

# RIDGECREST CROSSING

## ARNOLD, MO (ST. LOUIS MSA)



**OFFERED AT \$9,530,000**  
**6.50% CAP RATE**

**100% LEASED NNN INVESTMENT | NATIONAL & INVESTMENT GRADE CREDIT**



EXCLUSIVELY LISTED BY

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# EXECUTIVE SUMMARY

## OFFERING SUMMARY

<b>LIST PRICE</b> \$9,530,000	<b>CAP RATE</b> 6.50%	<b>PRICE/PSF</b> \$483	<b>NOI</b> \$619,277
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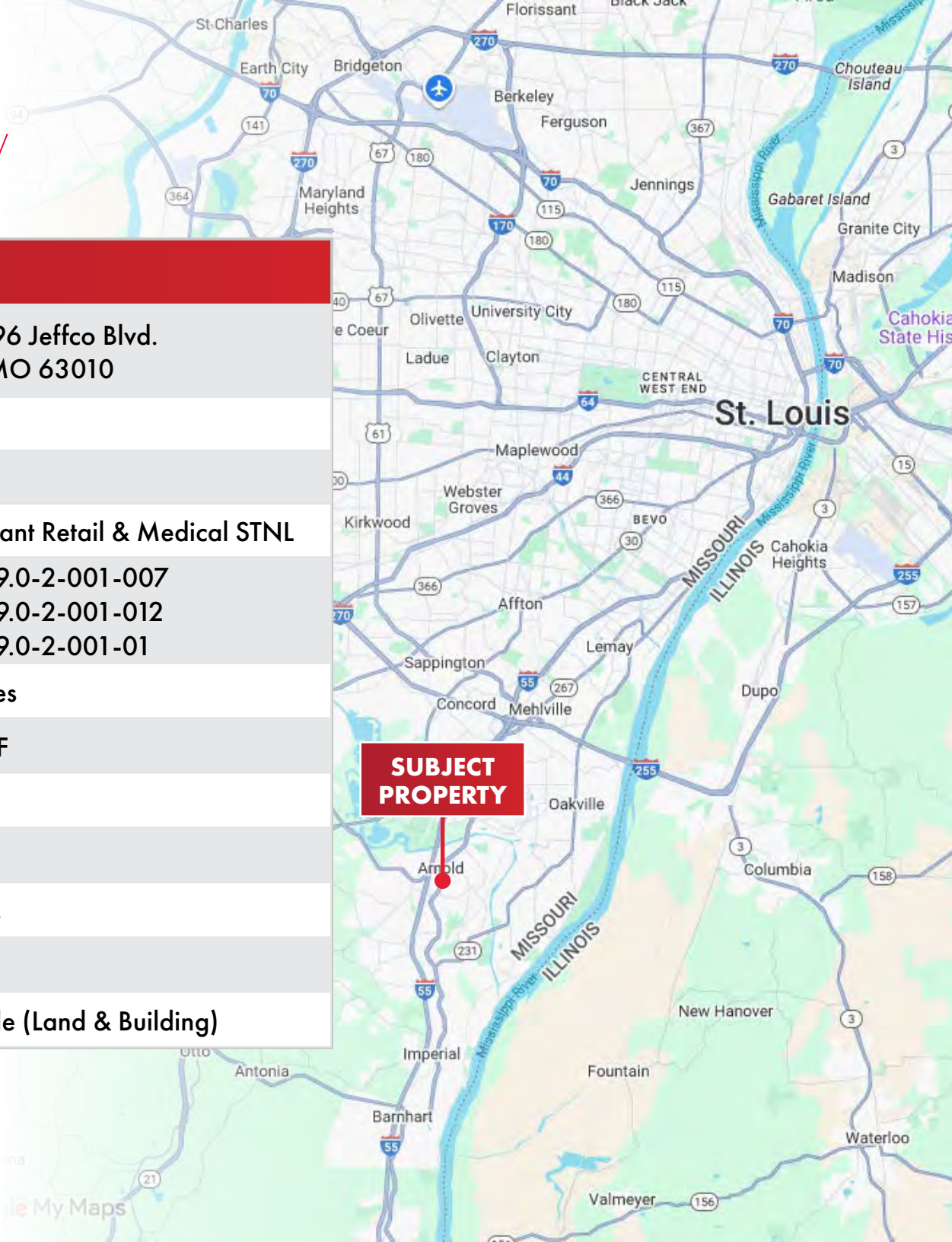
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# OFFERING SUMMARY

PROPERTY SUMMARY	
Address:	1280-1296 Jeffco Blvd. Arnold, MO 63010
County	Jefferson
Submarket	St Louis
Property Type	Multi-Tenant Retail & Medical STNL
Parcel Numbers	01-9.0-29.0-2-001-007 01-9.0-29.0-2-001-012 01-9.0-29.0-2-001-01
Land Size (Total)	3.57 Acres
Total GLA	19,699 SF
Occupancy	100%
Tenants	5
WALT	5.4 Years
Year Built	2015
Ownership	Fee Simple (Land & Building)





# INVESTMENT HIGHLIGHTS



## RIDGECREST CROSSING

100% leased Class “A” multi-tenant retail strip center & STNL medical facility shadow anchored by high-performing Walmart Supercenter

- 100% leased Class “A” multi-tenant retail shops and single-tenant medical facility.
- Shadow anchored by top 5% nationally ranked Walmart Supercenter (3.2 million visitors/year) – 2nd ranked Walmart in the state of Missouri (Source: Placer.ai).
- Prime hard-corner signalized location – Prime frontage and visibility to 25,000 VPD.
- Separately parceled with defined NNN pro-rata share – Ability to spin off STNL medical parcel at a premium cap rate.
- ½ mile from Interstate 55 (94,000 VPD) exit ramps at Highway 141 (20,000 VPD).
- Desirable modern masonry construction and attractive façades – Two points of ingress/egress.



## DIVERSIFIED RENT ROLL

Desirable national retail & credit medical tenancy – Passive NNN leases – 5.4 years of weighted average lease term remaining (WALT) – 100% expense recovery

- Best-in-class national retail tenants – Jimmy John’s, Cold Stone Creamery, Verizon Wireless, and Smoothie King – 36% of GLA.
- Strong credit anchor tenant – SSM Health Primary & Urgent Care – #2 largest health system in St. Louis – #4 largest employer in St. Louis.
- Investment-grade credit – SSM Health parent company carries an “A+” credit rating from Standard & Poor’s – 64% of total GLA and 66% of gross income – 9 years of lease term remaining.
- 7 years of weighted average lease term (WALT) – Passive NNN leases for ease of management – 100% recovery of CAM expenses, insurance, and taxes for landlord.



## STICKY TENANTS

Commitment to site through capital improvements & early lease renewal (SSM Health) – Expensive tenant improvements – Mitigated future vacancy risk

- 75% of the retail tenants are food service with restaurant infrastructure – Expensive TI packages – Higher probability of long-term operation.
- An original tenant since 2015, SSM Health has a proven and irreplaceable 11-year successful operating history in the Arnold market.
- In 2023, SSM Health expanded their current space by 18% at their own expense and extended their lease early by an additional 8.5 years.



## ARNOLD, MISSOURI

Largest city in Jefferson County – Located 20 miles south of downtown St. Louis via I-55 – Large healthcare presence – Strong retail presence

- Arnold is situated approximately 20 miles south of downtown St. Louis via Interstate 55, making it an ideal home for commuters.
- Strong healthcare sector – Home to medical clinics, specialized healthcare providers, and urgent care facilities. In 2024, consumers spent over \$360MM on healthcare within a 5-mile radius of the subject property.
- Desirable St. Louis bedroom community – Many residents commute to St. Louis for employment in education, finance, manufacturing, and professional services.
- Retail is a significant contributor to Arnold’s economy, housing popular shopping centers like Arnold Commons and many other national retail chains.
- Affluent demographics – The average household income is \$121,000 within a 3-mile radius of the subject property.



NET OPERATING INCOME

	PSF	Current (1)
Base Rental Revenue	30.77	606,180
Expense Reimbursement Revenue	11.84	233,177
Other Income	0.00	0
Potential Gross Revenue	42.61	839,357
(less) Vacancy	0.00	0
Effective Gross Revenues	42.61	839,357
Operating Expenses		
Management Fee	1.28	25,181
Real Estate Taxes	2.35	46,280
Insurance	0.54	10,568
CAM	7.01	138,051
Total Operating Expenses	11.17	220,080
Net Operating Income	31.44	619,277





RENT ROLL

TENANT	SF	PERCENT TOTAL	RENT COMMENCEMENT	LEASE END	LEASE TYPE	MONTHLY RENT	MONTHLY RATE	ANNUAL RENT	ANNUAL RATE	NNN MONTH	LEASE TERM REMAINING	RENT CHANGE DATE	NEW RATE	COMMENTS/OPTION
SSM Health (Suite 4 & 5)	12,564	63.78%	9/1/2015	12/31/2033 220 Months	NNN	33,211	2.64	398,526	31.72	12,537	8 Years	09/01/30	33.15	One 5-year fixed option
SSM Health (Option 1)	0		1/1/2034	12/31/2038 60 Months	NNN	36,645	2.92	439,740	35.00	0				
Smoothie King (Suite 3)	1,918	9.74%	1/28/2020	1/31/2030 120 Months	NNN	4,395	2.29	52,745	27.50	1,880	4+ Years			One 5-year fixed option
Smoothie King (Option 1)	0		2/1/2030	1/31/2035 60 Months	NNN	4,835	2.52	58,020	30.25	0				
Verizon Wireless (Suite 1)	1,772	9.00%	12/1/2015	11/30/2030 180 Months	NNN	5,360	3.03	64,324	36.30	1,802	5 Years			One 5-year fixed option
Verizon Wireless (Option 1)	0		12/1/2030	11/30/2035 60 Months	NNN	5,896	3.33	70,756	39.93	0				
Jimmy Johns (Suite 2)	1,772	9.00%	11/12/2015	11/30/2030 181 Months	NNN	4,405	2.49	52,859	29.83	1,754	5 Years			Two 5-year fixed options
Jimmy Johns (Option 1)	0		12/1/2030	11/30/2035 60 Months	NNN	4,815	2.72	57,785	32.61	0				
Jimmy Johns (Option 2)	0	0.00%	12/1/2035	11/30/2040 60 Months	NNN	5,263	2.97	63,154	35.64	0				



RENT ROLL

TENANT	SF	PERCENT TOTAL	RENT COMMENCEMENT	LEASE END	LEASE TYPE	MONTHLY RENT	MONTHLY RATE	ANNUAL RENT	ANNUAL RATE	NNN MONTH	LEASE TERM REMAINING	RENT CHANGE DATE	NEW RATE	COMMENTS/OPTION
Cold Stone Creamery (Suite 6)	1,673	8.49%	11/18/2019	11/30/2029 120 Months	NNN	3,144	1.88	37,726	22.55	1,458	4 Years			Two 5-year fixed options
Cold Stone Creamery (Option 1)	0		12/1/2029	11/30/2034 60 Months	NNN	3,458	2.07	41,490	24.80	0				
Cold Stone Creamery (Option 2)	0		12/1/2034	11/30/2039 60 Months	NNN	3,803	2.27	45,639	27.28	0				
Total Occupied	19,699	100%				50,515	2.56	606,180	30.77	19,431				
Total Available	0	0%				0	0.00	0	0.00	0				
Building Total	19,699	100%				50,515	2.56	606,180	30.77	19,431				



CASH FLOW PROJECTIONS

For the Years Ending	Year 1 PSF	Year 1 Apr-2027	Year 2 Apr-2028	Year 3 Apr-2029	Year 4 Apr-2030	Year 5 Apr-2031	Year 6 Apr-2032	Year 7 Apr-2033	Year 8 Apr-2034	Year 9 Apr-2035	Year 10 Apr-2036
Potential Gross Revenue											
Base Rental Revenue	\$30.77	\$606,180	\$606,180	\$606,180	\$609,067	\$631,938	\$644,556	\$644,556	\$652,301	\$674,452	\$695,252
Base Rental Abatement	\$0.00	0	0	0	0	0	0	0	0	(3,240)	(3,083)
Absorption & Turnover Vacancy	\$0.00	0	0	0	0	0	0	0	0	(12,958)	(12,331)
Scheduled Base Rental Revenue	\$30.77	606,180	606,180	606,180	609,067	631,938	644,556	644,556	652,301	658,254	679,838
Expense Reimbursement Retail	\$11.84	233,177	239,320	245,647	252,229	259,975	267,520	274,641	282,362	285,604	293,870
Total Potential Gross Revenue	\$42.61	839,357	845,500	851,827	861,296	891,913	912,076	919,197	934,663	943,859	973,709
General Vacancy	\$0.00	0	0	0	0	0	0	0	0	0	0
Effective Gross Revenue	\$42.61	\$839,357	\$845,500	\$851,827	\$861,296	\$891,913	\$912,076	\$919,197	\$934,663	\$943,859	\$973,709
Operating Expenses											
CAM	\$7.01	\$138,051	\$142,193	\$146,458	\$150,852	\$155,378	\$160,039	\$164,840	\$169,785	\$174,879	\$180,125
Real Estate Taxes	\$2.35	46,280	47,668	49,098	50,571	52,089	53,651	55,261	56,919	58,626	60,385
Insurance	\$0.54	10,568	10,885	11,212	11,548	11,894	12,251	12,619	12,997	13,387	13,789
Management Fees	\$1.28	25,181	25,365	25,555	25,839	26,757	27,362	27,576	28,040	28,316	29,211
Total Operating Expenses	\$11.17	220,080	226,111	232,323	238,810	246,118	253,304	260,295	267,741	275,208	283,510
(Percent Recovered)		106%	106%	106%	106%	106%	106%	106%	105%	104%	104%
Net Operating Income	\$31.44	\$619,277	\$619,389	\$619,503	\$622,486	\$645,795	\$658,772	\$658,901	\$666,922	\$668,651	\$690,198



LEASE SUMMARIES

Smoothie King		Verizon Wireless		Jimmy John's		Cold Stone Creamery		SSM Primary Care & Urgent Care	
Space Size (SF)	1,918 SF	Space Size (SF)	1,772	Space Size (SF)	1,772	Space Size (SF)	1,673	Space Size (SF)	12,564 SF
% of Total Leasable Space	9.74%	% of Total Leasable Space	9.00%	% of Total Leasable Space	9.00%	% of Total Leasable Space	8.49%	% of Total Leasable Space	63.78%
Lease Type	NNN	Lease Type	NNN	Lease Type	NNN	Lease Type	NNN	Lease Type	NNN
Rent Commencement	1/28/2020	Rent Commencement	12/1/2015	Rent Commencement	11/12/2015	Rent Commencement	11/18/2019	Rent Commencement	9/1/2015
Lease Expiration	1/31/2030	Lease Expiration	11/30/2030	Lease Expiration	11/30/2030	Lease Expiration	1/30/2029	Lease Expiration	12/31/2033
Base Lease Term	10 Years	Base Lease Term	15 Years	Base Lease Term	15 Years	Base Lease Term	10 Years	Base Lease Term	18 Years
Base Term Remaining	4+ Years	Base Term Remaining	5 Years	Base Term Remaining	5 Years	Base Term Remaining	5 Years	Base Term Remaining	8 Years
Renewal Options	One (1), Five (5) Year	Renewal Options	One (1), Five (5) Year	Renewal Options	Two (2), Five (5) Year	Renewal Options	Two (2), Five (5) Year	Renewal Options	One (1) Four (4) Year
Rent Increases	Step-ups in options	Rent Increases	Step-ups in options	Rent Increases	Step-ups in options	Rent Increases	Step-ups in options	Rent Increases	9/1/2030 + Option





# PROPERTY SUMMARY

## DEMOGRAPHICS

POPULATION	1 MILE	3 MILE	5 MILE
POPULATION	9,293	54,373	127,587
HOUSEHOLDS	3,704	21,854	52,219
EMPLOYEES	6,013	16,843	31,488
MEDIAN AGE	40.5	42.1	43.2
INCOME	1 MILE	3 MILE	5 MILE
AVERAGE INCOME	\$103,670	\$121,518	\$123,475
MEDIAN INCOME	\$83,420	\$95,030	\$93,183
EXPENDITURE	1 MILE	3 MILE	5 MILE
TOTAL	\$360.76 M	\$2.37 B	\$5.7 B
EDUCATION	\$8.23 M	\$54.93 M	\$132.32 M
HEALTHCARE	\$25.07 M	\$149.36 M	\$360.08 M
ENTERTAINMENT	\$20.98 M	\$136.1 M	\$325.74 M



### DRIVE TIMES

INTERSTATE 55 .....**3 MIN**  
ST. LOUIS, MO .....**23 MIN**  
ST. LOUIS LAMBERT  
INT'L AIRPORT.....**32 MIN**



### TRAFFIC COUNTS

INTERSTATE 55 ..... **123,700 VPD**  
JEFFCO BLVD ..... **15,000 VPD**  
MICHIGAN AVE..... **6,300 VPD**  
RIDGECREST DR .....**600 VPD**



44 MARKET AERIAL RETAIL TRADE

Walmart Supercenter, Wendy's, ALDI, Domino's, Dollar General, Pizza Hut, McDonald's, Walgreens, USbank, TACO BELL

15+ RETAIL

KOHL'S, Target, Lowe's, Walmart Supercenter, ULTA Beauty, at home, POTTERY BARN, Starbucks, Club Fitness, TJ-MAXX, Barnes & Noble Booksellers, Red Robin, IHOP, TACO BELL

30+ RETAIL

Lowe's, WoodSpring Suites, QDOBA Mexican Eats, Ross Dress for Less, Texas, PetSmart, Discount Tire, Tanera Bread, Office Depot, 18's, crumbl cookies

15+ RETAIL

Walmart Supercenter, Schnucks, ALDI, KOHL'S, Subway, Famous Footwear, Papa John's, Petco, MOD, UPS, O'Reilly Auto Parts, Cane's

15+ RETAIL

Walgreens, UPS, Firehouse Subs, crumbl cookies, Orangetheory Fitness, ExtraSpace Storage, Arby's, Starbucks, Jack in the Box, Panera Bread, K

15+ RETAIL

Club Fitness, Northern Tool + Equipment, Wendy's, McDonald's, Drury Inn & Suites, Denny's, Arby's, Starbucks, Hobby Lobby, CVS, Chick-fil-A, TACO BELL

20+ RETAIL



Costco Wholesale, Home Depot, Target, Best Buy, JCPenney, Planet Fitness, Starbucks, OfficeMax, Dick's Sporting Goods, Chick-fil-A, Buffalo Wild Wings, QDOBA Mexican Eats, Hooters

20+ RETAIL

Sam's Club, Subway, White Castle, JJ's, McDonald's, Dollar General, Dollar Tree, Old Navy, Club Fitness, Ashley HomeStore, Floor Decor Tile + Wood + Stone

20+ RETAIL



PROPERTY PHOTOS





PROPERTY PHOTOS

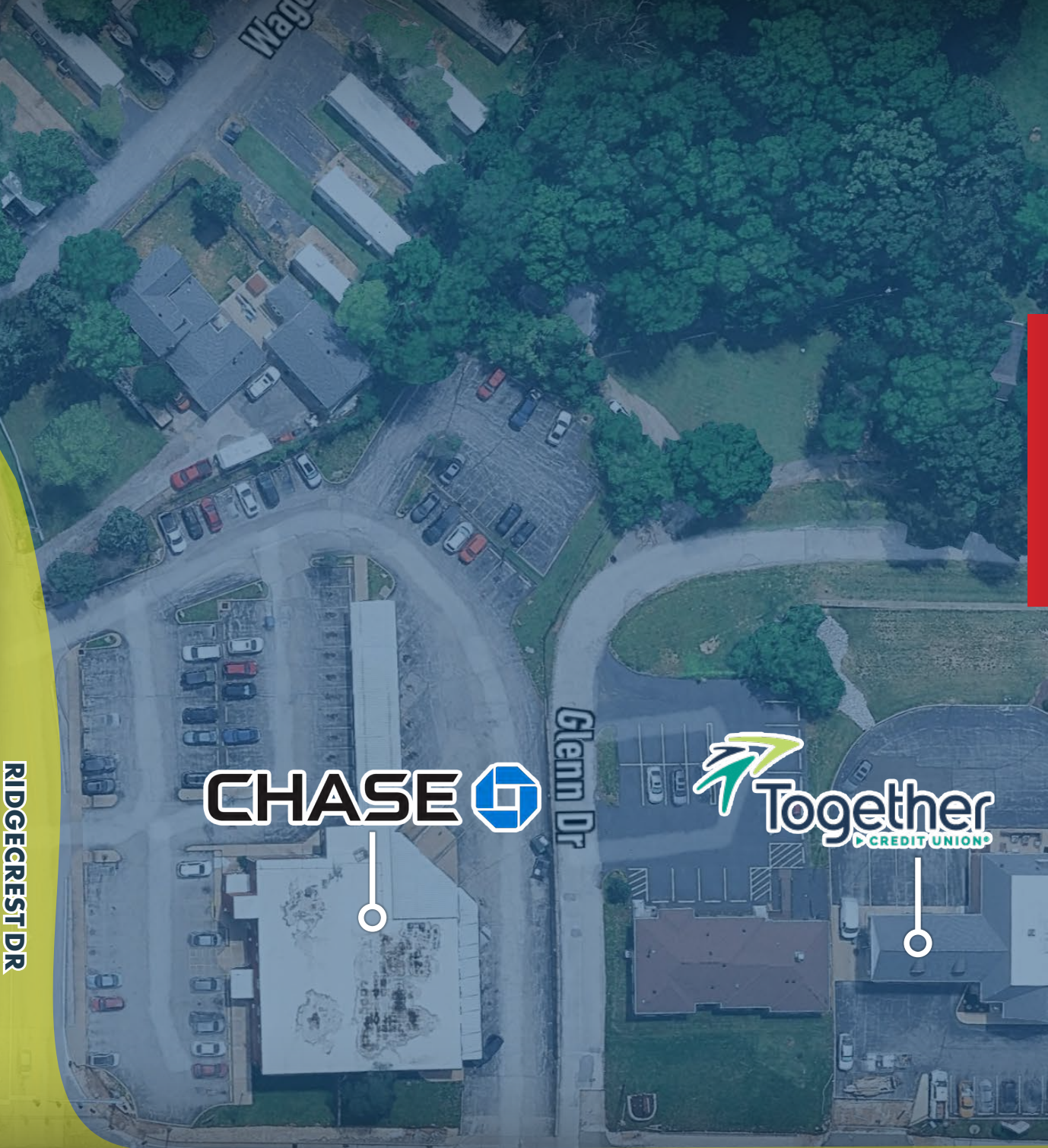
PARENT COMPANY: SSM HEALTH (S&P: A+)





PARCEL MAP

Parcel	Size	Parcel Number
Parcel 1	1.1 AC	01-9.0-29.0-2-001-007
Parcel 2	1.61 AC	01-9.0-29.0-2-001-012
Parcel 3	0.86 AC	01-9.0-29.0-2-001-011





# AERIAL OVERHEAD

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4
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5

SUBJECT  
PROPERTY

1

2

3

4

5

1

2

3

4

5

JEFFCO BLVD



15,600 VPD

RIDGECREST DR

CHASE



# AERIAL EAST



20+ RETAIL

## SUBJECT PROPERTY



RIDGECREST DR

JEFFCO BLVD 15,000 VPD



# AERIAL SOUTH



1



2



3



4



5

SUBJECT  
PROPERTY





# AERIAL WEST



Placer.ai Stats

**3.2 M**  
Annual Visitors

**#2**  
Store Statewide











# TENANT OVERVIEW

## TENANT STOREFRONTS





# TENANT PROFILES



## SSM HEALTH PRIMARY & URGENT CARE

SSM Health is a Catholic, nonprofit integrated health system headquartered in the St. Louis area (Creve Coeur). The legal obligor and reporting entity is SSM Health Care Corporation and subsidiaries (d/b/a SSM Health).

Systemwide, SSM Health operates across 4 states (MO, IL, OK, WI) and includes: 23 hospitals, 490+ physician offices, outpatient and virtual care sites, post-acute facilities, home care and hospice, plus an insurance plan and pharmacy benefit operations. St. Louis metro platform: SSM Health St. Louis reports eight hospitals, roughly 2,500 staff physicians, and 11,500 employees in the region.

The parent organization of SSM Health (which includes the St. Louis operations) is the Catholic not-for-profit health system SSM Health.

### SSM Health Credit Profile (public ratings)

- Standard & Poor's ("A+")
- Fitch Ratings ("AA- ")
- Moody's ("A1")

### Balance sheet and leverage (12/31/2024)

- Total assets: \$12.277B
- Total liabilities: \$7.104B
- Net assets (equity, nonprofit): \$5.172B



## JIMMY JOHN'S

We use fresh vegetables because we don't hate salads, we just feel bad for them. We slice our provolone cheese and premium meats in-house every day, because packaged pre-sliced meats doesn't have the same ring to it.

**Ownership:** Subsidiary **Employees:** 45,000  
**Locations:** 2,600+ **Annual Revenue:** N/A



## SMOOTHIE KING

We believe each day is filled with promise and possibility. And our purpose is to help you get the most out of it. That's why each of our ingredients is chosen carefully, and every one of our blends is crafted masterfully. So you can be your best self, live your best life, and rule the day.

**Ownership:** Private **Employees:** N/A  
**Locations:** 1,000+ **Annual Revenue:** N/A



## COLD STONE CREAMERY

For more than 30 years we've served up the finest, freshest ice cream, cakes, smoothies and shakes using only the highest quality ingredients, and of course, our signature process of preparing your custom ice cream creation on a frozen granite stone.

**Ownership:** Subsidiary **Employees:** N/A  
**Locations:** 1000+ **Annual Revenue:** N/A



## VERIZON

Verizon stores offer a hands-on experience where customers can explore the latest smartphones, accessories, and wireless plans. Designed with interactive lifestyle zones, these stores allow visitors to test devices and receive tailored support from knowledgeable staff.

**Ownership:** Public **Employees:** 101,200  
**Locations:** 6,400+ **Annual Revenue:** \$134.2B





# AREA OVERVIEW

## ■ ABOUT ARNOLD, MO

**ARNOLD** has grown from a modest 19th-century settlement into one of Jefferson County’s most vibrant and welcoming communities. What began as a small river-oriented town has steadily evolved into a dynamic city powered by innovation, hard work, and strategic growth.

Today, Arnold’s economy thrives on a diverse mix of manufacturing, healthcare, retail, and small business entrepreneurship, benefiting from its prime location within the Greater St. Louis region. With a strong median household income, affordable living, and a business-friendly climate, the city offers the perfect balance of opportunity and quality of life. Local leaders continue to champion development through proactive planning and investment, ensuring that Arnold remains a competitive, forward-thinking destination for companies and families alike.





# ARNOLD AT A GLANCE



## Location

Within a 30-minute drive of downtown St. Louis, St. Louis Lambert International Airport, and most of St. Louis County.



## Commuter Workforce

Many residents commute to St. Louis for jobs in finance, manufacturing, education, and professional services.



## Education

Served by the Fox C-6 School District, one of the largest in Jefferson County, recognized for academic and extracurricular programs.



## Accessibility

Served by Interstate 55, a major north-south corridor connecting Arnold to St. Louis and other regional hubs.



## Retail & Service

Major contributor to the local economy, supported by centers such as Arnold Commons and numerous strip centers.



## Healthcare Hub

Home to multiple medical service providers, including urgent care and primary care facilities.



## Local Business

Diverse service and small-business presence supports neighborhood-level economic activity.



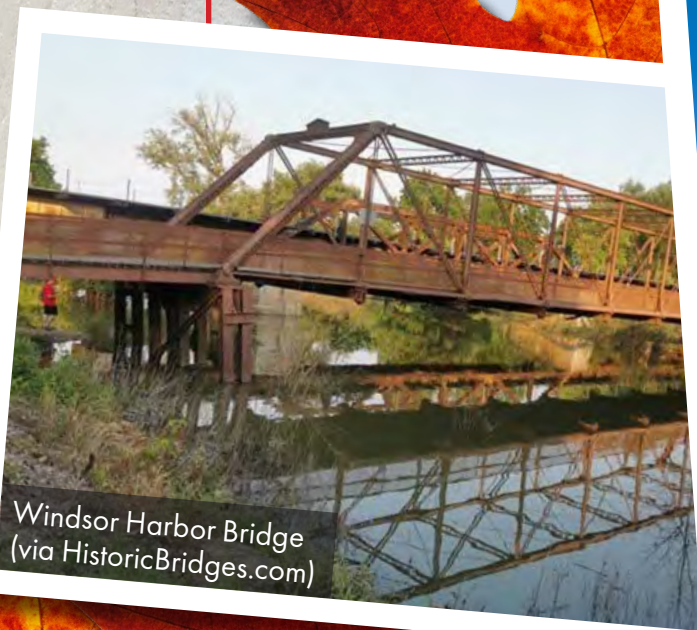
## Quality of Life

Suburban character with well-maintained parks, recreational opportunities, and family-focused events.

# MORE ABOUT ARNOLD, MO

Arnold, Missouri is the largest city in Jefferson County and forms part of the Greater St. Louis metropolitan area. Situated approximately 20 miles south of downtown St. Louis, the city blends suburban convenience with close proximity to a major urban center. The city's economic base is anchored by retail, healthcare services, education, and a substantial commuter workforce traveling into St. Louis for employment in finance, professional services, manufacturing, and education.

A strategically located suburban community offering a blend of residential stability, strong retail activity, and proximity to major employment centers in St. Louis, Arnold's transportation infrastructure, middle-income demographics, and connection to regional healthcare and education systems make it an attractive environment for residents and commercial real estate investment.



Windsor Harbor Bridge  
(via HistoricBridges.com)



Immaculate Conception  
Catholic Church



Marching band at Fox  
School (via Lois Lipsinsky)



## ■ ABOUT ST LOUIS, MO

St. Louis boasts a diverse and evolving economy anchored by bioscience, geospatial technology, advanced manufacturing, financial services, healthcare, and a thriving start-up ecosystem. Home to world-class institutions, Fortune 500 companies, and cutting-edge research hubs, the city continues to attract talent and investment from across the nation. With a low cost of living, central U.S. location, and unparalleled connectivity, St. Louis offers businesses and residents the rare combination of affordability and big-city opportunity.

2.8M

METRO POPULATION  
ST LOUIS MSA

293K+

CITY POPULATION

\$170B

METRO GDP

1.4M

METRO LABOR FORCE



## ■ ST LOUIS QUICK FACTS

- Major Industries: Bioscience, geospatial technology, healthcare, financial services, manufacturing, logistics, aerospace
- Geospatial Expansion: Home to the National Geospatial-Intelligence Agency (NGA) \$1.7B western HQ, driving thousands of jobs and tech investment
- Fortune 500 Presence: St. Louis hosts or is home to headquarters such as Centene, Emerson, Reinsurance Group of America (RGA), and Olin
- Startup Ecosystem: Ranked among the top emerging startup cities with over \$1 billion+ in venture investment in recent years
- Higher Education & Research: More than 30 colleges/universities in the region, including Washington University and Saint Louis University
- Healthcare Strength: Home to BJC HealthCare, one of the nation's largest nonprofit health systems
- Laborshed Reach: Employers draw from a 90-mile radius, one of the largest workforce catchment areas in the Midwest





# RIDGECREST CROSSING

## ARNOLD, MO (ST. LOUIS MSA)

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