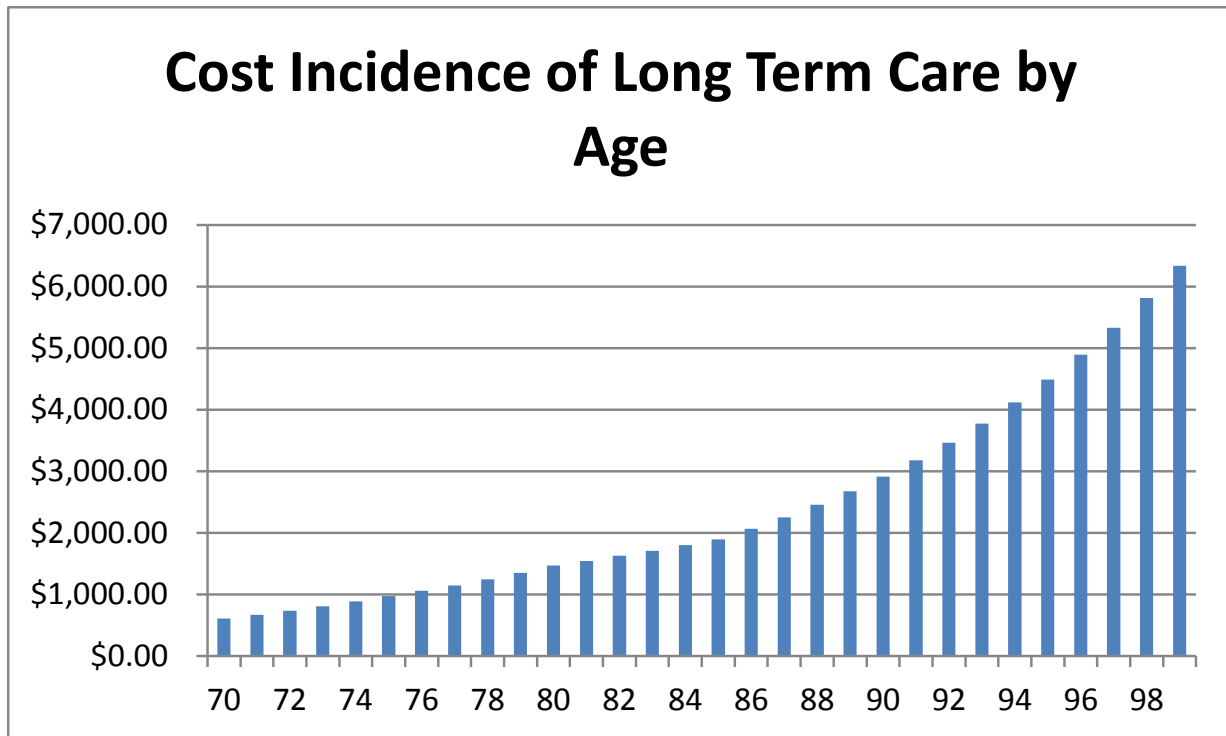


## Contract Variations Checklist

Care Continuum		Entrance Fee with Minimal Refund – Declining 2% per Month	Refund Declining 1.5% per Month	50% Refund	75% Refund	90% Refund	Full Refund of Entrance Fee at Withdrawal or Death
Type AAA	Full Care and all Medical Care – Not Offered						
Type A – No Added Cost for Higher Care Levels with Entrance Fee Requirement	No Medical Care but Full Assisted Living & Nursing Care						
Type B – Limited Higher Care at No Added Cost with Entrance Fee Requirement	Respite and short term care; sometimes discounts small or large						
Type C – Full (or Discounted) Fee for Service with Entrance Fee Requirement	No care provided; i.e. similar to staying in own home except for community and meals etc.						
Type D – Straight Rental with No Care Commitment	Active living community model but may include some affiliated care options						

Facility's license may limit care it can provide and this can lead to transport of residents to outside facilities for, say, dementia care or other services.

## Value of full long term care commitment



Cost of Refund Provision Could Be Just a Pricing Matter, i.e. the Refund as a Death or Withdrawal Benefit

Many communities, though, make the payment of refunds dependent on the subsequent “sale” of the vacated unit to a successor resident for an equal or higher Entrance Fee

More Info: [www.naccrau.com](http://www.naccrau.com)