

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.

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 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 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 (بكلية مكاملة 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 xirii 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 Ако вам је тешко да разумете енглески, назовите Службу преводилаца 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 essee 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

ABN / ACN

Address for service

Operator name

ABN / 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 – Friday, 9:00am to 3:00 pm, except public holidays

Telephone

03 9739 6122

Email

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	256	48		
Serviced apartments				
Villas or townhouses				

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:

Refer to the following Rules:

OC303565L – By-law 3(c), 3(j);
OC315605D – Village Rule 2.2 (1) (c), 3(1)(b), 5.3 (1)

Note: under Victorian law operators cannot unreasonably refuse consent for residents to keep pets.

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

Note from Operator – adjacent and within private open space – yes; adjacent but in common areas – no.

Yes No

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

Yes No

Additional details:

Refer to the Village Newsletter and Noticeboard.

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

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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

CCTV of points of entry and exit of the village, as well as select common areas.

The village is equipped with the following emergency assistance system

National Health Australia 5G/GPS caller system. At the time of publication this system notifies Village Staff of emergencies within the village, who will attend in person in the case of non-responsiveness or genuine emergency, and notify persons nominated by the resident throughout Australia in the event of the alarm being triggered outside the village.

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

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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"/> Owner Resident 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"/> Non-Owner Resident 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"/> Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.</p> <p><input type="checkbox"/> Company title: 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"/> Unit trust: A resident purchases units in a unit trust that owns the village. That unitholding gives the</p>	<p><input type="checkbox"/> Licence: <input type="checkbox"/> term..... or <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 checked="" type="checkbox"/> Lease – <input checked="" type="checkbox"/> term 55 years 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 checked="" type="checkbox"/> Other - interest free Loan</p>

resident the right to occupy a specific unit in the village.

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
2025	Surplus \$103,573	
2024	Surplus \$117,983	
2023	Surplus \$151,769	

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

1. OC Maintenance Funds \$28,211
2. Leasehold Long Term Maintenance Fund \$321,340
3. Major Maintenance Fund \$2,071,073

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

Owner Corporation 303565L
Owners Corporation PS615205D

Address for service of owners corporation

165 Union Road, Surrey Hills

Description of common property

Common Property in accordance with Plan of Subdivision

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

\$ 28,211

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):

- Product Liability & Professional Indemnity Insurance,
- Group Personal Accident & Sickness Insurance,
- Cyber Insurance

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)

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
Entry costs: paid before or on entering the village					
Waiting list fee	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<i>On joining waiting list</i>	
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,000	<i>On reserving a unit</i>	The holding deposit is fully refundable and applied to the entry payment
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<i>On entry</i>	
Other entry fees or charges – specify:					
Contract Option 1 – Pay Now					
Deferred management fee (% of entry payment)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		An initial payment of 20% of entry payment	<i>On entry</i>	
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				


Other ongoing fees or charges – specify:			Service fees and capital maintenance fee	Monthly	
Refer also Contract Option 3 – No More Fees					
Ongoing costs: paid while residing in the village					
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	\$512	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	
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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			The village is in the process of developing a capital maintenance plan to determine the capital maintenance fund requirements for the FY27 budget period and allocation of the Sinking Fund
Utility charges - Electricity	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Electricity is supplied from an embedded electricity network. If you chose to use us as your electricity supplier the fees in the financial year FY25/26 are as follows: Service Charge: 103.36 c/day

					Electricity consumption Block 1 up to 1,020 kWh / quarter: 30.04 c/kWh Block 2 over 1,020 kWh / quarter: 30.84 c/kWh Controlled Load: 23.99 c/kWh
Utility charges – all others	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			As charged by utility providers
Council rates	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Land taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			At the time of publication the property is in receipt of an exemption from Land Tax, however the future availability of this exemption is not known to the Proprietor or Operator of the Village.
Other ongoing fees or charges – specify:					
Costs and entitlements on exit: when permanently leaving the village					
Option 2 – Pay Later					
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		5% of your entry payment per annum to a maximum of 30%	<i>On exit</i>	

Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Other ongoing fees or charges – specify:					
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
Allied Health Services that maybe available, including In Home care support, physiotherapy, Doctor, podiatry			Prices as set by relevant independent service provider on a user-pays basis		
Additional Services such as Hairdressing, Beauty therapy, massage services, pre-prepared meal service if available			Prices as set by relevant independent service provider on a user-pays basis		
Activities & entertainment – various in-house entertainment, classes, events and day tours organised by the resident’s association and residents			Prices as set by relevant independent service provider on a user-pays basis		

21. Attestation

Operator attestation	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	GEOFFREY REEVE
Date	1 MAY 2026

Proprietor attestation	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	GEOFFREY REEVE
Date	1 MAY 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
Facilities			
Activities / games room	Mandatory	Inc in Maintenance Charge	
Auditorium			
Allied Health Professionals Suite			
BBQ area outdoors	Mandatory	Inc in Maintenance Charge	
Billiards room	Mandatory	Inc in Maintenance Charge	
Bowling Green Outdoor and Indoor Bowls	Mandatory	Inc in Maintenance Charge	
Community Garden Beds	Mandatory	Inc in Maintenance Charge	
Caravan Storage	Mandatory	Inc in Maintenance Charge	Subject to spaces available
Car Wash Bay	Mandatory	Inc in Maintenance Charge	
Consulting room	Mandatory	Inc in Maintenance Charge	
Dining room with Bar for resident function and subject to demand	Mandatory	Inc in Maintenance Charge	
Gym	Mandatory	Inc in Maintenance Charge	
Hairdressing Salon	Mandatory	Inc in Maintenance Charge	
Heated indoor swimming pool	Mandatory	Inc in Maintenance Charge	
Library	Mandatory	Inc in Maintenance Charge	
Separate Lounge	Mandatory	Inc in Maintenance Charge	
Tea and Coffee facilities with daily newspapers	Mandatory	Inc in Maintenance Charge	
Theatrette with free to air and broadcast services	Mandatory	Inc in Maintenance Charge	
Village bus	Mandatory	Inc in Maintenance Charge	

Service			
Council and Water rates on common property	Mandatory	Inc in Maintenance charge	
24 hour, 7 day Emergency Assistance Call System Monitoring and attendance	Mandatory	Inc in Maintenance charge	
Administration and reception services available throughout the week	Mandatory	Inc in Maintenance charge	
General day-to-day management of the facility	Mandatory	Inc in Maintenance charge	
Maintenance, repairs, cleaning, pest control and utilities to all communal areas	Mandatory	Inc in Maintenance charge	
Rubbish removal and recycling for all common areas and facilities	Mandatory	Inc in Maintenance charge	
Access to all communal areas including the gymnasium, swimming pool, library, theatre, etc	Mandatory	Inc in Maintenance charge	
Weekday newspapers in Residents' Lounge	Mandatory	Inc in Maintenance charge	
Tea and coffee in community centre	Mandatory	Inc in Maintenance charge	
Preparation and auditing of financial statements in accordance with the Retirement Villages Act(Vic) 1986	Mandatory	Inc in Maintenance charge	
Management and administration services	Mandatory	Inc in Maintenance charge	
Rubbish removal and recycling	Mandatory	Inc in Maintenance charge	
Smoke alarm, fire/sprinkler system and fire security system monitoring and operation	Mandatory	Inc in Maintenance charge	
Coordination with Residents Social Committee of social activities and special events including movies, excursions, wine tastings, BBQ's, etc	Mandatory	Inc in Maintenance charge	
Transport to shops, etc. during select times.	Mandatory	Inc in Maintenance charge	

Compliance with the Retirement Villages Act(Vic) 1986 and Owner's Corporation Act (Vic) 2008	Mandatory	Inc in Maintenance charge	
Total mandatory service and facility charges		\$Included in Maintenance Charge	
Total optional and mandatory services and facilities charges		\$NA	

Attachment 2: Details of insurance policies

Combined 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):

General & Products Liability

Name of insurer Probitas

Amount insured \$20,000 any one occurrence

Period of cover 31 March 2026 to 31 March 2027

Premium \$15,048

Excess Nil

Exclusions Cover is subject to the full terms of the policy wording. The complete wording is available on request.

Other information:

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

Burst pipes or sudden water leaks

Storm, wind or hail

Vandalism

Rainwater damage

Flood

Other risks covered (please specify):

Refer Certificate

Name of insurer

Chubb Insurance Australia Limited

Amount insured

\$145,000,000

Period of cover

31 March 2026 to 31 March 2027

Premium

\$100,416

Excess

Refer to policy documents

Exclusions

Cover is subject to the full terms of the policy wording. The complete wording is available on request.

Other information

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

The nature of the risk insured against	Group Personal Accident and Sickness
Name of insurer	Liberty
Amount insured	Various
Period of cover	31 March 2026 to 31 March 2027
Premium	\$283
Excess	Refer to insurance documents
Exclusions	Cover is subject to the full terms of the policy wording. The complete wording is available on request.
Other information	

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

The nature of the risk insured against

Cyber Enterprise Risk Management

Name of insurer

Chubb Insurance Australia Limited

Amount insured

Period of cover

31 March 2026 to 31 March 2027

Premium

\$1,315

Excess

\$5,000

Exclusions

Cover is subject to the full terms of the policy wording. The complete wording is available on request.

Other information

CERTIFICATE OF CURRENCY

Policy number:	CR441K26A000
Name Insured:	[REDACTED] Bellarine Springs Pty Ltd, [REDACTED] [REDACTED] T.V. Mews Pty Ltd TV Mews (management) Pty Ltd, [REDACTED] Body Corporate Strata Plan No 303565L, Owners Corporation No 61520D, Tudor Village Mews Residents Association Inc. Bellarine Springs Residents Association, [REDACTED] [REDACTED] Clifton Springs (Holdings) Pty Ltd, Yarrbat Place Pty Ltd Yarrbat Properties (Holdings) Pty Ltd ATF Yarrbat Property trust, Yarrbat Place Residents Associations.
Business:	Owners and Operators of Retirement Villages including development and sales
Care Service:	Operators of Retirement Villages including development and sales.
Period of Insurance:	31/03/2026 to 31/03/2027 4PM at the Named Insureds Head Office Address
Head Office Address:	PO Box 720, Balwyn VIC 3103, 165 Union Road, Surrey Hills VIC 3127
Additional Insured:	None
Designated Contract:	None

Policy Section 1 General and Products Liability Insurance

General Liability:	\$20,000,000 any one Occurrence
Products Liability:	\$20,000,000 any one Occurrence and in the aggregate any one Period of Insurance

Policy Section 3 Professional Indemnity incl malpractice

Limit of Liability: \$10,000,000 any one Loss and \$20,000,000 in the aggregate any one Period of Insurance

Territorial Limits: Worldwide excluding the United States of America and/or Canada

Signed for and on behalf of certain Underwriters at Lloyd's



Frank van Rooy

Underwriting Manager Liability

Probitas 1492 (Pacific) Pty Ltd on behalf of Probitas Syndicate 1492

Probitas 1492 (Pacific) Pty Ltd (ABN 82 663 993 244) is registered in Australia and is a Lloyd's approved service company and coverholder of Probitas Managing Agency Limited. Australian Securities and Investments Commission (Licence No: 545082).

Date of Issue: 2.4.2026

This Certificate is issued as a matter of information only and confers no rights on the holder; Does not amend, extend or alter the coverage afforded by the Policy Number Referenced above. For full particulars, reference must be made to the current Policy Wording and Policy Schedule.



Confirmation of Insurance

Pinnacle Living Pty Ltd

April 8, 2026

We act as insurance brokers for the above client and at their request confirm the existence and currency of the following insurance:

Class of Insurance	Industrial Special Risks Insurance
Insured	<p>[REDACTED] Bellarine Springs Pty Ltd, [REDACTED] T.V. Mews Pty Ltd, T.V. Mews (Management) Pty Ltd, [REDACTED] Body Corporate Strata Plan No. 303565L, Owners Corporation No. PS 61520D, Tudor Village Mews Residents Association Inc., Bellarine Springs Residents Association, [REDACTED] Clifton Springs (Holdings) Pty Ltd, Yarrbat Place Pty Ltd, Yarrbat Properties (Holdings) Pty Ltd ATF Yarrbat Property Trust, Yarrbat Place Resident Associations and/or subsidiary and/or related corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities</p>
Insurer	Chubb Insurance Australia Limited
Policy Number	02FX040190
Period of Insurance	From: 31/03/2026 To: 31/03/2027 at 4:00pm
Scope of Cover	<p>Section 1 – Material Loss or Damage: All property both Real and Personal including Money (except hereinafter excluded) belonging to the Insured or for which the Insured is legally responsible or has assumed responsibility prior to the occurrence of any loss or destruction or damage, including all such property in which the Insured may acquire an insurable interest during the period of the policy.</p> <p>Section 2 – Consequential Loss: Consequential Loss following interruption, or interference to the business as a result of loss or damage caused by an insured peril under Section 1 of the policy</p>
Situation	Principally 518-536 Maroondah HWY Lilydale VIC 3140, Australia and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or

undergoing processing, repairs, maintenance, overhaul or improvements).

Limit of Liability

Sections 1 and 2 Combined:

520 Maroondah Highway, Lilydale, VIC 3140: \$150,000,000

101 Central Road, Drysdale, VIC 3222: \$125,000,000

81-87 Yarrbat Avenue, Balwyn, VIC 3103: \$45,000,000



NOTE This confirmation is issued as a matter of information only and does not confer any rights upon the confirmation holder. The confirmation does not amend, extend or alter the coverage afforded by the policy / policies detailed herein.

Yours faithfully

Nicholas Levy

Nicholas Levy
Senior Associate
Mobile: +61 478 998 259
Email: Nicholas.Levy@lockton.com

Certificate of currency



This certificate confirms that the undermentioned policy is current as at the date shown below.

PRODUCT NAME	Group Personal Accident and Sickness
POLICY NUMBER	2000497203
ISSUED	30 March 2026
INSURED	<p>[REDACTED]</p> <p>T.V. Mews Pty Ltd;</p> <p>T.V. Mews (Management) Pty Ltd;</p> <p>[REDACTED]</p> <p>Body Corporate Strata Plan No. 303565L;</p> <p>Owners Corporation No. PS 61520D;</p> <p>Tudor Village Mews Residents Association Inc.;</p> <p>[REDACTED]</p> <p>Clifton Springs (Holdings) Pty Ltd;</p> <p>Yarrbat Place Pty Ltd;</p> <p>Yarrbat Properties (Holdings) Pty Ltd;</p> <p>ATF Yarrbat Property Trust;</p> <p>Yarrbat Place Resident Associations;</p> <p>Bellarine Springs Pty Ltd;</p> <p>Bellarine Springs Residents Association;</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities</p>
NAMED ADDRESS	c/o Lockton, Level 35, 600 Bourke Street, Melbourne, VIC, 3000
BROKERAGE	Lockton Companies Australia Pty Ltd
BROKERAGE ADDRESS	Level 35, 600 Bourke Street, Melbourne, VIC 3000, Australia
POLICY PERIOD	From: 31 March 2026 at 4pm local standard time To: 31 March 2027 at 4pm local standard time

Certificate of currency



	(both dates inclusive)
POLICY WORDING	Liberty AU Group Personal Accident and Sickness PDS and Policy Wording - Lockton - 18 March 2025
OPERATIVE TIME	As per Schedule of Benefits
DOES AN AGGREGATE DEDUCTIBLE APPLY TO THIS RISK?	No

Certificate of currency



SCHEDULE OF BENEFITS

CATEGORY	1
INSURED PERSONS	All voluntary workers of the insured only
OPERATIVE TIME	Voluntary workers

SECTION		BENEFIT PAYABLE / SUM INSURED
PART A	DEATH AND CAPITAL BENEFITS	\$250,000
PART B	FRACTURED BONES	\$5,000
PART C	LOSS OF INCOME – WEEKLY INJURY BENEFIT	85% of Income up to Benefit Period 104 weeks Excess Period 7 days
PART D	LOSS OF INCOME – WEEKLY SICKNESS BENEFIT	Not Insured
PART E	INJURY – SURGICAL BENEFITS OVERSEAS	As per Policy
PART F	SICKNESS – SURGICAL BENEFITS OVERSEAS	Not Insured
PART G	DENTAL INJURY	As per Policy
PART H	NON MEDICARE MEDICAL EXPENSES	90% of expenses up to \$5,000 Excess \$50

Certificate of currency



Policy Aggregate Limits of Liability

Personal Accident	Any One Occurrence	\$2,000,000
	Non Scheduled Flying	\$500,000

This Certificate:

- Is issued as a matter of information only and confers no rights upon the holder
- Does not amend, extend or alter the coverage afforded by the policy listed
- Is only a summary of the cover provided
- Reference must be made to the current policy wording for full details
- Is current at the date of issue only
- Please contact Proclaim on 1300 552 446 or +61 3 9660 5200 for assistance with all claims

Certificate of Currency

Cyber Enterprise Risk Management *Version 2.2* Policy

Named Insured	Pinnacle Living Pty Ltd and Associated Entities	
Policy Number	CYS0054188	
Policy Period	From:	31/03/2026
	To:	31/03/2027
	Effective:	31/03/2026
	All days inclusive, 4:00 PM LST (Local Standard Time) at the Principal Address.	
Policy Form	Cyber Enterprise Risk Management Version 2.2 Policy	
Date of Issue	27/02/2026	

Coverage		
Policy Aggregate	\$1,000,000	
First Party Insuring Agreements	Limit of Insurance	Excess
Incident Response	\$1,000,000	\$5,000
Business Interruption	\$1,000,000	\$5,000 Waiting Period: 8 hours
Data and System Recovery	\$1,000,000	\$5,000
Cyber Extortion	\$1,000,000	\$5,000
Third Party Insuring Agreements	Limit of Insurance	Excess
Privacy and Network Security Liability	\$1,000,000	\$5,000
Sublimits		
- Consumer Redress Fund	\$1,000,000	\$5,000
- Payment Card Loss	\$1,000,000	\$5,000
- Regulatory Fines	\$1,000,000	\$5,000
Media Liability	\$1,000,000	\$5,000
Insuring Agreement Extensions	Limit of Insurance	Excess
Emergency Incident Response	\$50,000	\$5,000
Betterment Costs	\$50,000	\$5,000
Cyber Crime	\$250,000	\$5,000
Reward Expenses	\$50,000	\$0
Telecommunications Fraud	\$250,000	\$5,000
Social Engineering Fraud	\$250,000	\$5,000

Endorsements

1. ERMV2.2 E2 - Additional Insured Endorsement 07/22
2. ERMV2.2 E96C - Cyber Crime Expansive Endorsement Marketplace 10/25
3. ERMV2.2 E68 - Emergency Incident Response Endorsement - "Reasonably Suspected" & Chubb Preferred Providers 04/23
4. ERMV2.2 E17 - Foreign Entity Loss Global Insurance Endorsement 04/25
5. ERMV2.2 E46 - Incident Response Endorsement 07/22
6. ERMV2.2 E20 - IT Hardware Endorsement (Bricking)
7. ERMV2.2 E80 - Reasonably Suspected Endorsement - Incident Response
8. ERMV2.2 E27 - Reputational Harm Endorsement
9. ERMV2.2 E13 - Widespread Event Endorsement 07/22

All the values on this Certificate of Currency are correct as at **27/02/2026** and may only be subject to change within the Policy Period by written agreement between the Insurer and the Insured.

This Certificate is furnished as a matter of information only and does not constitute an insurance contract upon which claims can be made.

The insurance afforded by the policies described in this Certificate is subject to all terms, exclusions and conditions of such policies.

Chubb. Insured.SM

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.