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Summary of Financial Information

The purpose of this sheet is to summarise all the fees and charges.

1. Ingoing Contribution Loan

This amount is determined from the unit design, options that have been added to the unit and the current market values. This amount currently ranges from $377,000 to $598,000.

"The Loan Licence Agreement" page 7 in the ***General Information Book***, provides details on how this loan operates.

2. Recurrent Charges or the Maintenance fee

This is set at **15% of the couple's full pension. At 20/09/2026 this equates to $139.95 per week or $606.45 per month** and is subject to CPI changes in line with pension increases. The fee is payable monthly in advance by direct debit.

The services provided for this fee are set out in ***"Maintenance"*** page 10 of the ***General Information Book***.

3. Non-Refundable Amount

(This is sometimes referred to as the retention amount.)
This amount is deducted from the Ingoing Contribution Loan when the refund payable is calculated, when you leave the village.

The retention amounts are calculated on the daily basis from the agreed date of entry until the resident vacates the unit and returns the keys to administration.

The retention is calculated at 8% of the Ingoing Contribution loan for the first 3 years and 3% of the loan for the next 3 years. There is no retention amount after 6 years.

4. The Entry Contribution Refund on Exiting

The refund amount is:

I. Repaid within 14 days of a new loan being received or within 6 months of vacating the unit and returning keys to management.
II. Includes 50% of the capital increase in the value of the unit as determined by next Entry Contribution Loan.

An example is shown in the ***General Information Book*** page 10.