



Lutheran Homes
of South Carolina
promoting the well-being of older adults



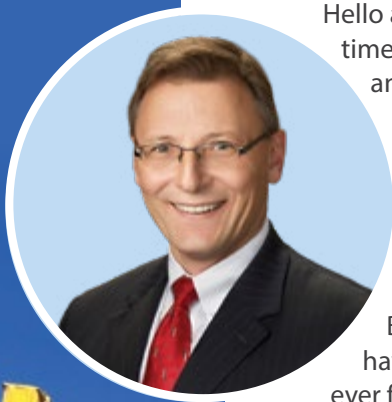
A Year of Progress



2025
Annual Report

A Year of Progress

Frank Shepke, President and CEO



Hello all and thank you for taking the time to read and review our FY '25 annual report of the activities and accomplishments of our senior care ministry. We are indeed blessed and fortunate to have had a momentous year due to the hard work and dedication of our team and visionary Board of Directors. In fact, we have had one of our best years ever from an operational standpoint, following several years of steady recovery from the COVID pandemic.

In all areas of our service, our census numbers were incredibly strong, even though the demand for assisted living services continues to wane, as many individuals opt to skip this level of care in favor of home-based options.

Our financial metrics and benchmarks were also very robust, as our facilities and service lines did very well meeting their budgeted goals and keeping their eyes clearly focused on achieving their outcomes to sustain and improve the overall health and well-being of our organization.

We also had a resurgence of new cottage building activities at our RoseCrest campus, and we partnered with Great Southern Homes for the design and con-

struction of new cottage models for our active lifestyle campuses. This was in conjunction with our "rental revival" initiative for many of our aging traditional cottages on the Heritage campus, where extensive remodeling was undertaken with new contract types. That program has been extraordinarily successful in meeting the emerging demand in that market for that type of arrangement.

Our Hospice and BeWell programming were steady as they go, with Hospice transitioning to a new office location in our Greenville market.

The 5TT TeamMate engagement and customer satisfaction program continued to be a foundation block of our strategy, and it resulted in excellent satisfaction scores from our TeamMates and all those we serve, whom we call our "Priorities."

Overall, it was a "Year of Progress" that allowed us to reseed the garden of our senior ministry, with an eye toward the future and how we will continue to grow and improve all that we do. May our Lord bless you all abundantly, and thanks again for taking the time to check in, and please do not hesitate to stay in touch and share your thoughts, ideas, and dreams with us; we are always listening!



From the Board of Directors

Jack Balling, Chair



On behalf of the Board of Directors, I am pleased to present this Annual Report and reflect on a year of meaningful progress and renewed strength.

Following several years of post-COVID recovery, Lutheran Homes of South Carolina experienced solid operational performance and financial stability, reinforcing our confidence in its long-term health. These outcomes reflect the dedication of our leadership team, the commitment of our TeamMates, and a shared focus on serving our communities with excellence and compassion.

Throughout the year, the Board worked closely with management to ensure

thoughtful stewardship, balancing growth opportunities with prudent oversight. We remain focused on sustaining the mission, responding to changing market trends, and positioning the organization for continued success in the years ahead.

We are encouraged by the strength of our organization's culture and the continued emphasis on service, engagement, and accountability. As we look ahead, we do so with gratitude and trust, confident that God's guidance will continue to bless and sustain our ministry.

Thank you for your continued support and partnership.

Operations

Lutheran Homes of South Carolina (LHSC) served 7,153 Priorities-residents, patients, and clients across a full continuum of senior living and care—delivered through five Continuing Care Retirement Communities (Life Plan Communities) and extended statewide through hospice and home-based services.

At every level, our work is rooted in a shared calling: to serve with compassion, intention, and respect for each individual journey. From independent living and assisted living to memory support, skilled nursing, and rehabilitation, we meet people where they are—while walking alongside them with trusted care.

Beyond our campuses, Lutheran Hospice, BeWell Home Services, and BeWell at Home extend that same commitment into the homes and lives of those we serve.

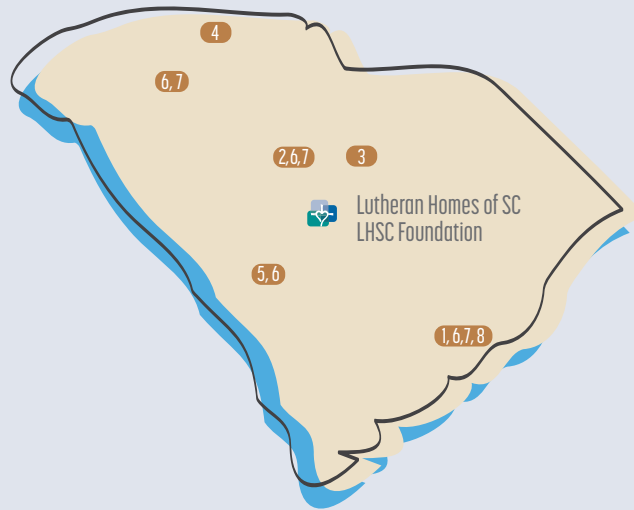
Guided by faith and strengthened by purpose, we are dedicated to enhancing lives across our continuum—one person at a time.

CCRCs

- 1 Franke at Seaside - Mt. Pleasant
- 2 the Heritage at Lowman - Chapin
- 3 Rice Estate - Columbia
- 4 RoseCrest - Inman
- 5 Trinity on Laurens - Aiken

Programs & Services

- Upstate, Midlands, Lowcountry
- 6 BeWell Home Services
- 7 Lutheran Hospice
- 8 BeWell@Home - Statewide



Continuing Care Retirement Communities

4,351 Priorities

Lutheran Hospice

632 patients and over 1,896 families

BeWell Home Services

72,875 hours of support services for 133 Priorities

BeWell@Home

141 Priorities

Scan to watch and learn more about our ministry.



Human Resources

Our TeamMates remain the strength behind our mission—bringing compassion, consistency, and purpose to every level of our continuum. Today, Lutheran Homes of South Carolina is supported by a dedicated workforce of 1,798 employees. Our workforce reflects both continuity and growth, with more than a quarter of TeamMates

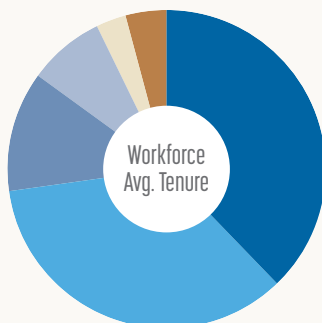
serving five years or longer.

In a dynamic and competitive workforce environment, we continue to invest in strategies that strengthen recruitment, retention, and professional growth. These efforts include expanded hiring outreach, deeper partnerships with local schools and training programs, and enhanced

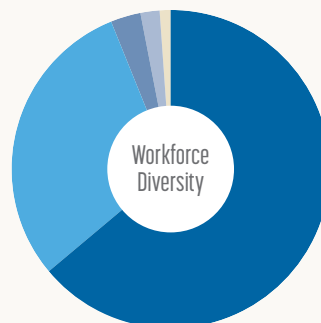
referral initiatives. At the same time, we remain focused on offering competitive benefits, clear career pathways, and a workplace culture that supports those called to serve.

Together, these efforts help to build a strong, sustainable workforce for the future of our ministry.

- 38% 0 - 1 year
- 35% 1 - 5 years
- 12% 5 - 10 years
- 8% 10 - 15 years
- 3% 15 - 20 years
- 4% 20+ years



- 64% Black / African American
- 30% White
- 3% Hispanic / Latino
- 2% Two or more races
- 1% American Indian / Alaska Native / Asian Native Hawaiian / Pacific Islander / Other



Mission and Philosophy

Believing in the presence of God, the value of human life and the dignity of the individual, the mission of Lutheran Homes of South Carolina, Inc. as a ministry of the church, is to promote the well-being of older adults by providing residential, health care and hospice services.



Vision Statement

As a ministry built on trust, Lutheran Homes of South Carolina will be:

- The premier provider of quality residential, health care and hospice services for older adults in South Carolina;
- A model for innovation and compassionate care provided by our caring, professional and competent staff;
- Committed to respecting and valuing our TeamMates and our partnership in this ministry;
- Respectful of the dignity and worth of the individual;
- Financially strong due to disciplined operational and financial management and control, combined with the continued growth of the LHSC Foundation;
- Effective in the use of our endowment to address the needs of our residents, patients, clients, communities and services;
- Effective and disciplined in development of strategies that are responsive to the needs of the community;
- Committed to providing facilities and services that are efficiently and thoughtfully designed to meet the needs of the community.

Values



Ministry

LHSC is a ministry of the South Carolina Synod of the Evangelical Lutheran Church in America. We demonstrate our faithfulness through the provision of programs and services that reflect our Christian heritage and commitment to holistic care for people of all faiths and beliefs.



Integrity

We adhere to our values and are honest and ethical in all communications and actions.



Commitment to TeamMates

LHSC commits to provide its TeamMates a safe working environment, competitive compensation, opportunities for training and development, and the leadership to achieve LHSC's mission and vision for the future.



Quality

Our commitment is to continuously improve quality through processes that support the delivery of our care and services through teamwork, staff development and empowerment of our TeamMates.



Accountability

We accept our fiduciary and stewardship responsibilities. We efficiently manage resources of LHSC in order to be a financially strong organization. We utilize measurable outcomes and a system for reporting of progress toward goals attainment. We comply with all laws, rules and regulations and promote a quality living and work environment.



Respect

We value and respect our Priorities (residents, patients, clients and their families), our TeamMates (employees, volunteers), donors and other partners.



Person-Centered Focus

LHSC offers a continuum of care and services focused on the individual needs of our Priorities (residents, patients, clients and their families).



Strategic Market Focus

LHSC utilizes a disciplined strategic management process to implement planned development strategies based on current and future needs of our target populations.

Financial Overview

Over the past year, our organization has continued to grow and evolve in ways that strengthen both our mission and the services we provide to residents. We are pleased to report a positive increase in overall revenue and census for the year, reflecting not only strong demand across our multiple locations but also the trust that residents and their families place in our organization.

This growth was supported by an increase in census, as more individuals chose to call our communities home.

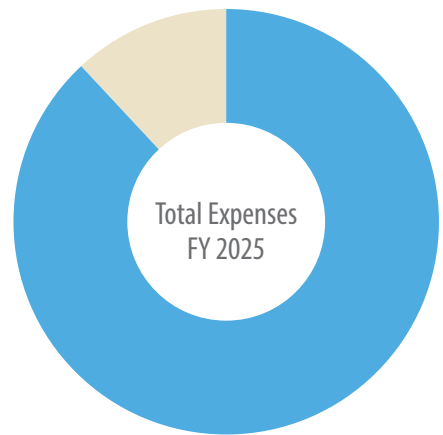
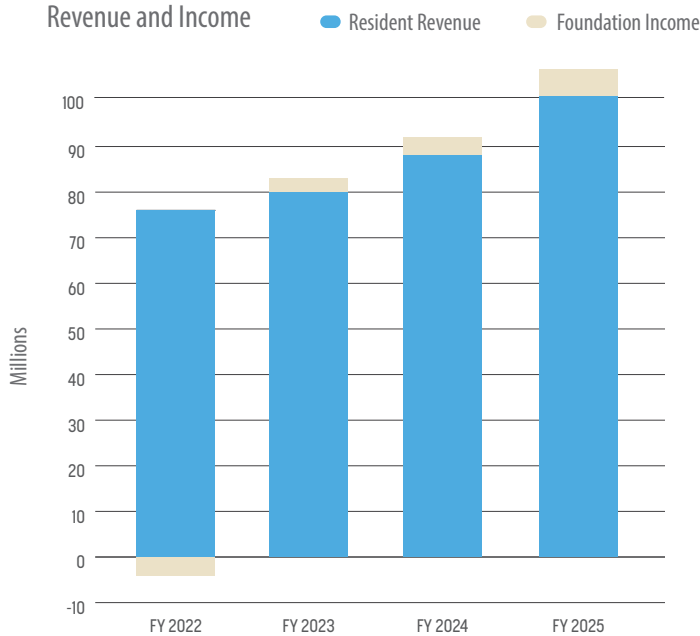
At the same time, we remained committed to thoughtful stewardship of our resources. While we expanded services and operations, overall expenses increased by just 5%, demonstrating our focus on efficiency and responsible financial management.

Throughout the year, we implemented several system enhancements designed to improve the resident experience, employee experience, and streamline operations behind the scenes. In addition, we introduced new programs, services, and living options

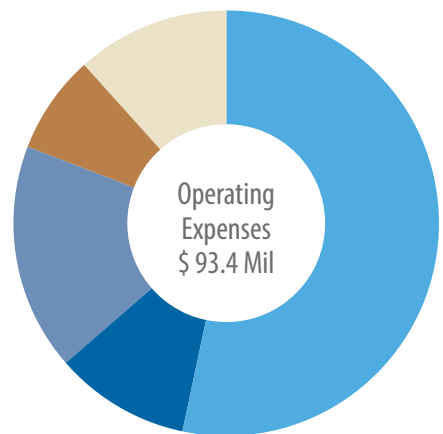
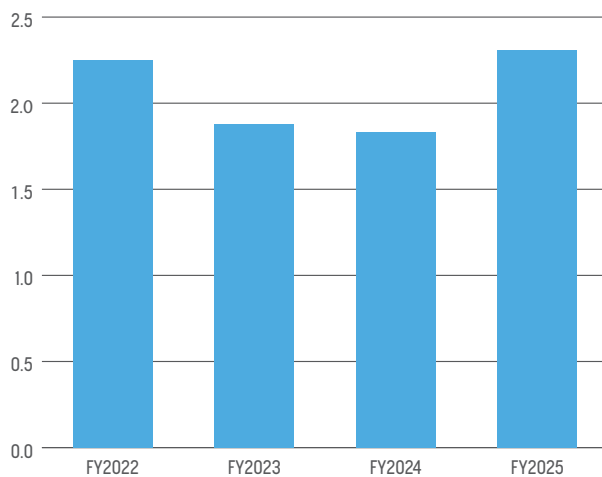
to better meet the evolving needs and preferences of our residents.

Together, these efforts have strengthened our financial position and allowed us to reinvest in our communities—enhancing care, expanding offerings, and ensuring we continue to provide a high-quality, supportive environment for all who live here. We are grateful for the continued support and engagement of our residents, families, and team members, and we look forward to building on this momentum in the year ahead.

Revenue and Income



Debt Coverage Ratio



LHSC Priority and Family Feedback

Each year, Lutheran Homes of South Carolina conducts comprehensive satisfaction surveys among resident Priorities and their family members to better understand their experience across the continuum. These surveys evaluate key areas of community life, including staff performance, life enrichment, dining, grounds and facilities, direct care, and overall service quality. The insights gained not only inform continuous improvement efforts but also affirm where we are making a meaningful impact.

Among all measures, one question stands above the rest as a reflection of trust and confidence in our mission:

“Would you recommend Lutheran Homes of South Carolina to others?”

90% Responded Yes

—a powerful endorsement of the care, community, and commitment experienced every day across Lutheran Homes of South Carolina.

Lutheran Hospice Receives Positive Feedback

Lutheran Hospice continues to distinguish itself through exceptional quality and performance. Across all eight measures evaluated by the Centers for Medicare & Medicaid Services, Lutheran Hospice exceeded both state and national averages—demonstrating a consistent commitment to excellence in care, service, and outcomes.

Willing to Recommend this Hospice

Lutheran Hospice 92.5%

National Score 86.9%

“

the Heritage at Lowman

My mother is very happy with you, and I am equally grateful!

RoseCrest

They take great care of me.

Rice Estate

There is no other place I would rather be.

Franke at Seaside

Franke's the “go-to place” for quality retirement care and living.

Trinity on Laurens

A real blessing to our Mom and our family!

BeWell Home Services

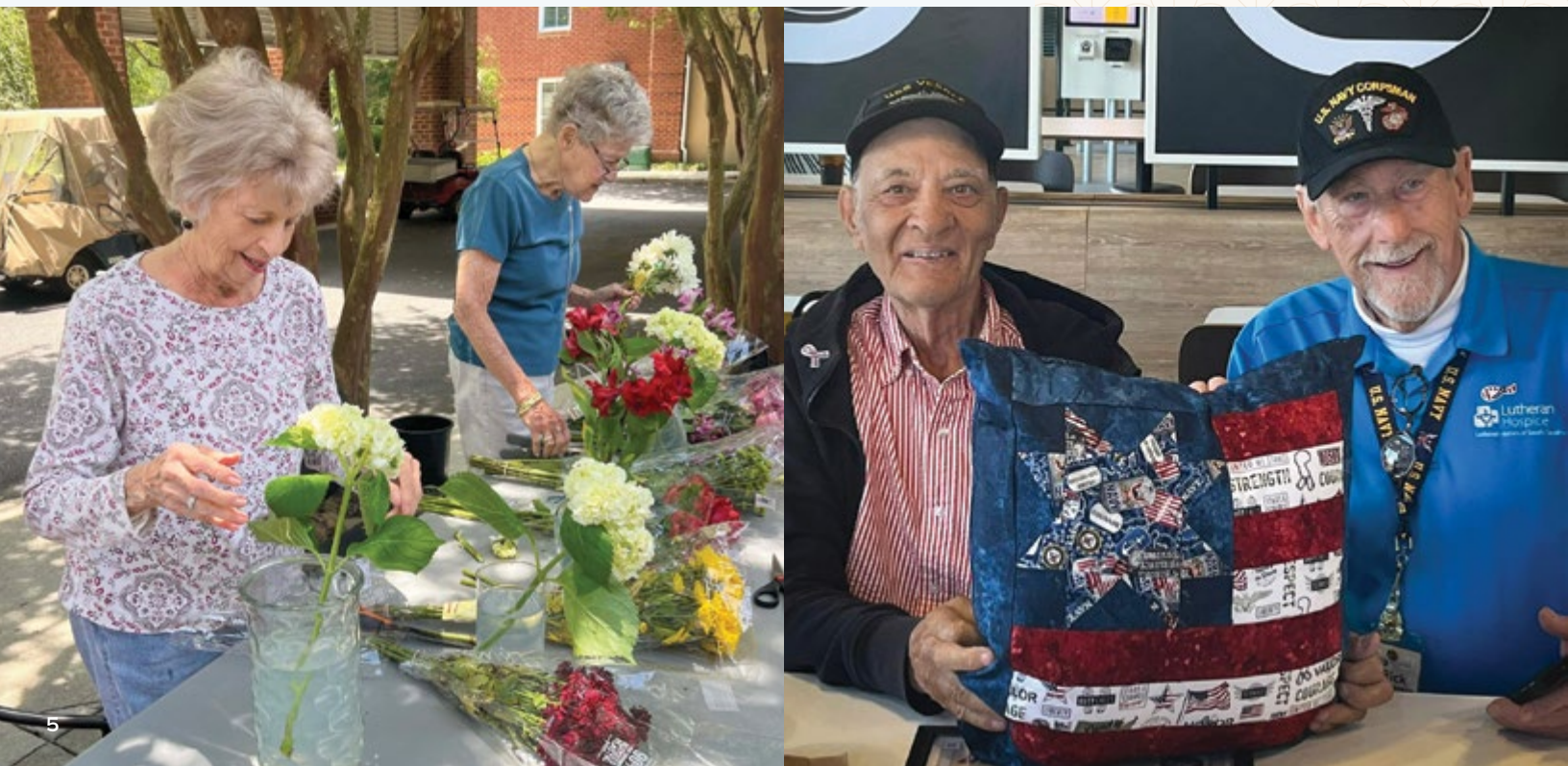
Our caregivers provide sufficient care and are always very sweet, kind, and patient.

BeWell@Home

Peace of mind for the people I love most.

Lutheran Hospice

The care was beyond compassion—it was true love.



Five to Thrive

Elevating the Experience

The Five to Thrive (5TT) initiative reflects our commitment to delivering exceptional service while celebrating the TeamMates who make it possible every day. At the heart of the program is the 5TT High Five Club, where Priorities—those we serve across our continuum—recognize TeamMates who consistently go above and beyond.

Each nomination follows a thoughtful three-point review process, culminating in monthly, quarterly, and annual recognitions. These moments are more than awards; they are celebrations of purpose, connection, and the meaningful impact of service. Honorees are recognized at dedicated 5TT events and receive Points of

Praise (POP Points), which can be redeemed for gifts.

By intentionally creating opportunities for gratitude and recognition, Five to Thrive strengthens our culture—one where excellence is noticed, appreciated, and lived out in every interaction.



2025 TeamMate of the Year



Jane Wall, MSW, Director of Social Work at Rice Estate, embodies the heart of social work—bringing compassion, empathy, and steadfast advocacy to every Priority she serves. Grounded in professional expertise and shaped by a spirit of warmth and resilience, she creates an environment where each person feels heard, respected, and supported.

Jane consistently goes beyond what is expected. Every concern is met with patience and understanding, ensuring even the smallest details are treated with care and dignity.

That compassion extends further still. When a patient—himself a devoted pet therapy volunteer at Rice—arrived for short-term rehab, his greatest concern was his dog at home. Without hesitation, Jane welcomed the dog into her own home, caring for it until he could safely return.

For Jane, this is not simply a role—it is who she is. Her impact is lasting, her presence reassuring, and her example of compassion one that is both rare and deeply felt.



**2500
Points**

500 POP Points

QUARTER 1

Christina Jackson, RoseCrest
Assisted Living Services Manager

QUARTER 2

Brent Llorens, RoseCrest
Maintenance/Security

QUARTER 3

Rodeshia Williams, RoseCrest
Director of Life Enrichment

QUARTER 4

Jane Wall, MSW, Rice Estate
Director of Social Services

the Heritage at Lowman

Conquering Fear, One Lap at a Time

For her entire life, Clarissa Steedley-Muldraw avoided the water. Pools, lakes—even the ocean—brought unease. Vacations were spent on the shore. Family pool gatherings meant watching from a safe distance. The fear was never loud, but it was always present.

In 2025, at age 77, she decided it had taken up enough space.

With quiet determination, Clarissa enrolled in swim lessons with Heritage Fitness Coordinator Catherine. On the first day, her hands trembled as she approached the water. The sounds

echoed. Her heart raced. But she did not turn back.

She paused, took a breath, and stepped in.

What followed were steady, meaningful victories—learning to trust the water, practicing gentle kicks, and finding the rhythm of her breath. What once felt overwhelming gradually became empowering. The pool began to represent freedom.

There were moments of hesitation, splashes, and plenty of laughter. Through it all, Clarissa continued to show up.

Over time, she floated with growing confidence, practiced her breathing, and left each lesson with a wider smile. She spoke of her progress with pride, encouraged others who felt uncertain, and began setting new goals.

She was not simply learning to swim, she was redefining what was possible.

Her story reminds us that courage is not the absence of fear, but the decision to move forward despite it. And that growth has no expiration date.

Clarissa's determination makes waves beyond the pool.



Rice Estate Vision in Action

At Rice Estate, leadership is defined not just by vision, but by the ability to turn that vision into lasting impact. Executive Director Daniel Amodio has exemplified this principle through his steady guidance and forward-thinking approach—an impact recently recognized by LeadingAge SC with the 2025 Outstanding Leader Award. The statewide honor recognizes leadership demonstrated through vision, servanthood, mentoring others, and commitment to older adults.

Daniel has played a pivotal role in shaping strategic direction, focusing on sustainable growth and operational excellence. His leadership has strengthened core offerings while embracing innovation in ways that enhance both efficiency and overall experience. This balance between progress and preservation ensures that growth remains aligned with long-standing values.

Colleagues describe Daniel as both pragmatic and inspiring—someone

who listens carefully, acts decisively, and leads by example. He has cultivated a culture of collaboration, empowering teams to contribute ideas and take ownership of their work, strengthening both engagement and outcomes.

The recognition he received underscores what those around him already know: his leadership makes a measurable difference. Beyond daily operations, his commitment extends to building connections and supporting the broader community.

Daniel is a true champion for the community, from improving the financial position of Rice Estate to enabling greater investment in resident and TeamMate programs, to sharing his talents as Rice's chief pizzaiolo (classic Italian term for a pizza chef) and baker, brightening days with his cheesecake and authentic Italian dishes.

As the organization looks ahead, Daniel's award-winning leadership

provides a strong foundation for continued success, grounded in vision, integrity, and purpose.



RoseCrest Continuing to Contribute, Continuing to Inspire

One of the defining strengths of RoseCrest is the talent, dedication, and voice of its resident Priorities. This year, Independent Living Priority Linda List reached a meaningful milestone by



publishing her article, "Looking Back at Christmas," in *Life in Our Foothills*, featured by the Tryon Daily Bulletin.

Linda's accomplishment reflects more than individual creativity—it represents the environment intentionally cultivated at RoseCrest: one that encourages continued growth, expression, and engagement. Too often, the depth of experience, perspective, and wisdom within the resident community is underestimated. Her work serves as a powerful reminder that Priorities are not defined by where they live, but by the stories they carry and the contributions they continue to make. Her voice, shared beyond campus, affirms the value of those lived experiences.

While the article itself extends beyond the RoseCrest community, it reflects the spirit of engagement and purpose seen each day. It demonstrates that meaningful contributions

do not have a finish line; they continue to evolve and reach new audiences. Equally meaningful is the inspiration this recognition provides. Many fellow Priorities were featured in the article and seeing a peer's work published can spark new ideas, renewed confidence, and continued exploration of personal passions.

Linda's accomplishment represents more than a personal success—it reflects a community where voices are valued, stories are shared, and purpose continues to thrive.



Scan to read
Linda's full article

Franke at Seaside

Honoring our Veterans

While visiting the Charleston VA Center in late 2024, Franke Life Enrichment Director Cindy Sommers noticed the unique way they honored veterans, and a light bulb went off. She had already been working with Jillian Hollingsworth, Volunteer Manager for Lowcountry Lutheran Hospice, to plan Franke's 2025 Veterans Day service, and realizing how well they worked together as a team, Cindy asked Jillian if she would help create a "Wall of Honor" to show gratitude for Franke's many veterans. Jillian's response was a resounding, "of course!"

They formulated a plan, working with the Franke Art Committee to determine a suitable location and assembling a committee of Life Enrichment staff, Lutheran Hospice volunteers, and interested residents who soon began building on the idea. Phase one of Franke's Wall of Honor would create a permanent, yet dynamic pictorial display of veterans to be hung in Franke's

Burgess Community Center.

Over the following months, the team identified all resident veterans to ask if they wished to be included. If so, they were required to provide a DD-214 (a record verifying US military service), many of which had to be requested from the US government. Participants were photographed using a common background, which was no small task. While multiple photo sessions were scheduled, the planning team often crisscrossed the Franke campus to ensure everyone was represented.

Finally, Cindy and Jillian enlisted a local awards shop to design the display and engrave identification plates and plaques, which were beautifully hung by the maintenance team. This cooperative effort between Franke-related entities proves that careful planning reaps excellent results, and many veterans have expressed sincere appreciation and gratitude. Stand by for phases two and three!



Trinity on Laurens

30 Years of Compassionate Care

Since the first resident arrived, Trinity on Laurens has held to one promise: exceptional long-term care in a place that feels like home. Nearly three decades later, that promise still shapes daily life — through conversations, shared meals, and meaningful connections.

In an evolving industry, what sets Trinity apart isn't just longevity — it's loyalty. As Aiken's only long-term care community under continuous ownership since opening day, Trinity provides a stable foundation that strengthens its team and nurtures relationships.

The true story of Trinity is told through the people who stay. Four team members — Jan Adkison, Mary Martin, Sue Smith,

and Tommy Cheatham— have been there since the beginning, bringing decades of experience and care.

Their dedication reflects a culture rooted in connection. As Mary Martin shared,

“The relationships here are real. This isn't just where we work — it's our family.”

Trinity honors TeamMates who embody its heart. As it marks this milestone, it celebrates people, purpose, and a future built on a strong foundation.



Lutheran Hospice A Cut Above

Quality of life is at the heart of hospice care. While managing pain and symptoms is important, so are the moments that bring comfort, dignity, and joy.

For Lutheran Hospice patients in the Lowcountry, one of those moments often begins with a shampoo, haircut, and friendly conversation.

Since 2025, licensed cosmetologist Noel Richardson has donated more than 40 in-home haircuts to patients. But what she provides goes far beyond hair care. With a warm smile and compassionate spirit, Noel helps patients feel valued, refreshed, and connected.

Her visits offer a welcome sense of normalcy when much in life has changed. Families

appreciate the convenience of professional hair care at home. Caregivers describe Noel as a “godsend,” noting how a simple haircut can brighten a patient's day, restore confidence, and spark meaningful conversation.

“It's hard to find the words to express how meaningful this experience has been—every haircut has been special to me,” Noel says. “I know firsthand how much a haircut can lift your spirits, and being able to provide that feeling to our hospice patients is incredibly rewarding.”

At Lutheran Hospice, quality of life is about more than comfort. Through her gift of time and talent, Noel reminds patients that they are seen, valued, and never forgotten.

BeWell@Home

Guided Every Step

Dan and Jennene Ellis' story is one of enduring love, thoughtful planning, and the value of having the right support at the right time. High school sweethearts, they have been married for 54 years and built a life rooted in the Lowcountry—growing up on James Island, raising their family there, and later living in Wadmalaw, Moncks Corner, and Asheville before returning to Mount Pleasant to be closer to loved ones.

Early on, they faced an important decision: invest in long-term care insurance or choose a different path. With their children living out of state—one in Morocco and the other in New York—they knew reliable, local support would be essential. That decision led them to BeWell@Home, where they became early members.

As their needs evolved, BeWell@Home became more than a plan—it became a lifeline. Their Wellness Coordinator, Sunny Roberts, provided steady guidance, encouragement, and clarity during challenging moments, helping them move forward with confidence.

When Jennene experienced a recent health issue, the team responded quickly—coordinating care and securing priority access to Franke's rehabilitation and skilled nursing program. This ensured timely support and reassurance.

Just as important, the team recognized when something wasn't right—even without clear medical answers—and connected them to the right resources.



BeWell Home Services

The Right Support at the Right Time

Sarah Mertens' story reflects resilience, love, and the importance of having the right support at the right time. After the passing of her husband, William "Reippe" Mertens, a dedicated registered architect, Sarah made the difficult decision to down-size and begin a new chapter. After 23 years in education, she valued her independence—but this transition brought new challenges.

Sarah was introduced to BeWell Home Services through a trusted recommendation from her daughter-in-law, who assured her she would receive exceptional care. That reassurance quickly proved true.

From the start, her caregivers, Linda and Mary, made a lasting impression. They assist with daily needs—helping her shower safely, keeping her home clean, and even organizing her refrigerator. Their attentiveness

extends beyond routine tasks; they anticipate her needs and ensure she remains comfortable and supported.

Sarah often shares a lighthearted exchange with Mary. When she says "thank you," Mary smiles and replies, "That's my job." What began as a simple phrase has become a meaningful reflection of the care she receives each day.

She describes her caregivers as kind, attentive, and highly skilled. More importantly, they make her feel valued—not simply helped but genuinely cared for. "They don't just do a job," Sarah says. "They make me feel loved, and I believe they love what they do."

With BeWell Home Services, Sarah has found more than assistance, she has found comfort, dignity, and confidence in her next chapter.



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