

Live our lifestyle.



Rappahannock
Westminister-Canterbury

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Situated on 165 stunning wooded acres in Virginia's Northern Neck, Rappahannock Westminster-Canterbury was founded in 1985.

We are a Total Lifecare community providing exceptional living for senior adults. RWC residents choose to live here to enjoy an independent and worry-free lifestyle in a tranquil setting.

A host of social and fitness activities along with delicious meals cooked by our chef formerly of the Tides Inn, make life here feel like living in an all-inclusive resort!

Housekeeping, yard work and maintenance are taken care of, so residents have more time to do the things they love!

Two half-mile walking trails and our 6-acre lake offer hiking, fishing, kayaking and canoeing nearly year round.

While our campus is located on a man-made lake, more wide-open water views are within easy driving distance.

Located just minutes away from a world-class resort, boutiques, fine dining, historic sites, golf courses, a brand new cinema entertainment complex, wineries and more, there is a whole world waiting just outside of our campus.

Residents can easily hop in their car and cruise down Main Street for a delicious breakfast or lunch at the iconic Car Wash Café. Willaby's by the Bay is another RWC crowd pleaser. And everyone who comes to the Northern Neck succumbs to the fresh seafood and amazing water views at the world-renowned Merrior Tasting Room.

At RWC, you will wake up every morning with a plethora of things to do – on and off campus. It's like a resort stay that doesn't end!

Introduction

HOME & RESIDENCY OPTIONS

RWC offers apartments, cottages and free-standing homes in various configurations from studio to five bedrooms with 3 ½ baths. Our residents enjoy worry-free living with regular home maintenance by our full-time landscaping, facilities and housekeeping teams. Facilities staff are always available during regular daytime hours; we have on-call staff for after hours. In addition, all housing options are equipped with an emergency call system. Go to rw-c.org to see floor plans.

Westlake



WESTLAKE APARTMENTS

Some of our apartments have gorgeous views of our 6-acre man-made lake. First-floor apartments have private patios. Second- and third-floor apartments include a private balcony. All apartments have private storage areas on the first floor and are connected to the main building, so you don't have to go outside. Each floor has a laundry room. All have generators.

Elm	Studio
Franklinia	1 Bed/1 Bath
Gardenia	2 Bed/1 Bath
Hydrangea	2 Bed/2 Bath
Juniper	2 Bed/2 Bath
Ivy	2 Bed/2 Bath

Canterbury



CANTERBURY COTTAGES

Cottages are the most unique housing option because former residents have modified them over the years. Therefore, not all floor plans seen online are accurate because of these modifications. All include a reserved parking space, a private patio and additional space that can be used for storage or customized for other uses. A covered walkway stretches from the cottages to the main building.



Aster	Studio
Aster Deluxe	Studio with sunroom
Birch	1 Bed/1 Bath
Birch Deluxe	1 Bed/1.5 Bath with sunroom
Cedar	2 Bed/1 Bath
Cedar Deluxe	2 Bed/1.5 Bath
Dogwood	2 Bed/2 Bath
Dogwood Deluxe	2 Bed/2 Bath with build-out
Laurel	2 Bed/2 Bath with customized expansions

Woods' Edge

WOODS' EDGE FREE STANDING HOMES

Our free standing homes are the most spacious offering. All include a one- or two-car garage and private patio. Many include a sunroom and finished second floor. If the second floor is finished, that typically adds about 600 square feet including two bedrooms and an additional bath upstairs. All homes have gas fireplaces. Some homes can accommodate as many as 5 bedrooms and 3 ½ baths. if the upstairs is finished.



Azalea	2 Bed/2 Bath
Boxwood	3 Bed/2.5 Bath
Camelia	3 Bed/3 Bath
Linden	3 Bed/2.5 Bath
Willow	2 Bed/2 Bath

OTHER AMENITIES

- Security on duty from 3:30 p.m. to 7:30 a.m. Monday through Friday and 24/7 on weekends and holidays.
- Emergency-call and pendant system installed in all independent living residences.
- Healthcare available 24/7.
- Our professionally-trained and acclaimed chef serves three meals a day in our Lakeview Grille inside and out, weather permitting. More formal dining is available by reservation in the Lancaster Room. Additionally, residents may dine in or carry-out. Catering is also available. Of course, many residents still enjoy cooking in their own homes or apartments occasionally as well.



HEALTH SERVICES

Several levels of care for an optimum match to an individual's needs.

The RWC Health Services Team is under the direction of an Administrator, Medical Director and Director of Nursing. This team also includes registered professional nurses, certified nursing assistants, restorative aides, social workers and activities staff. Support staff include a registered pharmacist consultant and a registered dietitian consultant. This team is dedicated to providing care, which focuses on dignity, self-worth and independence for each resident. The Total LifeCare option provides a wide range of health care services at little or no additional charge over the monthly fee.



WESTBURY HEALTH SERVICES

One of the many benefits of living in a Continuing Care Community is that residents can move seamlessly from one level of care to the next without ever leaving our beautiful campus or the friends and family that make this their home.

Pharmacy services are provided directly to RWC as well as occupational, speech and physical therapy when ordered by your physician. You can see your own physician or RWC will assist you in selecting a personal physician. Transportation to local physicians' offices is available when scheduled.

RESIDENT HEALTH CLINIC

RWC operates a Resident Clinic for independent living residents, with scheduled times for consultation, medication administration and prescribed treatment. A registered nurse staffs the clinic Monday through Friday. Services such as dermatology, podiatry and otology (including hearing aid specialists) can be scheduled. Professional charges are billed on a fee-for-service basis.

In addition to our Resident Health Clinic, we offer the following levels of care:

- Westbury Court, providing licensed care for up to 62;
- Westbury Center, accommodating 42 residents for licensed nursing care;
- Small House, accommodating 8 residents who need memory care.

WESTBURY COURT

Westbury Court is RWC's Assisted Living option. A combination of 24/7 support, personalized assistance and health care promote dignity and independence.

Suites are furnished with the residents' personal belongings including linens and bedding. The rates for independent living residents with Total LifeCare options do not increase except for additional meals and ancillary charges such as hospital costs, physicians' fees, medications, treatments and/or medical supplies. Private and semi-private rooms are available for residents who need a little more care, but not total care like those in suites. Independent living residents can also use these rooms for temporary stays when needed.

Options for all three meals with waited service are available for residents in the private dining room overlooking the front-porch veranda. Special diet requests can be accommodated. Westbury Court is complemented by four warm, inviting lounges and a large, scenic courtyard.

WESTBURY CENTER

Westbury Center offers skilled and nursing care with a full range of services, including therapies such as rehabilitation.

Private and semi-private rooms are available, each equipped with a bathroom and a nurse-call system. A lounge area, dining and activity rooms provide space for group or family gatherings. A whirlpool room, self-serve laundry and a therapy

room add to the quality of care.

Westbury Center is available, when needed, for all independent living residents. Residents who select a Total LifeCare option receive Westbury Center services at no extra charge, with the exception of additional meals, laundry service and ancillary charges.

Breakfast, lunch and dinner are served daily in the Westbury Center dining room. Bedside trays may be served as requested. Special diets are provided through consultation with RWC's registered dietitian. Weekly meal menus are scheduled and residents may select from the menu or make substitutions to suit their own tastes.

REHABILITATION

RWC is a Medicare-certified rehabilitation agency comprised of a team of physical, occupational and speech therapists. This certification enables us to provide services not only to RWC residents, but also to members of our Parkinson's group, Rappahannock Club members, At Home and Living Well clients.

AT HOME WITH RWC

At Home with RWC is a separate department that brings personal, companion and nursing care right to your doorstep.

Employees of At Home with RWC work within the RWC campus for those who need care to come to them, and they also deliver care to homes in the local community.

At Home with RWC offers personal and companion care to help with bathing, grooming and dressing, meal preparation, bathroom assistance, mobility, medication reminders, shopping, bill paying, transportation, housework and pet sitting.

Nursing care includes Registered Nurse oversight, disease education and support, guided exercises,

dressing and bandage changing, and blood sugar testing.

SMALL HOUSE

RWC's Small House is a new building that contains a memory support living area for eight residents and private suites.

MEMORY CARE

The Small House was the logical next step and complement to RWC's robust Memory Care Program. Our Dementia Care Coordinator has devoted her life to understanding Alzheimer's and dementia and to assist those living with memory loss as well as their caregivers. At RWC, we are prepared for memory decline with the following groups:

- Memory Support Groups
- Caregiver's Support Group

- Persons with Early-Mid Stage Dementia

PARKINSON'S SUPPORT GROUP

RWC also has a Parkinson's Support Group and Care Partners Group that meet monthly to share concerns of living with and care for those with Parkinson's disease. Medical professionals and researchers routinely attend the meetings to discuss advances in treatment and best practices for daily living activities. A Fit to Move exercise class is geared to assist those with Parkinson's in maintaining muscle tone and coordination. Participation in all activities is free.

MACULAR DEGENERATION

The Macular Degeneration Support Group debuted in 2019 when a resident requested it. They meet regularly and have about a dozen members.



AMENITIES AT RWC

Rappahannock Westminster-Canterbury residents appreciate the ease of having many conveniences located right here in our Chesapeake Center.



THE FRONT DESK

Available 7 Days a Week

Managed by a receptionist daily 6:30 a.m. to 11 p.m., the front desk is the main hub for in-house mailboxes, stamps, metered mail, UPS and FedEx, dry-cleaning pick up and delivery, guest room reservations and always a friendly greeting.

LIFE ENRICHMENT PROGRAMS

Fitness and Arts

Our Life Enrichment Center houses an indoor heated pool, fully equipped fitness center, three fitness classrooms, two art classrooms, locker rooms with showers and a coffee and juice bar. We even have a woodworking shop! Many activities and classes are available to residents and the wider community in everything from yoga, Tai Chi and water aerobics to wellness walks, dance, personal training and strength and balance.

BANKING

Chesapeake Bank

RWC hosts a branch of Chesapeake Bank with a teller on duty Monday-Friday, 9 a.m.-2 p.m. Safe deposit boxes available on site.

THE PUB

Enjoy drinks or catch the game with friends! Regular pub happenings include weekend Happy Hours.



HAIR SALON & SPA

By Appointment

Men and women alike enjoy routine hair appointments in our salon and spa. From shampoos to trims, cuts, styles and perms, our licensed stylists are available Monday through Friday. Facials, massages, manicures and pedicures are available by appointment as well.



RESIDENT CLINIC

RWC has its own in-house nurse practitioner as well as our own physician (who is also our Medical Director). Our Resident Clinic is fully staffed by registered nurses and assistants daily. Primary care physicians and specialists are scheduled weekly as well. There is no need to leave our campus for routine medical care.



ON-SITE TECH SUPPORT

Our IT staff provide computer and technical support to staff and residents, which is included in your monthly fee. They can troubleshoot computer and system issues, set up accounts and software, configure equipment like computers and iPads, perform preventative maintenance on systems and much more.

RWC LIBRARY

Our library is a robust place of learning with thousands of books and constant acquisitions of the latest best sellers. We read a new book each month in our book club. The library also features plenty of space for card playing, Rummikub and more. When the weather is nice, residents like to sit on the library balcony and take in a new novel.



ENTRANCE FEE OPTIONS*

Rappahannock Westminster-Canterbury provides lifetime residency and services including health care in return for an entrance fee and a monthly fee. Four entrance fee options are available. Each features different health care coverages and/or refund provisions.

Fees vary based on the option selected, the size of the residence and the number of people living in the residence.

Entrance Fee Option Selection:

An entrance fee option is selected with completion of the Residence and Services. You can choose a different option without penalty prior to moving into RWC. Your entrance fee preference depends upon your priorities regarding asset use, estate preservation and long-term health care risk.

For all contract options, there is a non-refundable administrative fee which is recognized upon execution of the Residence and Services Agreement. The entrance fee is amortized by 2% for each full or partial month of occupancy. Residents receive refunds based on the contract type selected, less a 4% administrative fee. The refund amount will not exceed 96% of the original entrance fee paid.

OPTION 1: Declining Refund Total LifeCare

This is an excellent choice for those who prefer short-term and

long-term protection against possible catastrophic health care costs, while paying a moderate entrance fee.

Consider the following features: If you need to transfer to Westbury Court or Westbury Center, there is no increase in monthly fees over that of independent living, except for additional meals and other ancillary charges.

Under Option 1, the entrance fee (less a 4% administrative fee) is amortized by 2% for each full or partial month of occupancy. No refund will be paid after 49 full or partial months of occupancy. The refund amount will not exceed 96% of the original entrance fee paid.

OPTION 2: Refundable Continuing Care

This option may appeal to those who wish to preserve their estate and think the risk of long-term care is minimal or have a source for alternate funding, such as long-term care insurance or investments. Below are the

additional features to consider with this option:

Residents are charged the regular per diem rate for Westbury Court or Westbury Center. This option offers estate protection through its refund provision. The refund can be applied toward accrued fees in Westbury Court and Westbury Center at RWC.

Under Option 2, the entrance fee (less a 4% administrative fee) is amortized by 2% for each full or partial month of occupancy for up to 25 months. The entrance fee refund will be a guaranteed minimum of 50% of the entrance fee paid. The refund amount will not exceed 96% of the original entrance fee paid.

The additional charge for Option 2 is 20% of Option 1.

Example: If the Option 1 entrance fee is \$100,000, the fee would be \$120,000 for Option 2. Option 2's minimum refund would be \$60,000.

OPTION 3: 50% Refund

Total LifeCare

This option should be considered by those whose priority is preservation of their estate and the security of Total LifeCare protection.

Additional features include:

If you need to transfer to Westbury Court or Westbury Center, there is no increase in monthly fees over that of independent living, except for additional meals and other ancillary charges.

Under Option 3, the entrance fee (less a 4% administrative fee) is amortized by 2% for each full or partial month of occupancy for up to 25 months. The entrance fee refund will be

a guaranteed minimum of 50% of the entrance fee paid. The refund amount will not exceed 96% of the original entrance fee paid. The additional charge for Option 3 is 30% of Option 1.

Example: if the Option 1 entrance fee is \$100,000, the fee would be \$130,000 for Option 3. Option 3's minimum refund would be \$65,000.

OPTION 4: 365-Day Deductible

This unique option has a discounted entrance fee and is an excellent choice for those who wish to minimize upfront asset usage and think the risk of long-term care is manageable for a period of 365 days.

Other features of this option are:

A Total LifeCare benefit for long-term health care after 365 days in Westbury Court or Westbury Center.

The resident pays regular per diem rates for 365 cumulative days of care (not consecutive), in Westbury Court or Westbury Center. After 365 days of care have been accumulated, the Total LifeCare benefit starts, and extra expenses for health services are eliminated.

Under Option 4, the entrance fee (less a 4% administrative fee) is amortized by 2% for each full or partial month of occupancy. No refund is paid after 49 full or partial months of occupancy. The refund amount will not exceed 96% of the original entrance fee paid.

	Option 1	Option 2	Option 3	Option 4
Description	Declining Refund Total LifeCare	Refundable Continuing Care	50% Refund Total LifeCare	365-Day Deductible
Refund	Declines at 2% per month, reaching zero in 50 months	Minimum 50% of entrance fee	Minimum 50% of entrance fee	Declines at 2% per month, reaching zero in 50 months
Health Services	No extra fee*	Extra fee - full per diem rate	No extra fee*	Extra fee - full per diem rate for 365 days then no extra fees*
Price	Standard entrance fee	Standard entrance fee plus 20%	Standard entrance fee plus 30%	90% of standard entrance fee
Administrative Fee	4%	4%	4%	4%

*Entrance fee options are as of March 2021 and are subject to change.

MONTHLY FEE COMPARISON

You may find it useful to compare your current monthly expenses to those at Rappahannock Westminster-Canterbury.

	CURRENT MONTHLY EXPENSES	Rappahannock Westminster-Canterbury
Mortgage, rent, condominium fee	\$	(Monthly Fee) \$ <i>Reflects desired residence</i>
Real estate taxes	\$	Included
Gas, electric, water, sewer, trash	\$	Included
Basic cable TV service, phone	\$	Included
Lawn service, grounds care	\$	Included
Groceries, dining out, gratuities	\$	Included - 30 meals
Housecleaning service (weekly)	\$	Included
Interior maintenance of our residence (such as repair and replacement of appliances, heating, cooling, plumbing, electrical systems, and refurbishment)	\$	Included
Exterior maintenance of your residence (such as repair and replacement of roof, driveway, windows, and refurbishment)	\$	Included
Long-term care insurance*	\$	Assisted living and nursing care can be included depending on option chosen.
Health and fitness (indoor swimming pool, athletic equipment, wellness programs, etc.)	\$	Included
Social, educational and cultural events, entertainment, hobbies	\$	Included - On-site programs and amenities
24-hour emergency response system	\$	Included
TOTAL MONTHLY COST	\$	

**If you have long-term care insurance, we can help you evaluate it.*

FIVE STEPS TO RESIDENCY



1. THE INITIAL STEP – THE RAPPAHANNOCK CLUB

If you'd like to "try before you buy," you can join our exclusive Rappahannock Club, or future residency program. For a one-time deposit of \$1,000, you'll receive a permanent priority number so when a house, cottage or apartment matching your preference becomes available, you will be contacted. You may refuse without penalty and your priority number will not change. The deposit is applied to your entrance fee. If you decide not to move in, you'll receive a refund. See the application to join the Rappahannock Club on page 20.

2. THE APPLICATION STEP

A. The Reservation Agreement:

The Reservation Agreement reserves your residence and initiates the application process.

B. The Reservation Deposit:

With the Reservation Agreement, a deposit of \$1,000 is made unless the deposit has already been made with participation in the Rappahannock Club. The deposit is fully refundable prior to entering into a Residence and Services Agreement as described in Step 4.

C. The Application Forms:

The following forms are completed and returned within 15 days:

- Application for Residence (one per occupant)
- Personal Health History (one per occupant)
- Confidential Financial Statement (combined)
- Physician's Examination Report (one per occupant to be completed by your physician)
- Pet Registration (if applicable)

3. THE ADMISSIONS COMMITTEE REVIEW

After we receive your application forms, you will meet with Rappahannock Westminster-Canterbury's Resident Life Coordinator and the Resident Clinic Manager for brief interviews. Following the Admissions Committee's review of your application, you will be notified in writing of your acceptance and will receive two copies of the Residence and Services Agreement. If your application is not approved, you will receive notification and a refund of the Reservation Deposit.

4. RESIDENCE AND SERVICES AGREEMENT AND THE 10% DEPOSIT

Sign and return both copies of the Residence and Services Agreement to RWC's Marketing Department. A signed original will be returned to you for your records. Along with the Residence and Services Agreement, you will include a check for a deposit equal to 10% of the Entrance Fee for the residence you have selected (less your \$1,000 Reservation Deposit). The 10% deposit allows you to initiate renovation selections, and is refundable as described in the Residence and Services Agreement.

5. TAKING OCCUPANCY AND THE 90% BALANCE

The 90% balance of your Entrance Fee is due and payable at time of your occupancy or within 90 days of the letter of written acceptance by the Admissions Committee, whichever is earlier, unless otherwise agreed to in writing by Rappahannock Westminister-Caterbury. The Monthly Fee will begin upon the date of occupancy and is pro-rated for a partial month. The RWC marketing staff will work with you to schedule a move-in date and help you coordinate your move.

REGISTRATION FOR THE RAPPAHANNOCK CLUB

Joining the Rappahannock Club gives prospective residents the opportunity to become familiar with RWC before moving in. Exclusive events just for Rapp Club members give you the opportunity to meet other club members thinking of making the move as well as some of our current residents.

RWC's priority reservation program (The Rappahannock Club) acts as a short-term waiting list for those seeking something that is currently unavailable. Joining the Rapp Club also puts you on a priority list if you are not yet ready to make a move but are planning for your future.. A refundable \$1,000 deposit is required with a completed registration form.

The Rapp Club secures a priority position to become a resident and offers you several valuable membership privileges while waiting to move in including:

- Invitations to select RWC educational programs, special events and activities
- Free meal tickets to dine inside or outside at the RWC Grille
- Free fitness assessment
- Monthly newsletter
- Opportunity to join our Living Well program (membership cost is additional)
- Entrance fees held at current rate for 12 months from the initial date of membership

Participation in the Rappahannock Club is not a guarantee of approval for residency, nor does it give members priority access to Assisted Living or the Health Center. However, we strongly encourage you to follow our residents' advice and "come while you can enjoy RWC life."

New RWC residents must qualify for residency in terms of health and finances. Don't wait to join RWC when you have a health situation and need advanced care. Current residents enjoy the security of access to care when they need it. If you wait until you need advanced care, RWC may not have availability. Special levels of care are reserved for current residents.

To find out more about our Rappahannock Club, read this blog post:
https://rw-c.org/rappahannock_club/



RAPPAHANNOCK CLUB PROSPECT REGISTRATION INFORMATION (PLEASE PRINT)

Name: _____ Date of Birth/SS#: _____ / _____

Name: _____ Date of Birth/SS#: _____ / _____

Relationship (if two or more prospects): _____

Primary Address: _____

City / State / ZIP: _____

Secondary Address: _____ Effective Dates: _____

City / State / ZIP: _____

Primary Phone #: _____ Cell Phone #: _____

Email Address: _____

Contact preference: Email Phone Call Text

Residence Preferences (Please check the type of living accommodation you prefer)

APARTMENT	CLUSTER COTTAGE	FREE-STANDING HOME
Elm (Studio)	Aster (Studio)	Azalea (2 B/2 Ba)
Franklinia (1 B/1 Ba)	Aster Deluxe (Studio w/ sunroom)	Willow (2 B/2 Ba)
Gardenia (2 B/1 Ba)	Birch (1 B/1 Ba)	Boxwood (2 B/2 Ba)
Hydrangea (2 B/2 Ba)	Birch Deluxe (1 B/1.5 Ba w/ sunroom)	Linden (2 B/2 Ba)
Juniper (2 B/2 Ba)	Cedar (2 B/1 Ba)	Camelia (3 B/3 Ba)
Ivy (2 B/ 2 Ba)	Cedar Deluxe (2 B/1.5 Ba)	
	Dogwood (2 B/2 Ba)	
	Dogwood Deluxe (2 B/2 Ba w/ build-out)	
	Laurel (2 B/2 Ba w/ customized expansions)	

To see square footage, floor plans and our 3-D virtual tours, please go to rw-c.org/lifecare

Accommodation Choice: _____

If you change your mind about your proposed move-in time period or housing choice, please notify the RWC Marketing Office in writing. Preference is given to prospective residents who express a specific year.

Rappahannock Club Prospect Signature: _____ Date: _____

2nd Prospect Signature: _____ Date: _____

Rappahannock Westminster-Canterbury: _____ Date: _____



Priority# _____
(To be assigned by RWC)

FREQUENTLY ASKED QUESTIONS

What Kind of Retirement Community is Rappahannock Westminster-Canterbury?

Rappahannock Westminster-Canterbury (RWC) is a nonprofit, retirement community, designed for active, independent retirees who seek the security of a Total LifeCare program. Since opening in 1985, RWC has attracted adults from across the U.S. and has been rated "one of the top 50 Continuing Care Retirement Communities in the country" and in The Fifty Best Retirement Communities in America.



RWC has also been rated "Best Of Virginia" in Virginia Living Magazine.

Following are frequently asked questions not already covered in this brochure.



Where are you located and what are some things to do in the area?

We are situated on a rural 165-acre campus outside the village of Irvington away from the stress of city life, but close enough to visit Richmond, Hampton Roads and Washington, D.C. History buffs, golfers, boating enthusiasts and those who enjoy small-town charm will find Virginia's Northern Neck the ideal place to relax and pursue lifelong passions or explore new interests.

What is the admission criteria?

Admission is open to those 65 and older. Persons younger than 65 may be admitted, with a slightly higher entrance fee. Special arrangements may be made if one spouse meets the criteria but the other does not. We welcome singles and couples regardless of race, religion, sexual orientation, nationality, place of origin or disability.



May I furnish and decorate my home as I wish?

New residents can customize their unit with standard renovation options. You have the opportunity to pay for upgrades if desired. You supply your own furniture and decorate your home to your taste.

How can RWC help me maintain an active and healthy lifestyle?

Helping you maintain an active and healthy lifestyle is one of RWC's top priorities. Our Living Well Programs integrate all dimensions of wellness. Our beautiful Life Enrichment Center offers everything from exercise programs and wellness seminars to specially designed classes, which go far to keep residents

healthy and active. In addition our 165-acre campus provides many opportunities for outdoor wellness with hiking, biking, jogging, walking, kayaking and many other healthy activities. In fact, more than 80% of our residents regularly participate in our fitness, meditation and recreational class offerings, many seeing dramatic results in their strength and balance abilities, in addition to reducing use of medications.

Is security provided?

Fortunately, the Northern Neck region has a very low crime rate. Security measures, however, are taken for your added protection. All residences have fire detection and emergency-call systems that are monitored

24/7. Exterior doors to the main buildings are locked in the evening and checked throughout the night. Security personnel patrol during non-business hours.

Can residents participate in planning at RWC?

A resident serves on the Board of Trustees, and residents serve on administrative and board committees. A very active Residents' Association helps guide a variety of activities and projects. In addition, informative community meetings are regularly scheduled, and our CEO holds weekly "Coffee with Stuart" meetings to answer residents' questions and address concerns.

What is Total LifeCare?

Total LifeCare is an improved version of "continuing care." Continuing Care Retirement Communities (CCRCs) have independent living, assisted living and licensed nursing care on site. We've added the security of lifetime residency and pre-arranged health care services. Should the need for skilled care arise, the only charges over the monthly fee for an apartment or home would be for additional meals and support services.

What levels of care are available at RWC?

RWC has comprehensive services. Skilled nursing, assisted living, in-home assistance, and concierge services are available on site. RWC's Small House is

dedicated for residents who need memory care. Nearby, Bon Secours Rappahannock General Hospital is available for surgery, acute conditions and diagnostic tests.

How are emergencies or sudden illness handled?

RWC nursing staff, available 24/7, may be contacted by telephone or the emergency call system located in each residence. First aid can be administered on premises. RWC is just minutes from Bon Secours Rappahannock General Hospital should more extensive treatment be necessary. For nonmedical emergencies, a staff member from administration and maintenance is on call 24 hours a day.

Are there provisions for recuperative care?

Westbury Center offers recuperative care for those needing time to recover from a stay in the hospital or for a short-term medical need including rehabilitation. It is available at no extra fee for those who select a Total LifeCare option upon residency.

What if I am away for prolonged periods of time. Is there a credit?

If you are away for more than seven days, you will receive credit for meals missed on a pro-rated basis.





What happens if one spouse transfers to Westbury Court or the Westbury Health Center?

This depends on which entrance fee option you choose upon admission. With options that include Total LifeCare, the combined monthly fee remains the same as if both were in their freestanding home, independent cottage or apartment. The remaining spouse may elect to stay in the current residence.

Is the entrance fee refundable?

All four entrance fee options have provisions for refunds. Two of the options offer a "declining refund." The amount of entrance fee refund is reduced by 2% each month until

it reaches zero in a little over four years. One of these options provides an up-front deductible feature, which reduces the initial entrance fee cost. The other two options offer a refund that declines to a minimum of 50%. One provides Total LifeCare with no increase in the basic monthly fees for health care services. The other is a "continuing care" option through which the refund can be used to pay for health care services.

Is the monthly fee fixed or is it subject to change?

Fees may be adjusted to compensate for inflation and/or other operating cost changes. Applicants are counseled thoroughly relative to financial resources and health to assure that they will be able to live comfortably at RWC despite

inflation and its effects on fees.

You are affiliated with the Episcopalian and Presbyterian churches. Is there a religious requirement?

RWC is a nondenominational retirement community. All are welcome.

What is the guest policy?

You may entertain guests as you always have, including overnight visitors. Guest suites are available at RWC and can be reserved for a modest charge. Guests are welcome to use the RWC facilities. RWC's common areas may be reserved for private functions. Exceptions to our guest policies do come up from time-to-time, however.

Do RWC residents need to have homeowners insurance?

RWC insures the buildings and grounds. Residents must carry a tenant-homeowner policy to cover personal property and liability.

May I bring my car?

We encourage you to bring your vehicle. Those living in apartments and clustered cottages have convenient lighted areas for parking and free standing homes have garages.

Are pets allowed?

RWC recognizes the importance of pets and welcomes them in our community. Pets are restricted in some areas of the apartment building and main building. A pet policy is available from our Resident Life department.

Is financial assistance available?

A Fellowship Program provides support in the payment of entrance fees and monthly fees for those who need assistance. The amount granted is based on individual need and the availability of funds.

Do I need to have long-term care insurance to move to RWC?

No. Our LifeCare contract options are similar to long-term care insurance policies; the contract limits the out-of-pocket cost for long-term care that may be required in the future. Long-term care insurance policies are not required or needed, but many residents retain them. Our CFO can review your policy to compare how it can work with different contract options.



GET TO KNOW RWC

You will find an interesting mix of people here at RWC, but a few things we share in common – we like to be **fit**, we adore our **pets** and we really love **our country!**



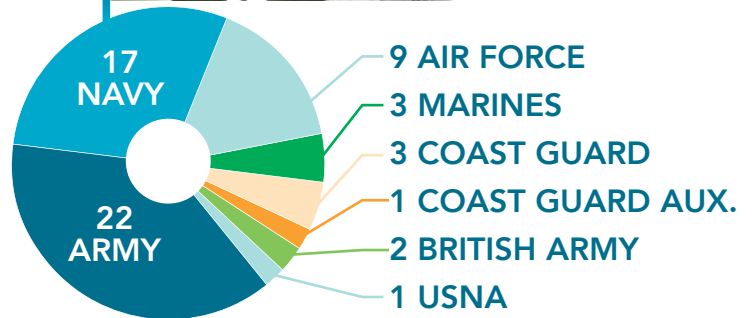
58 MILITARY MEMBERS




25 RESIDENTS WHO TAKE ART CLASSES



Including woodworkers and 9 children in the RWC camp




48 PET OWNERS






20 RESIDENTS WHO HAVE LIVED IN OTHER COUNTRIES



1,584 TOTAL VISITS TO THE FITNESS CENTER



FITNESS CLASSES BY RESIDENT PARTICIPANTS:



320 Moving and Grooving

- 32 Chair Yoga
- 26 Fit to Move
- 13 Dance Aerobics
- 12 Water Walking



507 TOTAL VISITS TO THE POOL

As of February 2021; numbers subject to change as new residents move in



Rappahannock
Westminister-Canterbury

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