

The Keyton Guide to Retirement Living

Confidently choose your perfect home
and discover an exceptional lifestyle



Welcome to your Guide to Retirement Living.

Discover everything you need to know about moving to a Keyton retirement village and unlock total peace of mind.

If you've ever considered moving to a retirement village, this handbook is for you. Within these pages you'll find practical tips, information and insights on everything from fees and contracts to logistics, location and lifestyle.

We created this guide to help you understand retirement living with clarity and transparency, so you can make confident choices about your future. Because that's what retirement is all about: choice.

At Keyton, we lead with heart. We provide a diverse range of quality living options that cater to the individual needs and desires of independent seniors, keeping you in control of your journey. You can choose where you live and how; whether you want us to take care of every little detail, or simply be there to support you when you need us.

While every Keyton village has a unique personality, at the core of all our communities is a commitment to ensuring residents enjoy well-supported, healthy and active lives. Keyton strives to enhance the lives of residents, with wellness and sustainability initiatives, smart technology, intergenerational precincts, home care partnerships and more.

Our large range of locations from rural and urban to coastal retreats also offer the convenience of amenities, healthcare and transport nearby as well as easy access to nature.

Ask any Keyton resident why they love village life, and you'll find common themes. There's the beauty of living in a low-maintenance, adaptable environment and the comfort of living in a safe and secure home. But overwhelmingly, it's the sense of community that has the greatest impact, providing a profound sense of belonging, and the warmth of being surrounded by people who care.

Connection is more important than ever, and Keyton retirement villages, complete with friendly communities and social activities, can help reduce feelings of isolation and loneliness immeasurably.

Furthermore, Keyton villages are constantly evolving to satisfy residents' wants and needs. We pride ourselves on being at the forefront of the industry while also listening to customers and residents. That's why we introduced more flexibility around payment options in many of our villages.

There's no single definition of what retirement looks like. Whether you're happy relaxing at home, you have a busy social life, or you're still working in some capacity, our villages are designed to support you and your lifestyle.

We can't wait to show you around so you can see the possibilities of retirement living for yourself. Beautiful homes, excellent facilities and a welcoming community is just the beginning.

An exceptional lifestyle awaits you.

For more information or to arrange your personalised tour, please call our Customer Service Team on **1800 550 550** or visit **keyton.com.au**



A handwritten signature in dark ink, appearing to read 'Nathan Cockerill'.

Warm regards,

Nathan Cockerill
CEO, Keyton



Discover your best chapter yet

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What is a retirement village?

01

Retirement villages:
they're not aged care!

Villages are for people over 55 who are active enough to live independently in their own home. A retirement village is not “an old people’s home”.

In fact, plenty of people who live in retirement villages are not retired at all!

Many are simply making the most of village life, so they can continue to do what fulfils them, whether that’s working or not. Many residents tell us they wished they had moved in earlier so they could have spent more time enjoying all the benefits of their village, from enjoying the amenities to making new friends.

One of the key attractions of living in a retirement village is that the homes, amenities and surroundings have been thoughtfully designed to maximise comfort and minimise maintenance leaving you with more time to relax and enjoy life however you see fit.

Retirement villages also provide the peace of mind that if your circumstances change over the years, you can access greater support such as in-home care, to allow you to live independently for as long as possible.

BOTTOM LINE

- Independent living
- Thoughtfully designed homes
- Community environment





Who runs retirement villages?

Retirement village operators in Australia may be privately owned, not-for-profit or publicly listed companies. Each state has its own Retirement Villages Act for the operation of villages within that state.

Keyton is a leading creator, owner and operator of vibrant, purpose-built communities for independent over-55s, with over 75 villages situated in some of the nation's most sought-after locations.

We have more than three decades of experience providing our village and resort residents with superior lifestyle opportunities underpinned by strong community spirit. In that time, we have honed our expertise in placemaking, asset management and village operations to create the ultimate in active, independent retirement living.

BOTTOM LINE

- Village operators might be privately owned, not-for-profit or publicly listed.
- Villages are operated according to a state-based Retirement Villages Act.

Do I own my house or apartment?

It is important to understand that when you buy into a Keyton retirement village, Keyton typically owns the land and homes. The “right to reside” in the home on a lease or licence is then sold to a resident.

In some Keyton villages, a resident might own a freehold, purple or strata title over the home. The options available range from village to village. The easiest way to gain clarity is to ask the Sales Manager at the village you're considering moving to.

For simplicity, throughout this document we will talk about “buying” “selling” and “owning” your home however it is important to note that we are also referring to lease and licence arrangements when we use this language.

Less bills and admin

It's no secret that the cost of living is increasing. The good news is when you live in a retirement village, you can say goodbye to many of the costs and responsibilities associated with your family home.

In a retirement village, you buy the "right to reside" in your home. You may own a freehold, purple or strata title over the home, a lease or a licence. You then pay a monthly fee, which covers a range of expenses in one go.

Other than that, your main costs will be phone, internet, home electricity and contents insurance. Most of our villages have free WiFi in the community areas.

You'll never have to think again about paying for things like building insurance, gardening, mowing or pool maintenance, as this is all taken care of in the monthly service fee. Some of our villages even have an indoor heated pool and spa for you to enjoy.

We go into more detail about monthly fees in the "Lowdown on Costs" chapter.

More savings

There are other ways you can save money by living in a retirement village.

Most villages have a resident minibus which takes regular trips out. Many of our villages are ideally and centrally located, close to shops, amenities and medical services with public transport nearby.

In short, you'll have everything you need on your doorstep. You may even consider ditching the car!

If you're an intrepid traveller, sailor or caravanner, you will be pleased to hear that some of our villages offer parking for boats and recreation vehicles at a very reasonable cost. While we've provided these facilities in as many villages as possible, not all villages have the space, so make sure you check what's available in the village you're considering calling home.

Want to jet off on an adventure or take the caravan on the road? You can lock up and leave without a worry in the world, knowing your home will be safe and secure.

BOTTOM LINE

- Save on certain living and housing costs
- Make use of the village bus (if applicable)
- Park your van or boat on-site (if applicable)



Harbourside
Village Mindarie,
WA



Bernborough
Ascot, QLD

The right home for you



Retirement is about living life, your way, however you choose to enjoy it.

Ask yourself: What sort of home do you see yourself living in? Do you envision a coastal, urban or countryside location? Do you want to downsize or retain a similar amount of room? A smaller home offers the benefits of less housework and maintenance, while extra space allows room for guests, a home office or studio.

At Keyton, we offer a choice of home styles. Our homes are low-maintenance and flooded with natural light, built for convenience and designed for your comfort. Our locations are ideally and centrally situated in most states of Australia. Residents often move to a Keyton village to be close to their children, grandchildren, or family friends.



Freestanding or attached homes

Usually found on the ground level, our freestanding or attached homes have been designed for low-maintenance, open-plan living, with plenty of natural light.

Sometimes referred to as villas or units, these homes almost always come with a private alfresco area and garden.

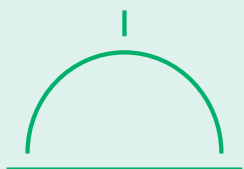
You can choose a floorplan with one, two or three-bedrooms and possibly a study.

Most homes have car space options, ranging from an outdoor space or carport through to a double lock-up garage with internal access. Some villages may have homes without car spaces.



Apartments

For frequent travellers or those who love low-maintenance apartment living, choose a one, two or three-bedroom home, possibly with separate study. Whilst most apartments don't have a private garden, there is usually a balcony—or two—which offers the perfect space to enjoy the sunlight and the breeze. Many of our villages also benefit from landscaping, communal gardens and proximity to parks and reserves, so you don't have to go far to get healthy dose of nature.



Serviced Apartments

The term Serviced Apartment usually refers to a one-bedroom or studio apartment, located within a dedicated building within the village. Serviced Apartment living supports you to live independently in your home, with a little extra help. Services may include everything from daily meals, cleaning and laundry to home maintenance and health support. It's safe, secure, stress-free living, where chores are dealt with for you.

As you get older, having good support is key for your peace of mind, especially if your circumstances change. If you already live in a Keyton Village, but would like to move into a Serviced Apartment, where you will have considerably more assistance in your daily life, we offer in most cases, an Easy Move option. This gives you the benefit of a reduced Deferred Management Fee (DMF) so you can preserve more of your capital when you move.

You may decide to move to a Serviced Apartment within your own village or to a different location within the Keyton family. It's entirely your choice.

BOTTOM LINE

- Live in a small or large home or apartment
- Choose a studio with meals, cleaning and laundry services

Home prices are less

Generally speaking, a home or apartment in a Keyton village will be more affordably priced than the median price of the area.

This means you can buy into an area at a cheaper rate, which will increase your cash reserves.

BOTTOM LINE

- You can stay in your area or move into an area you like for less than the median price of the area.

Stamp duty

At more than 80% of our villages where you don't buy a freehold title, you don't have to pay stamp duty or transfer fees when you move in.

How much does stamp duty cost?

Each Australian state has different charges for stamp duty, but the average across the states for stamp duty on the purchase of a \$450,000 home (not in a retirement village), is around \$15,000.

BOTTOM LINE

- No stamp duty means significant savings when you buy







Buy a home, gain a lifestyle

02

Keyton residents – our greatest advocates

Living in a retirement village means being part of a community of like-minded people. At Keyton, we regularly connect with residents and listen to what they have to say about their lives and our services.

We're proud to have above-industry standard advocacy rates and very high satisfaction levels. These results show the positive living experiences residents have.

4/5

4 out of 5 residents say
“I am very satisfied living
in my village.”

52%↑

Our resident advocacy
rates are 52% higher than
the nearest competitor.

9/10

9 out of 10 say
“Village life is meeting
my expectations.”

Health benefits

Decades of scientific research affirms the profound benefits of social connection on our overall wellbeing, health, and happiness. The wealth of evidence confirms the positive impact of communal engagement. People with robust social relationships not only enjoy extended lifespans, but also exhibit heightened resilience against infectious diseases and a greater capacity to combat illnesses. Notably, those who actively participate in their communities consistently report the highest levels of life satisfaction.

At Keyton, we are committed to providing residents with exceptional living that encompasses health and holistic wellness. Through our many health-based initiatives, we lead the industry in promoting comprehensive wellbeing, supporting residents every step of the way. Our quality facilities, amenities, and carefully curated activities and services are thoughtfully designed to nurture the integration of physical, social, and emotional wellness in residents' lives.

While each of our villages has its own unique character, our offerings include an extensive selection of enriching experiences. From rejuvenating yoga and tranquil Tai Chi to invigorating movement classes as well as engaging group activities, residents can choose from a multitude of options. Furthermore, our social groups, clubs, regular events and excursions further foster meaningful connections and nurture a vibrant sense of community.

Proximity to medical

Many of our villages have been built in the middle of thriving local communities within easy proximity to transport and medical services. For your peace of mind, most villages have 24-hour emergency response systems and are conveniently located for medical care and hospitals.

BOTTOM LINE

Village life can improve one's health and wellbeing and positively impact quality of life.

Accessing care when you need it

At Keyton, we pride ourselves on connecting you to premier health and wellness initiatives and services, enabling you to embrace an exceptional life. Our rigorous selection process ensures we collaborate with trusted health providers, granting you seamless access to a wide range of health and wellness services and support.

Year-round services might include domestic assistance, respite care, help with shopping, social support, meal preparation, nursing, allied health services, aids and equipment.

In many villages, residents can access the services of visiting practitioners like physiotherapists or podiatrists.

Many Keyton villages have partnered with a world-class emergency call system provider to establish new in-home emergency call systems. Not only for emergencies, this system provides residents with immediate connectivity to skilled operators, who can talk through a problem or take action to send assistance.

There may be a cost associated with establishing and running this system. In many cases it is included in the monthly service fee.



“At our old place, we knew the neighbours on either side of our home and that was about it. Since moving into the village, we know over 200 of them!”

Village facilities might include



Sporting

- Bocce court
- Bowling green
- Croquet lawn
- Heated swimming pool and/or spa
- Indoor bowls
- Putting green
- Well-equipped gymnasium



Leisure facilities

- Alfresco dining area
- Auditorium, for shows and events
- Bar
- Barbecue and outdoor entertaining area
- Billiards tables and dart boards
- Business centres
- Caravan and boat storage
- Café / restaurant
- Clubhouse / Community Centre
- Computers with internet access
- Conference and function rooms
- Convenience store
- Craft and hobby room
- Dance floor
- Function room
- Games rooms
- Hairdressing salons
- Library
- Men's Shed
- Village bus
- Woodworking shop with tools



Social clubs

- Bridge
- Tai Chi
- Zumba
- Yoga
- Aqua Aerobics
- Arts and crafts
- Board games
- Plus lots more!

Time for a positive change

You've worked hard all your life, perhaps raised a family and maintained your home and garden. But there comes a time when you may want more—and less. More fun, less stress. More time to enjoy the things that make you happy, less time spent on chores and taxing household responsibilities. If you envision a lifestyle that embodies independent living without the time, effort and expense it takes to upkeep your own property, retirement living may be the answer.

Living in a retirement village means enjoying the sanctuary of your own home while also belonging to a friendly and welcoming community. There are activities, events and social clubs you can join, but it's entirely your choice how you spend your time. It's independent living surrounded by likeminded neighbours, and enriching amenities.

The Community Centre: The heart of village social life

Every Keyton retirement village has a Community Centre which forms the social and recreational heart of the village. This is a multipurpose hub offering welcoming spaces and quality amenities that both enrich the village's friendly atmosphere and enhance residents' sense of belonging.

Village life by nature connects you with others, which means there's always something to do, or someone to talk to. It's a lifestyle defined by being spoilt for choice, where you can spend your time exactly how you wish. Nothing about moving into a retirement village will restrict the life you already have—you may just find yourself with more friends and a busier social calendar, if that's what you want.

While all Keyton retirement villages are different, leisure facilities may include a heated indoor swimming pool, a gym, a bar with regular happy hour, bowling green, bocce court, cinema, dance floor, craft room, billiards and games rooms, hairdressing salons, business centres equipped with computers and internet access, barbecue areas and more.

Choose the right contract for you with more ways to pay

At Keyton, we believe in the importance of choice, which is why we offer a variety of contracts and ways to pay.

These options are available at our leasehold villages and some of our strata villages. Our villages are safe and secure, socially engaging, environmentally-conscious and above all, resident-focused. We employ people whose passion for the industry is evident in the care, dedication and service they provide.

We're more than words, we're meaningful actions. That's why our contracts are ahead of the curve and unwaveringly customer-friendly.

You will no longer have to think about paying for things like building insurance, pool maintenance, mowing or gardening as this is all taken care of in the monthly service fee. Many of our villages even have heated indoor pools and a spa for you to enjoy.

Understanding is everything

If you're considering retirement living, a clear understanding of contracts, costs and value is essential. We pride ourselves on our authenticity and our responsibility to guide you with respect, integrity and care. Additional offers, such as those outlined overleaf, are designed to protect your best interests at all times.

Change your mind with peace of mind

If you live in a Keyton leasehold village and decide to move out within the first six months, we will guarantee the buy-back of your unit, completely free of DMF charges, refurbishment and selling costs. All you'll pay is fair market rent and service fees for the time of your stay, as well as costs to repair any damage above fair wear and tear.

01 **The Deferred Management Fee (DMF)**

The DMF is the traditional contract model for buying into a Retirement Village. A DMF contract can be a smart choice for those looking to make the most out of their retirement now. By deferring part of the cost until after you re-sell, you can buy in at a more affordable price and keep some cash in the bank to continue enjoying the things you love. If you'd rather not pay with a DMF, the power is in your hands to choose from the other contract options we provide.

02 **Prepaid Plan**

If you're the sort of person who likes to get everything settled in advance, the Prepaid Plan is for you. With this option, you pay the purchase price for your home, along with an upfront management fee. Once you move into the village, you only have to pay the ongoing service fee. If you decide to leave the village, Keyton can help you sell your home at the market rate, and you will benefit from any capital gains.

03 **Refundable Contribution**

Want the security of knowing your money will come back to you once you move out? Choosing to pay for your home via a Refundable Contribution contract means you pay more upfront for your home when you move in. For the duration of your stay, you'll pay the standard ongoing fees which cover day-to-day costs such as utility bills and maintenance. If you decide to leave the village, your purchase price, plus upfront contribution is refunded within 60 days of exit with no Deferred Management Fees. You do not share in any capital gain on the sale of your home.

04 **Pay As You Go**

Simple and secure, this contract gives you the option to keep your family home. Applicable for Keyton-owned Serviced Apartments, Pay as You Go involves paying a security deposit, a non-refundable establishment fee and monthly instalments. If you decide to leave the village, your security deposit will be returned with no extra fees or costs. You won't need to worry about capital gains, loss of your property, or have any of the pressures that go with selling your apartment. It's a contract that ensures long-term lifestyle security, and maintenance of your personal assets. You also have the option to transfer to any of the other contract models should your circumstances change.

The lowdown on costs

03

What are the costs?

When you live in a retirement village, you pay a variety of fees in addition to the cost of purchasing your home. Many of these fees relate to providing the benefits of your lifestyle, living in a safe and secure environment with quality amenities, supportive services, leisure and community facilities. They are costs that contribute to your quality of life.

At Keyton, we want to make it simple for you to understand the costs involved in living in a village.

- Ingoing contribution (the purchase price of your new home)
- Monthly service fee
- DMF – Deferred Management Fee
- Capital gain sharing (depending on contract) and reselling fees





Ingoing contribution (the cost of your home)

The way homes are bought and sold within a Keyton retirement village is similar to the way property is bought and sold outside a retirement village.

When a resident decides to sell, they work with the Keyton village sales team to determine the sale price for their house, apartment or Serviced Apartment.

The property price varies depending on the size, style, condition and position of the home.

Outgoing residents are free to choose any real estate agent they like to sell their home, but many choose to use the services of our dedicated sales teams, who are experts in the field of selling homes in a retirement village.

A notable difference of buying into a retirement village is that in more than 80% of our villages, you don't have to pay stamp duty or transfer fees.

Monthly service fee

Also known as a:

- Recurrent charge
- Maintenance charge
- Service fee
- General services charge

The monthly service fee is a monthly amount paid by each household to cover the day-to-day operation and upkeep of the village.

Keyton does not profit from these fees, in accordance with legislation. The fees are simply to cover the day-to-day costs of running the village. You will still need to pay additional personal expenses such as your telephone, electricity, and contents insurance.

YOUR MONTHLY SERVICE FEE COVERS

All of our villages are different, so inclusions may vary. Please check with the Village Sales Manager for specific details on the village you are interested in. Typically, the monthly service fee covers costs such as:

- Rates
- Water for the village community
- Leisure facilities including swimming pool
- Front garden maintenance and village landscaping
- Body corporate fees
- Building insurance
- Streetlights and electricity for the village community
- Village Bus operation (where applicable)
- Village management team
- Long term maintenance or sinking fund contribution

Monthly service fees are calculated based on the cost of running the village. Keyton does not profit at all from monthly service fees.

Every year, the Village Manager prepares the village budget in consultation with the resident committee. From there, the monthly service fees are determined. Residents voting on the services is mandatory when the increase is above the Consumer Price Index.

DMF – Deferred Management Fee

The Deferred management fee is a part of the original financial model for operating retirement villages. This fee is called “deferred” because you don’t have to pay it up front, but rather, when you leave.

Not everyone is comfortable with the concept of a DMF, but the benefits of this model means that moving to a retirement village is more affordable on entry, giving you more cash in your pocket upfront, for the years ahead.

The DMF is like a final payment towards your share of the cost of living in a retirement village, paid only when you leave. The costs cover things that were not fully paid when you moved in; things like land costs, the establishment and ongoing upgrade of utilities infrastructure, leisure facilities and landscaping foundations.

HERE’S HOW IT WORKS

When you leave the village, Keyton can assist you in selling your home. You may pay a commission on the sale of your home, the same as with any property sale.

You pay the DMF, which is a capped amount, most commonly calculated as a percentage of your home’s value and based on the number of years you’ve lived there.

The DMF generally takes up to 10 years to cap out and ranges between 25% and 35%. Some homes can be bought with the option of capital gain sharing, which means the resident and Keyton share in that gain.

BOTTOM LINE

- DMF lets you buy in at a more affordable home price and defer part of the costs of living in a retirement village

Here is an example of how a DMF is calculated on a contract where the resident receives 100% of the capital gain:

Where DMF is on the resale price

Original price paid	\$400,000
Period of occupancy	10 years
Re-sale price achieved after 10 years	\$537,500
Less the DMF. 3% per year capped at 10 years = 30%	(\$161,250)
Estimated amount to outgoing resident ¹	\$376,250

- This is an example only. There are other fees and charges depending on the contract and title type such as legal fees, reinstatement costs, selling costs, GST and stamp duty
- An example DMF calculation is available for each of our villages that takes into consideration the village's specific circumstances. Please ask the village Sales Manager for specific details
- It is important that you refer to the full terms of the residence contract and sale documents to ensure you understand all the terms and conditions
- Keyton recommends you seek legal and financial advice when considering a move to a retirement village

ASSUMPTIONS

- These calculations are based on an estimated 3% per annual capital growth

According to Rachel Lane, Principal at Aged Care Gurus and co-author of Aged Care, Who Cares, the DMF is essentially an affordable housing model that allows residents to pay for some of their housing now, and some later.

"It's come about through legacy and necessity where operators have wanted to keep their upfront price low," says Rachel. "From a legal point of view, operators can't profit from the ongoing costs they charge people to live in the village, so to compensate for charging a low price upfront, and for running the village for however many years the resident lives there without profiting, they charge it at the end."



1. Excluding selling and reinstatement fees.

Capital gain sharing and reselling fees

Each Keyton village is different, but most include the provision for capital gain sharing, which means the resident and Keyton share in that gain.

When you move out of your village, you will need to account for any wear and tear to your home, by covering the costs of a basic reinstatement. This typically involves new carpet and painting throughout, servicing the appliances, safety checks and a comprehensive clean.

Undertaking a basic reinstatement will ensure your home can be successfully on-sold.

Reinstatement works are a key element in the sale of your home as they improve its marketability and help attract suitable buyers. The table below demonstrates an example exit entitlement for a reinstatement scenario.

Resident's Estimated Exit Entitlement (Participating Contract)	
Purchase price	\$500,000
Plus capital gain	\$100,000
Less Deferred Management Fee	(\$180,000)
Less sinking fund costs	(\$30,000)
Less other costs	(\$17,500)
Less reinstatement	(\$12,500)
Resident receives at settlement	\$360,000

Note: These costs aren't applicable in all Keyton Retirement Villages and this scenario may not be the same for your home.



Leaving the village

01

Notify us of your intention to vacate

By signing the Notice to Vacate form, you inform us of the planned or actual date of your home becoming vacant.

02

Property appraisal

We will work with you to organise a time to inspect your home to conduct a property appraisal and determine its condition.

03

Identify the works to be done

Based on the condition of your home we will prepare a proposal indicating your reinstatement or refurbishment options.

04

Listing meeting

The Village/Resort or Sales Manager will prepare a proposal and present this to you. The listing proposal includes the recommended sales price, the estimated amount you will receive (Estimated Exit Entitlement), and an explanation of the reinstatement or refurbishment options for your home. You will also be provided with an Exclusive Agency Agreement to be signed if you wish to appoint Keyton to sell your home.

It's important that you and your family understand the process should you decide to leave your retirement village. It's not quite as simple as reselling a residential home, so we have outlined the steps we take to ensure your home is in marketable condition and can be resold to a new resident.

05

Document signing

Once we have received the signed documents we will commence the next steps in getting your home ready for sale.

06

Home is officially listed for sale

We advertise your home to potential purchasers. Remember that promotion and advertising for our villages and resorts takes place all year round.

07

Reinstatement or refurbishment works

The recommended reinstatement or refurbishment works agreed to will be arranged and will commence as soon as possible. Upon reservation of your home, works will commence immediately to meet settlement requirements.

08

Reservation and settlement

The Village/Resort or Sales Manager will keep you informed of works being undertaken and any offers received. Once an offer is accepted and all legal conditions are met, you will be notified when settlement of the home takes place.



About Keyton: quality authenticity, honesty

04

New home, new life, new community

Change can be as daunting as it is refreshing. When you're considering transitioning into a retirement village, there's a lot to do, apart from moving home.

There's a contract to sign, fees and charges to navigate and a different (albeit rewarding) lifestyle to embrace.

The good news is, at Keyton we promise you authenticity and honesty. It's a pledge we take seriously.

We not only create rewarding places to live, but experiences that enhance your wellbeing. Our villages feel safe and secure, socially engaging, and above all, resident-focused.

We employ people whose passion for the industry is evident in the care, dedication and service they provide.

BOTTOM LINE

- Keyton is committed to authenticity and honesty

OUR FOUNDATION

Keyton was built on a foundation of integrity, innovation and sustainability.

Today, we are a leading owner, operator and developer of senior living communities in Australia with more than 30 years of experience creating places that support residents and enrich their lifestyles. We care for residents by sharing with them a genuine sense of place and belonging, and their satisfaction is the most important measure of our success.

Once you move in, you'll know what we mean: Fun and friendship. Safety and security. Absolute independence, but support if you need it.

Navigating the contract

You sign a contract when you buy a house or when you get a job. It's no different when you move into a village, except that you must sign a residence contract, as you're also buying into a community.

Before you sign on the dotted line, knowing what to expect financially is essential. Engaging the services of a trusted solicitor and financial advisor is important as is talking to your family. Ask questions about anything and everything you want answers to, from short-term costs to ongoing fees, to what happens if you decide to move out.

Unlike the traditional property market, your home in a retirement village may not make you a profit if you decide to sell on, although some villages may give you the option to share in the capital gain. It's important to remember that one of the main benefits of retirement living is the lifestyle it provides within a ready-made community, where you have safety, security, support, peace of mind and everything you need on your doorstep.

BOTTOM LINE

- Ask lots of questions and get professional advice when it's time to sign the contract

Cooling off period

Choosing a retirement village can be an exciting journey and we want to be confident you've made the right choice. That's why after entering into a contract, you have a cooling off period of between 3 to 15 days (depending on the state).

BOTTOM LINE

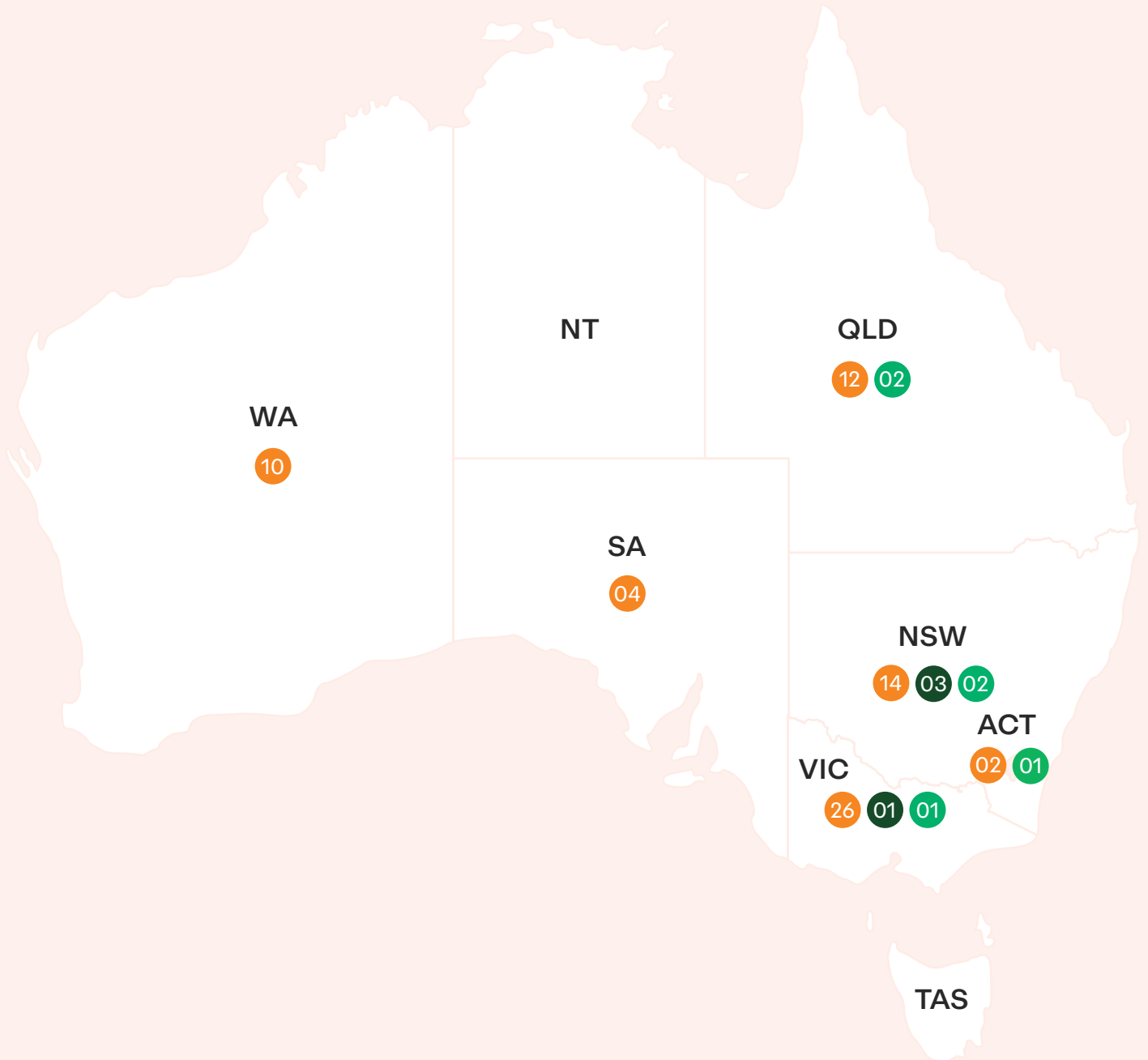
- There are consumer protections in place like cooling off periods

“The village is the perfect place to support my main goals – to be self-reliant, independent, helpful to my fellow residents and to lead a happy and active life. I always look forward to every day.”



Ideal locations

05



- Operating Villages: Operational village within our portfolio
- Ardency: Premium Residences
- Development Villages: Under development now or in the future

With over 75 villages and 17,000 residents nationally, Keyton is one of Australia's leading owners and operators of retirement living communities. All operate according to the state based Retirement Villages Act protecting your rights and providing you with peace of mind.

QUEENSLAND

Operating Villages

- Allora Gardens
- Bellflower Retirement Village
- Buderim Gardens
- Eaglemount Retirement Resort
- Hibiscus Buderim Meadows
- Hibiscus Chancellor Park
- Hibiscus Nambour
- Hibiscus Noosa Outlook
- Keperra Sanctuary
- The Gardens on Lindfield
- The Lakes
- The Terraces

Development Villages

- Bernborough Ascot
- Sunrise Beach Village

VICTORIA

Operating Villages

- Abervale
- Burwood Terrace
- Caesia Gardens
- Classic Residences
- Evelyn Ridge
- Fiddlers Green
- Forest Hills
- Goodwin Close
- Heathglen
- Highvale
- Koorootang Court
- Lexington Gardens
- Martha's Point
- Meadowvale
- Menzies Malvern
- Peppertree Hill
- Port Phillip Village
- The Brighton on Bay
- The Links at Waterford
- The Village Williamstown
- Viewbank Gardens
- Waterford Park
- Waterford Valley Lakes
- Waverley Country Club
- Windsor Park
- Woodlands Park

Ardency

- Kennedy Place

Development Villages

- Sherwin Rise

NEW SOUTH WALES

Operating Villages

- Annesley Bowral
- Ashton Gardens
- Brentwood Village
- Closebourne Village
- Coastal Waters
- Dee Why Gardens
- Glenaeon
- Henry Kendall Gardens
- Lakeside Retirement Village
- Little Bay Apartments
- Lutanda Manor
- Nelsons Grove
- Pittwater Village
- Rochford Place

Ardency

- Aroona
- The Baytree
- Trebartha

Development Villages

- Kingfisher Grove
- University of Wollongong

ACT

Operating Villages

- Isabella Gardens
- The Aerie at Narrabundah
- The Grove Ngunnawal

SOUTH AUSTRALIA

Operating Villages

- Elliot Gardens
- Townsend Park
- Trinity Green
- Vermont Estate

WESTERN AUSTRALIA

Operating Villages

- Harbourside Village Mindarie
- Homestay Village
- Lakeside Village
- Parkland Villas Booragoon
- Parkland Villas Ellenbrook
- Parkland Villas Mandurah
- Parkland Villas Woodlands
- The Pines
- Timberside Villas
- Woodstock West



Frequently asked questions

06

It is only natural you will have questions about living in a Keyton retirement village. Here we've provided answers to some of the most frequently asked questions.

We encourage you to contact us directly if you have specific questions or want a bit more information.

Please call our Customer Service Team on **1800 550 550** or email retirementlivingcustomers@keyton.com.au

When you email provide details of your particular query so we can look into it straight away and get back to you.

Can anyone live in a Retirement Village?

Anyone who is 55 and over can live in a retirement village, whether you are retired or still working part time.

Can I make changes to my home?

Yes you can. You will just need to have variations or changes approved by the Village Manager so that all the relevant standards and regulations are met.

Do I own my house or apartment?

A resident might own a freehold or strata title over the home, a lease or a licence. The ownership options available range from village to village, so the easiest way to gain clarity is to ask the Sales Manager at the village you're thinking of moving to.

Are pets allowed?

Small to medium sized pets are usually welcome. Each pet must be approved by the Village Manager before taking up residency. There are some cases in which pets are not allowed, so check with the village you're looking at moving to before you make any decisions.

Are transport services available?

Keyton villages are almost always located within close proximity to public transport, medical facilities and local shopping centres. To enhance your convenience, most villages operate a resident minibus which has a busy weekly roster of social trips and shopping outings.

Can I have visitors stay over?

This is your home, so friends and family are most welcome to stay with you. Of course, other residents also appreciate knowing who their neighbours are, so for extended stays, please talk to your village manager and let them know. For example, if your visitor is staying more than 30 days, it will need to be documented and discussed with the Village Manager.

Is there caravan storage?

Part of the benefit of living in a Keyton retirement village is being able to lock up and leave to travel. Many of our villages have dedicated parking for vans or trailers, but it's important to check this before you move in.

What happens if I need assistance with daily life?

At Keyton, we understand that needs may change over time. That's why we have a wide range of resources that allow us to connect you with services as needed, whether that's meal deliveries, in-home support or allied health practitioners.

The village team can also help you and your family navigate options for transitioning to a higher level of care, whether it's to a Keyton Serviced Apartment or to an aged care home (if available nearby).

What if I require emergency assistance?

Keyton has partnered with a world-class emergency call system provider to establish new in-home emergency call systems. Please check with individual villages for further details. Not only for emergencies, this system provides residents with immediate connectivity to skilled operators, who can talk through a problem or take action to send assistance.

There may be a cost associated with establishing and running this system. The Village Manager can provide more information.

What happens if I have an issue or complaint?

As a resident, you can speak to the Village Manager or call the Keyton Residents Service Hotline. This is a dedicated service line, especially for residents. In most villages there is also a Residents Committee which operates on behalf of the residents. There are also dispute resolution and complaint processes through the relevant state regulatory authority. The Keyton Residents Service Hotline number is: 1800 550 550

Can I be forced to leave the village?

While it is possible under the Retirement Villages Act, it is not a decision made lightly. Sometimes circumstances change and living independently in a village is no longer the best option for health or safety. A situation like this would involve the resident, their family and their doctor, if appropriate.

What is the Retirement Villages Act about?

It's important to know your rights when living in a retirement village. The Retirement Villages Act is the state-based legislation created to protect your rights.

It informs all owners and operators of their obligations to residents and requires them to conduct their business within a strict framework.

If you would like a copy of the Retirement Villages Act, please contact the appropriate legislative body in your state or call Keyton on 1800 550 550 or email to retirementlivingcustomers@keyton.com.au and we can help you find it.

References

- (1) "Social relationships and health." JS House, KR Landis, D Umberson. Department of Epidemiology, University of Michigan, 1988.
- (2) "Social Relationships and Health." A Flashpoint for Health Policy. Debra Umberson and Jennifer Karas Montez, 2010.

We would love to welcome you on your journey to retirement living.

We encourage you to take time to tour a village (or two!) to find the place that's right for you.

You may already know a sales manager in your area and you can book in with them directly. Alternatively, please call our Customer Service Team on **1800 550 550** or email **retirementlivingcustomers@keyton.com.au**

We'll see you soon.

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