



Masonic Homes of California

Masonic Homes of California Financial Assistance

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Introducing Personalized Financial Assistance at Masonic Homes

We're improving how Masonic-eligible residents access financial relief with an updated financial assistance model.

Improvements

- **No Large Upfront Payment**

- We are sunsetting the Partial Assignment of Asset contract because residents and families didn't like the large up-front payment.

- **Monthly Payment Structure**

- Masonic-eligible residents pay what they can on a monthly basis, which is more appealing to many.

- **Personalized Financial Assistance**

- Tailored support based on individual needs, and changes as each person's needs change



Introducing Individualized Financial Assistance at Masonic Homes

Benefits to Residents

- **Simpler to Understand:** Monthly agreements are straightforward and easy to understand.
- **Increased Control:** Residents maintain control of their assets.
- **Flexibility:** Adapts to changing financial and care needs over time.
- **Streamlined Move-in Process:** Easier and faster move-in experience.

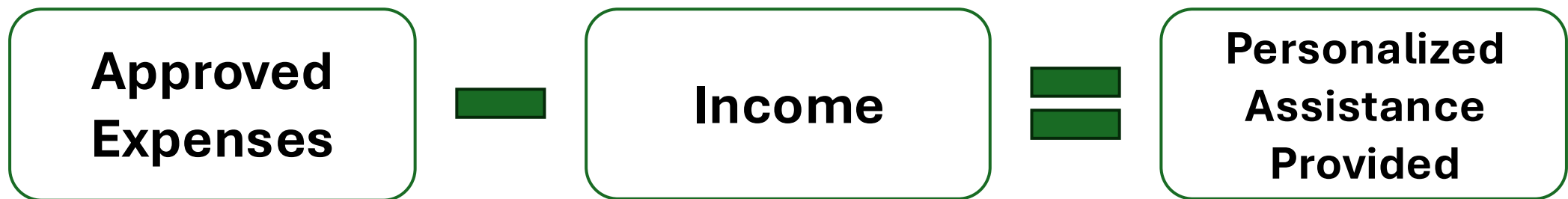
Benefits to Masonic Homes

- **Sustainability of the Masonic Homes:** This model helps to serve more people over time and maintain our Homes for future generations.
- **Tried and true:** Follows our Masonic Assistance model, which Masons and their families have relied on for years. Additionally, other Masonic Homes throughout the country have similar ways of providing financial assistance.



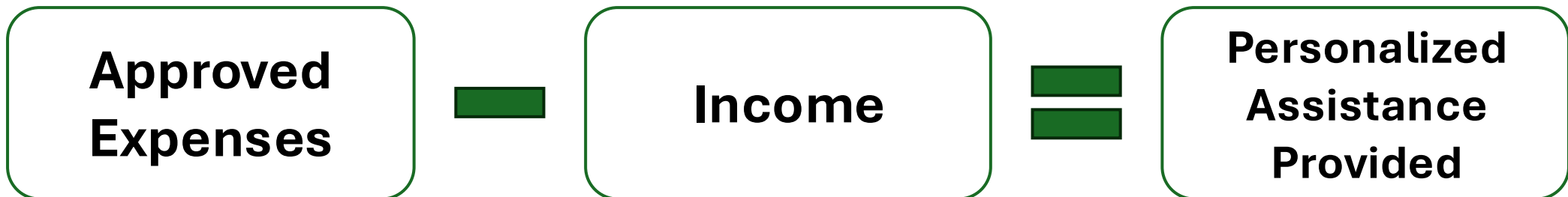
Our Commitment to Serving California Masons Throughout Their Lives Remains Our Priority

- New model works as a financial safety net provided to those who need it when they need it
- Proven Masonic Assistance model



How Personalized Financial Assistance Works

- Financial support is personalized to each resident's specific situation
 - Masonic-eligible residents who cannot afford their expenses will receive financial assistance
 - The amount of financial assistance changes as care needs change
- Provided when someone needs it
- Adapts as finances change, such as an increase in care needs



Budget Example – At Move In

Client: Mr. Thomas

Date: 6/1/2026

Expenses	
Rent - Independent Studio	\$3,675.00
Personal Expenses	\$250.00
Grocery/Household Expenses	\$200.00
Cell Phone	\$45.00
Health Insurance Premium	\$185.00
Prescription Costs	\$35.00
Hair/Nails	\$100.00
Auto Insurance	\$85.00
Auto Expense - Gasoline	\$150.00
Total Expenses	\$4,725.00

Income	
Pension	\$2,500.00
Social Security	\$1,483.00
Monthly spend down from savings of \$20,000	\$742.00
Total Income	\$4,725.00

Savings/Assets	
Cash	\$20,000.00
Total Assets	\$20,000.00

Comment
Mr. Thomas is spending down his assets at a rate of \$742/month and will spend down to the \$5,000 asset threshold in approximately 20 months .

- Mr. Thomas has \$20,000 in assets, which he will use first before receiving financial assistance
- He will spend down to \$5,000 threshold
- This \$5,000 is used for extraordinary or unforeseen expenses outside of monthly budget (hearing aids, car repairs, etc.)
- Based on his budget, he will need assistance in ~20 months after moving in



Budget Example – Following Spenddown

Client: Mr. Thomas

Date: 2/1/2028

Expenses	
Rent - Independent Studio	\$3,675.00
Personal Expenses	\$250.00
Grocery/Household Expenses	\$200.00
Cell Phone	\$45.00
Health Insurance Premium	\$185.00
Prescription Costs	\$35.00
Hair/Nails	\$100.00
Auto Insurance	\$85.00
Auto Expense - Gasoline	\$150.00
Total expenses	\$4,725.00

Income	
Pension	\$2,500.00
Social Security	\$1,483.00
Total income	\$3,983.00

Savings/Assets	
Cash	\$5,000.00
Total Assets	\$5,000.00

- Mr. Thomas has spent down to the \$5,000 asset threshold
- \$742/month of financial assistance will now be provided

Cash Flow	-\$742.00
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Comment
Mr. Thomas has spent down to the \$5,000 asset threshold. Masonic Homes will provide him with \$742/month in financial assistance.



Budget Example – 5 Years Later

Client: Mr. Thomas

Date: 2/1/2033

Expenses	
Rent - Assisted Living Studio	\$4,095.00
Level 3 Care	\$2,950.00
Personal Expenses	\$250.00
Household Expenses	\$35.00
Cell Phone	\$45.00
Health Insurance Premium	\$185.00
Prescription Costs	\$35.00
Hair/Nails	\$100.00
Total expenses	\$7,695.00

Income	
Pension	\$2,500.00
Social Security	\$1,483.00
Total income	\$3,983.00

Savings/Assets	
Cash	\$5,000.00
Total Assets	\$5,000.00

Cash Flow	-\$3,712.00
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Comment
Mr. Thomas' care needs have changed and his expenses have increased. He will now receive \$3,712 in financial assistance.

- Mr. Thomas has moved into Assisted Living and is receiving care
- His budget has been modified to reflect his new care plan
- \$3,712/month of financial assistance will now be provided



What is Not Changing?

- Safety Net – Masonic Homes will always be there for you
- Masonic eligibility
- Application for financial assistance
- Gifting policy
- Current resident agreements



Who is Eligible For Financial Assistance?

- No eligibility changes are being made
- All CA Masons, CA Prince Hall Masons, and CA Grand Lodge of Iran in Exile Masons (Entered Apprentice, Fellowcraft and Master Mason) who are in good standing for **at least the last five consecutive** years
- Their spouses, surviving spouses, parents, and parents-in-law



How the Application Process Works

- Application Submission
 - Eligible applicants complete Financial Assistance Application and provide supporting documentation.
- Customized Assistance Plan
 - Financial assistance is tailored based on individual needs, income, assets, and level of care.
- Annual Reviews & Updates
 - Financial assistance is reviewed annually — or sooner if financial circumstances change.



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An East Bay Village in Union City



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Residential Living on our campuses:

(877) 902-7555

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Assistance at home:

(888) 466-3642

assistance@mhcuc.org



Questions?



If You Have Questions that Weren't Answered

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Thank You!

