

2022 ANNUAL REPORT







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MISSION STATEMENT

Guided by the life and teachings of Jesus, the mission of Presbyterian Senior Living is to provide compassionate, vibrant, and supportive communities and services to promote wholeness of body, mind and spirit.



Dan Davis
President./CEO

INSPIRED by Generosity

In 1927, Mrs. Ellen Parker gave her farmhouse and 91-acres of land in Newville, PA to the Presbyterian Home of Central Pennsylvania for the purpose of serving older adults. This purpose was borne out of an era following World War I, where the church was seeking ways to care for aging members of their congregation. Proverbs 19 verse 21 states, "Many are the plans in a person's heart, but it is the LORD's purpose that prevails." It is that purpose which is at the heart of Presbyterian Senior Living (PSL) still today. PSL continues to find new and innovative ways to provide not just care and services, but opportunities for purposeful lifestyles where older adults can live their best lives.

The purpose that was present then, still abounds today, creating a passion and calling for thousands of individuals over the past 96 years. The passion has changed some over the years from a paternalistic approach, to a resident centered approach. Today's world, requires a true partnership where resident leadership and customer engagement is vitally important. This shift has enhanced how individuals view aging and strengthened our passion for serving older adults. As Maya Angelou eloquently said, "My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style."

Ellen Parker's act of generosity that launched Presbyterian Senior Living as an organization in 1927, began a legacy of service, enabling PSL to provide for those who could not provide for themselves. This act has been repeated throughout the history of PSL by many generous donors. That kindness allowed for the provision of millions of dollars over the years to assist countless individuals who did not have the financial resources to receive the care and services necessary for them to live life to its fullest potential. The Psalmist said it plainly in Chapter 132 verse 15, "I will bless her with abundant provisions; her poor I will satisfy with food." I doubt the vision of what PSL and aging services has become today, or how so many people would benefit from these earliest acts was ever contemplated, but I think we can all say, "Well done Mrs. Parker!"

Sincerely,

Dan Davis

President/CEO







PURPOSEFUL Careers



Cindy Fox Senior Vice President, Human Resources

The landscape of workforce has been changing and most dramatically was impacted by the events of the last three years. Presbyterian Senior Living (PSL) is focused on being recognized as a premier employer in the communities where we are located. In support of this, PSL pursued, and was awarded, a *Great Place to Work* certification. Having team members who embrace and demonstrate the PSL values of trust, mutual respect, connectedness, and creative curiosity contribute to PSL being a premier employer. There are a vast number of job opportunities in the United States today. Careers in aging services can afford individuals a sense of purpose, belonging, and can impact individuals' lives on a daily basis.

Continuing to look at what PSL can do to attract and retain a diverse workforce is at the forefront of leadership's minds. Engaging with our team members via multiple avenues to aid in understanding the ever-changing wants and challenges our team members face professionally and personally is important. The Employee Hardship fund has given team members the ability to contribute to a resource to help their peers who face unexpected challenges.

PSL's Diversity, Equity, and Inclusion commitment supports providing a work environment where team members have a sense of belonging. A supportive culture of acknowledging differences is critical with competition for a shrinking labor pool. In the coming year, providing resources and support for team member emotional well-being remains a critical initiative. Development of our leadership, providing a strong foundation for new leaders, and encouraging growth for existing leaders is imperative as the landscape of the workplace continues to change.

Culture Champions throughout the organization are aiding their team members in integrating the PSL values in everything they do. PSL is blessed to have a workforce that embraces our mission and keeps the residents at the forefront of why they work in aging services. The number one answer at every community when a group of team members are asked, "Why do you work here?" is a resounding answer of "The Residents."





PASSIONATE for the Services We Provide



Kate Hershey Vice President, Life Plan Services

E.M. Forster once said, "One person with passion is better than forty people merely interested." As an organization, we are fortunate to have dedicated, thoughtful, caring and passionate team members who don't just show up to work, they are truly engaged in delivering exceptional care and services. For many, its more than a career, it's a calling. It is dedication, passion and purpose. The relationships built in our communities, become extensions of family. Our team's commitment to service excellence shows in the quality of our relationships with residents and family members, and in the way we interact with one another. We go above and beyond to ensure resident

needs are met and each experience is a positive one. This level of commitment and dedication not only benefits those we serve, but leaves each of us with immense pride in the work we do.

Last year was unfortunately another difficult year in the face of the pandemic, with routine regulatory changes that required us to act swiftly from an operations perspective. Creativity, team work and our ability to overcome obstacles proved to be pillars of our success in navigating a constant sea of change. Innovative and supportive solutions continue to be key drivers as we look to the future of service delivery and excellence to ensure a robust and meaningful experience for all PSL stakeholders.

As we look to the future; PSL is working to re-imagine our dementia care experience through the implementation of specialized memory support programs above and beyond our current offerings. Our energy is being spent in creative ways to ensure quality and a superior customer experience. We are also incredibly excited to be transitioning our dining programs across our Life Plan Communities to in-house operations. Our passion for our work is reflected in how people receive care and services from PSL; it is with heart.







PREPARED for the Future



Dyan McAlister Chief Financial Officer

The financial health of Presbyterian Senior Living (PSL) refers to its ability to generate and manage its financial resources effectively and efficiently to achieve its long-term goals and objectives. Like physical health, there are some things that may be outside of our control, but by monitoring our health, we can make corrections and control the areas we can to perform at our ultimate potential.

Much like a physician measures physical health with metrics like blood pressure and cholesterol levels, there are metrics important to financial health. Presbyterian Senior Living must have sufficient cash flow, profitability, and financial sustainability to meet its

obligations and maintain its operations. In 2022, PSL defined these as our financial pillars, and they are broadly labeled as stability, performance, and planning. To keep the three pillars strong, PSL must be able to generate revenue consistently, control costs, manage debt effectively, maintain adequate liquidity, and invest in growth opportunities.

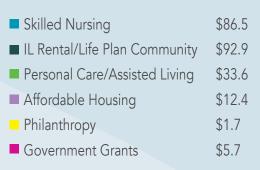
Many variables, like a pandemic, market changes, and changes in consumer demand for skilled nursing and personal care, have impacted PSL's financial health. However, because PSL is a healthy organization, we have been able to remain financially sound. In 2022, the addition of Benchmark Therapies helped PSL to diversify its revenue stream as the life plan communities worked to right-size their health centers and recover census in other levels of living. While PSL's net operating margin dropped in 2022, it resulted from less government funding in 2022 than in 2021. If you remove the government funding in 2021 and 2022, PSL actually improved by 1.9%.

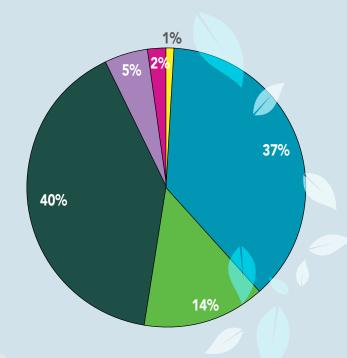
As PSL looks to 2023, we are intent on improving PSL's financial health. The team continues to focus on operational improvements. The team is looking to restructure PSL's debt portfolio to allow for more liquidity which will be reinvested in the existing communities. In addition, we are analyzing the current PSL service area to determine feasible markets for growth. We will continue looking at growth opportunities, whether that be new affiliations or partnerships that strategically align with PSL's mission and ensure PSL remains healthy in perpetuity.

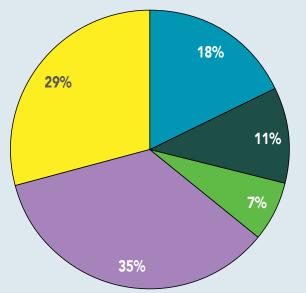


FINANCIALS Year in Review

\$233 MILLION TOTAL REVENUE



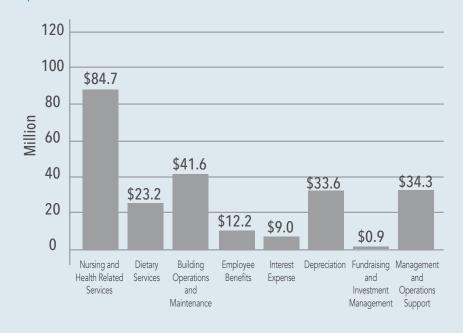




SERVICES PROVIDED

- Nursing (799 units)
- Personal Care/ Assisted Living (556 units)
- IL Market Rate Rental (297 units)
- IL Entrance Fee (1,534 units)
- Affordable Housing (1,245 units)

\$240 MILLION TOTAL EXPENSES



\$33.1 MILLION DISTRIBUTED CHARITY & BENEVOLENT CARE







Sharing Our APPRECIATION

You and our many donors share the commitment of Presbyterian Senior Living (PSL) to be purposeful, passionate and prepared. Your investment of resources demonstrates your strong commitment to a partnership with PSL to meet the needs of the seniors who reside within our communities by enhancing PSL's programs and services.

To you, our donors, we express our deep appreciation for all that you have made possible through your philanthropic support. Without your support, many of the programs, services and initiatives we implemented and enhanced would not have been possible.

Thanks to you, 2022 was a year of great accomplishments! Together, we were able to achieve such milestones as: increased support for the provision of resident assistance funds to those who have outlived their resources; and establishment of The Visionary Fund for diversity, equity and inclusion. Additional support was generated to meet the needs of those in affordable housing experiencing food insecurity through the establishment of the Cupboards of Care Program. These examples represent only a few of the many benefits realized as a result of philanthropy.

Looking ahead, we anticipate another wonderful year. With your continued partnership and dedication to the residents of PSL, we will surely be able to accomplish many great things.

Sincerely,

Maggie Bowley,

Vice President, Resource Development



LEGACY CIRCLE

Members of the Legacy Circle of Presbyterian Senior Living (PSL) are very special women and men who have created a legacy during their lifetime. All donors who make PSL aware of their intentions to make a planned gift may become a member of one of our Legacy Circle.

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VISIONARY FUND

The Visionary Fund will provide recognition, education, training, outreach and equitable opportunities across Presbyterian Senior Living and the communities we touch. The focus will be to address such issues as biases related to race, socio-economic status, gender, sexual orientation, culture and ageism. It will also serve to provide fundamental job advancement skills for staff, to aid in their pursuit of career growth.

Visionary Fund

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Donors play a critical role in the provision of services by Presbyterian Senior Living. Through their gifts, they help to make possible enhanced services and enriching experiences for the residents. This list identifies those who have given generously to help Presbyterian Senior Living during 2022.

\$25,000 and Above

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Presbyterian Church
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Kurt Zipprodt

PLEASE LET US KNOW

Despite our efforts to ensure the accuracy of the names listed in the Annual Report, errors do sometimes occur. If your name has been omitted or misprinted, please accept our sincere apologies and notify us so we can correct the record. You may send an email to resourcedevelopment@psl.org or call 1-888-530-6329.

PARTNERS IN MISSION

The Presbyterian Senior Living Partners in Mission program was established to benefit organizational and local fund raising endeavors. Partners in Mission donors support residents of PSL communities throughout the system, expand PSL's mission of caring for residents as they exhaust their resources, and assist communities within PSL in furthering their philanthropic mission via events, corporate support and vendor support.

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Do you know a business or organization that could contribute to furthering our mission?

Visit: www.psl.org/partners

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DONOR TYPE	2022
Auxiliary	\$93,052.98
Business/Organization	\$331,826.42
Church	\$40,196.71
Employee	\$116,265.23
Foundation	\$65,073.20
Individual	\$543,214.46
Resident	\$695,419.19
Bequest	\$348,928.96
Total	\$2,233,977.15



OPPORTUNITIES TO SUPPORT

Cash

You can easily make a gift by check, credit card or cash. It's easy to make an immediate or recurring gift using our website, www.psl.org/donate.

Bequests

It's easy to designate PSL as a partial beneficiary of your will or living trust. You can specify a fixed amount, a percentage of your estate, or the residual value after other gifts have been made. There are many options, talk to your attorney about this in more detail.

Appreciated Securities

Gifts of appreciated securities made directly from your account to PSL can help you save taxes on capital gains and get an immediate income tax deduction for the full value of the gift.

Charitable Gift Annuities (CGA)

In return for a gift of cash or appreciated securities in a CGA contract, PSL will pay you a fixed income for your life. You receive an immediate, partial income tax deduction and lifetime income, a portion of which may not be taxable.

Partners in Mission

Businesses can become a
Partner in Mission by making
a gift to a special event or
a specific community. This
group of major donors can
make a single contribution
that will benefit multiple needs
throughout the organization.

IRA Beneficiary

IRA assets are taxable to you when you pass on.
By naming PSL as a beneficiary of your IRA, you can substantially reduce the tax exposure to your estate and your heirs.

Life Insurance

There are many creative options in making a gift of life insurance to PSL. You can transfer ownership, name PSL as a beneficiary or gift the policy outright. There are several tax advantages in making this type of gift.

Matching Gifts

Many businesses will match employee gifts. Gifts from company retirees often also qualify for a match. Submit applicable forms to your employer to multiply the impact of your gift.

Discuss Ways to Support Call 888-530-6329 or email resourcedevelopment@psl.org.

The IRA Qualified Charitable Distribution (QCD)

For those over age 70.5 who have an IRA, you can save taxes every year by making a direct distribution from your IRA to PSL. As long as the amount of your gift is equal to or greater than the fully taxable amount of your required minimum distribution (RMD), you do not need to take that taxable income out of the IRA.





































OUR VALUES

Mutual Respect

Listen to others' voices. Seek to understand different perspectives. Champion individual choice.

Connectedness

Create community. Value the collective power of teamwork. Enrich through common experience.

Trust

Garner trust through our interactions. Be accountable for our work. Steward our resources wisely.

Creative Curiosity

Discover what's possible. Be leaders in our changing world. Create a better way.

VISION STATEMENT

By embracing aspirational aging we are an organization that:

Anticipates ways to help people live their best life.

Creates opportunities to reach more people in a variety of ways.

Embraces our humanity by harnessing the energy of our similarities and our differences.



One Trinity Drive East, Suite 201 | Dillsburg, PA 17019 717-502-8840 | www.psl.org

As a faith-based organization, Presbyterian Senior Living is founded on the belief that every human being is of infinite worth as a unique creation of God. Based on this premise, Presbyterian Senior Living is committed to fully embracing the diversity of all persons served, so that together, we can foster a culture of inclusion in an environment free of all forms of discrimination where all people are treated with dignity and respect. Our goal is to cultivate awareness and understanding of personal differences and biases so that an environment of understanding, acceptance, respect and support is established.