring Monthly Maintenance Fee. The Entrance Fee does not purchase any interest in the real estate of the Community.

There are three entrance fee plans available for residential living. The Easy Entry Plan provides for a minimum 0% refundable. The Standard Plan provides for a minimum 25% refundable. The Asset Preservation Plan originally provided for a minimum 67% refundable. Effective July 1, 2014, the Asset Preservation Plan has been changed to a 90% refundable plan and fees have been adjusted accordingly.

In addition to the payment of the Entrance Fee, residents pay a Monthly Maintenance Fee to Peter Becker Community. Current schedules of Entrance and Monthly Maintenance Fees for residents are attached as follows: **Exhibit D1** – Ridgeview Estates apartments; **Exhibit D2** – Ridgeview Estates apartments (for new residents moving into the facility **after 2/1/2005**); **Exhibit D3 + D4** – Crescent Meadows cottages; **Exhibit D5 + D6** – Woodsedge cottages; **Exhibit D7 + D8** – Maplewood Estates; **Exhibit D9 + D10** – Maplewood Crossing; **Exhibit D11**–

Schoolhouse Cottage; **Exhibit D12** – Cottages at Pondview, **Exhibit D13-** Maplewood Estates Expansion (Under Construction)

It is expected that Monthly Maintenance Fees will be increased periodically to cover increases in the cost of providing the above-described services to residents. Residents will be given at least 30 days advance notice of any increase in Monthly Maintenance Fees, in accordance with Paragraph 3 of the Policies for Admission and Agreements for Residency.

Exhibit E is a table that shows the frequency and average dollar amount of the increases for single occupancy in the Monthly Maintenance Fees over the last five years.

REFUND OR CREDIT OF ENTRANCE FEES

A refund or credit will be issued in accordance with the originally signed Residence and Care Agreement if any of the following events occur:

1. The resident living in a PBC Residential Living unit chooses to vacate the unit to move to another facility or residence other than PBC.
2. The resident living in a PBC Residential Living unit expires without requiring care in PBC's Personal Care or Nursing units.
3. The resident living in a PBC Residential Living unit is permanently transferred to PBC's Personal Care or Nursing units. This does not apply to personal care services received within an RL apartment.
4. The resident living in a PBC Residential Living unit is permanently transferred to PBC's Personal Care or Nursing units and expires prior to exhausting the credit issued as a result of vacating the Residential Living unit.

The refund or credit issued will be calculated according to the following schedule:

Standard Plan:

1. First three months after the date Monthly Fee commences:
   90% (of original Entrance Fee) cash refund or credit.
2. Beginning with the fourth month after the date the Monthly Fee commences: 2% (of original Entrance Fee) per month reduction down to a minimum of 25%.

Easy Entry Plan:

1. First three months after the date Monthly Fee commences:
   90% (of original Entrance Fee) cash refund or credit.
2. Beginning with the fourth month after the date the Monthly Fee commences: 2% (of original Entrance Fee) per month reduction down to 0%.

Asset Preservation Plan:

1. First three months after the date Monthly Fee commences:
   90% (of original Entrance Fee) cash refund or credit.
2. As of July 1, 2014, the refund amount is always 90%

The refund or credit will be issued as follows:

1. The resident living in a PBC Residential Living unit chooses to vacate the unit to move to another facility or residence other than PBC's: ***for contracts signed prior to April 1, 2010, a refund will be paid by check to the resident within 90 days of the event based on the above schedule, for contracts signed after April 1, 2010, refunds for voluntary termination of the agreement are not paid until the unit is resold.***
2. The resident living in a PBC Residential Living unit expires without requiring care in PBC's Personal Care or Nursing units: ***a refund will be paid by check to the resident estate within 90 days of the event based on the above schedule.***
3. The resident living in a PBC Residential Living home is permanently transferred to PBC's Personal Care or Nursing units: ***a credit toward costs of care in PBC's Health Care Center will be available on a month-to-month basis until exhausted based on the above schedule.***
4. The resident living in a PBC Residential Living unit is permanently transferred to PBC's Personal Care or Nursing units and expires prior to exhausting the credit issued as a result of vacating the Residential Living unit: ***the unused portion of the credit will be paid by check to the resident's estate within 90 days of the event based on the above schedule.***

All of the foregoing credit and refund policies are contingent upon the Residential Living unit being permanently vacated and available to the next person on the waiting list. If a surviving spouse continues living in the Residential Living unit, no credit or refund will be issued until that person vacates the unit. The policy also requires that any credit earned by the resident must first be used as a credit in the Personal Care or Nursing Units if the resident permanently transfers out of the Residential Living unit to Personal Care or Nursing. No lump sum refund will be made to a resident at the time of such transfer.

ESCROW AND RESERVE FUNDS

An Entrance Fee Escrow Account has been established as required by the Act 82 with Key Bank, Harleysville, Pennsylvania 19438 and Truist Bank, Souderton, Pennsylvania 18964, acting as Escrow Agents. The Escrow Agents in accordance with the Act will invest any money so escrowed.

FINANCIAL STATEMENTS

Audited financial statements for the two most recent fiscal years are attached as **Exhibit F**. If you have any questions regarding the Financial Statements, please contact Alisa Miller, Interim CFO, Peter Becker Community, 800 Maple Avenue, Harleysville, PA 19438. Telephone (215) 256-9501.

NOTICE OF RIGHT TO RESCIND

PETER BECKER COMMUNITY RESIDENCE AND CARE AGREEMENT

Date rescission period begins: _____, **202_**

You may rescind and terminate your RESIDENCE AND CARE AGREEMENT with Peter Becker Community, without penalty or forfeiture, within seven (7) days of the above date. You are not required to move into Peter Becker Community 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 the seven (7) day period.

To rescind your RESIDENCE AND CARE 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:

Peter Becker Community,
800 Maple Avenue,
Harleysville, PA 19438

not later than midnight of _____, **202_** (last day for rescission).

Pursuant to this notice, I hereby cancel my RESIDENCE AND CARE AGREEMENT with Peter Becker Community for _____ _____ #___.

DATE: _____

SIGNATURE:_____

EXHIBIT A: EXEMPTION FROM FEDERAL TAXATION

U. S. TREASURY DEPARTMENT
INTERNAL REVENUE SERVICE
DISTRICT DIRECTOR
P. O. Box 12836
Philadelphia, Pa. 19108

PHI-EO-65-101

March 10, 1965

AU:R:P:EW

Peter Becker Memorial Home
22 North Second Street
Souderton, Pennsylvania 19446

PURPOSE
Charitable
FORM 990A REQUIRED
☒ YES ☐ NO
ACCOUNTING PERIOD ENDING December 31

Gentlemen:

Based upon the evidence submitted, it is held that you are exempt from Federal income tax as an organization described in section 501(c)(3) of the Internal Revenue Code, as it is shown that you are organized and operated exclusively for the purpose shown above. Any questions concerning taxes levied under other subtitles of the Code should be submitted to us.

You are not required to file Federal income tax returns so long as you retain an exempt status, unless you are subject to the tax on unrelated business income imposed by section 511 of the Code and are required to file Form 990-T for the purpose of reporting unrelated business taxable income. Any changes in your character, purposes or method of operation should be reported immediately to this office for consideration of their effect upon your exempt status. You should also report any change in your name or address. Your liability for filing the annual information return, Form 990A, is set forth above. That return, if required, must be filed after the close of your annual accounting period indicated above.

Contributions made to you are deductible by donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers or gifts to or for your use are deductible for Federal estate and gift tax purposes under the provisions of section 2055, 2106 and 2522 of the Code.

You are not liable for the taxes imposed under the Federal Insurance Contributions Act (social security taxes) unless you file a waiver of exemption certificate as provided in such Act. You are not liable for the tax imposed under the Federal Unemployment Tax Act. Inquiries about the waiver of exemption certificate for social security taxes should be addressed to this office.

This is a determination letter.

Since you have not actively operated in furtherance of your exempt purposes, this determination is based on the understanding that your actual operations will conform to those proposed in your articles of incorporation and by-laws.

Very truly yours,

Kenneth O. Hook
District Director

cc: John E. Landis, Esq.

FORM 2954 (REV. 6-61)

EXHIBIT B:

2025 PETER BECKER COMMUNITY BOARD OF DIRECTORS

TERM EXPIRES 2025	TERM EXPIRES 2026	TERM EXPIRES 2027
*Donald Bryant	Lon Seitz	John Frankenfield
Terry Page	Thomas Nolan	Lon Clemmer
*Maggie Longacre	Wendy Feiss McKenna	Glenn Bateman
Joy Sutter	Andrew Schlosser	Stephen Godsall-Myers

2025 PETER BECKER COMMUNITY BOARD OF DIRECTORS - OFFICERS

CHAIRMAN
John Frankenfield

VICE CHAIRMAN
Joy Sutter

TREASURER
Lon Seitz

SECRETARY
Lon Clemmer

PAST CHAIR
Stuart Suter

*Donald Bryant & Maggie Longacre will be coming off the board as of 12/31/25
** New Board Members effective 1/1/2026:
Jacki Howenstein
Dr. Ann Rudden

EXHIBIT C:

SUMMARY OF BACKGROUND AND EXPERIENCE

Suzanne Owens
President/CEO

Suzanne Owens was hired as the President/CEO of Peter Becker Community in January of 2015. She has over 25 years of experience in management of senior living communities. Suzanne has been active for years in advocating for resident rights at both the state and national level through senior living associations. She is passionate about providing quality customer service to all residents and guests of Peter Becker Community. Her goal at Peter Becker is to ensure that the community remains a wonderful place to live and to work. Suzanne is a licensed Pennsylvania Nursing Home Administrator (NHA) and holds a Pennsylvania Personal Care Administrator certificate.

Prior to Suzanne's role at Peter Becker Community, she served as an Operations and Marketing Consultant for MHS/Alliance Consulting group. In this role Suzanne worked with senior living organizations to enhance operational performance through the identification and implementation of strategies that helped improve operational efficiency. Suzanne also served as Senior Vice President of Operations for a Pennsylvania based senior living organization for over 20 years. In this role she provided operations oversight for five sites that serve over 1,000 residents in Pennsylvania and Maryland. She hired, trained, and supervised Executive Leadership teams for the five campuses and managed annual operating budgets that totaled more than $48 million. During her tenure she led the development and implementation of repositioning strategies on several campuses.

Suzanne has presented at many state and national meetings for Senior Living Providers and served on the following boards and committees: North Penn YMCA board and executive committee, Indian Valley Chamber of Commerce, Chairperson Anabaptist Providers group, CHAPPa board, -Atlantic LifeSpan Board of Trustees, LifeSpan PAC, LifeSpan Policy Committee, Assisted Living Federation of America (ALFA), and Pennsylvania Assisted Living Association (PALA). Suzanne earned a Master's Degree from Penn State University, University Park, PA and a Bachelor of Science from Henderson State University in Arkadelphia, AR.

Exhibit D1

Peter Becker Community

Residential Living Apartments

Ridgeview Estates

Rates Effective 7/1/2025

Monthly fees include all utilities (except telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Studio Apartment	$59,000	$68,000	$124,000	$1,627	n/a
One Bedroom Apartment	$80,000	$93,000	$169,000	$1,756	$1,856
Two Bedroom Apartment	$109,000	$126,000	$230,000	$1,934	$2,036

Exhibit D2

Peter Becker Community

Residential Living Apartments

Ridgeview Estates

Rates Effective 7/1/2025

Monthly fees include 25 meals per person per month and all utilities (except telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Studio Apartment	$59,000	$68,000	$124,000	$1,911	n/a
One Bedroom Apartment	$80,000	$93,000	$169,000	$2,106	$2,556
Two Bedroom Apartment	$109,000	$126,000	$230,000	$2,284	$2,736

Exhibit D3

Peter Becker Community

Residential Living Cottages

Crescent Meadows

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric & telephone)

Cottage Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Crescent Lane - Basic	$271,000	$312,000	$570,000	$2,430	$2,548
Crescent Lane - Porch	$282,000	$324,000	$593,000	$2,440	$2,557
Crescent Lane - Sun Room	$333,000	$383,000	$699,000	$2,496	$2,614
Crescent Circle - Porch	$262,000	$301,000	$550,000	$2,234	$2,353
Crescent Circle - Sun Room	$307,000	$354,000	$646,000	$2,369	$2,487
Crescent Way - Duplex	$353,000	$406,000	$741,000	$2,783	$2,900
Crescent Way - Single	$434,000	$498,000	$911,000	$3,045	$3,161

Exhibit D4

Peter Becker Community

Residential Living Cottages

Crescent Meadows

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric & telephone) with 25 Meals

Cottage Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Crescent Lane - Basic	$271,000	$312,000	$570,000	$2,780	$3,248
Crescent Lane - Porch	$282,000	$324,000	$593,000	$2,790	$3,257
Crescent Lane - Sun Room	$333,000	$383,000	$699,000	$2,846	$3,314
Crescent Circle - Porch	$262,000	$301,000	$550,000	$2,584	$3,053
Crescent Circle - Sun Room	$307,000	$354,000	$646,000	$2,719	$3,187
Crescent Way - Duplex	$353,000	$406,000	$741,000	$3,133	$3,600
Crescent Way - Single	$434,000	$498,000	$911,000	$3,395	$3,861

Exhibit D5

Peter Becker Community

Residential Living Cottages

Woodsedge

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric and telephone)

Cottage Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee Single	Monthly Fee Double	
One or Two Bedroom	$151,000	$174,000	$318,000	$1,730	$1,841	$135
One Bedroom New Design	$152,000	$175,000	$320,000	$1,730	$1,841	$135

Exhibit D6

Peter Becker Community

Residential Living Cottages

Woodsedge

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric and telephone) with 25 Meals

Cottage Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
One or Two Bedroom	$151,000	$174,000	$318,000	$2,080	$2,541
One Bedroom - New Design	$152,000	$175,000	$320,000	$2,080	$2,541

Exhibit D7

Peter Becker Community

Residential Living Apartments

Maplewood Estates

Rates Effective 7/1/2025

Monthly fees include all utilities (except telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
One Bedroom - Standard	$182,000	$210,000	$383,000	$2,303	$2,649
One Bedroom - Den	$229,000	$263,000	$481,000	$2,404	$2,752
Two Bedroom - Standard	$250,000	$287,000	$526,000	$2,504	$2,848
Two Bedroom - End	$283,000	$325,000	$595,000	$2,812	$3,155
Two Bedroom - Corner	$314,000	$360,000	$659,000	$2,912	$3,253
Two Bedroom - End Deluxe	$324,000	$373,000	$682,000	$3,061	$3,406

Exhibit D8

Peter Becker Community

Residential Living Apartments

Maplewood Estates

Rates Effective 7/1/2025

Monthly fees include 25 meals per person per month and all utilities (except telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
One Bedroom - Standard	$182,000	$210,000	$383,000	$2,653	$3,349
One Bedroom - Den	$229,000	$263,000	$481,000	$2,754	$3,452
Two Bedroom - Standard	$250,000	$287,000	$526,000	$2,854	$3,548
Two Bedroom - End	$283,000	$325,000	$595,000	$3,162	$3,855
Two Bedroom - Corner	$314,000	$360,000	$659,000	$3,262	$3,953
Two Bedroom - End Deluxe	$324,000	$373,000	$682,000	$3,411	$4,106

Exhibit D9

Peter Becker Community

Residential Living Cottages

Maplewood Crossing

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric, gas & telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Duplex Cottage	$372,000	$428,000	$782,000	$2,867	$3,002
Duplex Cottage #9	$378,000	$434,000	$792,000	$2,867	$3,002
Duplex Cottage Screened Porch	$381,000	$438,000	$800,000	$2,867	$3,002
Duplex Cottage Sunroom	$415,000	$477,000	$872,000	$2,867	$3,002
Duplex Cottage - Large	$418,000	$480,000	$878,000	$2,867	$3,002
Single Cottage	$445,000	$512,000	$935,000	$3,137	$3,271

Exhibit D10

Peter Becker Community

Residential Living Cottages

Maplewood Crossing

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric, gas & telephone) with 25 Meals

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Duplex Cottage	$372,000	$428,000	$782,000	$3,217	$3,702
Duplex Cottage #9	$378,000	$434,000	$792,000	$3,217	$3,702
Duplex Cottage Screened Porch	$381,000	$438,000	$800,000	$3,217	$3,702
Duplex Cottage Sunroom	$415,000	$477,000	$872,000	$3,217	$3,702
Duplex Cottage - Large	$418,000	$480,000	$878,000	$3,217	$3,702
Single Cottage	$445,000	$512,000	$935,000	$3,487	$3,971

Exhibit D11

Peter Becker Community

Residential Living Cottages

Schoolhouse Road

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric and telephone)

Cottage Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
484 Schoolhouse	$464,000	$534,000	$975,000	$3,198	$3,336

Exhibit D12

Peter Becker Community

Residential Living Cottages

Pondview

Rates Effective 7/1/2025

Monthly fees include all utilities (except electric, gas & telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Asset Preservation Plan	Monthly Fee	
				Single	Double
Vernfield - Sunroom	$369,000	$424,000	n/a	$2,828	$2,943
Mainland Duplex	$423,000	$487,000	n/a	$2,951	$3,066
Mainland Duplex Screened Porch	$426,000	$491,000	n/a	$2,951	$3,066
Mainland Duplex Sunroom	$473,000	$544,000	n/a	$2,951	$3,066
Mainland Single Screened Porch	$432,000	$496,000	n/a	$2,951	$3,066
Mainland Single Sunroom	$477,000	$549,000	n/a	$2,951	$3,066
Lederach	$621,000	$714,000	n/a	$3,197	$3,312

Exhibit D13

Peter Becker Community

Residential Living Apartments

Maplewood Estates Expansion (Under Construction)

Rates Effective 7/1/2025

Monthly fees include all utilities (except telephone)

Apartment Style	Easy Entry Plan	Standard Plan	Month Fee Single	Month Fee Double
Expansion A: The Becker	$ 308,000	$ 354,000	$ 2,950	$ 3,630
Expansion B: The Heritage	$ 370,000	$ 426,000	$ 3,194	$ 3,874
Expansion C: The Franconia	$ 431,000	$ 496,000	$ 3,514	$ 4,194
Expansion D: The Montgomery	$ 493,000	$ 567,000	$ 3,838	$ 4,518
Expansion E: The Klein	$ 493,000	$ 567,000	$ 3,838	$ 4,518

Exhibit E

Peter Becker Community

Schedule of increase in Monthly Fees

Unit Type	7/1/2021	7/1/2022	7/1/2023	7/1/2024	7/1/2025
No Meals					
Ridgeview Estates					
Studio	45.00	93.00	85.00	60.00	66.00
One Bedroom	48.00	100.00	92.00	65.00	72.00
Two Bedroom	53.00	110.00	101.00	71.00	79.00
Woodsedge					
Four-Plex Cottage	48.00	98.00	90.00	64.00	71.00
Crescent Lane					
Basic	63.00	130.00	120.00	217.00	99.00
Enclosed Porch	67.00	138.00	127.00	100.00	99.00
Sunroom	69.00	142.00	130.00	92.00	102.00
Crescent Circle					
Porch	61.00	127.00	117.00	82.00	91.00
Sunroom	65.00	135.00	124.00	87.00	97.00
Crescent Way					
Duplex	77.00	158.00	145.00	103.00	113.00
Single	84.00	173.00	159.00	112.00	124.00
Maplewood Estates					
One Bedroom Standard	63.00	131.00	120.00	85.00	94.00
One Bedroom w/Den	66.00	137.00	125.00	89.00	98.00
Two Bedroom Standard	69.00	143.00	131.00	92.00	102.00
Two Bedroom End	77.00	160.00	147.00	104.00	115.00
Two Bedroom Corner	80.00	166.00	152.00	107.00	119.00
Two Bedroom End Deluxe	84.00	174.00	160.00	113.00	125.00
Maplewood Crossing					
Cottages 1, 2, 4, 5, 6, 7, 8	79.00	163.00	150.00	106.00	117.00
Cottage 9	79.00	163.00	150.00	106.00	117.00
Cottage 3	86.00	179.00	164.00	116.00	128.00
Schoolhouse Road					
484 Schoolhouse	88.00	182.00	167.00	118.00	130.00
Pondview					
Lederach	-	-	156.00	118.00	115.00
Mainland	-	-	154.00	109.00	120.00
Vernfield	-	-	148.00	104.00	130.00

Exhibit E

Peter Becker Community

Schedule of increase in Monthly Fees

Unit Type	7/1/2021	7/1/2022	7/1/2023	7/1/2024	7/1/2025
Applies to New Residents after February 1, 2005 With Meals					
Ridgeview Estates					
Studio	45.00	93.00	85.00	60.00	66.00
One Bedroom	48.00	100.00	92.00	65.00	72.00
Two Bedroom	53.00	110.00	101.00	71.00	79.00
Woodsedge					
Four-Plex Cottage	48.00	98.00	90.00	64.00	71.00
Crescent Lane					
Basic	63.00	130.00	120.00	217.00	99.00
Enclosed Porch	67.00	138.00	127.00	100.00	99.00
Sunroom	69.00	142.00	130.00	92.00	102.00
Crescent Circle					
Porch	61.00	127.00	117.00	82.00	91.00
Sunroom	65.00	135.00	124.00	87.00	97.00
Crescent Way					
Duplex	77.00	158.00	145.00	103.00	113.00
Single	84.00	173.00	159.00	112.00	124.00
Maplewood Estates					
One Bedroom Standard	63.00	131.00	120.00	85.00	94.00
One Bedroom w/Den	66.00	137.00	125.00	89.00	98.00
Two Bedroom Standard	69.00	143.00	131.00	92.00	102.00
Two Bedroom End	77.00	160.00	147.00	104.00	115.00
Two Bedroom Corner	80.00	166.00	152.00	107.00	119.00
Two Bedroom End Deluxe	84.00	174.00	160.00	113.00	125.00
Maplewood Crossing					
Cottages 1, 2, 4, 5, 6, 7, 8	79.00	163.00	150.00	106.00	117.00
Cottage 9	79.00	163.00	150.00	106.00	117.00
Cottage 3	86.00	179.00	164.00	116.00	128.00
Schoolhouse Road					
484 Schoolhouse	88.00	182.00	167.00	118.00	130.00
Pondview					
Lederach	-	-	156.00	118.00	115.00
Mainland	-	-	154.00	109.00	120.00
Vernfield	-	-	148.00	104.00	130.00

EXHIBIT F:

PETER BECKER COMMUNITY

Harleysville, Pennsylvania

June 30, 2025

DIRECTORS, OFFICERS AND ADMINISTRATION

DIRECTORS

Maggie Longacre	Joy Sutter	Donald Bryant
Glenn Bateman	Andy Schlosser	Terry Page
John Frankenfield	Lon Seitz	Wendy McKenna
Lon Clemmer	Thomas Nolan	Stephen Godsall-Myers

OFFICERS AND ADMINISTRATION

John Frankenfield	Chairman
Joy Sutter	Vice Chairman
Stuart Suter	Past Chair
Lon Seitz	Treasurer
Lon Clemmer	Secretary

Suzanne Owens	President/CEO/*NHA
Alisa Miller	Interim CFO
Barbara Keller	Sr. VP Marketing & Communications
Rebecca Haley	Vice President Human Resources
Harry Snyder	Vice President Facility Operations
Brett Mayer	Vice President Mission Support
*Marina Hacking	COO/NHA term 1/30/25
* Lora Gomboc	COO/NHA effective 8/4/25

FINANCIAL REPORT OF PETER BECKER COMMUNITY

Harleysville, Pennsylvania

June 30, 2025

The financial data presented on the following pages was extracted from audited financial statements for the year ended June 30, 2025 and 2024. Any person wishing complete copy of the audited financial statements should contact Alisa Miller, Interim CFO and a copy will be provided.

Exhibit F

PETER BECKER COMMUNITY
STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS
YEAR ENDED JUNE 30, 2025

	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT			
Contributions, Donations, and Bequests	$ 250,698	$ 520,098	$ 770,796
Net Assets Released from Restrictions	368,734	(368,734)	-
Total Support	619,432	151,364	770,796
REVENUES			
Net Resident Service Revenues	30,273,824	-	30,273,824
Investment Income, Net	1,247,832	-	1,247,832
Other Revenues	785,676	-	785,676
Total Revenues	32,307,332	-	32,307,332
Total Support and Revenues	32,926,764	151,364	33,078,128
EXPENSES			
Nursing	5,408,142	-	5,408,142
Personal Care	1,477,196	-	1,477,196
Dietary	4,607,476	-	4,607,476
Housekeeping and Laundry	787,185	-	787,185
Social Services and Activities	1,093,548	-	1,093,548
Plant Operations	3,681,528	-	3,681,528
General and Administrative	7,365,741	-	7,365,741
Depreciation	5,852,609	-	5,852,609
Interest	890,194	-	890,194
Total Expenses	31,163,619	-	31,163,619
OPERATING INCOME	1,763,145	151,364	1,914,509
NONOPERATING GAINS (LOSSES)			
Net Realized and Unrealized Gain on Investments	616,032	588,891	1,204,923
Change in Fair Value of Interest Rate Swaps	(1,450,623)	-	(1,450,623)
Change in Fair Value of Receivable from Private Foundation	-	15,332	15,332
Total Nonoperating Gains (Losses)	(834,591)	604,223	(230,368)
CHANGES IN NET ASSETS	928,554	755,587	1,684,141
Net Assets - Beginning of Year	34,933,666	4,463,066	39,396,732
NET ASSETS - END OF YEAR	$ 35,862,220	$ 5,218,653	$ 41,080,873

PETER BECKER COMMUNITY
STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS
YEAR ENDED JUNE 30, 2024

	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT			
Contributions, Donations, and Bequests	$ 357,543	$ 482,066	$ 839,609
Net Assets Released from Restrictions	284,958	(284,958)	-
Total Support	642,501	197,108	839,609
REVENUES			
Net Resident Service Revenues	29,206,348	-	29,206,348
Investment Income, Net	1,455,278	-	1,455,278
Other Revenues	753,884	-	753,884
Total Revenues	31,415,510	-	31,415,510
Total Support and Revenues	32,058,011	197,108	32,255,119
EXPENSES			
Nursing	4,863,684	-	4,863,684
Personal Care	1,583,663	-	1,583,663
Dietary	4,279,763	-	4,279,763
Housekeeping and Laundry	812,595	-	812,595
Social Services and Activities	1,014,290	-	1,014,290
Plant Operations	3,320,328	-	3,320,328
General and Administrative	7,102,017	-	7,102,017
Depreciation	5,571,221	-	5,571,221
Interest	689,594	-	689,594
Total Expenses	29,237,155	-	29,237,155
OPERATING INCOME	2,820,856	197,108	3,017,964
NONOPERATING GAINS			
Net Realized and Unrealized Gain on Investments	403,654	890,442	1,294,096
Change in Fair Value of Interest Rate Swaps	332,486	-	332,486
Change in Fair Value of Receivable from Private Foundation	-	153	153
Total Nonoperating Gains	736,140	890,595	1,626,735
EXCESS OF REVENUE OVER EXPENSES	3,556,996	1,087,703	4,644,699
NET ASSETS RELEASED FROM RESTRICTIONS, CAPITAL	525,230	(525,230)	-
CHANGES IN NET ASSETS	4,082,226	562,473	4,644,699
Net Assets - Beginning of Year	30,851,440	3,900,593	34,752,033
NET ASSETS - END OF YEAR	$ 34,933,666	$ 4,463,066	$ 39,396,732

Exhibit F

PETER BECKER COMMUNITY
BALANCE SHEETS
JUNE 30, 2025 AND 2024

	2025	2024
ASSETS		
CURRENT ASSETS		
Cash and Cash Equivalents	$ 13,447,390	$ 14,529,762
Resident Trust Funds	557	1,014
Accounts Receivable:		
Residents	1,270,011	1,376,877
Entrance Fee Receivable	454,500	427,700
Other	146,277	6,336
Allowance for Credit Losses	(311,469)	(141,471)
Prepaid Expenses and Other Current Assets	365,334	397,040
Total Current Assets	15,372,600	16,597,258
ASSETS LIMITED AS TO USE		
Restricted Under Trust Agreement	2,798,996	2,578,121
Other (Statutory Minimum Liquid Reserve of $2,688,588 for 2025 and $2,375,030 for 2024)	23,125,957	18,154,978
Total Assets Limited as to Use	25,924,953	20,733,099
PROPERTY AND EQUIPMENT, NET	86,449,838	84,573,039
RECEIVABLE FROM PRIVATE FOUNDATION	716,900	701,568
FAIR VALUE OF INTEREST RATE SWAPS	3,926,558	5,377,181
OTHER ASSETS	342,876	371,678
Total Assets	$ 132,733,725	$ 128,353,823
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Current Maturities of Long-Term Debt	$ 1,260,000	$ 1,200,000
Accounts Payable	2,212,737	1,005,653
Accrued Expenses	1,728,445	1,885,467
Resident Trust Funds	557	1,014
Total Current Liabilities	5,201,739	4,092,134
LONG-TERM DEBT, Net of Unamortized Financing Costs	37,019,433	34,764,388
REFUNDABLE FEES AND DEPOSITS	12,521,232	11,650,690
DEFERRED REVENUE FROM ENTRANCE FEES	32,940,051	34,479,482
REFUNDABLE ADVANCE - EMPLOYEE RETENTION CREDIT	3,954,469	3,954,469
SPLIT-INTEREST OBLIGATIONS	15,928	15,928
Total Liabilities	91,652,852	88,957,091
NET ASSETS		
Without Donor Restrictions	35,862,220	34,933,666
With Donor Restrictions	5,218,653	4,463,066
Total Net Assets	41,080,873	39,396,732
Total Liabilities and Net Assets	$ 132,733,725	$ 128,353,823

PETER BECKER COMMUNITY
STATEMENTS OF CASH FLOWS
YEARS ENDED JUNE 30, 2025 AND 2024

	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Changes in Net Assets	$ 1,684,141	$ 4,644,699
Adjustments to Reconcile Changes in Net Assets to Net Cash Provided by Operating Activities:		
Depreciation	5,852,609	5,571,221
Amortization of Deferred Financing Fees	38,045	58,220
Changes in Allowance for Credit Losses	600,000	160,000
Net Realized and Unrealized Gain on Investments	(1,204,923)	(1,314,126)
Proceeds from Entrance Fees and Deposits	4,732,250	5,347,141
Employee Retention Credits Received	-	3,954,469
Amortization of Entrance Fees	(5,772,093)	(5,997,833)
Change in Fair Value of Split-Interest Obligations	-	(18,155)
Change in Fair Value of Receivable from Private Foundation	(15,332)	(153)
Change in Fair Value of Interest Rate Swaps	1,450,623	(332,486)
(Increase) Decrease in:		
Accounts Receivable	(489,877)	(231,264)
Prepaid Expenses and Other Current Assets	60,508	(96,921)
Receivable from Private Foundation	-	(36,289)
Increase (Decrease) in:		
Accounts Payable	1,207,084	(333,954)
Other Current Liabilities	(1,024,662)	231,828
Net Cash Provided by Operating Activities	7,118,373	11,606,397
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of Investments	(56,645,961)	(23,428,037)
Proceeds from Sales of Investments	52,659,030	22,519,075
Purchases of Property and Equipment	(7,729,408)	(7,150,168)
Net Cash Used by Investing Activities	(11,716,339)	(8,059,130)
CASH FLOWS FROM FINANCING ACTIVITIES		
Repayment of Long-Term Debt	(1,200,000)	(7,856,846)
Proceeds from Long-Term Debt	4,002,396	-
Financing Costs Additions	(525,396)	-
Proceeds from Refundable Entrance Fees	22,500	821,250
Proceeds from Entrance Fees and Deposits - Initial Sales	1,626,400	2,249,461
Refund of Entrance Fees	(410,306)	(1,411,240)
Net Cash Provided (Used) by Financing Activities	3,515,594	(6,197,375)
DECREASE IN CASH AND CASH EQUIVALENTS	(1,082,372)	(2,650,108)
Cash and Cash Equivalents - Beginning of Year	14,529,762	17,179,870
CASH AND CASH EQUIVALENTS - END OF YEAR	$ 13,447,390	$ 14,529,762
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION		
Cash Paid During the Year for Interest, Net of Capitalized Interest of $89,624 in 2025 and $189,698 in 2024	$ 731,829	$ 760,138
Construction Expenditures within Accounts Payable	$ 1,292,927	$ -

ANNUAL STATEMENT OF PETER BECKER COMMUNITY

PETER BECKER COMMUNITY
VARIANCE BETWEEN PRO FORMA AND
ACTUAL STATEMENT OF REVENUE AND EXPENSE
FOR THE YEAR ENDED JUNE 30, 2025

Total support and revenue exceeded budget for the fiscal year ended June 30, 2025, by $2,278,212. Revenue was over budget in contributions, resident services, investment income and other revenue. Increased contributions to the organizations' benevolent fund drove contribution receipts, while strong census and skilled nursing payer mix drove resident service fee revenues. Favorable returns on short-term investments drove the favorable variance in investment income while several smaller factors contributed to the other revenue variance.

Operating expenses were over budget by $1,603,830 for the fiscal year. Nursing related expenses exceeded budget due to increased wages related to staffing shortages as well as increased use of nursing staff agency services. In addition, therapy and pharmacy costs exceeded budget due to the favorable payer mix. Personal Care ran higher than budget because of staffing issues as well. Dietary exceeded budget due to costs related to staffing shortages and increases in raw food costs. Plant operations exceeded budget by $200,231 due to increase in utilities costs and general repairs and maintenance. Net operating income was $1,914,509 compared to budgeted income of $1,240,127.

Total net income for the fiscal year was $1,684,141; there was a favorable $1,204,923 realized and unrealized gain on investments. An unfavorable change in the fair value of the interest rate swap resulted in a variance of $1,450,623.

Peter Becker Community
Statement of Operations
Proforma Statement of Revenue and Expense
Fiscal Year Ending June 30, 2026

	FYE 6/30/2026
Operating Revenue	
Gross Room and Maintenance Fees	26,653,812
Contractual Allowances	(1,974,707)
Benevolent Care	(478,800)
Entrance Fee Amortization	5,300,000
Net Resident Fee Revenue	**29,500,305**
Ancillary Revenue	1,641,285
Contributions Released from Restrictions for Benevolence or Specific Operating Expenses	478,800
Total Operating Revenue	**31,620,390**
Operating Expenses	
Nursing	3,947,168
Personal Care	1,406,395
Therapy Services	489,142
Dining Services	4,623,095
Environmental Services	862,153
Residential Services	
Beauty Shop	68,000
Pastoral Care	123,468
Therapeutic Recreation	507,097
Residential Living	286,138
Facilities Management	3,735,480
Administration	
General Administration	1,830,968
Human Resources	853,046
Employee Benefits	3,085,384
Accounting	706,727
Information Technology	782,240
Mission Support	1,138,853
Depreciation & Amortization	6,187,512
Interest Expense	793,429
Total Operating Expenses	**31,426,295**
Net Operating Income(Loss)	**194,095**
Other Income	
Investment Income	500,000
Unrestricted Contributions	198,000
Endowment Income	75,000
Total Net Income (Loss)	**967,095**

Peter Becker Community

Statement of Material Differences of Actual Versus Proforma Income Statement

For the Year Ending June 30, 2025

	Actual	Budget	Variance
Support:			
Contributions, donations and bequests	770,796	198,000	572,796
Revenue:			
Net resident service revenues	30,273,824	29,976,916	296,908
Investment income, net	1,247,832	625,000	622,832
PA ACT 24 & ERC	-	-	-
Other revenues	785,676	-	785,676
	32,307,332	30,601,916	1,705,416
Total support and revenue	**33,078,128**	**30,799,916**	**2,278,212**
Expenses			
Nursing	5,408,142	4,253,709	1,154,433
Personal Care	1,477,196	1,342,326	134,870
Dietary	4,607,476	4,365,958	241,518
Housekeeping and laundry	787,185	841,077	(53,892)
Social services and activities	893,548	891,182	2,366
Plant Operations	3,681,528	3,481,297	200,231
General and administrative	7,565,741	7,754,588	(188,847)
Depreciation	5,852,609	5,809,486	43,123
Interest	890,194	820,166	70,028
Total Operating Expenses	**31,163,619**	**29,559,789**	**1,603,830**
Operating Income (loss)	**1,914,509**	**1,240,127**	**674,382**
Non-operating income (loss):			
Net realized and unrealized gain on investments	1,204,923	-	1,204,923
Change in fair value of interest rate swap	(1,450,623)	-	(1,450,623)
Loss on debt refinancing	-	-	-
Change in fair value of receivable from a private foundation	15,332	-	15,332
Total Net Income (loss)	**1,684,141**	**1,240,127**	**444,014**