

MorningStar Foundation

2025 STEWARDSHIP REPORT

Impacting the world for good



MorningStar FOUNDATION



Dear Team Members, Friends and Partners,

While we pour out service every day in our workplaces, we are convinced that our impact can also stretch far beyond. In 2025, we took this conviction to heart and blessed the lives of those in need both near and far – answering the call to give back and living out our vision of being servant-minded, purpose driven leaders in our senior communities and throughout the world.

Jesus tells us in Matthew 25:40 that “whatever you did for one of the least of these brothers and sisters of mine, you did for me.” Reflecting on these words, I am deeply grateful that as a MorningStar family, we have continually come together to serve the least of these in the places we’ve been called to.

Through our support of Water for Good, thousands of people in rural Ethiopia are now living with access to safe water. Through our Home Builds in Mexico initiative, five families in the outer colonias now have a safe place to call home. Through our partnership with Casa Bernabé in Nicaragua, 42 impoverished children are now equipped with an education, putting them on the path to a future full of opportunity. Back home in our own cities, we put our love into action by volunteering at our local nonprofits and uniting together in the fight to end Alzheimer’s.

Every day we made the choice to pour out love, hope and life into those who truly needed it. I pray these next several pages serve as a celebration of how your support of the MorningStar Foundation has impacted the world for good in profound ways. Your generosity has changed the trajectory of countless lives for generations to come, and for that I thank you from the bottom of my heart.



Ken Jaeger, Founder/CEO

Mission

Honor God in our business practices and relationships
Value all seniors as gifted and contributing individuals
Invest generously in our team’s ability to serve well

Vision

In pursuit of excellence, MorningStar resolves to be a company of servant-minded, purpose-driven leaders in our senior communities and throughout the world



IMPACTING THE WORLD FOR GOOD

The MorningStar Foundation proudly supports nonprofit organizations providing safe water for the community, homes for the family, and education for the child in impoverished regions around the world.

2025 FUNDRAISING REVENUE: \$537,065



SAFE WATER FOR THE COMMUNITY

“You didn’t just bring water...you brought time,
health and dignity. You helped build a better future.”
–Sebete, mother of eight



Pouring Out Life

Clean water is a necessity; its impact is immense, supporting health, advancement, and flourishing life. However, around the world, one in twelve people lack access to safe water. This leaves hundreds of millions of women and children walking hours a day to the only water source they can find – creeks, ponds, or pits in the ground – leading to increased rates of illness and death in their villages. The good news? There's something we can do about it.

MorningStar is honored to support Water For Good, an organization working to end the global water crisis by providing access to safe water, improved sanitation and hygiene, and the love of Christ. In 2025, MorningStar's donations helped Water For Good serve more than 114,000 people in Ethiopia. 120 new safe water points were completed, 101 villages became fully certified healthy villages, 21,133 homes became certified healthy homes, and one school became a certified healthy school, serving over 2,400 children with safe water.

We are grateful to help pour out life to thousands of families in dire need. Through the gift of safe water, children are back in school, mothers are given back the gift of time, health is restored, and families have the opportunity to flourish.



114,000 people served

21,133 healthy homes

120 safe water points

101 healthy villages

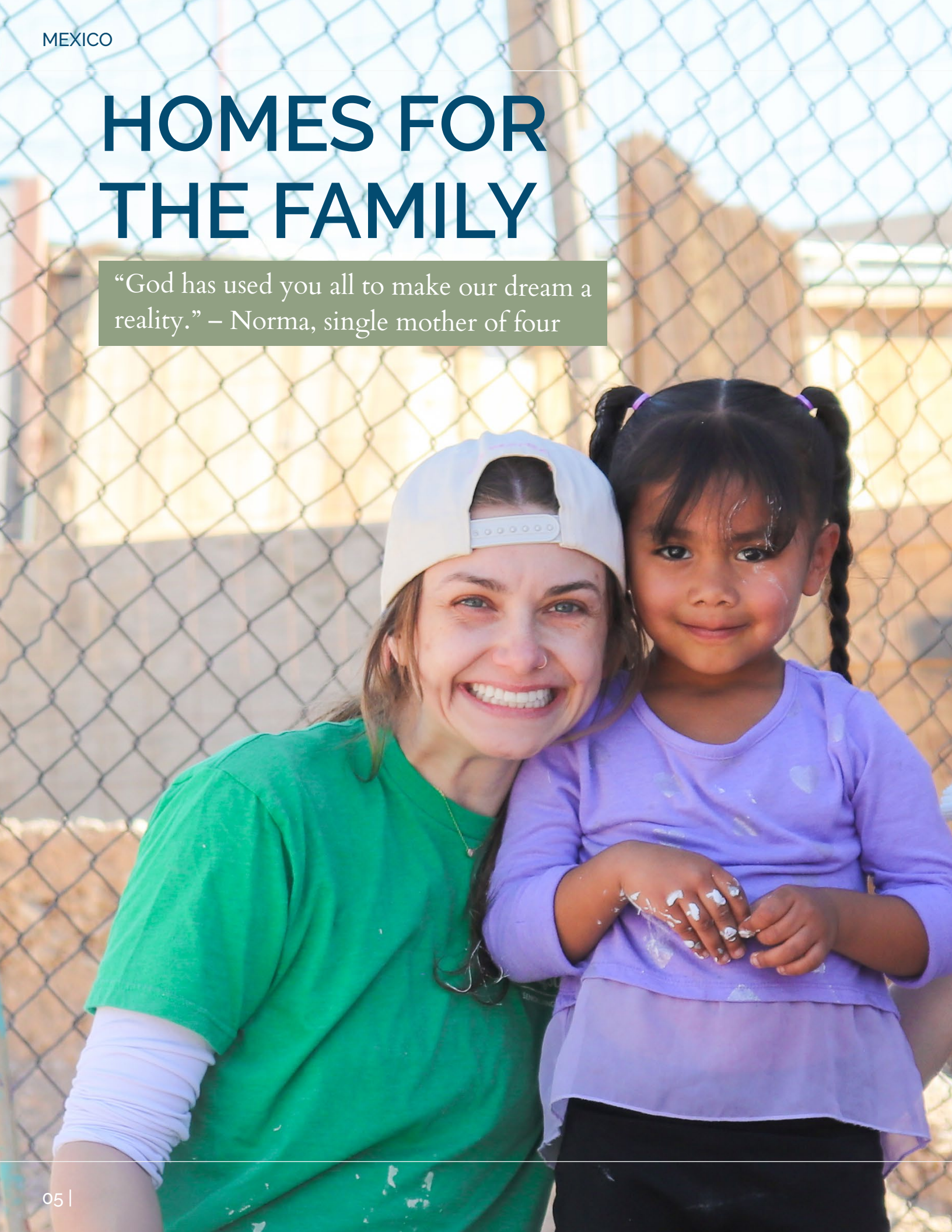
1 certified healthy school

2,400 students with safe water



HOMES FOR THE FAMILY

“God has used you all to make our dream a reality.” – Norma, single mother of four



Pouring Out Hope

MorningStar launched our Home Builds in Mexico initiative in 2024, partnering with organizations in northern Mexico to construct homes for impoverished families in need. In 2025, 47 MorningStar team members participated in these trips, teaming up with Missions Ministries to build five houses and pour out hope into the lives of some incredibly special families.

In February, Executive Directors and Home Office leaders built three houses on our annual ED trip, living out what it means to truly be a servant leader. In September, we held our first all-company trip where 22 team members from the Home Office and nine communities came together to build two homes. From Culinary to Wellness, Sales, Life Enrichment and more – team members across all different departments came together, put their love into action, and made a difference that will never be forgotten.

In the end, five families' lives were changed for generations to come, and our team members were blessed beyond measure by the love and joy that giving back always brings.



- 47** team members participated in home-build trips
- 5** new homes constructed, furnished, and stocked with food
- 5** families' lives changed for generations to come



“Thank you to all of you who are supporting us with the blessings that you’ve given us.” – Eredia, high school student

EDUCATION FOR THE CHILD





Pouring Out Love

MorningStar has been proud to invest love and resources into the children of Casa Bernabé and holistically serve the surrounding impoverished community of Puerto Cabezas, Nicaragua since 2008. The second-poorest country in the Western Hemisphere, Nicaragua offers little opportunity to its growing population. Over the past several decades, Casa Bernabé has poured into hundreds of kids, giving them hope and the chance to flourish.

In 2025, The MorningStar Foundation supported 42 vulnerable children, many of whom live in unstable environments with no help from family. Our support provided them tuition assistance to receive a private education, monthly meals, and toiletry packs throughout the year – blessings they would not be able to afford on their own. For Christmas, we provided impoverished families in Puerto Cabezas and the surrounding villages with 100 lb food packs, toiletries and more. Additionally, 1,000 children in the local feeding centers received a special Christmas meal.

Through our support, these kids feel an outpouring of love as they are equipped to pursue their dreams, knowing there are people cheering them on all along the way.



42 students received monthly meals, hygiene kits and tuition support

100 Christmas food and supply packs were provided

1,000 impoverished children received a special Christmas meal



Loving Our Neighbor

While we continue to support those around the world, we love the towns and cities in which our communities are nestled, and we seek to display that in demonstrable ways. MorningStar views volunteerism within local nonprofits as another way to put our love into action and honor God through servant-leadership. We are grateful to live out our culture of Radiance inside and outside of our walls, offering love and support to vulnerable populations in the places we call home.

In 2025, our teams found many opportunities to serve their local nonprofits and give back to those around them. Whether it was cleaning up a senior's yard, serving at soup kitchens, helping at food banks, blessing underprivileged students, spending quality time with children and adults with disabilities, or preparing meals for families in need, our teams poured out compassion, service, and all that we stand for.

"Love must be sincere. Hate what is evil; cling to what is good. Be devoted to one another in love. Honor one another above yourselves." Romans 12:9-10

MorningStar of Littleton volunteers at local family homeless shelter



MorningStar of Fort Collins volunteers in support of Alternatives to Violence



MorningStar of Billings volunteers with Sleep in Heavenly Peace



MorningStar of Boulder volunteers at Community Food Share



MorningStar of Idaho Falls volunteers with Feed My Starving Children



MorningStar at Holly Park volunteers with A Little Help

Greater Good

Benevolence Fund for Team Members

Knowing that loving and blessing others includes our fellow team members, we are honored to offer Greater Good, a benevolence fund for those who are experiencing a life challenge that has created a short-term financial crisis.

Through Greater Good, MorningStar team members have the opportunity to be both benefactor (contributing to the fund) and beneficiary (recipient of the funds)—and thus invest in each other. In 2025, our team's contributions blessed 82 team members in a time of need, assisting with needs due to unsafe home situations, vehicle repair, sudden medical or family emergencies, and funeral support. Additionally, when SNAP benefits were temporarily halted in the fall, Greater Good provided our affected team members with funds for groceries until their benefits were back in place.

Category	Amount
Family Emergency	34
Vehicle Repair	16
Medical Emergency	10
SNAP Assistance	10
Unsafe Home	9
Funeral Support	3

\$78,315

contributed to the
Benevolence Fund

\$83,339

in grants to
team members

740

team members
participated

82

team members
received grants

Coming Together to End Alzheimer's

Out of love for those living with Alzheimer's or other types of dementia, MorningStar has long been a committed supporter of the Alzheimer's Association. In June, MorningStar communities hosted uplifting events on "The Longest Day," a designated day for global Alzheimer's awareness. Throughout 2025, MorningStar communities raised funds, hosted booths and walked in joyful strides at the "Walk to End Alzheimer's" in the 11 states in which we serve. Our passion for seniors, quality of life, meaning and purpose align with the shared goal for a world without Alzheimer's.



MorningStar of Wheat Ridge, MorningStar at Applewood, and MorningStar at Old Town participating in the Walk to End Alzheimer's



MorningStar

SENIOR LIVING

Casting a new light



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