

Guide to
Retirement Living



Relax

it's the TriCare difference

Our TriCare Retirement Communities provide an opportunity to enjoy life in welcoming surroundings with everything you need at hand, and there are plenty of friends for social times if you choose.

In our communities, we offer a wide selection of lifestyle activities and amenities, a high standard of resident services and a range of maintenance-free accommodation options.

You'll find many of our Retirement Communities are co-located with TriCare Aged Care Residences, handy for couples with individual care and accommodation needs.

Relax, you'll feel right at home with TriCare.

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What is a retirement community?

A retirement community is a residential complex especially designed for people who have retired, or have reached retirement age, and are able to live independently.

Retirement communities aim to promote an independent, active and social lifestyle amongst people of a similar age.

There are many reasons why people move into a retirement community, such as combining the benefits of being in a private and secure environment with a home that is easily maintained.

Retirement communities can offer social activities, amenities and the freedom to choose a lifestyle that meets the needs for both couples and those living alone.

The decision to move into a retirement community is a lifestyle choice. People are more likely to make the right choice if they are well informed and seek expert advice from the beginning.



TriCare's retirement living options

INDEPENDENT LIVING UNITS OR APARTMENTS

Independent living accommodation ranges from studio to three-bedroom units or apartments and are fully self-contained.

Residents continue to live an independent lifestyle maintaining social, professional and personal interests with the benefit of full access to all social and recreational activities and facilities within the community.

SERVICED APARTMENTS

Serviced Apartments may be studio-style through to two bedrooms, each type with its own kitchenette and bathroom. Assistance is provided in the form of weekly housekeeping, a heavy laundry service and home-style meals.*

Residents in serviced apartments continue with their social and professional lives as they wish, with full access to all social/recreational activities and facilities within the Community.

Often some assistance may mean the world of difference in being able to continue to live with a high degree of independence.

All residents in TriCare's retirement communities benefit from 24 hour emergency call services.

**Services are optional (available at extra cost) in some of our Retirement Communities. Please refer to the specific 'Prices, fees and charges' flyer for each community.*



Moving in

UNDERSTANDING THE FINANCES

When a resident leases a unit or apartment in a TriCare Retirement Community, they gain much more than just accommodation. Residents are acquiring a quality lifestyle, access to a wide range of facilities, activities and services, and the security of living in a community environment.

Financial information, fee structures and inclusions vary between our Retirement Communities.

Please refer to the specific Retirement Community 'Prices, fees and charges' flyer, the applicable Public Information Document or Disclosure Statement for detailed information.

YOUR INVESTMENT

TriCare acknowledges that the decision to move to a retirement community involves a major lifestyle change and is not a simple decision. This understanding ensures the

resident enjoys patience, courtesy and support from our staff throughout the decision-making process, which may take many months.

Residents wishing to occupy a unit in a TriCare Retirement Community purchase a lease and preference shares (preference shares are not applicable at some retirement communities) in the TriCare company which owns that particular Community. The Public Information Document (QLD & VIC) or Disclosure Statement (NSW) contains copies of the lease/licence and other relevant documents, so intending residents are able to seek legal advice with regard to the terms and conditions in the documents.

Other rights and obligations of the resident and the company are found in the company's constitution or lease/licence where applicable, which governs the resident's occupation. The constitution or lease/licence provides that the company



has an ongoing commitment to provide the care, facilities and services that are the essential ingredients in any successful retirement community.

Upon termination of the lease/licence and shareholding (if applicable), the capital return to the resident is defined in the Public Information Document or Disclosure Statement. Community management will take time to explain the scheme applicable to your choice of accommodation and they will provide the supporting marketing material.

PUBLIC INFORMATION DISCLOSURE

Each Community has a Public Information Document (QLD & VIC) or Disclosure Statement (NSW), which provides a detailed summary of how the Community operates, service fees or charges, terms of tenure and copies of all relevant legal documentation.

Once the relevant documents are signed, the Public Information Document or

Disclosure Statement forms part of the resident's contract. The Public Information Document (QLD) is registered with the Chief Executive of Retirement Villages.

TriCare recommends prospective residents discuss the documentation thoroughly with their solicitor, accountant, family and friends. The Acts listed below, and all subsequent amendments, set out guidelines to which retirement villages/communities must comply.

Retirement Villages Act 1999 (QLD)

Retirement Villages Act 1999 (NSW)

Retirement Villages Act 1986 (VIC)

Our Retirement Communities

You will find our Retirement Communities in many sought-after locations, supported by handy public transport services, and close to shopping, medical, entertainment

and recreation facilities. Our range of maintenance-free accommodation styles and assistance services means there is bound to be an option to suit most people.



COMPTON GARDENS

Aspley, 07 3263 2788

Type of accommodation:

Independent Living Units
Serviced Apartments



CYPRESS GARDENS

Clear Island Waters, 07 5579 9311

Type of accommodation:

Independent Living Units
Flexi Apartments



HASTINGS POINT

Hastings Point, 02 6670 4000

Type of accommodation:

Independent Living Units



HAYVILLE

Box Hill South, 03 9890 0171

Type of accommodation:

Independent Living Units



JAMES OMMANEY

Mt Ommaney, 07 3376 1336

Type of accommodation:

Serviced Apartments



MT GRAVATT

Mt Gravatt, 07 3849 4358

Type of accommodation:

Independent Living Units
Serviced Apartments



RUNAWAY BAY

Runaway Bay, 07 5500 2300

Type of accommodation:

Independent Living Units
Serviced Apartments



STAFFORD LAKES

Chermside West, 07 3864 4500

Type of accommodation:

Independent Living Units



WILLOW GLEN

Toowoomba, 07 4635 4000

Type of accommodation:

Independent Living Units

Our co-located Aged Care Residences

Many of our Retirement Communities are either co-located with TriCare Aged Care Residences on the same properties, or

located within easy reach of one. This is very convenient for couples with individual care and accommodation needs.



BAYVIEW PLACE

Runaway Bay, 07 5503 2500

Care available:

Permanent
Short term – respite



CYPRESS GARDENS

Clear Island Waters, 07 5644 6300

Care available:

Permanent
Short term – respite



JINDALEE

Jindalee, 07 3723 3500

Care available:

Permanent
Short term – respite
Secure dementia unit



STAFFORD LAKES

Chermside West, 07 3359 1529

Care available:

Permanent
Short term – respite
Dementia



UPPER MT GRAVATT

Upper Mt Gravatt, 07 3343 9254

Care available:

Permanent
Short term – respite



MT GRAVATT

Mt Gravatt, 07 3349 9122

Care available:

Permanent
Short term – respite
Secure dementia unit

Fees and charges

At all TriCare Retirement Communities, the annual operational costs for providing facilities and services are funded by the residents. These costs are calculated on a monthly basis and are called;

- General Service Fees and Maintenance Reserve Fund Contributions (QLD)
- Recurrent Charge (NSW)
- Maintenance Charge (VIC)

TriCare does not make any profit on the above fees paid by the residents.

The fees/charges budget is determined yearly by TriCare in consultation with residents, as necessary. Annual increases in the fees/charges (excluding the contributions to the Maintenance Reserve Fund applicable in QLD) are limited to CPI increases and external cost increases (e.g. council rates), unless approved by the residents.

Fees/charges typically include:

- Staffing costs
- Government rates and charges (including water)
- General insurance on units, community buildings, facilities, equipment and furnishings
- Community electricity accounts
- Repairs and maintenance to the exterior of residents' units, all Community buildings, facilities, equipment and common gardens
- Contribution to the Maintenance Reserve Fund (applicable in QLD)
- Community bus costs (if applicable)

Residents are typically responsible for the following costs:

- Personal telephone, electricity and gas accounts
- Internal repairs and maintenance
- Contents insurance (public liability insurance is also recommended)
- All personal and health costs

Fees/charges inclusions can vary between Communities, and published fees and charges are available on request.

SERVICED APARTMENT - ADDITIONAL PRICING AND FEES

For Serviced Apartments, a fee is charged for the Serviced Apartment facilities and fixed costs of providing services. Additional fees are charges for:

- Breakfast, lunch and dinner
- Weekly supply and launder of bed and bath linen
- Weekly housekeeping

Please refer to the separate 'Prices, fees and charges' flyers for current schedule of general and additional service fee information specific to each Retirement Community.

MAINTENANCE RESERVE FUND (APPLICABLE IN QLD)

The purpose of this fund is to maintain capital assets of the Community, ensuring they are kept in good working order and attractive presentation.

Contributions to this fund are determined on an annual basis by an independent Quantity Surveyor. The monies are held in a separate trust account and remain dedicated to the Community.



Moving out

RESELLING YOUR UNIT OR APARTMENT

TriCare has a comprehensive ongoing marketing plan, which is geared towards attracting prospective residents to all of our Retirement Communities.

An extensive publicity program supports a regular advertising schedule.

Our marketing team and management are committed to locating a buyer for the unit as soon as possible.

TERMINATION, EXIT AND DEPARTURE FEES

An exit/departure fee and other associated costs are payable upon the termination of your occupancy at any TriCare Retirement Community. Exit/departure fees vary between Communities.

The fee is calculated in accordance with the terms stated in the Public Information Document or Disclosure Statement, and this fee is retained by TriCare.

Please refer to the Community-specific 'Prices, fees and charges' flyers, Public Information Document or Disclosure Statement for current exit/departure fee information.

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