

# Retirement Village Information Statement

*Retirement Villages Act 1986*, section 19

Retirement Village Regulations 2026, regulations 11-12

**This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986*. All retirement village information statements must be in this form.**

## What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

## How to access information statements for different villages?

Every retirement village must publish their information statement on their village's website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

## Navigating the information statement

### Part A: Village-level information

Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.

### Part B: Village fees and charges

Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)
- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

## **Finding more information**

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au).

## **Understanding the financial commitment**

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

## **Where can prospective residents get help or more information?**

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au) or calling 1300 55 81 81.

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- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

## Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at [www.consumer.vic.gov.au/renting](http://www.consumer.vic.gov.au/renting) or call the Consumer Affairs Victoria Helpline on **1300 55 81 81**.

## Telephone interpreter service

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450 (for the cost of a local call) and ask to be put through to an Information Officer at Consumer Affairs Victoria on 1300 55 81 81.

### Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 1300 55 81 81.

**Turkish** İngilizce anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numaralı telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danışma Memuru ile görüşturmelerini isteyiniz.

**Vietnamese** Nếu quý vị không hiểu tiếng Anh, xin liên lạc với Dịch Vụ Thông Phiên Dịch (TIS) qua số 131 450 (với giá biểu của cú gọi địa phương) và yêu cầu được nối đường dây tới một Nhân Viên Thông Tin tại Bộ Tiêu Thụ Sự Vụ Victoria (Consumer Affairs Victoria) qua số 1300 55 81 81.

**Somali** Haddii aad dhibaato ku qabto fahmida Ingiriiska, La xiriir Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha  
Fiktooriya tel: 1300 55 81 81.

**Chinese** 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（祇花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

**Serbian** Ako vam je teško da razumete engleski, nazovite Službu prevodilaца и тумача (Translating and Interpreting Service – TIS) на 131 450 (по цену локалног позива) и замолите их да вас повежу са Службеником за информације (Information Officer) у Викторијској Служби за потрошачка питања (Consumer Affairs Victoria) на 1300 55 81 81.

**Amharic** በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪ.ኤ.ቲ.ቲ. ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።

### Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی (TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

**Croatian** Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

**Greek** Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

**Italian** Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essere messi in comunicazione con un operatore addetto alle informazioni del dipartimento "Consumer Affairs Victoria" al numero 1300 55 81 81.

## Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

### 1. Village information

Village name

Village street address

Village postal address

Is the village accredited by a recognised industry association?  Yes  No

If yes, name of accreditation

Website for information about the accreditation

### 2. Proprietor and operator details

Proprietor name

ACN

Address for service

Operator name

ACN

Address for service

Telephone  Email

Date current operator commenced in that role

### 3. Operator representative

Name of representative

Position of representative

Location within village

Times available

- Monday from 8.00 am to 4.00 pm
- Tuesday from 8.00 am to 4.00 pm
- Wednesday from 8.00 am to 4.00 pm
- Thursday from 8.00 am to 4.00 pm
- Friday from 8.00 am to 4.00 pm

Telephone (03) 9890 0171

Email hayvillerc@tricare.com.au

#### 4. Number and types of residential premises

The village has the following number and types of accommodation units:

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units	0	0	130	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

#### 5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*?  Yes  No

Under the *Retirement Villages Act 1986*, residents of a village may elect to establish a residents committee to represent their interests and participate in village decision-making.

#### 6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village?  Yes  No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth).

This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

#### 7. Village facilities and services

The list of services and facilities provided at the village and how they are funded is set out in [Attachment 1](#) to this information statement.

The attachment includes details of:

- services and facilities funded by maintenance charges
- optional services, which are not funded by maintenance charges or rent and can be provided for an additional fee. The attachment must include costs of and restrictions on availability of optional services, and
- any other services or facilities available to residents and how they are funded.

## 8. Lifestyle and village rules

This section sets out key aspects of daily life in the village, including pets, gardening, and social activities, as influenced by the by-laws of the village. The full by-laws of the village are attached to a resident's contract.

Are there any restrictions on residents keeping pets?

Yes  No

If yes, provide details on restrictions below:

Any restrictions or conditions on pet ownership are available on request

Are residents permitted to undertake gardening in areas adjacent to their premises?

Yes  No

Does the village organise regular social activities and events for residents?

Yes  No

Additional details:

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## 9. Planning permission for future developments

Are there any current planning permissions or approvals for future development, expansion or redevelopment of the village?

Yes  No

*If yes:*

Description of development

--

Construction timeframes  
(anticipated start and finish dates)

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## 10. Security and emergency assistance systems

The village is equipped with the following security system

There is no security system

The village is equipped with the following emergency assistance system

Off-site monitoring by off-site call centre. The emergency call system is monitored 24 hours per day, 7 days per week

## 11. Operator and proprietor exemptions

Is the operator or proprietor exempt from any of the provisions of the *Retirement Villages Act 1986* in relation to this village?

Yes  No

*If yes:*

Provision the exemption applies to	Description of the obligation the exemption applies to

## 12. Contracts and tenure

To become a resident of this village, a resident will be required to enter into one or more of the following contracts:

**Residence contract**

This contract grants a resident the right to occupy a unit within the village.

**Management contract**

This contract relates to the provision of services by the operator to a resident.

**Combined residence and management contract**

This is a contract comprising both a residence and a management contract.

**Optional services agreement**

A contract for additional services a resident may choose to receive (such as meals, cleaning, or personal care to the extent not funded by maintenance charges). This may be incorporated into a residence or management contract (or combined residence and management contract).

**Other**

(for example, a contract for sale of land).

If other, please describe	
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The village offers the following rights to occupy:

<p><input type="checkbox"/> <b>Owner Resident</b> An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.</p>	<p><input checked="" type="checkbox"/> <b>Non-Owner Resident</b> The resident does not own the premises but is granted a right to occupy the premises on the following basis:</p>
<p><input type="checkbox"/> <b>Estate in fee simple:</b> A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.</p> <p><input type="checkbox"/> <b>Company title:</b> A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village.</p> <p><input type="checkbox"/> <b>Unit trust:</b> A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.</p>	<p><input checked="" type="checkbox"/> <b>Licence:</b> <input checked="" type="checkbox"/> term 99 years <input type="checkbox"/> periodic tenancy</p> <p>A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there.</p> <p><input type="checkbox"/> <b>Lease –</b> <input type="checkbox"/> term.....or <input type="checkbox"/> periodic tenancy</p> <p>A resident has a leasehold interest, but does not own the unit or the land.</p> <p><input type="checkbox"/> <b>Other</b>.....</p>

### 13. Financial management

Details of the surplus/deficit in the annual accounts for the last 3 financial years:

Financial year ending	Surplus / deficit (and amount)	Comments
30 June 2025	Surplus \$77,630	
30 June 2024	Surplus \$57,249	
30 June 2023	Surplus \$32,087	

### 14. Capital maintenance fund

Does the village have a capital maintenance plan?  Yes  No

Does the village have a capital maintenance fund?  Yes  No

If yes, balance at end of last financial year

\$N/A, as the capital maintenance fund was only established in the current financial year. The current balance as at the date of this information statement is: \$N/A

### 15. Owners corporation

Is any of the common property in the village vested in an owners corporation?  Yes  No

*If yes, complete the following:*

Name of owners corporation

Address for service of owners corporation

Description of common property

Does the owners corporation have a maintenance plan?  Yes  No

Does the owners corporation have a maintenance fund?  Yes  No

If yes, balance at end of last financial year

\$N/A

### 16. Insurance arrangements

The operator has provided details of the following insurance policies in respect of the village at Attachment 2 and attached certificates of currency:

Public Liability Insurance

Building Insurance

Other insurances (please specify):

The operator recommends that residents take out their own insurance policies in relation to the following:

The contents of their unit

Public liability claims brought as a result of any incident occurring in a resident's unit

Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses

Other (please specify)

Workers compensation insurance for any employee or contractor engaged by a resident to carry out work or provide services on a resident's unit

Does the operator have any funds set aside to insure against potential damage to the village? (self-insurance)  Yes  No

*If yes:*

Amount of funds set aside

\$

Nature of risk for which funds have been set aside

### 17. Additional documents

The following documents are attached to this information statement:

Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

## Part B: Village fees and charges

The fees outlined in this section apply to new residents. The purpose of this information is to inform prospective residents of the arrangements they would enter if they moved into the village.

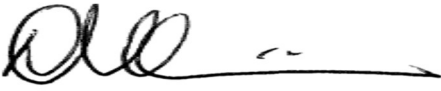
**A retirement village cannot charge new residents any fee that was not disclosed in the information statement.**

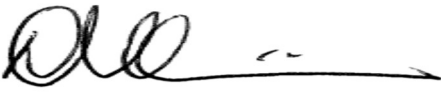
Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
<b>Entry costs: paid before or on entering the village</b>					
Waiting list fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	-	-	-
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A	-	-
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	-	-	-
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Varies depending on unit type	On entry	Standard Entry Payment in the village ranges from \$325,000 to \$575,000
Other entry fees or charges – specify:	N/A	N/A			
<b>Ongoing costs: paid while residing in the village</b>					
Rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	-	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	-
Maintenance charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$510.22 to \$570.64	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	These amounts are current to 30 June 2027 and will be updated annually with effect on each 1 July.

Owners corporation fees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	-	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	-
Optional services charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	See 'Further information'	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	Costs and timing will vary depending on services selected (if any).
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Utility charges – Electricity/Gas	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	See 'Further information'	When charged by the relevant supplier	Electricity/Gas is assessed on a supply and consumption basis and is payable in accordance with supply terms.
Council rates	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	See 'Further information'	-	Council rates are included in the maintenance charge, so are not a separately paid amount.
Land taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	-	-	-
Other ongoing fees or charges – specify:					
Contents insurance		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	You are responsible for procuring contents insurance.	See 'Further information'	We recommend you have contents insurance in place. Your premium will be payable at the time agreed with your insurer. Insurance coverage of the outside of the unit is included in the maintenance charge.
Other		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	See 'Further information'	See 'Further information'	Other costs may be payable under the contract in particular circumstances (e.g. if you cause damage to your home or village property, wrongly activate a fire or emergency response system, etc). Please see the residence and management contract for full details.

<b>Costs and entitlements on exit: when permanently leaving the village</b>					
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		3.5% of entry payment per year	On exit	Maximum of 28 years calculated on a pro-rata daily basis
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		0% of capital gain	On exit	
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		0% of capital loss	On exit	
Other ongoing fees or charges – specify:					
Documentation Costs	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		\$1,010.00	On payment of Exit Entitlement	
Maintenance Charge	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			On payment of Exit Entitlement	Any outstanding amounts the resident owes in respect of the Maintenance Charge (as defined in the Residence and Management Contract).
Aged Care Payments	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			On payment of Exit Entitlement	Any amount paid by the Operator to or on behalf of the Resident in respect of the Resident's aged care accommodation costs under the Retirement Villages Act 1986 (Vic) or the regulations made under that Act.
<b>Ad Hoc fees and fees for service</b>					
Other one-off or ad-hoc fees or charges – specify:					

## 21. Attestation

<b>Operator attestation</b>	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Denise Gair – Residential Contracts Manager (the operator's agent/representative)
Date	1 June 2026

<b>Proprietor attestation</b>	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	Denise Gair – Residential Contracts Manager (the operator's agent/representative)
Date	1 June 2026

# Attachment 1: Services and facilities

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
<b>Services provided to all residents (mandatory)</b>			
Staff costs	Mandatory	Included in maintenance charge	
Costs of Management and administration	Mandatory	Included in maintenance charge	
24 hour emergency call service	Mandatory	Included in maintenance charge	
Government rates and charges including water and sewerage	Mandatory	Included in maintenance charge	
Waste services	Mandatory	Included in maintenance charge	
General insurance on units, community buildings, facilities, equipment and furnishings	Mandatory	Included in maintenance charge	
Community electricity and gas accounts	Mandatory	Included in maintenance charge	
Cleaning all common buildings, facilities and equipment	Mandatory	Included in maintenance charge	
Minor repairs and maintenance to the exterior of residents' units, all common buildings, facilities and equipment	Mandatory	Included in maintenance charge	
Maintenance of gardens and grounds	Mandatory	Included in maintenance charge	
<b>Facilities provided to all residents (mandatory)</b>			
Community centre	Mandatory	Included in maintenance charge	
Commercial kitchen with dry store, refrigerator and freezer	Mandatory	Included in maintenance charge	
Billiards room	Mandatory	Included in maintenance charge	
Gym	Mandatory	Included in maintenance charge	

Hairdressing or beauty room	Mandatory	Included in maintenance charge	
Library	Mandatory	Included in maintenance charge	
Lounge area with open fireplace	Mandatory	Included in maintenance charge	
Meeting/Craft room	Mandatory	Included in maintenance charge	
Multi-functional medical consultation room	Mandatory	Included in maintenance charge	
Overhead projector	Mandatory	Included in maintenance charge	
Residents' computer room	Mandatory	Included in maintenance charge	
Village bus	Mandatory	Included in maintenance charge	
<b>Other services (optional)</b>			
Minor maintenance requests	Optional	\$15.00* per 15 minutes labour charge (+ cost of any materials)	This service covers small repairs, hanging pictures, etc
Replacing lightbulbs	Optional	Cost of bulb + \$3.00 installation	Note: we only carry bulbs for standard fittings
Total mandatory service and facility charges		\$N/A (included in the maintenance charge)	
Total optional and mandatory services and facilities charges		\$N/A (varies depending on the optional services selected, if any)	

# Attachment 2: Details of insurance policies

## Public liability insurance

- The nature of the risk insured against
- Injury to residents in common areas of the retirement village
  - Injury to visitors or other third parties in common areas of the village
  - Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator)
  - Damage to third party personal property in common areas of the village
  - Injury or property damage occurring within a resident's private unit
  - Other risks covered (please specify):

Name of insurer

CGU Australia Limited

Amount insured

\$20,000,000

Period of cover

01.07.2025 to 01.07.2026

Premium

Premium calculated and paid on a group basis

Excess

\$100,000

Exclusions

Care, Custody or Control / Owned Property Exclusion 3.4 sub clause (iv) limit amended to: \$ 500,000

Other information:

Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator) cover under Allegiance Care Pty Ltd Policy no. 10M6601079

## Building insurance

The nature of the risk insured against

- Sudden damage to village property and shared buildings caused by insured events
- Sudden damage to residents' private units caused by insured event
- Insured events include:
  - Fire
  - Storm, wind or hail
  - Rainwater damage
  - Burst pipes or sudden water leaks
  - Vandalism
  - Flood
- Other risks covered (please specify):

Name of insurer

Allianz Australia Ltd

Amount insured

Combined Section 1 & 2: \$40,000,000

Period of cover

01.07.2025 to 01.07.2026

Premium

Premium calculated and paid on a group basis

Excess

\$500,000

Exclusions

Losses arising out of:

1. Earthquake, subterranean fire or volcanic eruption:
  - (a) \$20,000 or
  - (b) an amount equal to 1% of the total values at the Insured Premises where the Damage occurs, whichever is the lesser.
2. Personal Property of Directors, Partners, proprietors & employees \$500
3. Utilities 72 Hours
4. Denial or Prevention of Access & Indemnity Period 72 Hours

Other information

**Other insurance (specify, and attach additional pages if needed)**

The nature of the risk insured against

Name of insurer

Amount insured

Period of cover

Premium

Excess

Exclusions

Other information

# Attachment 2A: Certificates of currency



## Certificate of Currency

The policy referred to is current as at the date of this certificate and whilst a due date has been indicated it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date.

**Policy Number:** 10M8278216

**Insured:** Verthun Pty Ltd

**Period of Insurance:** (From) 01 July 2025 at 4:00pm local time at the place of issue  
(To) 01 July 2026 at 4:00pm local time at the place of issue

**Policy Type:** General and Products Liability

**Limit of Liability:**

Public Liability	\$20,000,000	any one Occurrence
Advertising Liability	\$20,000,000	any one Occurrence
Products Liability	\$20,000,000	any one Occurrence and in the aggregate for any one Period of Insurance

**Remarks:** The above is subject always to the terms, conditions, exclusions and endorsements of the Policy.

Signed for and on behalf of Insurance Australia Limited trading as CGU Insurance.

A handwritten signature in black ink, appearing to read 'Mel Moore'.

Mel Moore  
Lead Underwriter  
20/06/2025

**Sara Stotyn**  
Principal

Marsh Pty Ltd  
ABN 86 004 651 512  
111 Eagle Street  
BRISBANE QLD 4000  
GPO Box 2743  
BRISBANE QLD 4001  
m: +61 (0) 461 416 189  
Sara.Stotyn@marsh.com  
marsh.com.au

23<sup>rd</sup> June 2025

## CERTIFICATE OF CURRENCY INDUSTRIAL SPECIAL RISKS

**Our Ref: 136178**

THIS CERTIFICATE OF CURRENCY PROVIDES A SUMMARY OF THE POLICY COVER AND IS CURRENT ON THE DATE OF ISSUE. IT IS NOT INTENDED TO AMEND, EXTEND, REPLACE OR OVERRIDE THE POLICY TERMS AND CONDITIONS CONTAINED IN THE ACTUAL POLICY DOCUMENT. THIS CERTIFICATE OF CURRENCY IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. WE ACCEPT NO RESPONSIBILITY WHATSOEVER FOR ANY INADVERTENT OR NEGLIGENT ACT, ERROR OR OMISSION ON OUR PART IN PREPARING THESE STATEMENTS OR IN TRANSMITTING THIS CERTIFICATE BY EMAIL OR FOR ANY LOSS, DAMAGE OR EXPENSE THEREBY OCCASIONED TO ANY RECIPIENT OF THIS LETTER.

### INSURED

Vertun Pty Ltd and its Subsidiaries and related Bodies Corporate (Formerly, TriCare Group Pty Ltd), as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

### BUSINESS DESCRIPTION

Principally, Retirement Villages, Property Owners, Internal Maintenance and alterations of existing building and any other occupation incidental thereto.

### PERIOD OF INSURANCE

From 4:00pm local standard time on 01 July 2025 to 4:00pm local standard time on 01 July 2026.

Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

### INSURER

NAME	POLICY NUMBER	PARTICIPATION %
Allianz Insurance Australia Limited	BAW001447702	100%

### Section One – Material Damage

Physical loss destruction of or damage to the Property Insured as a result of a peril not excluded.

### Section Two - Consequential Loss

Loss resulting from interruption to the business consequent upon physical loss destruction of or damage to insured property by a peril not excluded.

**SITUATION AND/OR PREMISES:**

Principally, 250 Newnham Road, Mt Gravatt and anywhere in Australia including where the Insured:

- a) has property, either the Insured’s own or for which the Insured is responsible
- b) carries on or conducts activities of the Business
- c) has goods or other property stored or being processed or has work done including contract sites

Buildings and other property at such Insured Premises shall be deemed to be used by the Insured for the purposes of the Business.

**INTEREST INSURED**

All real and personal property of every kind and description (except as hereinafter excluded) belonging to the Insured or for which the Insured is responsible, or has assumed responsibility to insure prior to the occurrence of any Damage, including all such property in which the Insured may acquire a pecuniary or economic interest during the Period of Insurance.

**LIMITS OF LIABILITY**

The amount(s) set out hereunder represent the Insurers maximum Limit(s) of Liability any one loss or series of losses arising out of any one event at any one Insured Premises subject to any lesser Limit(s) of Liability specified elsewhere in this Policy.

Combined Section 1 and 2

- 682 Rode Road, Chermside West (deemed one location) \$125,000,000;
- Gooding Drive, Clear Island Waters (deemed one location) \$95,000,000;
- Bayview Street, Runaway Bay (deemed one location) \$89,000,000;
- Williams Landing, Kawana Waters \$69,000,000;
- Mermaid Beach, Sunnybank Hills, Mt Gravatt, Aspley, Hastings Point \$60,000,000;
- Somerfield St, Agay St, Box Hill, Donahue St \$50,000,000;
- All Other \$40,000,000;
- Indemnity Value Only Site \$15,000,000

**INDEMNITY PERIOD**

12 Months

**INTERESTED PARTY**

Commonwealth Bank of Australia is noted for their respective rights and interests as financier for various properties.

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Yours faithfully,



Sara Stotyn

Principal

# Attachment 3: Glossary of fees

**Capital maintenance fund contribution:** A portion of resident payments is set aside by the operator into a dedicated fund for future major repairs and maintenance of village infrastructure. The operator determines the required portion.

**Contract check fee:** The annual contract check, which summarises fees and exit position, must be provided free. An on-demand check is also free where the resident gives 28 or more days written notice of intention to leave.

**Deferred management fee:** A fee payable on exit, as a contribution toward the cost of services provided to the resident during their time in the village. It is calculated as a percentage of the entry payment, accruing daily based on length of residence. It cannot be charged where the resident leaves during the settling-in period or moves to another unit within the same village.

**Entry payment:** The main upfront payment for the right to live in the village. It may be a lump sum or fixed instalments. It may be fully or partly refunded when you leave (a repayable entry payment) or it may be non-refundable. It does not include rent, maintenance charges or optional service fees.

**Exit entitlement:** The amount paid back to the resident on exit. For non-owner residents, it starts with the repayable entry payment. For owner residents, it starts with the sale price of the unit. Any fees, outstanding charges and other deductible amounts are subtracted to give the final figure.

**Holding deposit:** A payment to reserve a specific unit before a residence contract is signed. It falls outside the standard entry payment rules and is regulated under the Sale of Land Act 1962 instead.

**Maintenance charge:** A regular fee, usually weekly, fortnightly or monthly, covering village management, staff, facilities and common areas. It is capped each year in line with the all groups Consumer Price Index (CPI) for Melbourne in original terms published by the Australian Bureau of Statistics; and can only exceed that cap if residents approve a higher amount by special resolution.

**Optional services charge:** A fee for extra services a resident elects to use, such as meals or personal care, that are not part of the standard village offering. These charges cease on vacation of the premises or on the resident's death.

**Owners corporation fee (owner residents only):** Where the village has an owners corporation, owner residents pay a separate fee covering common property upkeep and insurance. This is in addition to the maintenance charge.

**Rates and taxes:** Government charges such as council rates and land tax on the village land. These may be passed on through the maintenance charge or charged separately, as set out in the contract.

**Reinstatement costs (non-owner residents):** non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated cost. If not disputed within 21 days, the operator may carry out the works and charge the resident the reasonable cost.

**Rent (non-owner residents):** Some non-owner residents pay ongoing rent for the right to occupy their unit, in place of or in addition to an entry payment. Rent is treated separately from entry payments under the legislation.

**Special levy:** A one-off charge for unexpected major expenses. No more than one special levy may be charged in any 12-month period, and only where required by law, approved by residents by special resolution, or covered by the contract.

**Utility charges:** Charges for electricity, gas and water consumed by the resident. The method of calculation varies between villages and is set out in the contract.

**Waiting list fee:** A fee charged to join the village waiting list. It may or may not be refundable. The operator is required to state in the information statement whether a waiting list fee applies and whether it is refundable on entry.

# Attachment 4: Foreign Resident Capital Gains Withholding Clearance Certificate



Australian Government  
Australian Taxation Office



TRICARE (BOX HILL) PTY LTD  
250 NEWNHAM ROAD  
UPPER MOUNT GRAVATT QLD 4122

Our reference: 7166487100693

Phone: 13 28 66

19 January 2026

## Your foreign resident capital gains withholding clearance certificate

- › Purchasers are not required to withhold and pay an amount
- › Provide a copy to the purchaser and retain a copy for your records

Hello,

We have decided that purchasers are not required to withhold and pay an amount. Your certificate is below:

Notice number	2411176570898
Vendor name	TRICARE (BOX HILL) PTY LTD
Clearance Certificate Period	16 January 2026 to 18 January 2027

The Commissioner may withdraw this clearance certificate at any time if we obtain further information indicating you are a foreign resident.

Yours faithfully,  
**Emma Rosenzweig**  
Deputy Commissioner of Taxation

### Need help?

Learn more about foreign resident capital gains withholding at [ato.gov.au/FRCGW](https://ato.gov.au/FRCGW)

### Contact us

In Australia? Phone us on **13 28 66**

If you're calling from overseas, phone **+61 2 6216 1111** and ask for **13 28 66** between 8:00 am and 5:00 pm Australian Eastern Standard time, Monday to Friday.