WELCOME
For the first time, our 2014 Annual Report combines both the Springpoint Senior Living and the Springpoint Senior Living Foundation Annual Reports.

OUR MISSION
To make a difference in the lives of the residents, families and communities we serve

OUR VISION
To be the leader in innovative housing, healthcare and integrated supportive service solutions

OUR VALUES
RESPECT
We recognize the value and dignity of every person.

COMPASSION
We seek to understand and empathize with others.

INTEGRITY
We are honest, responsible and ethical.

SERVICE
We endeavor to exceed expectations.

EXCELLENCE
We strive for the highest quality in all that we do.
DEAR FRIENDS

The year 2014 could be considered a year of transitions for Springpoint. Winchester Gardens is now fully integrated as an affiliate of Springpoint. The benefits of this affiliation were highlighted in a recent restructuring of their debt. We were able to secure a non-recourse loan to replace the 2005 debt at an all-in rate of 3.04% for a 15-year term, a term not seen in recent years. Debt service savings exceed $700,000 annually, with additional money borrowed to make improvements long desired by Winchester residents.

Springpoint at Home acquired a private home health agency to demonstrate our commitment to providing the same high-quality healthcare and services for those who choose to remain in their homes. It is our commitment to provide home healthcare to better serve and benefit our Springpoint residents in their homes as well as reach out to those in communities surrounding Springpoint properties who are in need of assistance.

The healthcare center at The Atrium at Navesink Harbor opened in the first quarter of 2014 to provide high-quality skilled nursing care services to its residents. It has achieved the highest ratings possible from the government Centers for Medicare & Medicaid Services.

We moved our corporate headquarters of over 50 years from the Princeton area to an appropriately appointed office in Wall Township which is more central to our 24 Springpoint communities. The new headquarters and office space accommodates all of the company’s employees and consolidates multiple offices into a single facility.

Emergency generators have been engineered and are being installed at all of our retirement communities in an effort to be less dependent on the electric grids in order to avoid a major disruption like those which occurred during Superstorm Sandy. Most of our communities will be online before the end of 2015.

A new Foundation executive was hired to develop our endowment so that we can continue to provide resident subsidy—a Springpoint hallmark since our inception in 1916—well into the future. Michael Oakes joins us after having served at Ocean Medical Center and Make-A-Wish Foundation.

Finally, our Board of Trustees completed a new three-year strategic plan. Springpoint will continue to seek affiliations with similar service organizations to expand our footprint in the marketplace and ensure that we continue to leverage our size and keep our infrastructure costs as efficient as possible. To meet rising demands, we also intend to commit resources to serving people with memory deficiencies by seeking to develop communities that specialize in that much-needed care.

We believe 2015 will be a great year for Springpoint as the economy continues to improve and our overall debt costs have been reduced by our refinancing initiatives. As we move forward, we remain focused on resident satisfaction as well as enhancing and expanding programs and services to help enrich and make a difference in their lives.

Gary T. Puma
President and Chief Executive Officer
ACHIEVEMENTS and TRANSFORMATIONS

CHANGING HOW WE DELIVER HEALTHCARE
While 2014 was a year of great achievements, the past year was also a significant period of transformation for Springpoint during which we began the process of redefining how we deliver healthcare. This exciting transformation included a number of important changes that will enable us to improve our competitive position and increase the value we bring to our residents and the markets we serve.

EXPANDING HOME CARE
In March, Springpoint successfully launched Springpoint at Home. Offered to residents of Springpoint’s continuing care retirement communities and to non-residents who live in surrounding Springpoint market areas, our home healthcare services provide personal assistance, medication management, 24-hour live-in care and more.

Demonstrating Springpoint’s mission of caring for seniors, the services are designed to enhance health, well-being and quality of life. Springpoint at Home is accredited by the Joint Commission, the nation’s leading healthcare accrediting organization.

As we continue to invest in our residential communities, we are also proactively making changes for the future. Springpoint at Home recently acquired Senior Care Management, a private home health agency, expanding its Home Care Services division—doubling its volume augmented with community-based services.

INVEST AND TRANSFORM
At Monroe Village plans are in process for a state-of-the-art healthcare center. We’ve begun by making plans to replace the existing center with a new 120-bed design that includes both sub-acute and dedicated memory care neighborhoods in addition to 60 beds for longer term nursing services.
A groundbreaking celebration will take place in the summer of 2015. At Winchester Gardens, plans are also underway to enhance the current assisted living and memory care services and to expand their healthcare services to include a licensed sub-acute care neighborhood.

**EXCEEDING EXPECTATIONS**
Four of Springpoint’s skilled nursing healthcare centers achieved five-star quality ratings from the government Centers for Medicare & Medicaid Services (CMS). A five out of five star rating is considered the highest rating, “Much Above Average,” from CMS.

**ASSURING SAFETY**
After Superstorm Sandy, Springpoint established an emergency response task force and implemented new preparedness procedures. As part of this ongoing effort, this year we made an investment of $3.5 million to fund additional emergency power generators in our CCRCs. These generators ensure continued power supply to the most critical areas of the communities in the event of any power outages.
**WELLNESS and GOOD HEALTH**

**EXCELLENCE IN INNOVATION**
In December, our LivWell program was recognized as an innovative best practice program that promotes and enhances quality of life for Springpoint’s residents, staff and the surrounding community. LeadingAge New Jersey honored Springpoint with the Excellence in Innovation Award at the 2014 LeadingAge New Jersey Awards Ceremony held at Forsgate Country Club.

Exclusive to Springpoint and available to our CCRC residents, LivWell partners with residents to discover their needs, desires and goals for personal well-being. Focused on the seven dimensions of whole person wellness, LivWell was designed to assess fitness and wellness levels and help residents create a profile of their ideal lifestyle.

A sampling of LivWell offerings includes aquatic exercise, yoga and tai chi classes, Nordic walking club, environmental awareness group, guided meditation, cultural dance groups and community volunteer opportunities.

**SUCCESSFUL AGING STUDY**
Monroe Village and Meadow Lakes were awarded a grant through the University of Wyoming and Performance Health Systems to participate in a successful aging study to assess improvements in strength, balance and functional independence. More than 80 residents participated in the study and the research results are due to be published this spring.

**EUROPEAN WELLNESS CHALLENGE**
As an offshoot of LivWell, residents set out on a virtual journey across Europe. They spent the summer traveling through the continent, enjoying an engaging new path to health and wellness. Called “Tour de Euro,” the virtual journey was a way for residents to measure and track their exercise and activity levels. One minute of activity equaled one mile.

“The fact is people can grow stronger, healthier and more engaged in life at any age.”

*Stacey Judge, LivWell Program Director*
All miles were plotted on a grand map of Europe and celebrations marked the arrival in each new country. After embarking from England and traveling through the United Kingdom into Belgium, residents visited Germany, Switzerland, Austria, Italy, France and Spain before they concluded their tour in Portugal.

More than just improved physical fitness, Tour de Euro had other benefits as well. Residents enjoyed reminiscing about real-life journeys they’ve taken and delved into the art and history of countries on the tour.

**IMPROVING VITALITY AND WELL-BEING**

Springpoint kicked-off Active Aging Week in September with an invigorating roster of health and fitness activities. Residents participated in a variety of innovative programs focused on physical health and nutrition; spiritual wellness and stress relief; and cognitive health and balance. Active Aging Week is an annual event initiated by the International Council of Active Aging.

Taking steps to help community members live as fully as possible within all dimensions of wellness, Springpoint is focused on active aging and provides its residents with education, information, resources and tools for healthy living. Beyond Active Aging Week, our community members take advantage of our year-round activities.

Our Springpoint residents enjoy the many dimensions of wellness, including walking, hiking and nature tours, swimming, arts, cultural events, health and wellness education. Center: LivWell was awarded the Excellence in Innovation Award by LeadingAge NJ.
SURVEY SAYS...HIGH MARKS FROM RESIDENTS
Our dedicated employees continually strive to provide the utmost hospitality to our residents. The results of this year’s Holleran resident satisfaction survey validate Springpoint’s commitment to providing exceptional customer service to our residents while ensuring a safe and secure environment for a healthy and active lifestyle. Results of the survey revealed residents have a high regard for Springpoint communities, with ratings exceeding national benchmarks.

Residents ranked our senior living communities above the Holleran national benchmark which includes the ratings of more than 575 communities in 42 states. Holleran is a nationally-regarded market research firm that specializes in senior living. We are very proud of the resident survey responses that reflect and affirm our high standard of quality.

MEADOW LAKES ACADEMY TAPS RESIDENTS’ TALENTS
From professors and writers to community activists and artists to industry leaders and inventors, our Springpoint residents bring with them a vast array of life experiences, talents and knowledge. Recognizing this wellspring of talent, Meadow Lakes residents formed the Meadow Lakes Academy to offer educational programs.

The first-ever Academy Day, held in October, focused on topics relating to the interactions between humankind and the natural world. With over 150 registered attendees, the successful event drew residents from Meadow Lakes and other Springpoint communities as well as the local community.
RECIPE FOR SUCCESS
In September, our Winchester Gardens community beat the competition in their hometown to win the Maplewood Wellness Fair Cooking Contest in two categories: “savory” and “sweet.” Winchester Gardens Culinary Director Daniel Nehrings’ apricot chicken recipe took the savory prize and his tuxedo-wearing chocolate-covered strawberries captured the sweet prize!

With so many programs, events and excursions, there is a great exchange of positive energy throughout our communities.

MONROE PARTNERSHIP WITH RUTGERS
For ten consecutive years, Monroe Village has been one of the premier field education placement locations for graduate students at Rutgers School of Social Work who are studying gerontology. By serving as a partner with Rutgers, the staff and residents are taking an active part in helping educate the next generation of social workers with an expertise in aging.

Ted Alter, Monroe Village’s resident services director, serves as a field instructor for the Rutgers students. “This is an excellent community for students to gain first-hand experience across the continuum of care, from independent living to assisted living to skilled nursing and rehabilitation,” he said. “Students placed here provide an extra level of emotional support and counseling for our residents, and our residents enjoy interacting with them. It’s a win-win situation for all involved.”

The long-standing partnership between Monroe Village and Rutgers School of Social Work helps provide the next generation of social workers with an expertise in aging, thus enhancing the quality of life among older adults, now and in the future.
COMMUNITY ENGAGEMENT

DEMONSTRATING OUR VALUES
In November, Springpoint launched its first Community Cares campaign to make the season brighter for those needing a little help from friends. With generous contributions from residents, business partners and staff, it nearly became a challenge to keep up with the overwhelming response. Lifting boxes and spirits, Springpoint volunteers coordinated distribution and delivery of items to residents at Asbury Tower in Asbury Park and Plainfield Tower West in Plainfield, both Springpoint affordable housing communities.

In all, over 464 affordable housing residents received food and essentials as a result of the drive. Building momentum from the successes of the campaign, we are introducing additional initiatives throughout the year, demonstrating Springpoint values of respect, compassion, integrity, service and excellence.

VOLUNTEER OUTREACH
In an effort to engage with communities throughout New Jersey, the Foundation serves as a conduit for service and volunteer programs. Working with individuals and organizations, we identify and create volunteer opportunities that put us in touch with our neighbors. One example is our work with Bloomberg, a global news and data company with a strong presence in central New Jersey.

Bloomberg has been a loyal Foundation supporter since 2010. Whether distributing care packages, hosting a social event or volunteering alongside Springpoint residents, Bloomberg volunteers share our commitment to serving the communities where we live and work. In 2014, 50 Bloomberg volunteers dedicated 185 hours to work with over 200 Springpoint residents.

At Stonebridge, the Bloomberg team hosted a lively crown-making workshop where residents made handcraft-

The nice thing about TEAMWORK is that you always have others on your side.
ed gifts for pediatric patients. Many Bloomberg employees have formed close bonds with residents at The Gables and Wheaton Pointe. In addition to regular visits, they celebrate holidays together and lend their skills where needed. Mandarin is a popular language among The Gables residents. Bloomberg employees translate the monthly resident newsletter from English to Mandarin, giving residents a wonderful linguistic gift.

Through their passion and commitment, these employees embody Bloomberg's philanthropic philosophy and complement the Foundation's commitment to service.

**BUTLER FUNDRAISING EVENT**

Our Butler Senior Community held a successful garage sale in July to raise funds for their community bus and resident activities. All the unsold items were donated to Jason & Justin's Journey X2: Don't Stop Believing, a charity created to raise funds for two Elmwood Park brothers who were diagnosed with a genetic disorder known as Hunter Syndrome.

Everyone at our Butler Senior Community was pleased that the items could be “paid forward” to help with Jason & Justin's journey.

Springpoint recognizes the value and dignity of every person. From fundraising events, community outreach and volunteerism, we seek to understand and make a difference in the lives of others.
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Gary T. Puma
FINANCIAL HIGHLIGHTS

SSL OPERATING REVENUES

OPERATIONS
($ in 000's) – $127,682

- Revenue from Residential Facilities
- Revenue from Medical Facilities
- Contributions, Bequests & Net Assets Released from Restriction
- Investment Income & Other Revenue

SSL OPERATING EXPENSES

($ in 000's) – $122,643

- Professional Care
- Operations & Maintenance
- Dining Services
- Administrative & General
- Marketing
- Charity Care
- Interest Expense

SPRINGPOINT SENIOR LIVING FOUNDATION

REVENUE ($ in 000's)
Total Fundraising Revenue ....................... $882
New Annuities/Trusts ............................ $435

SUPPORT
Resident Financial Assistance .................... $309
Senior Net/Facility Programs ................... $360
Spiritual Care ................................. $351
THE SPRINGPOINT FOUNDATION

Meet the Foundation team, left to right: Diane Amatucci, Brenda Zanoni, Michael Oakes, Angie Manley, Susan Cino

VISIONARY AND COMPASSIONATE

A Springpoint hallmark since its inception, the Springpoint Senior Living Foundation works to make life better for older adults; our approach is both visionary and compassionate. In part, it is through the efforts of the Foundation that we’ve been able to make a difference in the lives of our seniors and their families through resident and community partnership programs. Charitable contributions from generous donors help to sustain the Foundation’s Programs: Resident Financial Assistance, Spiritual Care, Tomorrow’s Leaders and Affordable Housing Transportation as well as the newly created Community Cares Fund.
It takes the support of many for the Foundation to continue to provide important services and programs to our residents such as the Resident Financial Assistance Program. Providing financial security for community residents, the Resident Financial Assistance Program assures that qualified residents who have outlived their resources through no fault of their own will never have to leave their community due to financial difficulties.

For nearly 100 years, contributions made to the Foundation have helped guarantee that CCRC residents will always have a home in our Springpoint communities. The support that makes the Resident Financial Assistance Program possible comes from our generous donors. We are proud to say that the vast majority of that support comes from residents in our communities. In addition, we receive support from our employees and board members, our vendors, as well as corporations and foundations in the communities we serve.

JERRY GOTTESMAN, Meadow Lakes

“It is not complex; if you have the ability, you should help the Foundation help others. We are living longer, it’s our responsibility to help those less fortunate. All faiths have the same message: do what you can to help others.”

How Your Donations Make a Difference

Over the past five years, your donations have gone to support:

- **Resident Financial Assistance**: 43%
- **Spiritual Care**: 38%
- **Transportation & Programs**: 14%
- **Tomorrow’s Leaders**: 5%
SPRITUAL CARE

EMORY TURNURE, Crestwood Manor
“I support the Spiritual Care Program because I think it is essential to have someone available in the community who everyone can talk to. Our Chaplain Linda does a dynamite job; she is so upbeat and she is always here whenever we need her. It doesn’t matter what your religion is, you can confide in her. Everyone knows her and a lot of people feel very comfortable with her.”

EMBRACING INNER RESOURCES AND SPIRITUAL STRENGTHS
In fulfilling Springpoint’s mission, we work to meet not only the physical and emotional needs but also the spiritual needs of our residents. Because our residents are such diverse people and our communities are so unique, we realize that everyone’s spirituality may look very different. Always available, our Springpoint chaplains are welcoming to all of our residents and confidentiality is always respected and honored.

Our spiritual care staff continually offers a variety of religious services and celebrations as well as education, companionship and comfort care during times of transition. In addition to traditional religious services and ceremonies, non-denominational discussion groups, learning, meditation and more are offered to help residents develop inner resources and spiritual strength.
TOMORROW’S LEADERS

MENTORING TOMORROW’S LEADERS TODAY

Through our Tomorrow’s Leaders Program, we offer internships in senior living administration, healthcare and other key service areas to qualified college students and recent graduates. Our interns receive first-hand knowledge of affordable housing, assisted living and continuing care retirement communities.

Mentored by Springpoint professionals in a number of fields, our interns devote countless hours to making a difference in the lives of our residents. As a result, they emerge inspired and prepared to work with America’s fastest-growing population.

Funded through donations, sponsorships and endowments, our Tomorrow’s Leaders Program offers these interns valuable skills and insights that will likely last a lifetime.

MEGAN HANNA,
Crestwood Manor Intern
La Salle University graduate 2015

“Having learned a tremendous amount, I am truly grateful for this opportunity to better myself and launch my career. As I head into the future, I feel a greater sense of confidence and preparedness. I will never forget this awesome time in my life given to me by the generous contributions of program donors.”
ATRIUM AT NAVESINK HARBOR

JEAN & THOMAS BATEMAN, The Atrium at Navesink Harbor

“All of our experience with Springpoint has been favorable. The fact that they have continuing spiritual support for the residents is very important to us. The multitude of services available to us is pleasant and inspiring. Having worship services on site is convenient and helpful. One of Chaplain Carole’s strong points is that she keeps in touch with people and makes them aware of what is available. She also runs a bible study which is well attended. The idea that we can help to continue the Spiritual Care Program, particularly having a chaplain on site, is something we both support.”
ELEANOR PEARSON, Crestwood Manor

“The people here at Crestwood Manor are like my second family, so I feel like I am helping my family when I contribute to the Foundation. Pastor Linda does a phenomenal job; I think it is important that we have her here. I also support the Resident Assistance Program; I really believe people factor that in heavily when they are making their decision about moving here. It’s absolutely a special program.”
BARBARA THOMPSON, Meadow Lakes
“The money I give to the Springpoint Foundation Charitable Gift Annuity is money I had earmarked to eventually give to a charity. Now the donated funds are in a much better rate of interest and act as a source of guaranteed monthly income during the life of the annuity. This gradually returns the money to me, so I can donate it again. The community helps me, so I wanted to help the community. It’s a two-way street.”
“We feel very fortunate to live at Monroe Village. We think it is important to contribute to the Springpoint Foundation because, if ever needed, we want to make sure that we have the same support provided to residents by the Resident Assistance Program. We really enjoy the Spiritual Care Program here. Our Chaplain Terry leads all of the services; she is wonderful. We contribute to the Foundation on a monthly basis; it makes it easy. If everybody gives a little bit at a time, it adds up.”
NANCY & DAVID MULFORD,
Stonebridge at Montgomery

“We believe in supporting the Springpoint Foundation because it provides a sense of peace and security to know that we will never be on our own financially; there is always the Foundation backing us up. We also appreciate the many fine special programs and events sponsored by the Foundation. We are especially grateful for the Foundation’s support of the Spiritual Care Program and of our Chaplain Jenny who works with residents in the various faith groups for worship and meaningful discussions.”
WINCHESTER GARDENS

The Foundation is just getting started at Winchester Gardens. Residents are getting to know our Foundation staff members including Michael Oakes, our newly appointed senior vice president.

The Foundation received an initial contribution of $95,000 from the estate of Mr. Roy Mitchell designated to establish an endowment fund for the Winchester Gardens Resident Assistance Program. A significant portion of the gifts received by the Foundation is in the form of bequests from residents. We are grateful to those who, like Mr. Mitchell, make plans to provide a generous legacy of support for fellow residents of their community.

Additionally, a group of resident volunteers from Winchester Gardens have joined together to form a Springpoint Senior Living Foundation Development Committee to benefit Winchester Gardens. We are off to a great start thanks to these residents.

If you would like more information on how you can help build a legacy of community support for Winchester Gardens, contact the Foundation at 732-430-3674.
OUR CORPORATE PARTNERS

CORPORATE FUNDING THAT ENRICHES OUR COMMUNITIES

Many of the Foundation programs would not have been possible without the generous contributions of our corporate sponsors and partners. We would like to take this opportunity to recognize some of our sponsors and highlight their giving spirit.

For more than 13 years, C&C Construction Management, Inc. has partnered with the Foundation. A construction management and general contracting firm based in Philadelphia, C&C has built its reputation on a philosophy of integrity and high morals. C&C president Vince Celenza and his team strongly believe it is their responsibility to “give back.” As our first corporate partner to endow a student intern through the Tomorrow’s Leaders Program, C&C has been a consistent and generous contributor to our internship program. Most recently, they have taken the lead again by pledging $150,000 towards our Tomorrow’s Leaders internship program in the affordable housing communities.

Since becoming a funding partner in 2008, The Brickman Group, a national leader in landscape management, has consistently supported the Foundation through a variety of programs. They have helped to establish art galleries in our CCRCs, create a victory garden for an affordable housing community and support our annual Foundation Golf Classic. Brickman has stood true to their...

Coming TOGETHER is a beginning. Working TOGETHER is success.
commitment to serve others. “It is not only our responsibility, but a privilege to give back to the communities in which we live and work,” says Vice President of Operations Tim Russell.

The PSEG Foundation’s corporate citizenship goals and objectives for community and economic development align perfectly with our mission. Thanks in part to a $25,000 grant from PSEG, dedicated computer training labs are being created in each of our 18 affordable housing communities. Tomorrow’s Leaders interns will teach our residents valuable computer skills and the intergenerational interaction will enhance the lives of all.

Another crucial supporter is TD Bank, who stands behind our efforts to enhance the services and programs we provide to our affordable housing communities. Thanks to their generous support, we are able to improve the lives of the residents in all our Springpoint affordable housing communities.

We are grateful for the support of these and all our generous corporate partners who share our goal of making a difference in the lives of those we serve.

SAVE THE DATE
JUNE 2, 2015
Metedeconk National Golf Course
Jackson, New Jersey
GOLF TOURNAMENT
The 38th Annual Golf Classic will be held at Metedeconk National Golf Course in Jackson, New Jersey, on June 2, 2015. All proceeds benefit our Springpoint Senior Living Foundation programs.

For more information contact:
Angie Manley: 732-430-3734 or amanley@springpointsl.org

Thank you for your continued support. FORE!
WAYS TO CONTRIBUTE

OUR DONORS ARE AN INSPIRING GROUP OF PEOPLE
Dependent upon the support of many, donations to the Foundation have truly made a difference in the lives of residents, their families and the communities we serve.

All gifts made to the Foundation can be designated to benefit a specific community or program, including: Residential Financial Assistance, Spiritual Care and Tomorrow’s Leaders.

GIVING SPIRIT
The Springpoint Foundation offers a variety of direct and planned giving options for individuals, families and organizations. Generous support from our donors is received in many ways, including bequests, annual fund, cash or outright gifts of appreciated securities and bonds, bequests, retirement accounts and deeding of refundable entrance fees.

Our Charitable Gift Annuity and Charitable Trusts provide a source of income to the donor while helping the Foundation help others.

For information about individual gifts, please contact Susan Cino, Director of Donor Development: scino@springpointsl.org.

Thank you to all who support our mission; your generosity is greatly appreciated. Please note that we have made every effort to record the names of our donors accurately and completely. If we have inadvertently omitted or misstated your name, please accept our sincere apology and let us know by calling the Foundation at 732-430-3674.
OUR DONORS
THE CHAIRMAN’S LEGACY SOCIETY

These society members have made gifts in the form of bequests, charitable gift annuities, deeded entrance fees and other deferred gifts. Their significant commitment is apparent every day and felt by the thousands who benefit from their support. Many choose to provide lasting support to the health of their community through bequests. Since 2010, the Foundation has been the recipient of over $8 million in deeded entrance fees, charitable gift annuities, trusts, bequests and other planned gifts from our residents.

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WINCHESTER GARDENS
The Estate of Mr. Roy S. Mitchell
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