LTC PROPERTIES, INC.
CLIMATE-RELATED DISCLOSURE
April 2024

LTC Properties, Inc. recognizes the importance of understanding and documenting how climate change impacts our properties and we remain committed to proactively assessing and managing climate risks that could impact critical business functions and decisions going forward.

While the substantially triple net lease (NNN) structure[(1)] and diversity of LTC's portfolio mitigates our direct material exposure, LTC has taken various strategic steps to identify physical climate risks and exposure. Beginning in 2022, we have expanded our existing risk management processes to include specific analysis for heat, fire, storm, drought, and flood stress. Additionally, we continue to monitor evolving regulatory and investor impacts such as the proposed SEC rule on climate disclosure.

Managing Climate Risk

LTC maintains a diversified portfolio with 82% of properties located outside of extreme high-risk areas[(2)]. By conducting climate assessments at the individual asset level, we can identify which properties are potentially at higher risk of severe weather events caused by climate change.

Our goal is to help our tenants and borrowers proactively determine how they can prevent and mitigate property damage and loss before extreme weather events occur. Such recommendations range from simple maintenance and landscaping best practices, to more extensive energy efficient, water conservation, and sustainable opportunities, to emergency planning and preparedness. Ultimately, this allows us to better manage exposure, identify, and support more efficient resiliency measures and practices.

Enterprise-Wide Climate Change Scenario Analysis

We utilize ClimateCheck® Enterprise Risk Application to perform both current and longer-term climate change analysis to help us identify and measure the potential climate risk exposure of our tenants and borrowers which could ultimately impact our real estate exposure. We review current to longer-term risk under multiple scenarios including Representative Concentration Pathways (RCPs)[(3)] 4.5 and RCP 8.5. As of December 31,2022, we identified ClimateCheck® risk ratings on 202 properties plus our headquarters in Westlake Village, California (see results in graphics below). Additionally, climate risk analysis has been fully integrated into our

underwriting criteria for new business opportunities. In cases of extreme risk, we reevaluate the opportunity to explore mitigation options or may possibly rule the property out completely, depending on the circumstances and risk factors.

Below is an overview of LTC's portfolio as of December 31, 2023. Also included is a comprehensive report of LTC's headquarters identifying risks and including mitigation recommendations. This report is representative of all property level reports.

(1) A triple net lease (NNN) is a type of commercial lease agreement in which the tenant agrees to pay for all or a portion of the property's operating expenses, in addition to the base rent. These operating expenses can include property taxes, insurance, and maintenance costs, among others. The NNN structure typically places most of the financial responsibilities on the tenant, which frees the landlord from many of the property management duties.

(2) Extreme high-risk areas defined as the top 20% highest risk exposure compared to the overall continental US, based on the average of the total individual Heat, Precipitation, Drought, Fire, and Flood risk (see Exhibit A)

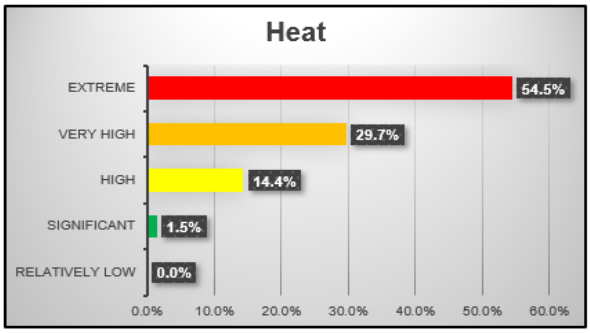
(3) Representative Concentration Pathways (RCPs) are scenarios that include time series of emissions and concentrations of the full suite of greenhouse gases (GHGs) and aerosols and chemically active gases, as well as land use/land cover. (Source: Intergovernmental Panel on Climate Change: www.ipcc-data.org)

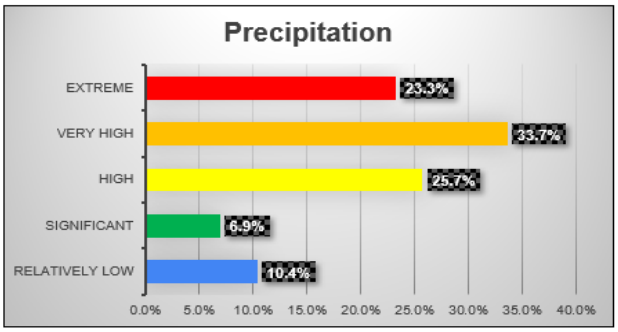
Exhibit A: LTC Properties Total Portfolio

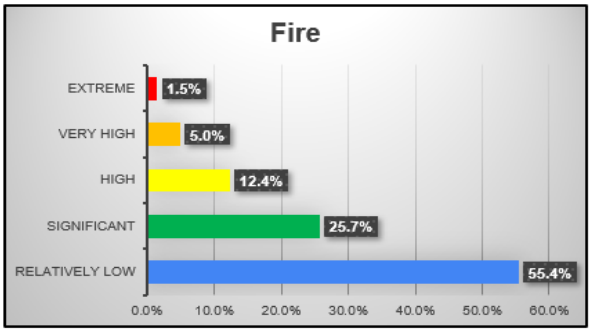
Climate Risk Summary - LTC Properties as of: 12/31/2023

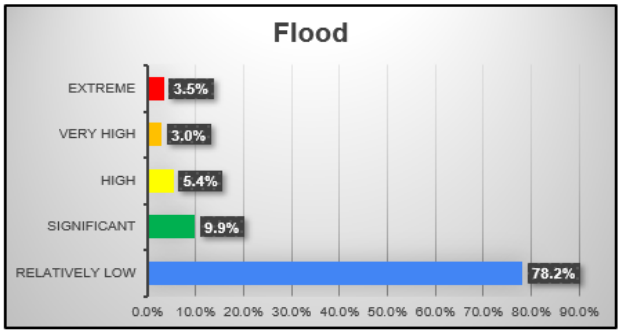
ClimateCheck®

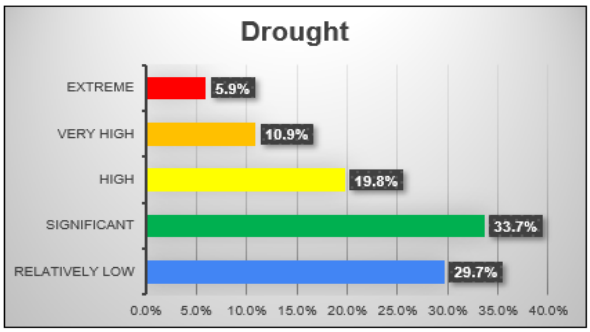
0-100 Risk Descriptions		Heat		Precipitation		Fire		Flood		Drought		Average*	
0-19	Relatively Low	0	0.0%	21	10.4%	112	55.4%	158	78.2%	60	29.7%	70	34.8%
20-39	Significant	3	1.5%	14	6.9%	52	25.7%	20	9.9%	68	33.7%	31	15.5%
40-59	High	29	14.4%	52	25.7%	25	12.4%	11	5.4%	40	19.8%	31	15.5%
60-79	Very High	60	29.7%	68	33.7%	10	5.0%	6	3.0%	22	10.9%	33	16.4%
80-100	Extreme	110	54.5%	47	23.3%	3	1.5%	7	3.5%	12	5.9%	36	17.7%
	Total	202	100.0%	202	100.0%	202	100.0%	202	100.0%	202	100.0%	202	100.0%

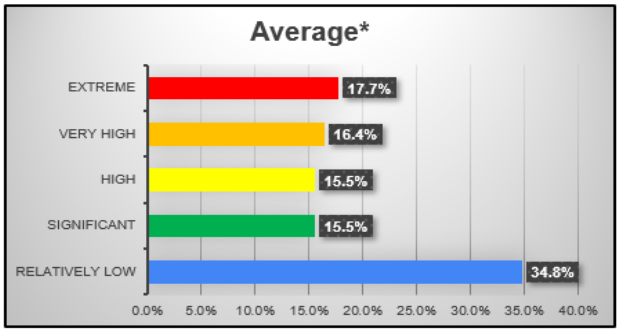












*Average reflects percent of the portfolio which has average score across each level of risk.

About these ratings:

ClimateCheck® ratings reflect hazard risk at a property relative to the rest of the contiguous United States. Ratings are based on projected 2050 risk and the change from historical risk. A rating of 1 represents the lowest risk; 100 is the highest.

LTC

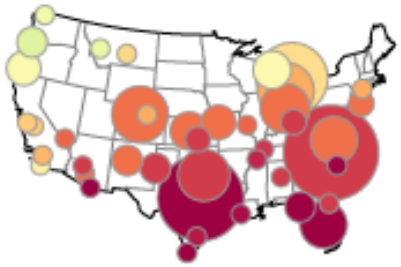
ClimateCheck®

Climate Change Risk Analysis

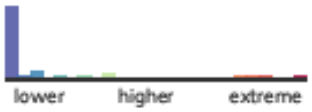
NUMBER OF PROPERTIES 1 10 37

HEAT

RISK	PROPERTIES	
Lower	0	0%
Higher	49	24%
Extreme	153	76%

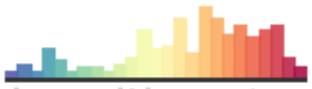


FLOOD

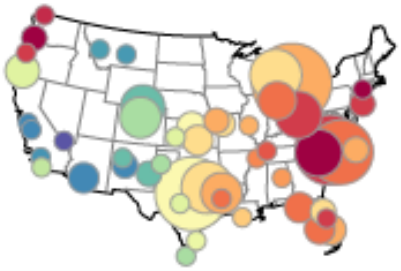


RISK	PROPERTIES	
Lower	166	82%
Higher	27	13%
Extreme	9	4%

PRECIPITATION



RISK	PROPERTIES	
Lower	29	14%
Higher	82	41%
Extreme	91	45%

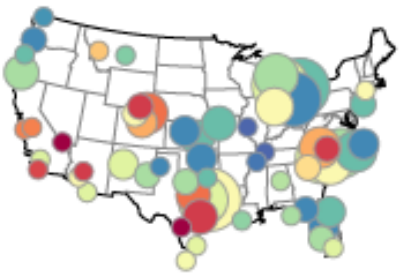


FIRE

RISK	PROPERTIES	
Lower	152	75%
Higher	42	21%
Extreme	8	4%

DROUGHT

RISK	PROPERTIES	
Lower	113	56%
Higher	62	31%
Extreme	27	13%



ABOUT YOUR RISK

These ratings reflect hazard risk at a property relative to the rest of the conterminous U.S. Ratings are based on projected 2050 risk and the change from historical risk.

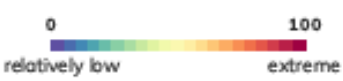


Exhibit B: LTC Properties Headquarters – Example of full report

ClimateCheck®

Have a question?
info@climatecheck.com

LOCATION

3011 Townsgate Rd, Westlake Village, CA 91361

RISK RATINGS

1-86 /100

REPORT CONTENTS

Supplemental Data

Landslides: there is **no recorded landslide** within about 30km of this property.

Selected Geometry

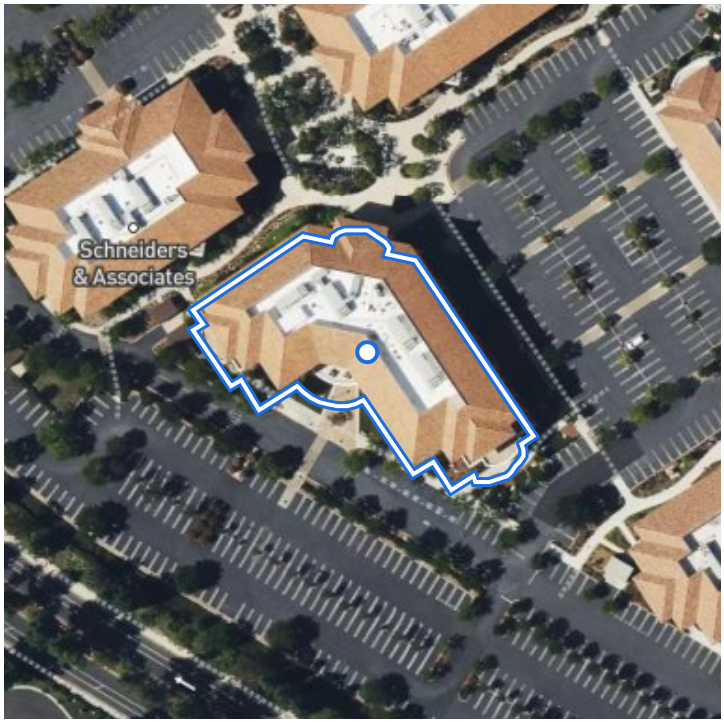
Address

3011 Townsgate Rd, Westlake Village, CA 91361

Coordinates

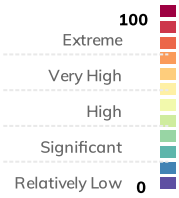
-118.821306°, 34.152358°

Boundaries



Rating Information

Our ratings reflect hazard risk at a property relative to the rest of our data coverage area. Ratings are based on historical risk and projected 2050 risk. A rating of 1 represents the least risk (but not necessarily none).

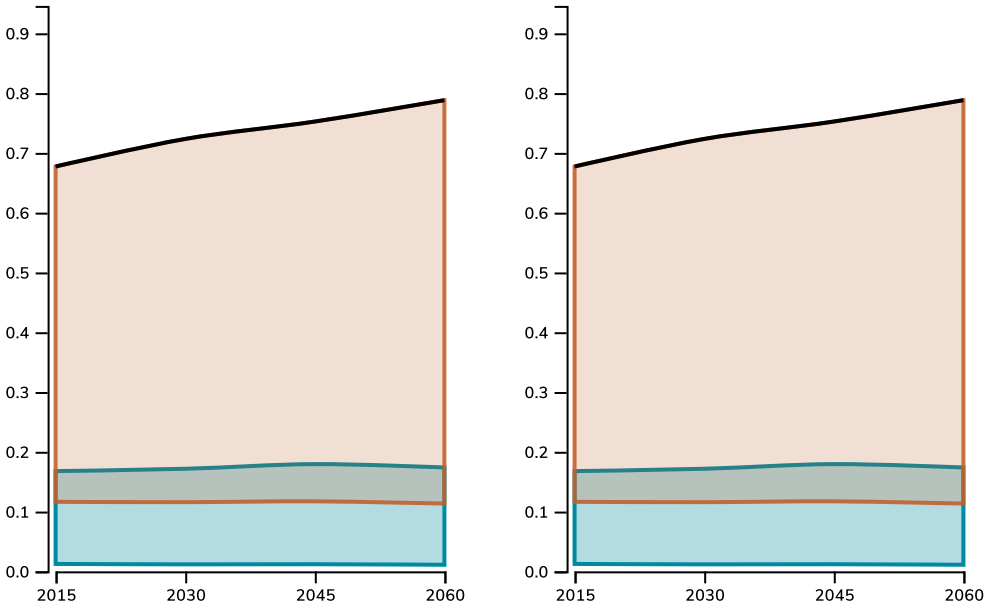


Projected Water Stress

Risk Rating: 86/100. Compared to the contiguous U.S., this property has **extreme** risk of water stress due to climate change.

In this location, historically, average water stress is about **67.72%.** In 2050, based on projected climate change and water demand, the average water stress is about **85.06%.**

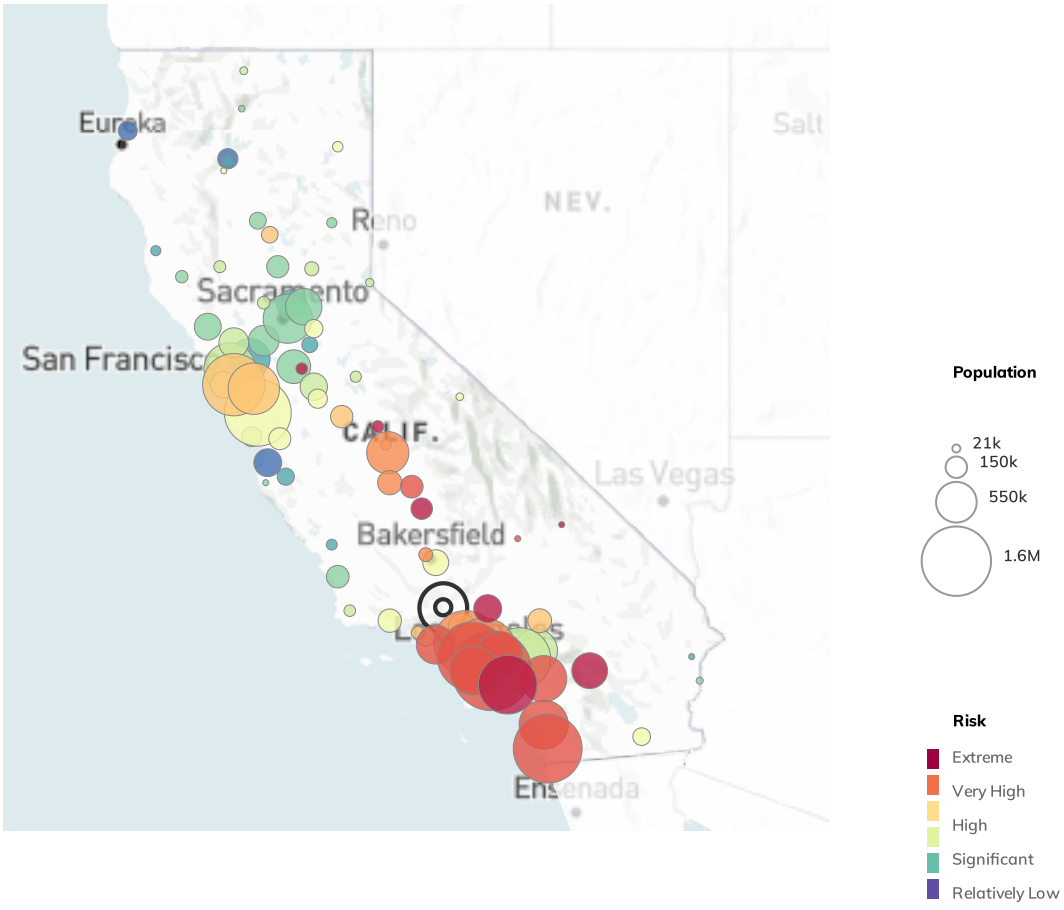
SCENARIO*	RCP8.5				RCP4.5			
	2015	2030	2045	2060	2015	2030	2045	2060
Property	67.7%	72.3%	75.2%	78.8%	67.7%	72.3%	75.2%	78.8%
Region***	48.3%	52.0%	54.3%	57.3%	48.3%	52.0%	54.3%	57.3%
U.S.**	4.9%	4.8%	4.8%	4.9%	4.9%	4.8%	4.8%	4.9%



* See emissions scenario data in Supplemental Data section.
** Colored area represents 25th-75th percentile estimate for population. Table shows 50th percentile.

Risk Ratings for Drought in California

The numbers of people with each Drought Risk level in California, and their approximate locations, are shown below. Larger circles represent a greater number of people.



Drought Risk Ratings by Population in CA

Risk Level	Population	Total	%
90-100		2.1M	7%
80-90		9.0M	30%
70-80		4.8M	16%
60-70		2.7M	9%
51-60		230k	1%
41-51		2.8M	9%
31-41		4.2M	14%
21-31		2.7M	9%
11-21		1.2M	4%
1-11		510k	2%

Data and Methodology

Climatecheck's drought risk rating in the U.S. represents the risk a property faces of experiencing significant water stress with climate change. We measure water stress by calculating the average ratio of water demand to water supply within a watershed region. Projections are based on trends in the climate, demographics, and uses such as irrigation and thermoelectric power. Our analysis is based on data using an ensemble of 20 climate models to estimate water supply and demand across the United States. This dataset includes interbasin transfers (places where water sourced from one area is used in another). Water Stress for your property is measured within your local HUC8 watershed. This watershed does not necessarily account for a water provider's strategies to overcome water stress such as through aqueducts and other infrastructure. For further detail, please check with your local water utility to understand the sources of your water supply.

Data Sources:
Duan, Kai & Caldwell, Peter & Sun, Ge & Mcnulty, Steven & Zhang, Yang & Shster, Erik & Liu, Bingjun & Bolstad, Paul. (2019). Understanding the role of regional water connectivity in mitigating climate change impacts on surface water supply stress in the United States. Journal of Hydrology. 570. 10.1016/j.jhydrol.2019.01.011.

Projected Fire Risk

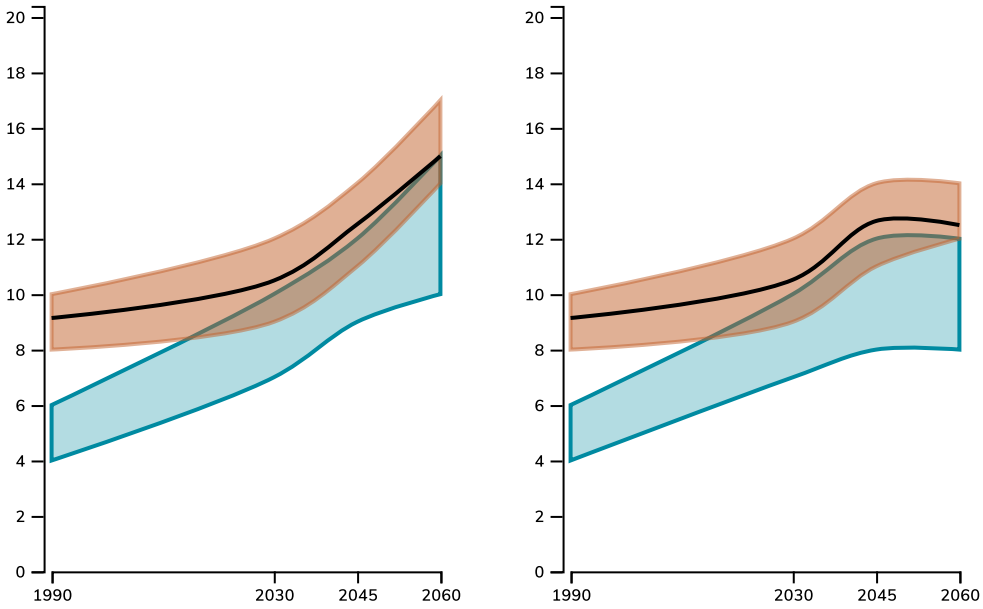
Historically, the 9 days per year with the most dangerous conditions for fire spread had **extreme** risk. These conditions are projected for about 13 days per year in 2050.

This location has about a **0.1%** chance of burning in a 30-year period, corresponding to about a **0.00%** chance of burning in an individual year.

If a fire occurs here, it has:
• About a **79%** chance of **flames over 4 feet.** Fires reaching this height are generally beyond manual control; firefighters may be able to control the fire using equipment.
• About a **13%** chance of **flames over 8 feet.** Fires reaching this height are generally considered high intensity, and control efforts are likely to be ineffective.

Projected Number of Highest Fire Weather Index (FWI) Days Per Year

SCENARIO*	FWI Threshold	RCP8.5 1990	RCP8.5 2030	RCP8.5 2045	RCP8.5 2060	RCP4.5 1990	RCP4.5 2030	RCP4.5 2045	RCP4.5 2060
CA**	65	9	10	13	15	9	11	13	12
U.S.**	61	9	10	12	15	9	11	12	13
	25	4	8	10	12	4	8	10	10



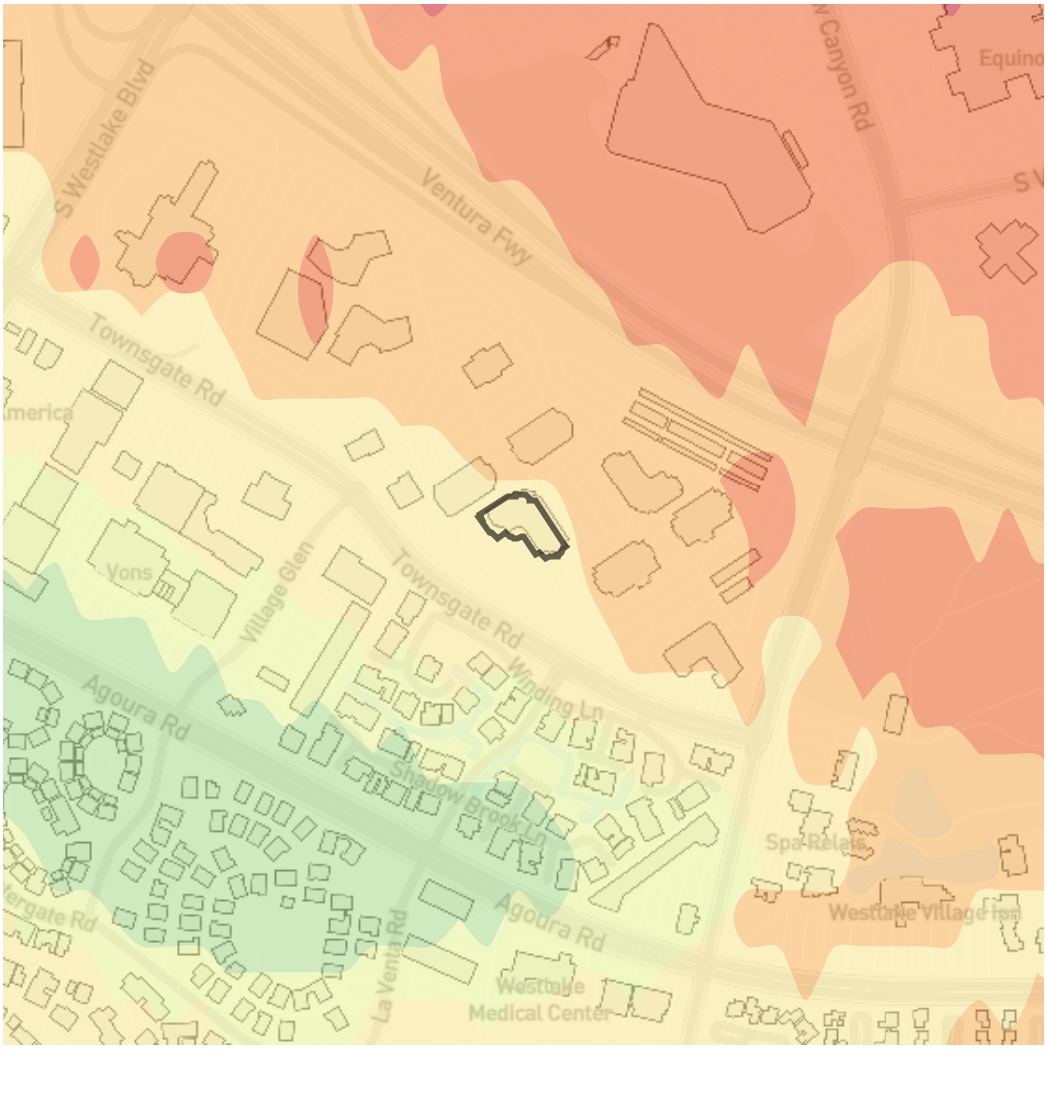
* See emissions scenario data in Supplemental Data section.
** Colored area represents 25th-75th percentile estimate for population. Table shows 50th percentile.

59

Fire
High Risk

Fire Risk Ratings Within About 500 meters

The Fire Risk within about **0.3 miles (500 m)** of this location ranges from **36** to **81.**

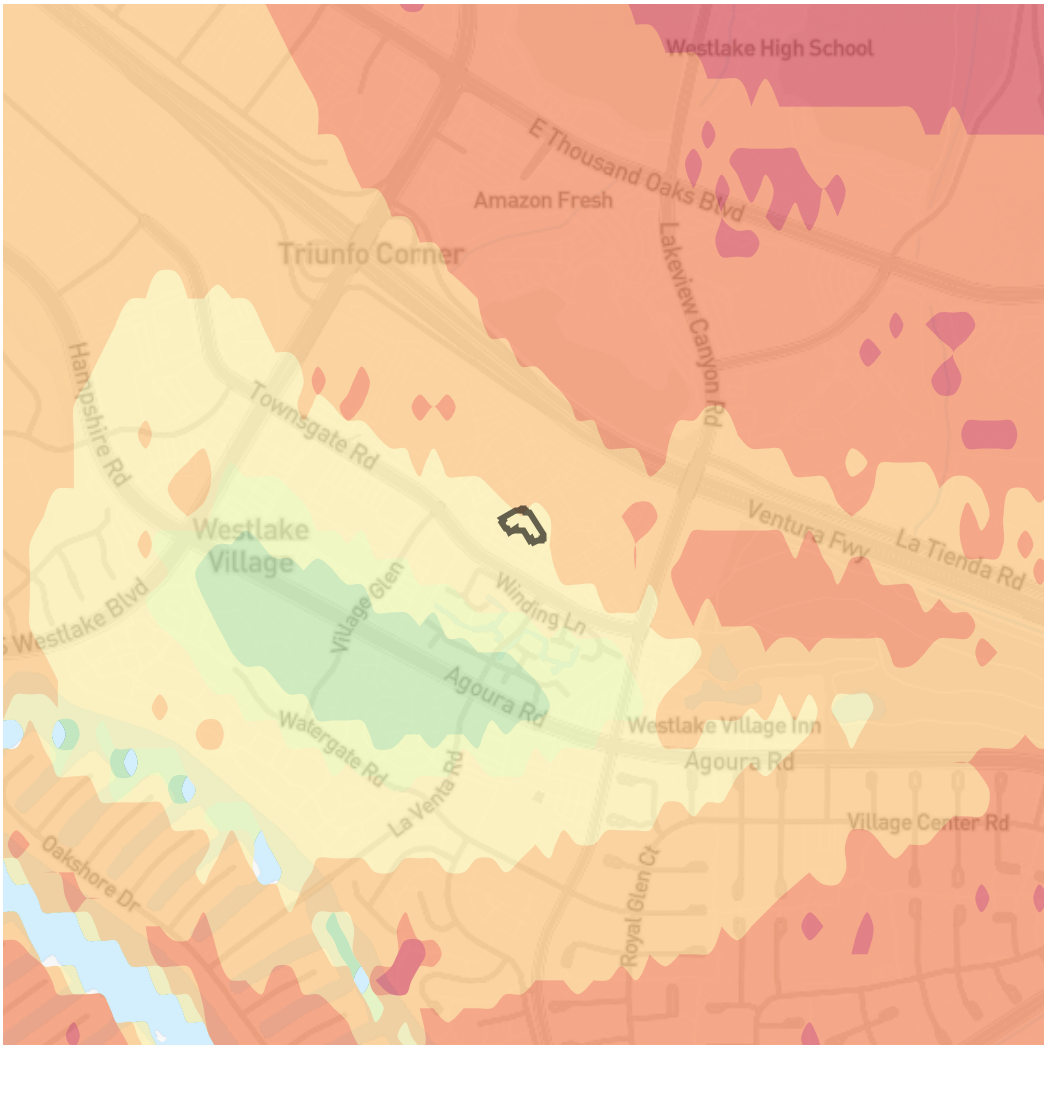


59

Fire
High Risk

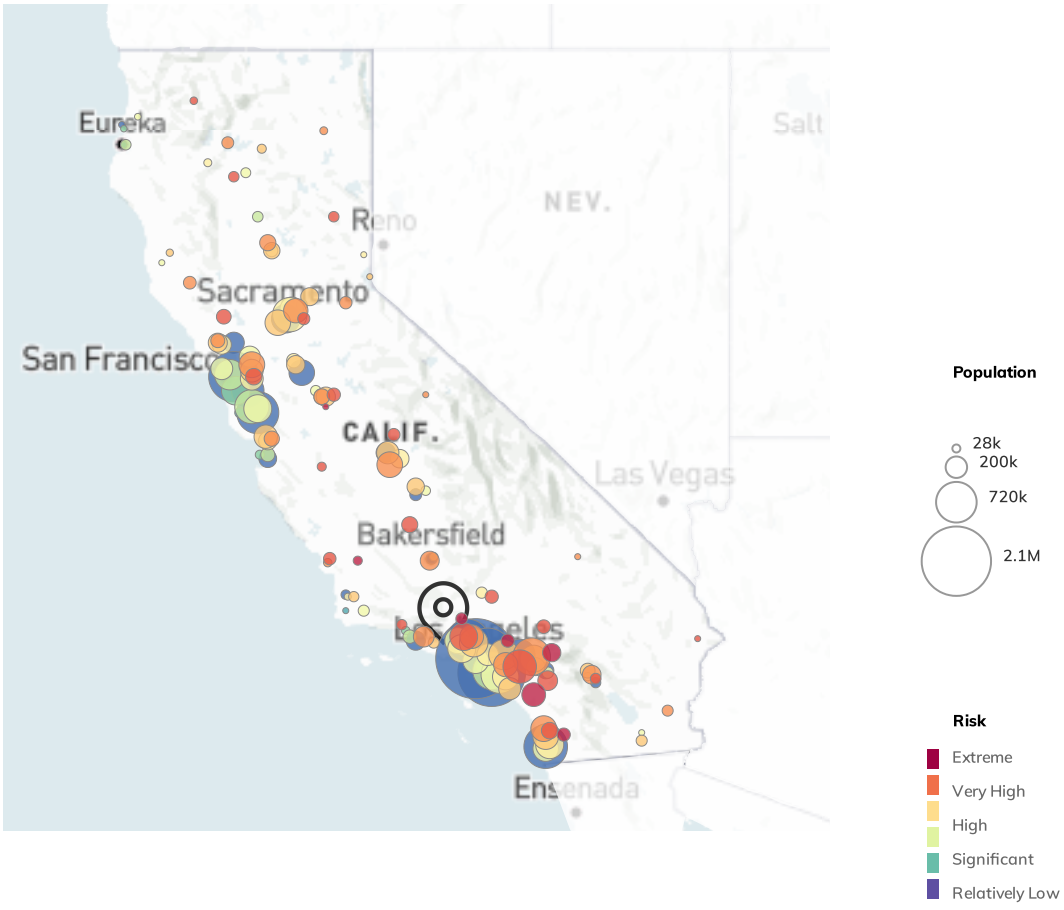
Fire Risk Ratings Within About 1 km

The Fire Risk within about **0.6 miles (1000 m)** of this location ranges from **0** to **85.**



Risk Ratings for Fire in California

The numbers of people with each Fire Risk level in California, and their approximate locations, are shown below. Larger circles represent a greater number of people.



Fire Risk Ratings by Population in CA

Risk Level	Population	Total	%
89-99		650k	2%
79-89		2.1M	7%
70-79		3.5M	12%
60-70		3.7M	12%
50-60		2.9M	10%
40-50		2.7M	9%
30-40		2.1M	7%
21-30		560k	2%
11-21		60k	0%
1-11		12M	39%

Data and Methodology

Climatecheck's fire risk rating is based on the probability of burning, the severity of a fire if it were to occur in a given location, and the historical and future (circa 2050) risk of high fire weather index days. We use climate model projections of temperature, precipitation, relative humidity, and wind speed to estimate the Fire Weather Index (FWI), a widely-accepted wildfire danger rating system metric. FWI is a daily measure of fire danger with 1/24° (approximately 4km) spatial resolution that accounts for the effects of fuel moisture and wind on fire behavior and spread. We define a threshold for each grid cell based on the 98th percentile of daily FWI values over the historical period (1981-2005), and a national threshold based on the 98th percentile of average daily FWI across all of CONUS. We use a weighted threshold (90% cell, 10% national) to count daily exceedances historically and in the future.

We integrate this FWI danger with 30m-resolution 2020 US Forest Service (USFS) wildfire risk datasets that represent wildfire likelihood and severity based on extensive fire behavior modeling. These datasets are based on conditions in 2020. The final risk rating is weighted evenly by: cell FWI threshold, daily FWI exceedances of the blended threshold circa 2050, burn probability, and conditional flame height.

Data Sources:

• U.S. Forest Service Research Data Archive. Wildfire Risk to Communities: Spatial datasets of landscape-wide wildfire risk components for the United States

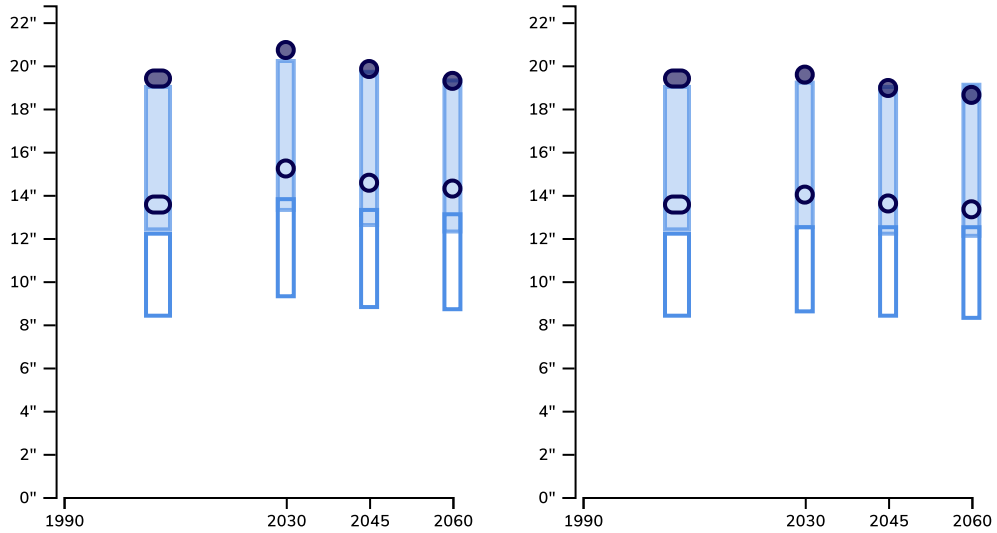
• 20 CMIP5 Global Climate Models downscaled with Multivariate Adaptive Constructed Analogs (MACA)

Projected Extreme Precipitation Risk

Risk Rating: 39/100. Based on historical risk exposure and climate change through 2050, this property has **significant** risk from extreme precipitation. This risk rating is based on the typical rainfall in a location, and the amount of precipitation projected to occur during the most extreme 48-hour periods.

Around 1990, this location exceeded **0.8" (20 mm)** of rain in about **9** 48-hour storms per year, with an average of about **1.4" (37 mm)** per storm. In 2050, this will happen about **10** times per year, averaging about **1.5" (37 mm)** per storm. Total annual precipitation is projected to change from the historical average of **19" (493 mm)** to **19" (488 mm)** in 2050.

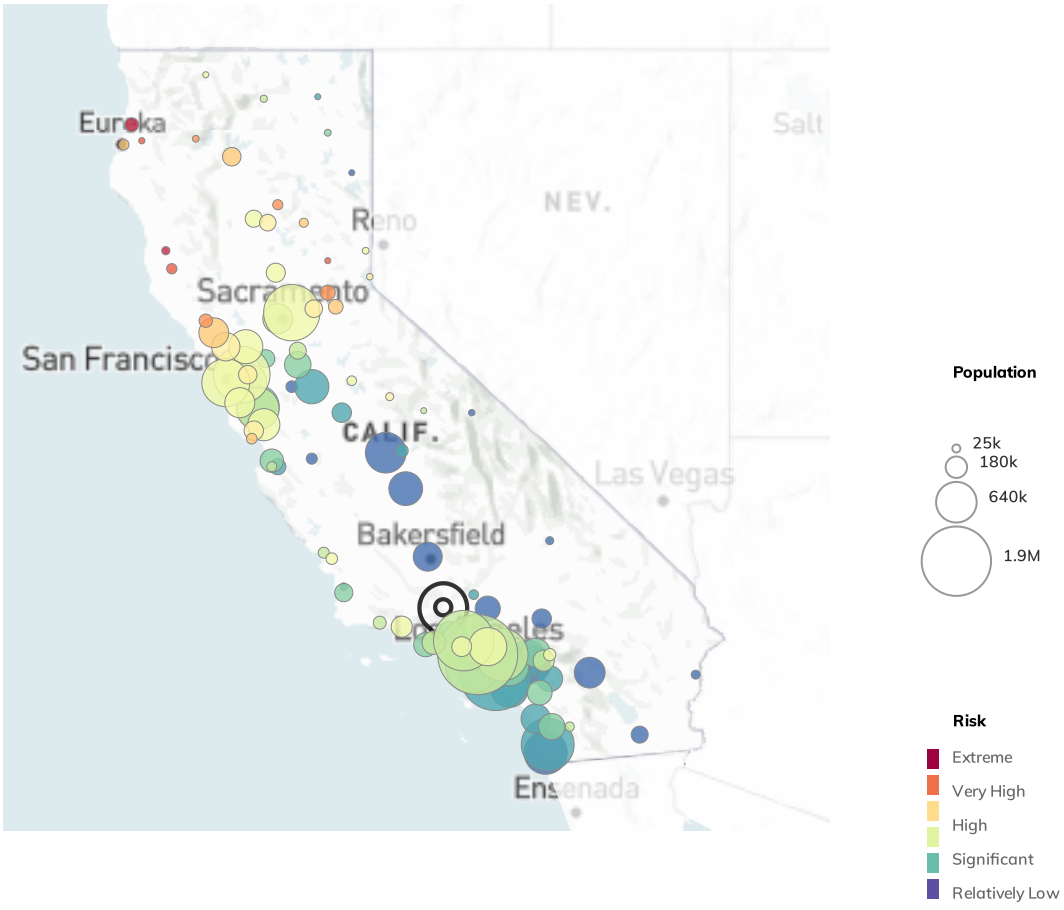
SCENARIO*	RCP8.5				RCP4.5			
	1990	2030	2045	2060	1990	2030	2045	2060
Annual Rainfall (This Location)	19 "	21	20	19	19 "	20	19	19
Extreme Rainfall† (This Location)	14	15	15	14	14	14	14	13
Annual Rainfall (This Region)	10-20	10-20	10-20	10-20	10-20	10-20	10-20	10-20
Extreme Rainfall† (This Region‡)	10-10	10-10	10-10	10-10	10-10	10-10	10-10	10-10



* See emissions scenario data in Supplemental Data section.
† average annual rainfall in all events that exceed this location's threshold in a 48-hour period.
‡ 25th-75th percentile for region including California.

Risk Ratings for Precipitation in California

The numbers of people with each Precipitation Risk level in California, and their approximate locations, are shown below. Larger circles represent a greater number of people.



Precipitation Risk Ratings by Population in CA

Risk Level	Population	Total	%
88-98		96k	0%
79-88		67k	0%
69-79		210k	1%
59-69		670k	2%
50-59		850k	3%
40-50		5.8M	19%
30-40		7.2M	24%
20-30		5.5M	18%
11-20		6.1M	20%
1-11		3.7M	12%

Data and Methodology

Climatecheck's extreme precipitation risk rating is based on the amount of precipitation projected to fall during the most extreme storms each year.

We include modeled historical (1980-2005) and projected (through 2065) daily rainfall totals from an ensemble of 32 global CMIP5 climate models that have been downscaled to model North America at a 1/16° resolution. We use the top 2% of daily maximum precipitation from the historical period to define the threshold for each grid cell. We define "extreme precipitation" as rainfall that exceeds this threshold total over a 2-day period. Two quantities determine the risk rating: the number of times in 2050 that this rainfall threshold is exceeded in a 2-day period, and the amount of rain falling within these events. The sums of these quantites are projected onto a 1-100 scale using the cumulative distribution function of the sums across all grid cells within the conterminous U.S. and Canada (omitting Nunavut, Northwest Territories, and Yukon from this distribution) to determine the final risk rating. Ratings are based on the RCP8.5 scenario.

Data Source: LOCA Statistically Downscaled CMIP5 Projections for North America

Extreme Heat Risk

Risk Rating: 36/100. Compared to the contiguous U.S. and Canada, this property has **significant** risk from extreme heat due to climate change.

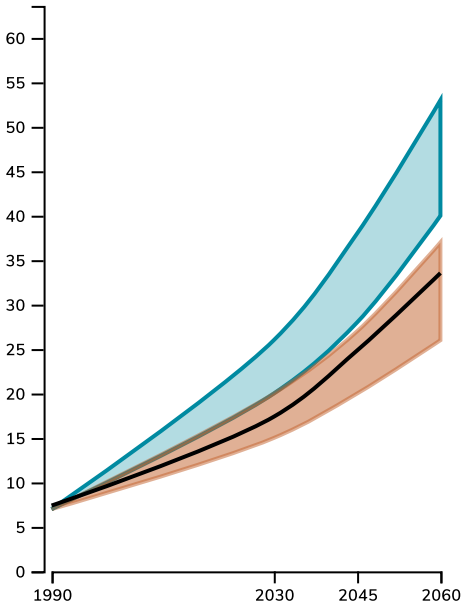
In this location, historically, an average of about **7** days per year reached above **89.9°F (32.2°C).**
In 2050,

- about **29** days in an average year will reach above **89.9°F,** and
- about **7** days per year will reach above **94.12°F (34.5°C).**

Projected Extremely Hot Days Per Year

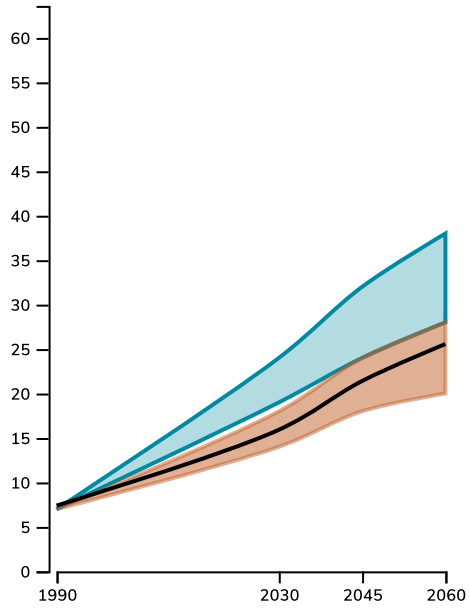
SCENARIO* **RCP8.5**

	Threshold	1990	2030	2045	2060
Property	89.9°F	7	17	25	34
CA**	95.1°F	7	17	23	30
U.S.**	93.3°F	7	24	33	47



RCP4.5

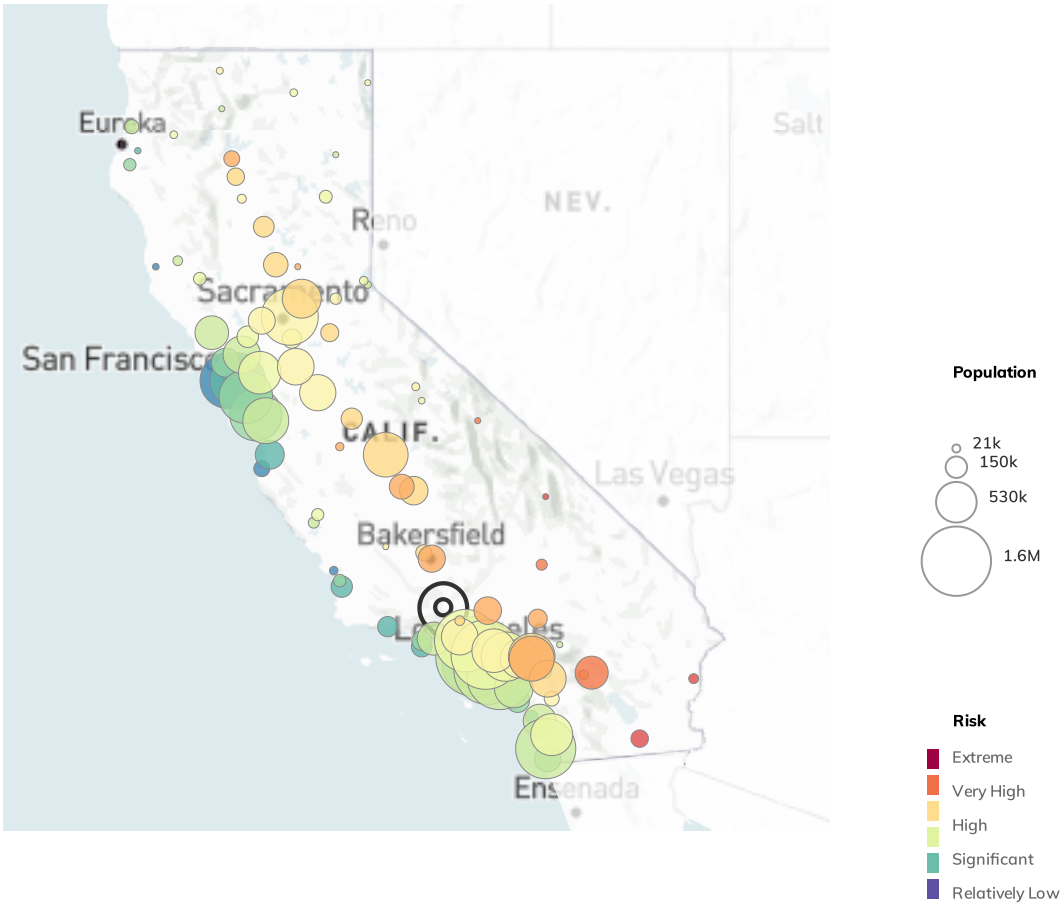
	1990	2030	2045	2060
Property	7	16	21	26
CA**	7	15	20	23
U.S.**	7	22	28	33



* See emissions scenario data in Supplemental Data section.
** Colored area represents 25th-75th percentile estimate for population. Table shows 50th percentile.

Risk Ratings for Heat in California

The numbers of people with each Heat Risk level in California, and their approximate locations, are shown below. Larger circles represent a greater number of people.



Heat Risk Ratings by Population in CA

Risk Level	Population	Total	%
83-91		130k	0%
74-83		400k	1%
66-74		1.6M	5%
57-66		3.3M	11%
49-57		3.9M	13%
40-49		5.3M	17%
32-40		8.9M	30%
23-32		3.8M	13%
15-23		1.8M	6%
6-15		1.1M	4%

Data and Methodology

ClimateCheck's heat risk rating incorporates:

• the temperature of the hottest days in a location, historically;

• the highest wet bulb temperatures on the most hot and humid days in a location, historically;

• and the projected number and temperatures of these days around 2050.

Wet bulb temperature is a measurement that accounts for both heat and humidity. A wet bulb temperature above about 90°F (32° C) is the limit for humans to perform outdoor activities. In this report, 'temperature' refers to dry bulb temperature unless specified as wet bulb.

We include modeled historical (1980-2005) and projected (through 2065) daily maximum temperatures from an ensemble of 32 global climate models that have been downscaled to model North America at a 1/16° resolution. We use the top 2% of daily maximum dry bulb and wet bulb temperatures from the historical period to define the thresholds for extremely hot days and extremely high wet bulb days. We use the projected period from 2046-2055 to estimate the number of days with maximum dry bulb and wet bulb temperatures exceeding these historical top 2% thresholds. We also estimate the top 2% wet bulb and dry bulb daily temperatures for this projected period. The 2050 estimates for these four quantities ("dry bulb magnitude," "wet bulb magnitude," "dry bulb days," and "wet bulb days") are summed and projected onto a 1-100 scale using the cumulative distribution function of the sums across all grid cells within the conterminous U.S. and Canada (omitting Nunavut, Northwest Territories, and Yukon from this distribution). Ratings are based on the RCP8.5 scenario.

Data Sources:

• LOCA Statistically Downscaled CMIP5 Projections for North America

• Multivariate Adaptive Constructed Analogs (MACA) downscaled Global Climate Models

Tornado and Cyclone-Scale High Wind Risk

Tornado Touchdowns

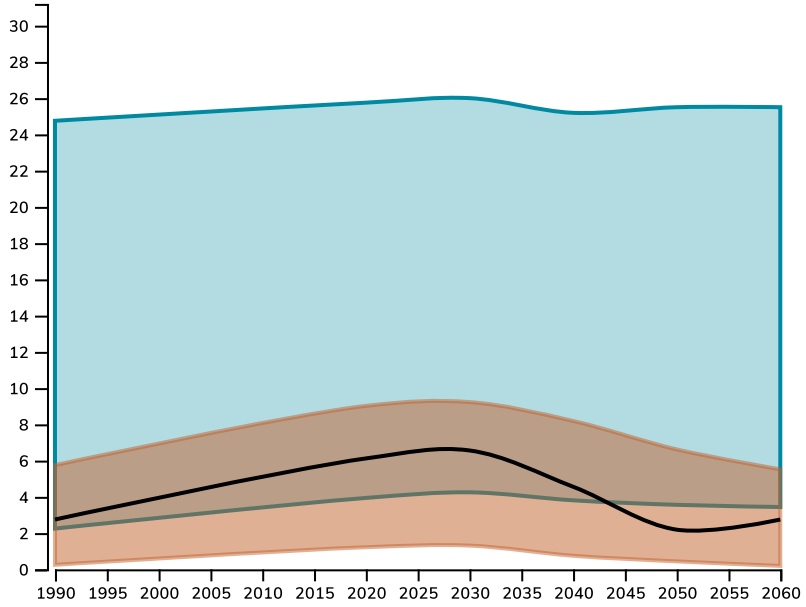
There have been no tornadoes recorded within about 14km of this location. Note that tornado touchdowns are more likely to be recorded when near more heavily populated areas.

Cyclone-Scale High Winds

Historically, this location exceeded gale-force winds about **2.8 times every 30 years.** By 2050, this is expected to decrease to about **2.2** times. Historically, the top wind speeds in this location were at least 37 mph (17 m/s). In 2050, they are projected to be at least 37 mph (17 m/s).

Projected Number of Gale-Force Winds Per 30 Years

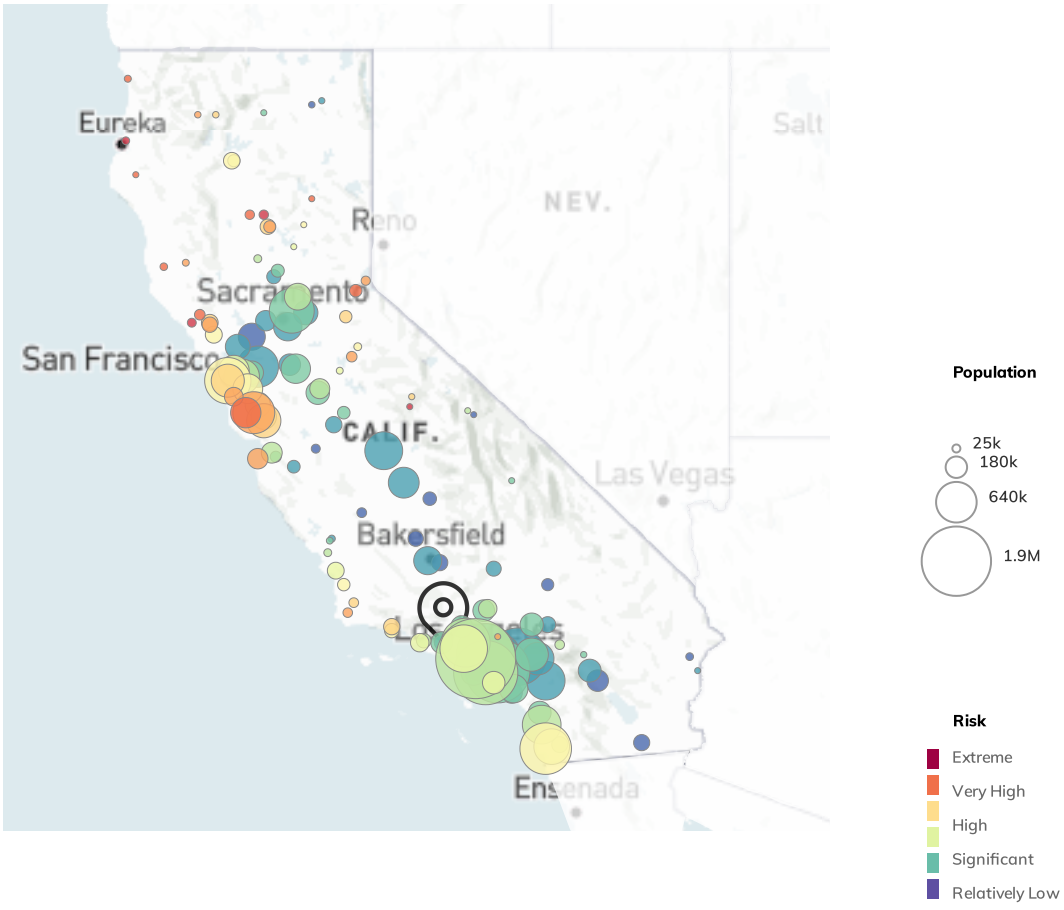
	1990	2020	2030	2040	2050	2060
Property	2.8	6.1	6.6	4.6	2.2	2.8
CA**	1.3	3.7	3.7	3.1	1.9	1.3
U.S.**	9.2	11.2	12.1	11.1	10.9	11.1



** Colored area represents 25th-75th percentile estimate for population. Table shows 50th percentile.

Risk Ratings for Wind in California

The numbers of people with each Wind Risk level in California, and their approximate locations, are shown below. Larger circles represent a greater number of people.



Wind Risk Ratings by Population in CA

Risk Level	Population	Total	%
86-95		94k	0%
76-86		560k	2%
67-76		1.3M	4%
57-67		1.3M	4%
48-57		2.9M	9%
38-48		2.5M	8%
29-38		7.1M	23%
19-29		6.7M	22%
10-19		6.9M	23%
0-10		1.0M	3%

Data and Methodology

Data Sources:

• Cyclone-scale wind projections: North American Coordinated Regional Climate Downscaling Experiment (NA-CORDEX)

• Land Surface Data: North American Land Data Assimilation System

• Tornado observations: National Weather Service Storm Prediction Center

Projected Flood Risk

COVERAGE: This assessment is based on the **highest potential flooding risk** within the geometry provided for this location. See maps for details.

RISK PROJECTIONS:

- **Fluvial and Pluvial Flooding**

Our models project that this property has a very low risk of surface and riverine flooding.

- **FEMA Analysis**

There is flooding risk within about 100m of this property. See maps below for details.
Zone X

Area of minimal risk.

1

Flood

Relatively Low Risk

Pluvial and Fluvial Flooding Risk Within About 100 meters

1

Flood

Relatively Low Risk

FEMA Risk Within About 100 meters

FEMA zone minimal

1

Flood

Relatively Low Risk

Pluvial and Fluvial Flooding Risk Within About 500 meters

1

Flood

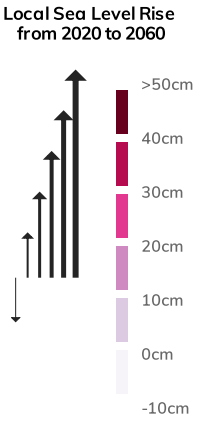
Relatively Low Risk

FEMA Risk Within About 500 meters

FEMA zone

- minimal
- 1 percent flood zone

Sea Level Rise Along the Pacific Coast



Data and Methodology

Our flood risk assessment includes several causes of flooding: coastal (storm surge and sea level rise), fluvial (flooding from bodies of water overflowing, e.g. riverine), and pluvial (surface water flooding). We combine risk analyses for each of these causes to measure your probability of a significant flood between 2020 and 2050, and how deep a flood is likely to be.

High-Tide Coastal Flooding and Sea Level Rise

High-tide coastal flooding occurs when water inundates land during the highest tides. As the planet warms, sea levels are rising: warmer water takes up more space than cooler water, and melting glaciers and ice sheets contribute to ocean volume. The mean sea level is rising across the globe, but the amount of sea level rise varies locally. We use observed tidal gauge data and coastal flooding models from NOAA to quantify the typical range of high tide heights for a location and the associated inundation. We then use NOAA forecasts of local sea level rise through 2050 to augment these tide heights and estimate how much land will be inundated in the future.

Storm Surge

A storm surge is a rise in ocean water, higher than any normal tide, generated by a storm. Storm surges happen when a hurricane's winds push water toward the shore. The depth of the resulting flood depends on the strength of the storm and its direction, as well the shape of the coastline and local terrain. We use models from NOAA and NHC that estimate the worst-case scenario flood depth at a 10-meter resolution along the Atlantic and Gulf coasts for each category of hurricane. To quantify the likelihood of these floods, we analyze observed hurricane tracks between 1900-2000 to measure how often category 1-5 storms pass within about 50 miles of a location.

Pluvial and Fluvial Flooding

These types of flooding can occur away from the coast. Fluvial, or riverine, flooding happens when a river, lake, or stream overflows onto the surrounding land. Pluvial flooding includes flash floods and surface water, and occurs when extreme rainfall creates a flood away from a body of water. We use two-dimensional flooding models with nationwide digital elevation maps to derive the probability and depth of these types of floods now and in the future with climate change.

Data Sources:
NOAA sea level rise inundation maps: https://coast.noaa.gov/slrdata/
Sea level rise data: Sweet, W.V., R.E. Kopp, C. P. Weaver, J. Obeysekera, R. M. Horton, E.R. Thieler and C. Zervas (2017), Global and Regional Sea Level Rise Scenarios for the United States. NOAA Tech. Rep. NOS CO-OPS 83. *Assumption: "intermediate" scenario*
USGS Digital Elevation Models

FEMA National Risk Index

About this Assessment The FEMA National Risk Index (NRI) provides risk designations for 18 hazards for census tracts in the United States. This information is not provided for all 18 hazards in each tract. **Hazards omitted from the NRI may still pose a significant risk.** See the location-specific analysis in this report for more information, including projected risk with climate change. Annual Events are an estimate of how many times a year the hazard occurs.

Risk	Annual Events
Relatively Moderate	
Earthquake	0.009
Relatively Low	
Heat Wave	4.83
Landslide	0.01
Riverine Flooding	4.417
Very Low	
Drought	76.364
Hail	0.069
Lightning	0.523
Strong Wind	0.085
Tornado	0
No Rating	
Coastal Flooding	0
Cold Wave	0
Tsunami	0.005
Wildfire	0
Winter Weather	0
Not Applicable	
Avalanche	
Hurricane	
Ice Storm	
Volcanic Activity	

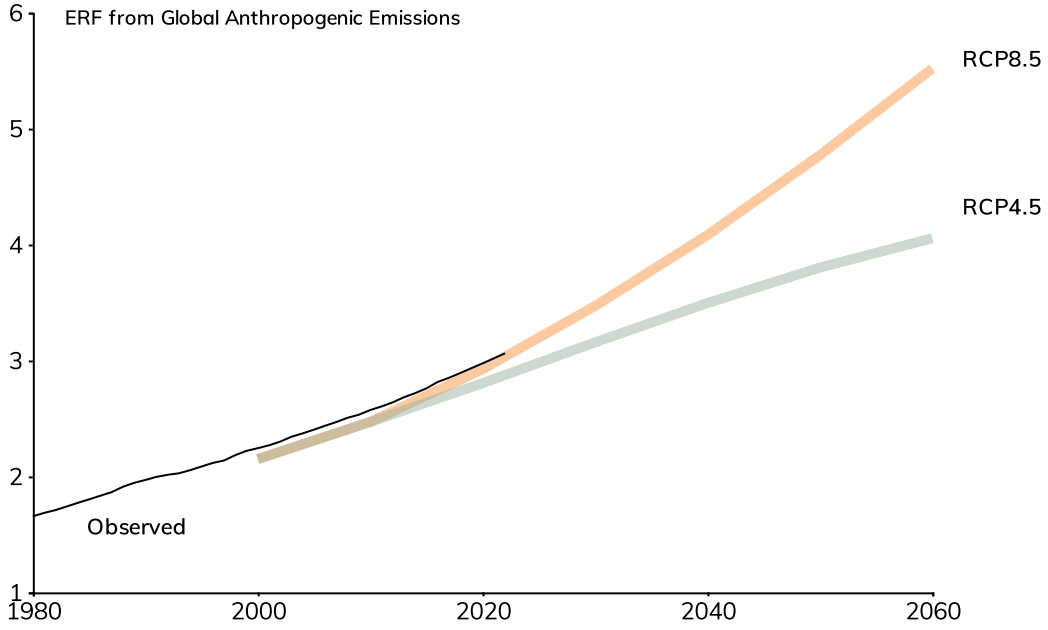
Emissions Scenarios

Representative Concentration Pathways

Climate models use information about the concentrations of greenhouse gases in Earth's atmosphere over time. Representative Concentration Pathways (RCPs) describe different emissions scenarios used in climate models within CMIP5. The descriptions and ratings in this report are based on the RCP8.5 scenario through 2050. Where available, we also provide data for RCP4.5.

The data below reflect effective radiative forcing (ERF) from CO2, N20, CH4, and HFCs for two modeled scenarios and for observed worldwide emissions.

Emissions Data Sources: Modeled: IPCC, 2013: Annex II: Climate System Scenario Tables. Observed: NOAA Annual Greenhouse Gas Index (through 2022).



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