

A Year Like No Other

2020
ANNUAL
REPORT



WESTMINSTER

Extraordinary, Together.



WESTMINSTERSM





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ADJUSTING TO OUR NEW REALITY

Safety First

During this most challenging year, Westminster kept its residents safe and secure, managing the changes brought on by an evolving pandemic. As we were going to print with last year's annual report, the world was shutting down, which was captured in our April 2020 community newsletter:

We are entering a “new normal” and appreciate everyone’s patience as we implement strict controls. Maintaining our sense of community while restricting group activities is the tightrope we are learning to walk. As always, the health and safety of residents is our top priority, and we are closely monitoring the ongoing situation regarding the coronavirus (COVID-19). We understand that COVID-19 is on everyone’s mind, and we want to be transparent in the steps Westminster is taking to prepare our community during this unprecedented event.”



Well, we learned to walk that tightrope and brought our residents and associates through an extremely difficult and humbling period in our history. We could not have been successful without the full cooperation and patience of our residents and the extraordinary work of our associates. Our associates adjusted their schedules and carried out duties to meet the needs of our residents and to ensure the safety of the entire community. Our residents quickly adapted to their new lifestyles and continue to be extremely resilient. They learned Zoom and debuted new online programming featuring the talents of their fellow residents. We moved indoor activities outside. And throughout the darkness, we never stopped seeing light.

Westminster mobilized vaccines the moment they became available, and by the end of 2020, we vaccinated more than 96% of our community. As we head to print one year later, all of





our residents are vaccinated and our world is slowly opening back up with safety protocols in place.

And through it all, we successfully broke ground on our third tower, The Carlisle, and The Windsor expansion, a modern approach to retirement living. The new space will bring more Independent and Assisted Living, Memory Care, healthy dining options, exercise facilities with a spa, and an improved on-site wellness clinic. To reduce impact on the neighborhood, we are adding generous underground parking. The Windsor expansion is scheduled to be move-in ready by the spring of 2022 and The Carlisle Tower by spring of 2023.

No matter the challenges or opportunities that await us, Westminster continues to be an extraordinary place to live and work. **We hope that you will read this report, fall in love with the residents we profile, and appreciate the joys of retirement living at its finest.**

Charles Borst



EverSafe 360^o
An LCS Signature Experience

Westminster is dedicated to addressing resident and staff needs during the best and the most challenging times. This year LCS introduced a new standard of safety called EverSafe 360 that provides the latest in health care deliverables, mental and emotional health programs, telemedicine platforms for ready access to care, flex space for common areas, implementation of air quality best practices, and new sanitation systems and cleaning supplies—all with the common purpose of elevating the resident experience.



RESIDENTS CONTINUED TO FLOURISH

Westminster has always provided **Extraordinary Impressions**. Residents are happy here and associates feel appreciated. Time and time again we received high marks internally but are also recognized by our industry.



- Overall resident satisfaction: 94%
- Residents would recommend Westminster to friends and family: 94%
- Hospitality Score: 97%
- Associate Satisfaction: 91%



< Life Care Services J.D. Power Award for Top Resident Satisfaction Among Senior Living Communities, 2nd Year

Despite a year of challenge and transition, our residents continue to flourish. Many received awards from their workplaces, faith-based houses of worship and other organizations they support. On the following page are a few recognitions.





^ Celebrated 14 Centenarians



family
ELDERCARE

< Family Eldercare "80 over Eighty
Outstanding Public Servant of the Year,"
resident Senator Max Sherman



LeadingAge™
Texas

< Shudde Fath was selected as the
Inspirational Senior Texan by
LeadingAge Texas



RESIDENT PROFILES

Our residents represent a mix of industry, education, heritage and talent. We enjoy featuring a sampling every year.



Taking a Giant Leap of Faith

Patricia and Paul Youngdale's ground-floor residence is spacious and sunny, and decorated with an elegant blend of family heirlooms and newly purchased art. They moved to Westminster because they were ready to “give up the trouble and expense of maintaining our home,” says Patricia. They also wanted access to the continuum of healthcare offered at Westminster and activities including art and exercise classes, lectures, discussion groups, and creative opportunities.

Patricia is a graduate of Texas Christian University with dual degrees in English and French. After rearing two children, who are now grown and also living and working in Austin, she returned to the McCombs School of Business to earn an MBA. Inspired by a love of technology and gadgets, she launched a second career in Internet Development and Management.

Paul earned a business degree from TCU, and spent three years in the Army before attending law school at The University of Texas at Austin. He practiced estate planning and served as director of Estates and Trusts at the UT System and later as executive director of the University of Texas Foundation before his retirement in 2017.

They love travel and commemorated their 50th anniversary in the South of France, where they rented an apartment for a month and Patricia practiced her French. After the world opens up again, they plan to return to France to explore new places.



Their house sold easily last summer and they were faced with moving into Westminster during a pandemic. In the early days, in-person activities were made virtual and they weren't able to socialize with other residents and friends as much as the Youngdales would have liked. But, they were not discouraged because they felt the staff did a wonderful job keeping them safe and managing COVID-19

protocols. "Covid gave us time to organize our apartment. And we all took a technological leap forward," says Patricia, since activities continued via Zoom.

Overall, they've been pleased with the way Westminster has dealt with the pandemic. Residents and associates continue to mask and stay cautious. One of the biggest perks to living at Westminster is receiving

vaccines as soon as they became available.

Paul volunteers on the building and grounds committee and Patricia serves on the Westminster Writers Journal committee among other activities. "Now that the world is starting to open up, we are seeing more friends." They're convinced their move to Westminster was the right decision at the right time.



Different Tempo, Same Music

Camille and Bill Miller consider Westminster a lifeline. Bill retired in 2006, while Camille continued her work in health care policy and fundraising, which took her across the country. They moved into Westminster and Camille retired in 2017 when challenges with Bill's diabetes required their full attention.

At Westminster, Bill can have blood drawn, X-rays taken, lab tests conducted, rehab services provided with access to other health service, literally down the hall. Westminster's health providers communicate directly with Bill and Camille's physicians. The Millers also hire homecare aids to assist with activities of daily living, which provides support to enable the couple's independence.

Bill's history with Westminster began when he was a member of Westminster Presbyterian Church, when church members ministered to residents. Bill decided that he wanted to live at Westminster when he was old enough.

Camille's former administrative assistant at Texas Health Institute had become a residency counselor at Westminster. She was instrumental in encouraging the Millers to buy in and take a one-bedroom apartment while waiting for the two bedroom they wanted longer-term.

Bill and Camille know what it's like to serve as guardian for a family member. Both took care of parents and other family members as they aged and needed support and services. They understand first-hand the emotional, logistical, and financial toll this responsibility takes on adult children. They did not want that to fall to their only child.



Moving into Westminster not only provides logistical, quality care security, it's a smart financial investment. "Having focused most of my career on health policy, I know the most expensive chapter in our lives is end of life," says Camille. Westminster provides quality life care services. Once you become a Lifecare resident, if for any reason outside your control you suffer financial hardship, Westminster takes care of you for the rest of your life.

Both Millers are active at Westminster. Bill loves water aerobics, activities and group discussions. He serves on the Food Committee. Camille serves on the Westminster Residents' Executive Committee, chairs the Hidden Treasures Committee "garage sale," and co-chairs the Hospitality Committee. She also participates in the caregiver support group.

Friendships blossom at Westminster. The Millers have enjoyed getting to know many fascinating, smart, accomplished, and experienced people who live here. Westminster provides Bill the mental stimulation and hands-on healthcare to fully enjoy retirement. Camille is given peace of mind and freedom to pursue her own interests, including their grandchildren. In spite of their comings and goings, you can often find the Millers enjoying the wonderful meals with friends in one of Westminster's outstanding dining venues.



Changing Lives Through Heart and Mind

Melissa Winans is one of the youngest residents at Westminster, and very accomplished in her industry. Generous of mind and spirit, she earned her Ph.D. in geology at the University of Texas at Austin, where she was instrumental in getting the Vertebrate Paleontology Lab's collection catalogs digitized for the first time. The lab was one of the first in the nation to digitize its collections.



For 12 years, Melissa has volunteered as a Court Appointed Special Advocate (CASA) for CASA of Travis County, serving as a guardian ad litem for children who are caught up in the CPS system.

Guardians ad litem are charged with an incredible mission that is not for the faint of heart. Melissa is modest and forthright about her volunteerism. "Our purpose is to keep children at home if possible," she said, explaining that in some cases, CASA advocates recommend sending children to a relative to keep families together, or to an adoptive home if that alternative is in the child's best interest.

Melissa was born in Livingston, Montana. She spent much of her childhood in Colorado Springs where her father worked in the airframe industry and was involved

in the construction of the U.S. Air Force Academy. She received her B.A. in music from Colorado College in 1969, then relocated to Los Angeles where she worked as a technician and lab supervisor for the Los Angeles County Museum of Natural History's La Brea project excavating the ancient tar pits.

From 1977 to 2014, Melissa was employed by the Vertebrate Paleontology Laboratory and the Texas Memorial Museum at the University of Texas, where she developed a passion for information technology. For decades she was an invaluable liaison between her department and UT's Information Technology Services.

Melissa moved to the Preston building from a three-bedroom house in North Central Austin in the fall of 2020 with her orange tabby cat Darma, who is also a senior citizen. She loves her view of the oak trees and, after four months, feels that her move to Westminster was a great idea.



Jumping right in

Lori Humphreys moved to Westminster a little over a year ago from Chautauqua, New York. The previous year, she and her husband looked at Westminster as a retirement option and after her husband died in 2019, Lori fulfilled their joint wish. One of her daughters, Stephanie lives about two blocks away, which is easy and fun.

Aside from raising five children in Pittsburgh where they made their home for five decades, Lori wrote for the *Pittsburgh Post-Gazette*, covering school district and municipal government in the suburban areas, as well as writing features for community magazines. She also served as a director on the local School Board.

She's proud of her grown children and grandchildren who are scattered to four corners of the country. Despite the distance and limitations of the pandemic, they've remained in close contact. "We're a close family," says Lori. "We actually like each other—most of the time."

One positive of quarantine has been the adoption of technology. Three generations converse via WhatsApp. They Zoomed over Christmas and for Lori's birthday. This past Friday, they Skyped during happy hour.

Lori thinks Austin is a great city although it might be a victim of its own success. She spent a couple of winters here and made friends before moving south. "It's much better to be healthy and active when you make this move." She only experienced seven months of normalcy before the world shut down. "But Westminster is a wonderful place to be. I'm enjoying life here."

Fortuitously, she became involved with the first publication of the Westminster Writers Journal and now serves as chair of the very active "Westminster Residents Presents" committee that arranges resident talent in lieu of outside programming. "Everyone—from presenters to organizers, works to make these programs the best they can be and it's been a lot of fun."



Always looking up

Mary and John Kormendy split their time between their apartment at Westminster and their home on several acres near Dripping Springs. During the recent, week-long winter storm, they fed several hundred birds, helping them to survive frigid temperatures.

John is an observational astronomer who works on galaxy structure and evolution, with a focus on supermassive black holes in

galaxies. Mary was born in England and still speaks with a soft-spoken accent. The two met in Victoria, B.C., Canada, when John was a staff member at the Dominion Astrophysical Observatory and Mary was his travel agent.

John's career took them to the University of Hawaii at Manoa in the 1990s and then to the University of Texas at Austin, where he held the Curtis T. Vaughan, Jr. Centennial Chair in Astronomy. He is now Vaughan Chair Emeritus. He maintains an external membership at the Max Planck Institute for Extraterrestrial Physics in Germany. Pre-coronavirus, he and Mary used to spend several months most years in Munich. They hope to do so again when virus-related restrictions ease.

During their many moves and expeditions, Mary arranges their travel. Her three grown children, four grandchildren, and—so far!—four great-grandchildren, remain in Canada, and she is eager to return to Canada to visit as soon as the world opens up and travel is safe.

John and Mary love birding and travel extensively around the world to seek new species. Countries visited include much of the USA—especially Hawaii—and Canada, South and Central America, Africa, Europe, the Middle East, Asia and beyond. This summer, they hope to take a previously scheduled trip to Papua New Guinea.



They believe Westminster is the best retirement community in Austin. Part of its attraction is the long-term care, including different levels of care to make sure both John and Mary have all of their individual needs met. The Kormendys are reasonably healthy, but as John explains, “If you wait for bad times, when you need help immediately, then you have almost certainly waited too long.”

Another big advantage to Westminster is the social climate. While the Kormendy’s house in the country is wonderfully private, it doesn’t give Mary opportunities to see friends. John likes Westminster’s faster and more reliable

internet. Although retired from the astronomy department at UT, John maintains his office on campus and is currently finishing his book on how astronomers can measure the impact of their research.

They both take advantage of the exercise facilities at Westminster, including the gym and the pool. And from the perspective of homeowners, they love not having to cook, clean or maintain their apartment, or mess with property insurance and taxes. Their home in Dripping Springs is a lovely retreat, but when it becomes too much of a burden, they will sell it and move into Westminster full-time. For now, they enjoy the best of both worlds.



Adopted Texans

Elaine and Steve Beyers lived most of their married life in the Peoria-Bloomington, Illinois, area and moved here from Lake of Egypt, Illinois, eight years ago to be closer to a daughter and one of Elaine's brothers, and to escape harsh winters. The Beyers raised five children—one lives here and the other four reside in the Midwest and Colorado. Texas is now their adopted home and they especially appreciate the warm weather.

Steve's career in facilities engineering and management took place at several facilities of Caterpillar Inc., including the corporate headquarters. Before Caterpillar, he served three years of active duty as an officer in the Navy following graduation from Marquette University in engineering.

Steve continues to walk a mile outside every day, trains in the exercise room, and occasionally swims laps. When he's not working his body, he's working his mind, studying Spanish via Zoom, playing his harmonica, saxophone and his Q-cord, and reading. He sings in the choir at St. Teresa's Church and with the St. Edward's University Masterworks Singers, which travels to churches in Europe every other year. He has had many hobbies over the years, including amateur radio, archery, target shooting, and making equipment for all of these endeavors. Today, his favorite hobby is woodworking, and he has built everything from grandfather clocks to bird houses, all forged with his own designs.

Elaine is a licensed dietitian with a master's in nutrition. Although most of her career was spent providing clinical dietitian services in nursing homes, her passion was conducting research at the beginning of the trans-fat controversy in the late 1980s, and is still being quoted today in research papers. Aside from managing a large family and successful career, Elaine also served as president of school boards in the communities where they lived and continues to volunteer at the St. Vincent de Paul Society here in Austin. She is also committed to genealogy, family history, nutrition and the microbiome. Elaine also enjoys playing duplicate bridge at Westminster. The Beyers moved to Westminster in the middle of COVID. They





were offered an apartment they really liked, so they sold their house in one weekend, packed, moved and didn't look back. Both of their parents had lived in retirement communities. Elaine knew to evaluate the health-care services at Westminster by checking the state inspection data and Westminster is rated excellent. "Initially, we weren't sure if we would be safer at Westminster, or living on the outside, but we took that leap of

faith and it's paid off." When Elaine needed a COVID test, they were able to get one in the comfort of their kitchen within an hour. (She tested negative). They also had immediate access to the vaccine. Today, Steve and Elaine are dining with new friends in the Laurel dining room. As activities are opening up, they will be able to enjoy all the benefits of being at Westminster.

Beautiful Transatlantic Life

Mairi and Erik Lindquist met at age seven in the city of Norrköping, 75 miles southwest of Stockholm, Sweden. Twelve years later, they reconnected, married in 1953, and recently celebrated their 67th wedding anniversary. The Lindquists moved across the Atlantic three times, shuttling between Sweden, the United Kingdom, and the United States, where they finally made a permanent home in Austin to live near their son, a retired engineer who visits regularly.

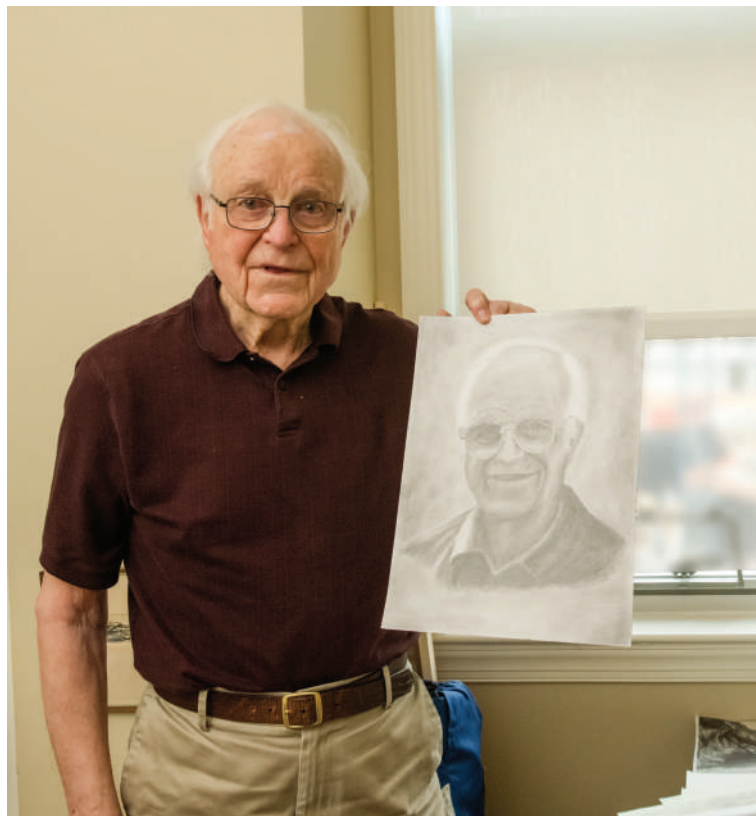
By nature, Erik and Mairi are an industrious and curious couple, who continue to cultivate their artistic talents. He graduated from The Royal Institute of Technology in Stockholm with a degree in Aeronautical Engineering and established a successful career building automatic manufacturing systems. After retiring in Austin in 1996 and tinkering around in his garage with garden furniture, wood carvings, clay sculptures and bronze castings, the Lindquists moved to Westminster in 2018,



where Erik switched his hobby to black and white drawing and, most recently, acrylics.

“I am always interested in learning something new,” said Erik, as he was displaying one of his works. Today, he works in his light-filled art studio trying to catch expressions of “live” objects instead of landscapes. Mairi has always loved to sew. She makes beautiful blankets and quilts, including a big heirloom displayed on the wall of their bedroom.

“Austin is our favorite city, because it is culturally alive and the weather is nice all year,” said Mairi. Today, their one-bedroom residence on the fourth floor of the Windsor looks like a mini museum, curated with beautiful handmade sculptures, framed art, and handicrafts. Fit from a lifetime of daily exercise, and a healthy diet, the Lindquists speak Swedish in their apartment and miss sailing. “We had a nice sailboat in Stockholm, and also a sailboat at Lake Travis,” said Erik, “but otherwise, we are very content.” “I like it here because I don’t have to do anything,” added Mairi. “We have moved so much—this is the perfect place—easy is enough for us.”



KEEPING MIND AND BODIES ACTIVE

At Westminster, we support the eight dimensions of wellness that Life Care Services has defined: physical, emotional, social, intellectual, vocational, environmental, spiritual and health services. At Westminster, a diverse variety of programs and activities are scheduled to keep residents active, motivated, learning, healthy...and focused on quality of life.



Westminster senior living community won the 2020 ICAA NuStep Beacon Award, which recognizes and honors the Top 25 "Best in Wellness" senior living communities in North America. Westminster is among those recognized as best-in-class for successfully fostering a wellness-centered environment to benefit residents and associates who live and work in their community.



Continual Learning

From day trips to art museums across Texas and lectures about everything under the sun, to concerts, performances, religious programs of all faiths, and special holiday excursions, Westminster provides a wide selection of enriching activities that residents enjoy together. While the pandemic temporarily eliminated field trips and outside speakers, Westminster's own resident activities committee changed course and offered online options via the in-house TV channel. Residents continued to explore new topics and strengthen their friendships.



Artistes in Residence

The Gallery at Westminster is currently exhibiting exquisite art in a variety of mediums created by residents. Some are budding artists who took their first classes at Westminster, others have years of experience, and a few residents are established professional artists.

High praises to all our residents who participated in the LeadingAge Texas “ArtsInspire 2020 Contest.” It was encouraging to see such enthusiastic participation from Westminster. Congratulations to all our talented participants!



◀
MIXED MEDIA, 1ST
PLACE: ANN KRISS
THE CYCLISTS



◀
PAINTING
ALTERNATIVE,
3RD PLACE:
WILLIAM SCHLEUSE,
IT'S COMPLICATED

▶
MASTER WORKS, 3RD
PLACE:
ERIK LINDQUIST,
VAN GOGH'S PORTRAIT
OF A WOMAN



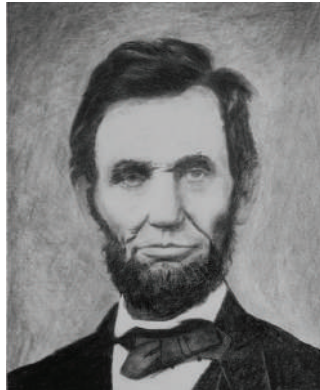
▶
SOFT CRAFTS, SEWING,
1ST PLACE:
SUE GILLIAM, *CIRCLES INSPIRE*



ArtsInspire™

...ageless creativity

➤
DRAWING, 2ND
PLACE:
ERIK LINDQUIST,
ABRAHAM LINCOLN



^ PAINTING ALTERNATIVE, 1ST PLACE:
SUE GILLIAM, *ABSTRACT BROWN BARK*



^ PHOTOGRAPHY, 3RD PLACE:
WILLIAM SCHLEUSE,
INSIDE ELLSWORTH KELLY'S AUSTIN

NOT PICTURED
WRITTEN ARTS, PROSE CATEGORY, 1ST PLACE:
WILLIAM SCHLEUSE, *DURHAM*

Exercise for Life

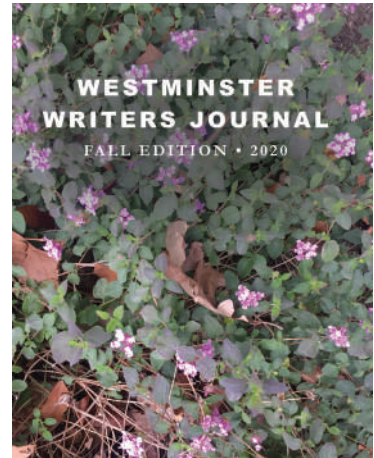
Exercise is an important function of aging gracefully. With two gyms (and expanded workout and cardio rooms under construction), an indoor pool and plenty of exercise and balance classes, Westminster is a wonderful place to strengthen muscles, bones and joints.



Westminster Writers

The long-awaited publication of works written by Westminster's talented literary community debuted in 2020. Almost 80 Westminster residents contributed poetry, memoirs, prose and fiction to the Spring 2020 "Westminster Writers Journal," published by the Residents' Association with the support of Westminster.

The Journal is available at the Little Store and on Amazon.



Residential Health

One of Westminster's most popular services is the Wellness Check Program. Residents are given assistance to rehabilitate from acute injury or illness, which allows them to remain in their residences instead of extended stays in the hospital, in-patient rehab or nursing facility. The Wellness Check program was particularly important during the coronavirus.



5,968 total visits to Wellness Clinic in 2020, a 13% increase over 2019

Certified nursing assistants checked the vitals of residents who were quarantining, kept them healthy, and provided companionship.



ASSOCIATES ROSE TO THE CHALLENGE

Our associates continued to excel even during the pandemic and rose to meet the constant challenges of 2020; many worked longer hours, learning and carrying out new tasks. Our associates showed the highest standards of professionalism and we could not be where we are today without their hard work!

— Kim Ogden,
Director of HR

We all agree that 2020 was like no other year in history. While the entire Westminster family adjusted to the new norm of social distancing and special safety protocols, the associates of Westminster deserve extra credit for stepping up to meet the challenges.

Associates adjusted their work schedules and duties to meet new health guidelines. Wait staff began delivering meals to residents' apartments. Cleaning practices were strengthened. Masks were donned. Safety and security increased. Our team stepped up and out to protect our residents and each other.

Westminster has always had a reputation for being a place where associates like to work, train and grow. Despite the uncertainties of this past year, turnover remained way below industry standards. In addition, we received the *Austin American-Statesman* Top Workplace award for the 7th year in a row and an Excellence in the Workplace award from LeadingAge Texas.



LeadingAge™
Texas

Extraordinary Impressions Star Winners



Overall Star Winner

Betsy Scarth
General & Administrative



Kelle Kurtz
General & Administrative



Paola Perez
Community Life Services



Princa Martinez
Assisted Living



Louis Perkins (left) & Cedric Howard (right)
Environmental Services

Not Pictured:

Maria Diaz
Food & Beverage

Phil Turner
Plant Operations

Peter Muthua
Health Care Center



Cornerstone Award Department Winners



Londyn Cleary
General & Administrative



Romario Hamilton
Food & Beverage



Carolyn Taylor
Environmental Services



Debora Moore
Community Life Services



Leah Tunnell
Assisted Living



Jackie Sweed
Health Care Center

Devotion Award



Michele Hohmann
General & Administrative

Not Pictured:

Cornerstone Department Winner
Jimmy Fite
Plant Operations

Tauri Award
Mindy Coakley
Wellness Clinic



Extraordinary Leadership Award



Peter Campbell



Rachel Gill



Ruth Sunil



Brian Grossman



Cassie Haley



Danny Roach



Joe Sanchez



Kevin Gluch



Sarah Loyd



Kim Ogden

Westminster's Leadership Team did an extraordinary job during 2020. I believe the entire team was deserving of the Extraordinary Leadership Award.

—Charles Borst

Not Pictured:

Robin Akins

Olga Villarreal

Antonio Montgomery



Safety Leader Award

Brian Grossman
Food & Beverage



Innovation Award

Jaime Hernandez Soto
Food & Beverage



Impact Award

Stephanie Garza
Environmental Services



Associate of the Year 2020

Roderick Johnson
Environmental Services



Extraordinary Service Award

Brent Austin
Plant Operations



Community Excellence Award

Cheryl Burwell
Health Center

Not Pictured:

Above & Beyond Award

Claudette Brown - Health Center

Making a Difference Award

Patricia Wilson - Health Center





EXCELLENCE IS ALWAYS THE NORM

Westminster continues its mark of excellence by donating to causes that impact seniors directly and are of particular interest to our residents and associates.

Generosity

Westminster's fundraising for Alzheimer's Texas is always extraordinary. This year, the pandemic limited our Walk to End Alzheimer's, but instead our courtyards were

transformed into a vibrant and welcoming home for our Light Up for Hope Alzheimer's Texas fundraising event during the summer.

Our community joined together for a night of community and musical entertainment in the name of supporting a great cause. We also hosted two additional fundraisers this year for this great organization—the Westminster Phone-a-Thon and our Silent Auction—raising more than \$77,000 in total.





In 2020, Westminster donated to almost a dozen nonprofits across the Austin area.

Giving is an important part of our culture.

Austin Partner's in Education

Alzheimer's Texas

Head Start Austin

Austin History Center

Caritas of Austin

Family Eldercare

Travis County Brown Santa

Settlement Home for Children

Meals on Wheels

AustinUP

Salvation Army

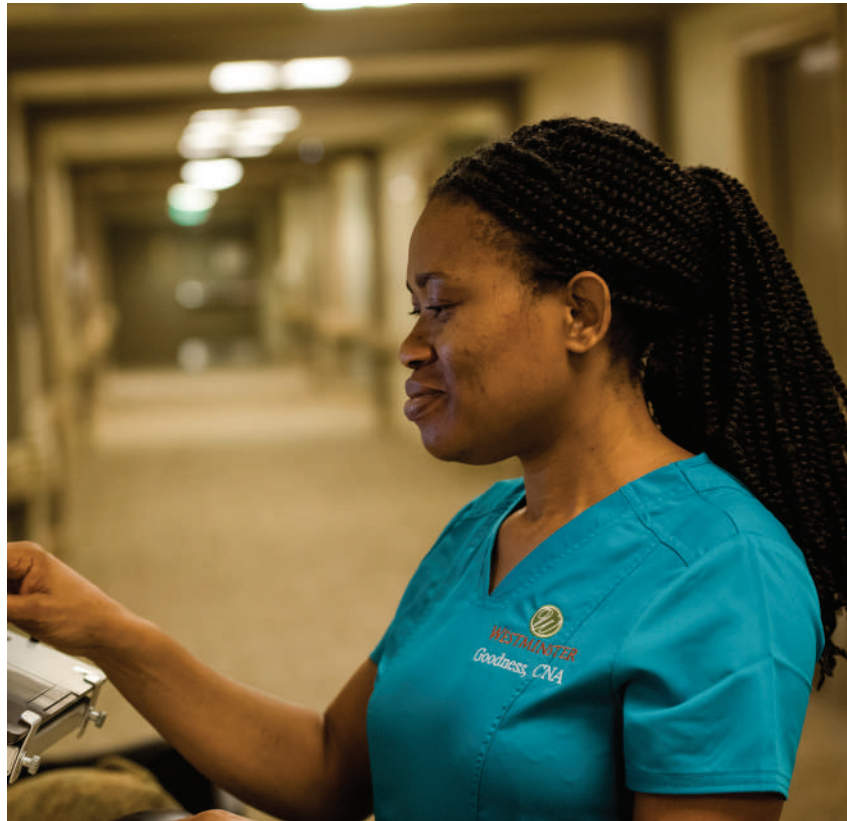
Department Accomplishments

Westminster strives for excellence in its facilities, amenities, hospitality and financial management. Without exception, our associates strive to meet the community's expectations and every individual request from our residents, providing the best life possible in every level of care.

Healthcare

In 2020, Westminster was better prepared to tackle threats from viruses than competitors because our safety and wellness protocol was already in place. Charles Borst assumed his role as executive director after years of experience managing the Arbour Health Care Center. Sanitation, access to onsite medical testing and technology, emergency procedures, and training measures were already in place to prepare associates for every challenge.

Thanks to Westminster's decision to lock down early, strict adherence to state and federal guidelines, and implementation of our communities' comprehensive policies and procedures, Westminster successfully prevented viral incursion into our community.



Nurses Rock!



- Best Nursing Home *U.S. News and World Report*
- 5-Star CMS Rated for 12th year
- 6 Deficiency Free Infection Control Surveys
- HCC Resident Satisfaction 96%

With the outbreak of COVID-19, many folks were urged to stay home, avoid environments where they might be

exposed to the virus, and wait for nature to run its course.

That option, however, was not available to the brave women and men in the nursing community 24-7. Without hesitation, these heroes stepped into the breach to make

sure our most vulnerable residents were cared for in their greatest hour of need. They never wavered in their commitment and quietly shouldered a monumental task of societal proportions. Now, more than ever, the crucial value of our nurses, our true front-line heroes, is crystal clear.

The Food and Beverage Department played a big role in providing the highest possible level of service for residents while minimizing opportunities for the spread of the virus. We all made sacrifices and put Westminster first. It was difficult to balance safety with the dining experience residents expect. Everyone stepped up, taking and delivering orders, making every effort to do our best for every resident, everyday.

— Felipe Gutierrez, Sr.
Floor Supervisor, Food & Beverage



Fine Dining

Westminster is well known for its healthy and delicious cuisine made from locally sourced ingredients whenever possible. During the pandemic, the food and beverage staff pivoted quickly to deliver meals to residents in their apartments. The Bistro closed as part of the construction expansion and will reopen in 2021 with more patio seating, café-style and grab-and-go healthy foods. The Laurel Dining Room was renovated to freshen up the décor and add more table service just in time for its reopening. Meal service includes à la carte menus and daily Chef specials.

The Little Store received a decorative facelift, shelves were stocked with new products and snacks, and the particularly popular Meals to Go. We also added a line of pain-relieving creams and oils and Westminster logo apparel.

Facilities, Technology and the Environment

Westminster maintains its community to the highest standards, ensuring a beautiful and safe campus with a decreasing carbon footprint. Both the Preston lobby and Laurel Dining room received makeovers. Efficiency upgrades were made to windows, HVAC units and water temperature valves to save energy and improve the comfort of our residents. Once again, Westminster met its goal as a zero-waste recycling facility.

The coronavirus also accelerated the already intensive cleaning processes at Westminster. Environmental Services introduced an electrostatic sprayer, which sanitized more areas faster. Crews continuously cleaned all services—tables and chairs, rails, doorknobs, buttons, and more. To protect associates, the addition of custom-built desk shields were installed at

all reception areas and dining facilities, and the community created a new isolation wing to protect residents from the virus.

Fortunately, Westminster is already a very secure community. We were able to quickly transition the community and streamline entry. But scaling back in-person contact meant restricting access to family and friends so Westminster purchased iPads that residents would borrow. Training on Zoom videoconferencing software was provided so that residents and associates could visit with loved ones and participate in online programming, meetings and events. Thus, in 2020 our community has taken a giant leap toward adopting new technology, preparing every resident for the future.



Marketing and Sales

Westminster immediately transitioned to virtual tours in March of 2020. We also built up an extensive video library of floorplans and apartment layouts that we can send to prospects should they not feel comfortable touring our campus's available inventory. Residents continued to move in during high-alert COVID-19 periods, with over 26 successful closures and move-ins occurring during 2020. We were able to ensure the move to Westminster for new residents was safe for both them and their new neighbors.

Westminster's average occupancy rate in 2020 was 94.75%.



The Expansion will bring 61 new Independent Living and 74 Assisted Living and Memory Care apartments. Westminster also continues to offer many spacious one- and two-bedroom residencies with beautiful views, many of which are immediately available.

Please call Marketing for more information and to take an on-site or virtual tour: 512.454.4643.





HERMES
CREATIVE AWARDS

29th Annual
National Mature Media AwardsSM

- Platinum Hermes Creative, Gold Marcom, and Silver Mature Media awards for our 2019 Annual Report



- Consistent wins every year from Marcom for the Annual Report, Newsletter, and Book Fair creative promotions



UNAUDITED FINANCIALS

Financial Data & Disclosures

Fitch BBB Rating (Stable)

Debt Service Coverage Ratio: 2.47

Days Cash on Hand: 1,357

Balanced budget for 10+ years

Zero Deficiency Audit



Occupancy Rates

Average monthly totals as of December 31, 2020

HEALTH CENTER

Total Beds	85.00
Beds Occupied	71.37
% Occupied	83.96
Private Pay	8.44
Permanent Life Care	49.78
Temporary Life Care	6.57
Medicare	5.81
HMO	0.76

INDEPENDENT LIVING

Total Units	326.00
Units Occupied	309.83
% Occupied	94.58
Total Residents	379.00
% Double Occupied	22.35

ASSISTED LIVING

Total Units	22.00
Units Occupied	20.78
% Occupied	94.44



2020 Operating Statement

NATURAL ACCOUNT YTD ACTUAL

Operating Revenue	\$
Total Independent Living Revenue	18,270,206.37
Total Health Center Revenue	5,864,951.73
Total Assisted Living Revenue	1,032,210.62
Total Clinic Revenue	335,489.88
Total Other Operating Revenue	644,073.25
Total Operating Revenue	26,146,931.85

NATURAL ACCOUNT YTD ACTUAL

Operating Expenses	\$
Total General & Admin. Expense	4,846,454.39
Total Plant Expenses	3,112,541.93
Total Environmental Service Expense	1,454,485.91
Total Food & Beverage Serv. Expense	5,803,563.40
Total Resident Services Expense	1,179,560.22
Total Health Center Expense	6,836,716.43
Total Assisted Living Expense	535,015.71
Total Community Home Health Expense	107,980.92
Total Clinic Expense	488,245.49
Total Operating Expense	24,364,564.40



NATURAL ACCOUNT YTD ACTUAL

Other Income	\$
Amortization Income	4,322,149.45
Entry Fee Income - Death	1,018,424.40
Entry Fee Income - Move Out	177,258.85
Entry Fee Income - Cancellation	29,500.00
Entry Fee Income - Upgrades/Down	30,000.00
Apartment Custom Work	68,865.76
Gifts & Contributions	29,571.75
Interest Income - Non-Operating	1,302,658.81
Gain/Loss on Sale of Investments	(749,966.67)
Unrealized Gain/Loss on Investments	8,506,403.06
Gain/Loss on Sale of Assets	(288,525.47)
Misc. Income	67,372.22
Total Other Income	14,513,712.16

NATURAL ACCOUNT YTD ACTUAL

Other Expenses	\$
Depreciation Expense	4,140,106.43
Interest Expense - Non-Operating	2,993,547.27
Financing Costs Amortization	(328,092.72)
Professional - Non-Operating	28,901.96
Extraordinary Loss	19,858.01
Misc. Expense	135.66
Total Other Expenses	6,854,456.61

Summary	\$
Net Operating Income	1,782,367.45
Total Other Income	14,516,712.16
Total Other Expenses	6,854,456.61
Net Income/(Loss)	\$9,441,623.00

BOARD OF DIRECTORS

2020 BOARD MEMBERS

Paul Hilgers, Vice Chairman

David Redding, Secretary

Buzzy Woodworth, Chairman

Ed R. Sharpe

Steve Scurlock

Nick Moore

Diana M. DiNitto

Bill D. Brown

Mike Eledge

Diane Williams

Richard Luevano, Jr.

Alexandra Albright

RESIDENT BOARD MEMBERS

Sheldon Lloyd

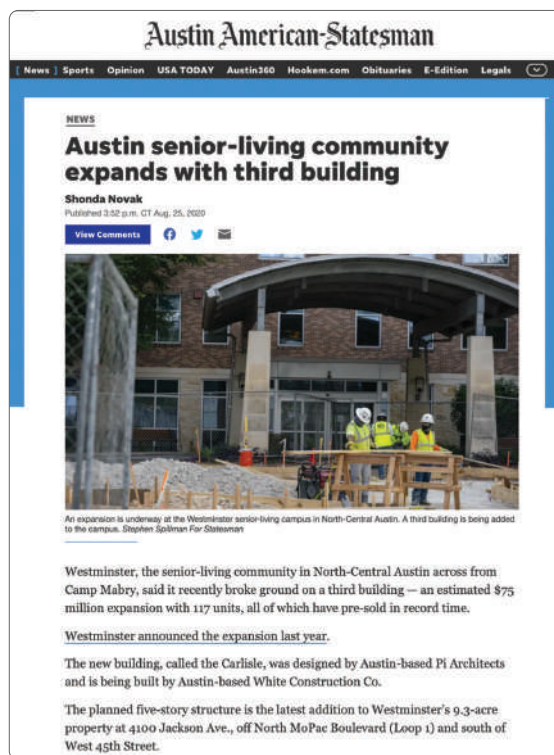
Max Z. Sherman

Boyd Taylor

LEGAL COUNSEL

Kevin Reed,

Reed, Claymon, Meeker & Hargett



I have had the privilege of serving on Westminster's Board of Directors for eight years, and currently serve as Chair of the Strategic Planning and Carlisle Expansion Committee.

Almost a decade ago, we successfully orchestrated construction of The Windsor, a major cutting-edge expansion of the Westminster campus. We are using that experience to build The Carlisle, a natural next step in our growth to meet the demand for high-quality senior living in Austin.



Bill Brown, Westminster board member and president and shareholder of Sneed, Vine & Perry, P.C.





Managed by  Life Care Services™



ABOUT LIFE CARE SERVICES

Life Care Services LLC (LCS) is the nation's leading developer and manager of senior living communities. Since 1971, the people and partners of LCS have touched the lives, served the needs, and fulfilled the retirement dreams of thousands of people across the nation. LCS is a recognized national leader in senior living services. LCS provides unmatched breadth and depth of experience and commitment to the unique needs of our clients.

Simply stated, LCS has always put people first. Every LCS community benefits from decades of expertise in planning, development, and responsive management that helps people thrive.



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