



UNITED LAGUNA WOODS
M U T U A L



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Laguna Woods, CA 92637

Manor: 635-D

In September, the United Laguna Woods Mutual (United) and the Golden Rain Foundation of Laguna Woods and Trust (GRF) boards of directors approved their respective 2026 Business Plans. The table below outlines your 2026 monthly assessment and provides a comparison to 2025. In addition to this letter, please review the enclosed Annual Budget Report and Annual Policy Statements, which include important financial details, policies and disclosures.

		2025	2026	Change
1)	United Operating	\$ 317.85	\$ 338.74	\$ 20.89
2)	United Operating (Surplus)/Deficit Recovery	\$ 11.86	\$ 0.00	\$ (11.86)
3)	United Reserve and Restricted Contributions	\$ 193.12	\$ 226.12	\$ 33.00
	Total Mutual Assessment	\$ 522.83	\$ 564.86	\$ 42.03
4)	GRF Contributions	\$ 243.19	\$ 266.92	\$ 23.73
5)	GRF Operating (Surplus) Recovery	\$ (5.00)	\$ (5.00)	\$ 0.00
	Total Basic Assessment	\$ 761.02	\$ 826.78	\$ 65.76
6a)	Property Tax	\$ 164.18	\$ 167.20	\$ 3.02
6b)	Supplemental Property Tax	\$ 0.00	\$ 0.00	\$ 0.00
7)	Property Insurance – United Owned Property	\$ 71.44	\$ 59.39	\$ (12.05)
	Total Monthly Assessment	\$ 996.64	\$ 1,053.37	\$ 56.73

Each member's total basic assessment for 2026 is \$826.78, an increase of \$65.76, or 8.6%, compared with 2025. The United portion of the total monthly assessment increased by \$42.03, primarily due to four budgetary factors:

1. Increased reserve fund contribution to reverse the trend of declining balances and begin rebuilding efforts;
2. Planned wage and staffing adjustments to meet service-level requirements;
3. Increased utilities expense reflecting current consumption trends and projected rate increases from utility providers; and
4. Removal of a planned recovery of a prior-year deficit.

Each member also benefits from a decrease in the property insurance assessment as a result of ongoing efforts by the board and staff to manage insurance premiums, helping to offset the overall increase in the total monthly assessment.

The GRF portion of the total monthly assessment increased by \$23.73, or 10%, primarily due to higher reserve fund contributions, employee compensation and hazard and liability insurance premiums. Contributing further to the increase is a reduction in anticipated broadband-related revenue as the community's subscriber base transitions to streaming services.