



GUIDE TO  
RETIREMENT  
LIVING

*Embrace an amazing  
retirement lifestyle*



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# Welcome

When you're thinking of moving into a Retirement Community, there's a lot to consider. To help make things a little easier, we've created this guide to take you through the steps of moving in, living in and leaving a Retirement Community.

We're here to help you make the best decision for your future so you can live your best life.

# Life in a retirement community

## RETIREMENT LIVING ISN'T AGED CARE

Many people think Retirement Communities are the same as Aged Care, but they're actually completely different. So, what are Retirement Communities, and who are they for?

A Retirement Community is for senior members of the community who are young at heart and desire to live a social lifestyle while benefiting from the onsite amenities. While final age suitability is at the discretion of TriCare, you would be surprised to find out that many residents aren't retired at all.

Deciding to move into a Retirement Community is more than just buying a new home. You're embracing a new way of living with access to amenities and activities, and, more importantly, you're becoming part of a close-knit community that provides support and a sense of belonging.

Really, the sky's the limit as you ponder the endless possibilities during these exciting years of your life.





## COMMUNITY AT ITS BEST

The retirement years are special in many ways. It's when you have the freedom to create the lifestyle you've always wanted.

Enjoying what the community offers is made easy as most home and garden maintenance is taken care of. Fewer chores mean you have more time to spend with family and friends, take up new hobbies, travel or participate in various activities around the community, and live life your way.

Every community has a unique look and feel. Ranging from bustling city locations to coastal retreats and peaceful country villages, we've created exciting communities where you'll feel at home.

## BECOME PART OF A NEW FAMILY

Our residents often talk about being part of a big family where people look out for each other, the friends they've made after moving into a Retirement Community and the sense of belonging they experience.

Most communities have enthusiastic Residents Social Committees that organise exciting lifestyle programs. Activities are selected by residents and range from Tai Chi, aqua aerobics, yoga, arts and crafts to cycling groups, cinema nights, day trips and the immensely popular happy hour. Really, there is something for everyone.

## LIVE LIFE YOUR WAY

Retirement is about living life your way and opens up an exciting world of possibilities. It's about making decisions that align with your values and priorities to experience the lifestyle you've always imagined.

It's independent living at its best as you enjoy the worry-free lifestyle you've always dreamed. Retirement is the time in your life to take up that hobby you've always wanted to try or head off on that long-awaited trip. Invite the family over for a lazy Saturday afternoon, go out with friends for coffee or challenge your friends to a game of golf.

Watch your dreams become a reality as you take hold of everything your new life has to offer.

Wake up at leisure, then go out for coffee with newfound friends before you swim a few laps of the swimming pool or join your neighbours for a game of lawn bowls.

Heading off on short or long trips has never been easier as you simply lock the door behind you knowing your home is in safe hands. In the meantime, our onsite management team is always on hand to help keep your community and gardens looking their best without you having to lift a finger.

You decide what your retirement looks like, and you certainly don't have to watch the world go by. Quite the opposite, you have the wonderful opportunity to shape this unique stage of your life.





# Lifestyle Activities Calendar

WEEK SAMPLE	TIME	ACTIVITY
MONDAY	9am	Aqua Fitness
	1pm	Arts & Crafts
	1.30pm	Bridge
	2pm	Table Bowls
TUESDAY	8.30am	Billiards
	9am	Hydrotherapy
	9am	Bus to Shops
	1pm	Canasta H&F
	2pm	Lawn Bowls
WEDNESDAY	8am	Social Tennis
	8.30am	Exercise Class
	2pm	Bowls Practice
THURSDAY	8.30am	Billiards
	10am	Bingo
	12.30pm	Arts & Crafts
	1.30pm	Bridge
FRIDAY	8am	Croquet
	9am	Bus to Shops
	1pm	Bible Study
	4.30pm	Happy Hour
SATURDAY	9am	Tai Chi
	10am	Ladies Billiards
	1pm	Canasta H&F
	2pm	Lawn Bowls
SUNDAY	8am	Social Tennis
	1.15pm	Rummy King
	3.30pm	Golf Putting
	6.30pm	Movie Night

Lifestyle Activities Calendar is for information purpose only. Activities are often selected by residents and varies according to the location and time of the year.

# Choosing the right home

## RIGHTSIZING NOT DOWNSIZING

Moving into a Retirement Community doesn't mean you need to downsize, as is commonly believed. Our Retirement Communities have homes differing in size and style because we understand people have different needs and preferences.

It's about finding the right home for you that's spacious yet manageable. Whether you choose a three-bedroom waterfront unit or a cosy studio, the aim is to rightsize into your perfect lifestyle.

Our close-knit communities are designed to downsize your chores and improve your daily life with less maintenance and more security.

All our homes are equipped with a 24-hour emergency call system for your peace of mind.



## SERVICED APARTMENTS

Offering a lifestyle of freedom, our Serviced Apartments provide a comfortable home while giving you the option of having your cleaning, laundry and daily meals taken care of.

Your choices range from studios to two-bedroom apartments and units.





## INDEPENDENT LIVING

Our Independent Living Units are designed with space and comfort in mind to support your worry-free retirement lifestyle. These beautiful homes are a perfect choice if you're keen on entertaining friends or plan to have family stay overnight.

You're also welcome to bring your small pet (subject to approval).



# Moving In

## BUYING YOUR HOME

We'll work with you to make the financial details easy to understand, from your initial enquiry through to moving out. Transparency is important to us, and our staff can guide you through the decision-making process to make it as smooth as possible.

Our Retirement Communities do their best to offer contract options to suit your needs. Ask our Village Manager about the options available at your preferred location.

## ONGOING COSTS

Once you've moved into your new home, you'll pay a weekly service fee that covers the daily costs of operating the community, which can include:

- Gardening, ground maintenance, cleaning and waste services
- Exterior maintenance of your unit or apartment
- Community management and administration
- Community facilities maintenance
- Rates, including water and usage
- Community electricity and gas
- 24-hour emergency call system
- Building insurance on units, community buildings, facilities and equipment
- Contribution to the Maintenance Reserve Fund (QLD)

Fees and inclusions may vary per community, so please get in touch if you'd like to know the specific costs and inclusions for the community you are interested in.

Meals, heavy laundry and housekeeping may attract additional fees, and you'll also need to pay for personal expenses such as your own phone and contents insurance. In some cases, electricity and gas may be included in service fees. Please ask our Village Managers for the full details.



*"I moved to this beautiful village two years ago. The beautifully landscaped grounds and spacious homes helped me make my decision to purchase here. This is the first home I have purchased and I am delighted I chose here. The staff are warm friendly and welcoming. I am able to participate in as many activities that are on offer but still able to maintain my privacy. The residents are warm and friendly , ready with a wave and on for a chat or cuppa"*

**JOE WITHERS - Willow Glen Resident (not pictured)**

# Moving Out

The process of moving out of the community can be a daunting one as you have many things to consider. We're committed to walking with you on this journey with complete transparency.

## THE LOWDOWN ON FEES

In some states, when you move out of your community, you may be required to keep paying the weekly service fee for a period of time or until your home is sold, in the same way, you continue paying your home bills until your house is sold. It varies depending on where you live and is regulated by state legislation.

When you move out, in Queensland, fees are reduced after 90 days, and you cease to pay them after a further six months. In NSW, the charges stop after 42 days, while in Victoria, you won't be charged six months after you vacate your home.

Sometimes it's necessary to modernise or substantially improve a home by renovating the bathroom or the kitchen to meet market expectations.

Once the work has been completed to make your home market-ready, we'll take care of marketing and selling of your property.

Contact our Village Managers to find out more.





## UNDERSTANDING EXIT FEES

In a nutshell, the Exit Fee, sometimes referred to as a Deferred Management or Departure Fee, is a one-off cost payable only when you leave your Retirement Community – enabling you to pay a lower upfront payment.

Many Retirement Living Communities across Australia use this model. It allows you to enjoy using facilities within the Retirement Community without the additional upfront cost to give you access to more funds during your retirement.

The Exit Fee's primary purpose is to reinvest funds directly back into your Retirement Community to cover asset replacement, community facility and unit renovations now and in the future.

It may cover costs associated with marketing and selling the units, management and corporate expenses relating to the community, General Service Fees and Maintenance Reserve Fund Contributions for units not sold within 90 days, and company profit.

## TriCare Retirement Living Communities

### *Queensland*

COMPTON GARDENS	97 Albany Creek Road, Aspley 4034	(07) 3263 2788
CYPRESS GARDENS	Gooding Drive, Clear Island Waters 4226	(07) 5579 9311
JAMES OMMANEY	146 Capitol Drive, Mt Ommaney 4074	(07) 3376 1336
MT GRAVATT	1748 Logan Road, Mt Gravatt 4122	(07) 3849 4358
RUNAWAY BAY	98 Bayview Street, Runaway Bay 4216	(07) 5500 2300
STAFFORD LAKES	682 Rode Road, Chermside West 4032	(07) 3864 4500
WILLOW GLEN	11 Donahue Street, Toowoomba 4350	(07) 4635 4000

### *New South Wales*

HASTINGS POINT	87-89 Tweed Coast Road, Hastings Point 2489	(02) 6670 4000
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### *Victoria*

HAYVILLE	300 Elgar Road, Box Hill South 3128	(03) 9890 0171
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