

philanthropy FOCUS



Westminster
Communities
Foundation

Fall 2025



From Jeff's *desk*

I'm pleased to
share a few exciting
updates on the

Foundation's recent efforts in this new seasonal newsletter. Thanks to the generosity of our 1,244 donors this past year, our impact continues to grow in meaningful ways. Over our 51-year history, we've remained committed to the core tenets of our mission - enhancing the lives of residents and team members across the family of Westminster communities.

In fiscal year 2025, the Foundation provided \$11.6 million in support of mission-driven initiatives, including the Baldwin Park Memory Support Center and the lower-level renovation of the Oaks' Parry Center. We also continued our vital support of the Benevolent Assistance Program, team member scholarships, and emergency assistance for team members in need through the Mercy Fund. These efforts, alongside projects across Westminster, enabled us to enhance outdoor spaces, cultural and educational programming, libraries, chapels, fitness centers and more.

-Jeff Coates, VP of Philanthropy



potential *ignited*

A wonderful highlight this past year was the investment in team member education. Working with volunteer scholarship committees on our campuses, we awarded more than \$210,000 in scholarships benefiting over 50 team members across the company (including those pictured above at Westminster Bradenton).

We're proud to announce the newly endowed Barbara Makant Scholarship. Barbara established this scholarship in honor of Oaks CNA Cynthia Davis (pictured to the left of Barbara below) and in memory of her husband Ed Baseheart. The first Makant Scholar is Joquesha Pugh, a dedicated two-year team member who is continuing her journey in the Registered Nurse Program at Lively Technical College. We invite you to read about her inspiring story on our LinkedIn page.

Supporting the growth and success of our team members and their families is at the heart of our mission, and your generosity makes it all possible.



brushing up on the Art Show



Rod Hurley, Shores resident, with his CEO Award-winning photo that will be featured on the cover of the 2026 calendar.

We are happy to share that we have successfully concluded the 31st Annual Westminster Resident Art Show. With 263 impressive entries, this year's show was a vibrant celebration of creativity and talent across all communities, which was reflected at the events on our campuses. The entries that received award ribbons will be featured in the 2026 calendar.



Oaks resident Nancy C. Smith with Cheryl Butler's quilt, which earned the Third Place ribbon in the Textiles category.



Westminster Woods residents enjoyed refreshments and great camaraderie at their campus Art Show reception.



Lakeland resident Donna Jones with one of her two paintings submitted for the Art Show.

Scan the QR Code to view the virtual Art Show, or visit the Foundation tab on MyWLIFE to view it there.



Legacy secured



The late Henry and Dorothy Kalapaca, Shores residents, established four separate charitable gift annuities (CGAs) to ensure Dorothy's financial security while supporting the Westminster Communities Foundation. In return, they received a fixed lifetime income as well as tax benefits, all while giving back to Westminster Shores, their home since 2005.

Their generosity reflected a deep commitment to the community they considered part of their family. Their gifts supported benevolent assistance for neighbors, scholarships for team members, and the care and beauty of the community's waterfront area. We are deeply grateful for their lasting impact and years of heartfelt service to the Shores.

What is a Charitable Gift Annuity (CGA)?

A gift annuity is an agreement in which you receive fixed payments for life. Depending on how you fund your CGA, you can receive several benefits including reliable income payments during your lifetime (and the lifetime of a loved one, if you choose). Assets that remain after your lifetime, or the lives of both annuitants for a two-life gift annuity, will be your legacy gift designated to any Westminster community you choose to support.

Your Benefits

- Establishing a CGA qualifies you for membership in our Foundation's Legacy Society, which celebrates those who plan to leave a legacy gift to Westminster upon their passing.
- You will be entitled to an income tax charitable deduction for a portion of your contribution—usually between 30% and 60% of the value of the gift—assuming you itemize deductions.
- If you fund the CGA with appreciated securities, you are entitled to capital gains tax benefits.
- A portion of the annuity payment to you is taxed at ordinary income, but a portion is considered tax-free income throughout your life expectancy.

An Example

Barbara, 80, transfers \$25,000 in cash, appreciated securities, or IRA distribution to set up a CGA. With the 2025 rates, plus a limited time 0.5% Westminster incentive rate increase: Barbara receives annual payments of \$2,150 for life; a rate of 8.6%.

A Limited Time Opportunity - Act Now!

Westminster Communities Foundation is offering a **limited time** incentive rate increase of 0.5% for anyone establishing a new CGA of \$10,000 or more between October 15 and December 15, 2025 (increase shown in chart to the right). You can discuss this opportunity by contacting the Foundation representative on your campus or at the main office in Orlando for a no-obligation, confidential conversation.

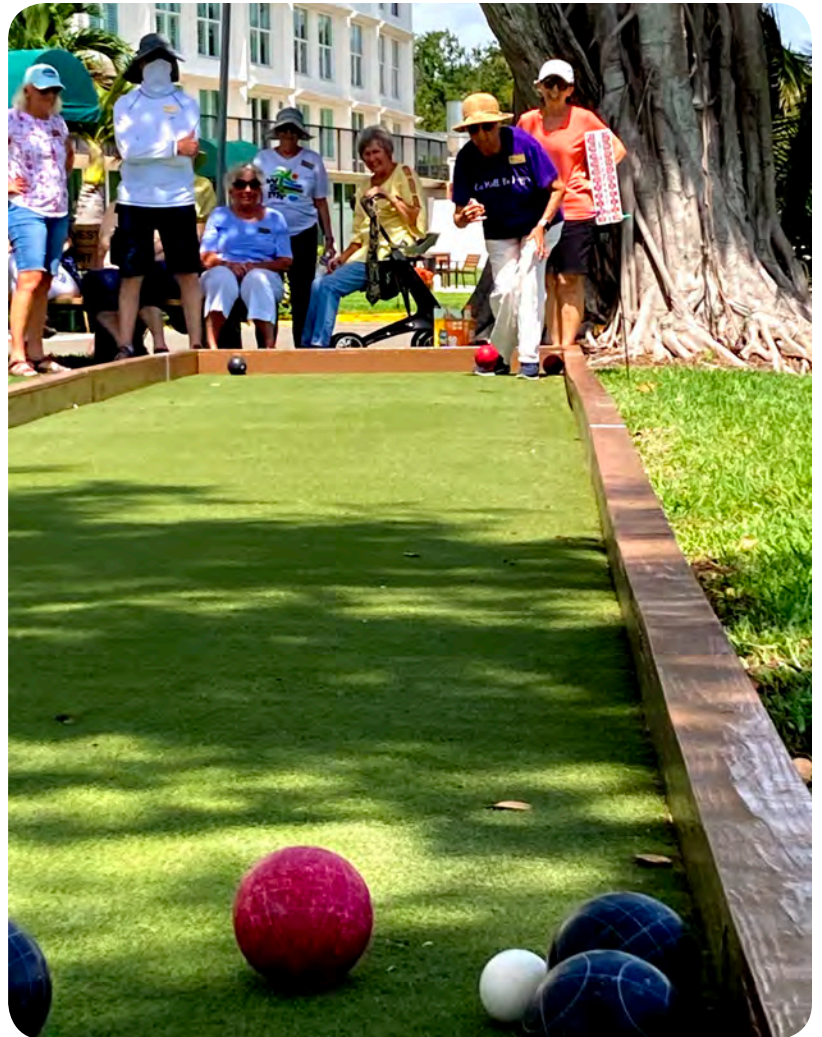
	One Life	Two Lives
Age	Rate	Rate
65	6.2%	5.5%
70	6.8%	6.0%
75	7.5%	6.7%
80	8.6%	7.4%
85	9.6%	8.6%
90+	10.6%	10.3%

*Listed rates are approximate and vary based on birthdate. Speak with a Foundation representative to confirm your actual annuity rate.



from vision to *action*

Nothing makes us happier than seeing a project progress from a great idea to a completed product. We've been seeing a lot of GREEN lately, including (counter-clockwise from top left) a renovated putting green at the Oaks, a waterfront garden project at the Shores, and a refurbished bocce ball court at Bradenton. Many thanks to the donors who helped make these community enhancements a reality!



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For more information, contact your local campus representative.

80 W. Lucerne Circle, Orlando, FL 32801
westminstercommunitiesfl.org/foundation



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