

Independent living. Carefree lifestyle.

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**CHURCHES
of CHRIST**

At Nubeena Retirement Village, you'll find a warm and vibrant community to welcome you home.

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Our dynamic village has 70 contemporary two-bedroom homes, each with a patio and many with scenic views.

We take care of the gardening and maintenance inside and out, so you can enjoy your days socialising with friends and family. We have an active social calendar on offer as well as a community bus so you can visit the surrounding area with your neighbours.

The village is conveniently located within walking distance from shops and medical services. There is also a bus stop right on our doorstep.

Best of all, you and your family will have peace of mind knowing that support is available should you need it – now or in the future – with tailored Home Care packages and co-located aged care services available.










**Carefree days and a worry-free future...
it's all waiting for you at Nubeena Retirement Village.**





Your new home.

**Beautifully refurbished homes,
with all the modern amenities you need.**

-  Contemporary renovated two-bedroom units
-  Spacious patio
-  Single remote-controlled lock-up garage
-  Beautiful scenic views over Kearney's Springs Park from many of our homes
-  Custom-designed kitchen and European laundry to support independent living
-  Senior-friendly fixtures such as non-slip floors
-  Built in wardrobes in master bedroom
-  Reverse cycle air conditioning
-  Security screens and doors





Enjoy connection and support.

Enjoy a relaxed retirement lifestyle and live independently with the support of a caring community when you need it.

- Warm and friendly community of residents
- Dedicated, caring staff
- Regular activities program including indoor bowls, monthly birthday morning teas and weekly 'Friendship Night'
- Co-located Aged Care with respite care options and Home Care packages available
- Meals can be ordered from Toowoomba Aged Care Service
- Community hall with library, outdoor seating area and piano
- Private gym access and weekly exercise classes
- Interior and exterior home maintenance done for you
- 24-hour emergency response system
- Community Bus for day trips
- Resident buggy to provide transport around the village
- Pets are welcome upon approval
- Family and friends are welcome to stay-please discuss your plans with us
- Peace of mind knowing that our village is fully registered under the Retirement Villages Act 1999 (Qld) and the Housing Legislation (Building Better Futures) Amendment Act 2017





Toowoomba and beyond.

Toowoomba is located just 90-minutes from Brisbane and is known as Queensland's Garden City. The regional centre is the perfect mix of metropolis and country. You'll have everything you need right at your fingertips. Rich in history, Toowoomba has a multitude of historic buildings, museums and galleries to explore. Or experience beautiful scenery at nearby lakes, gardens and lookouts.



Seven Springs Medical Centre with pathology, dentists, GPs, allied health, x-ray and pharmacy located next door



Walking distance from Toowoomba Plaza



Purchase your fresh produce direct from farmers at the Toowoomba Farmers' markets, held every Saturday morning



Walking distance to Kearney Springs Park featuring lush walking paths and a scenic pond



Just 25 minutes from Wellcamp Airport



Take in panoramic views of the Great Dividing Range at the nearby Picnic Point Lookout



Enjoy a stroll or a picnic in the beautiful Queens Park home to the annual Toowoomba Carnival of Flowers



Less than 10 minutes' drive from Toowoomba Golf Club



Explore the sights along the historic Cobb and Co Tourist Drive

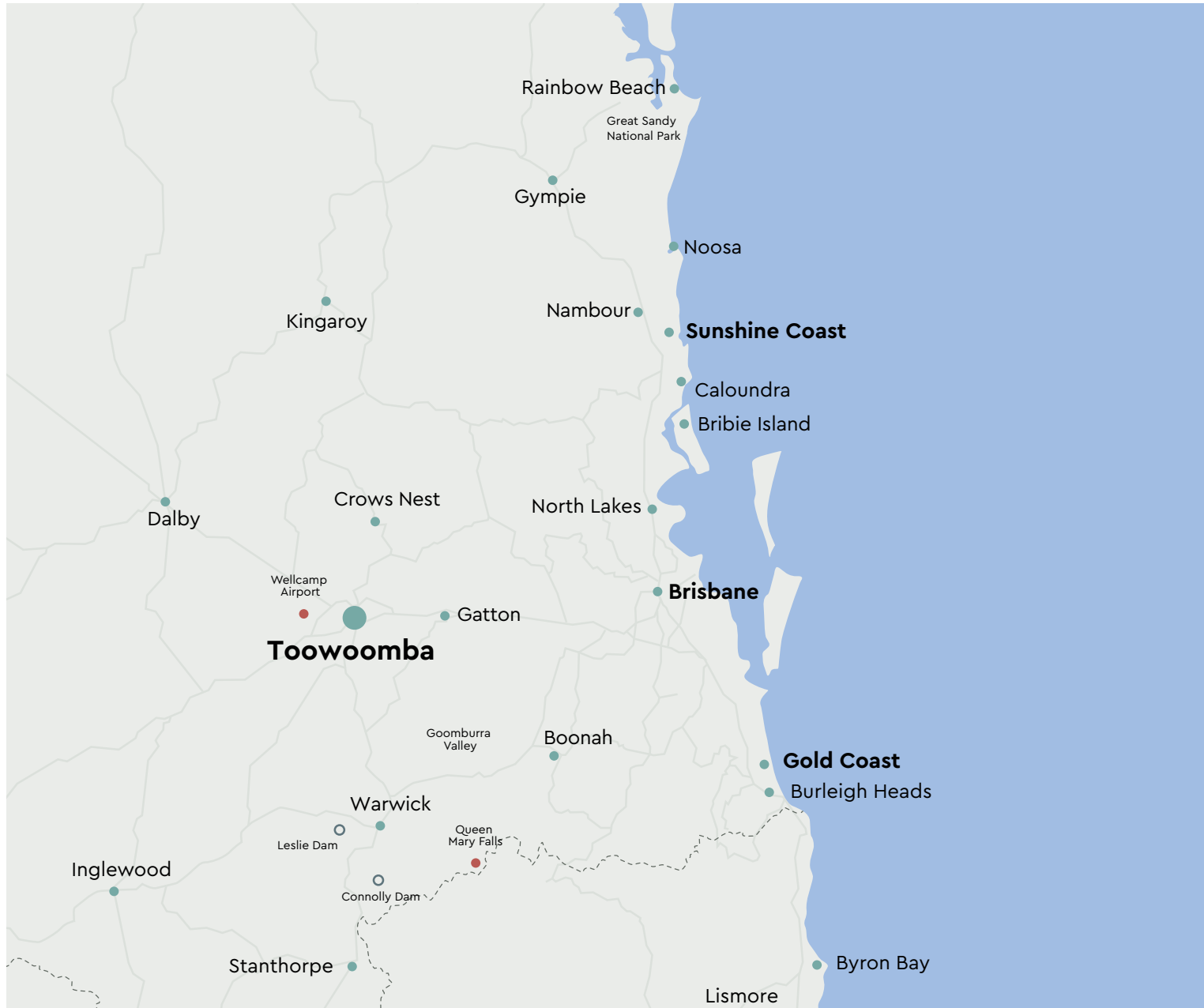


Milne Bay Aquatic Centre with a 25 meter and 50-meter pool just 10 minutes away



Within 50km of Lake Cooby, Lake Perseverance and Lake Cressbrook where you can enjoy boating, fishing and bushwalking trails

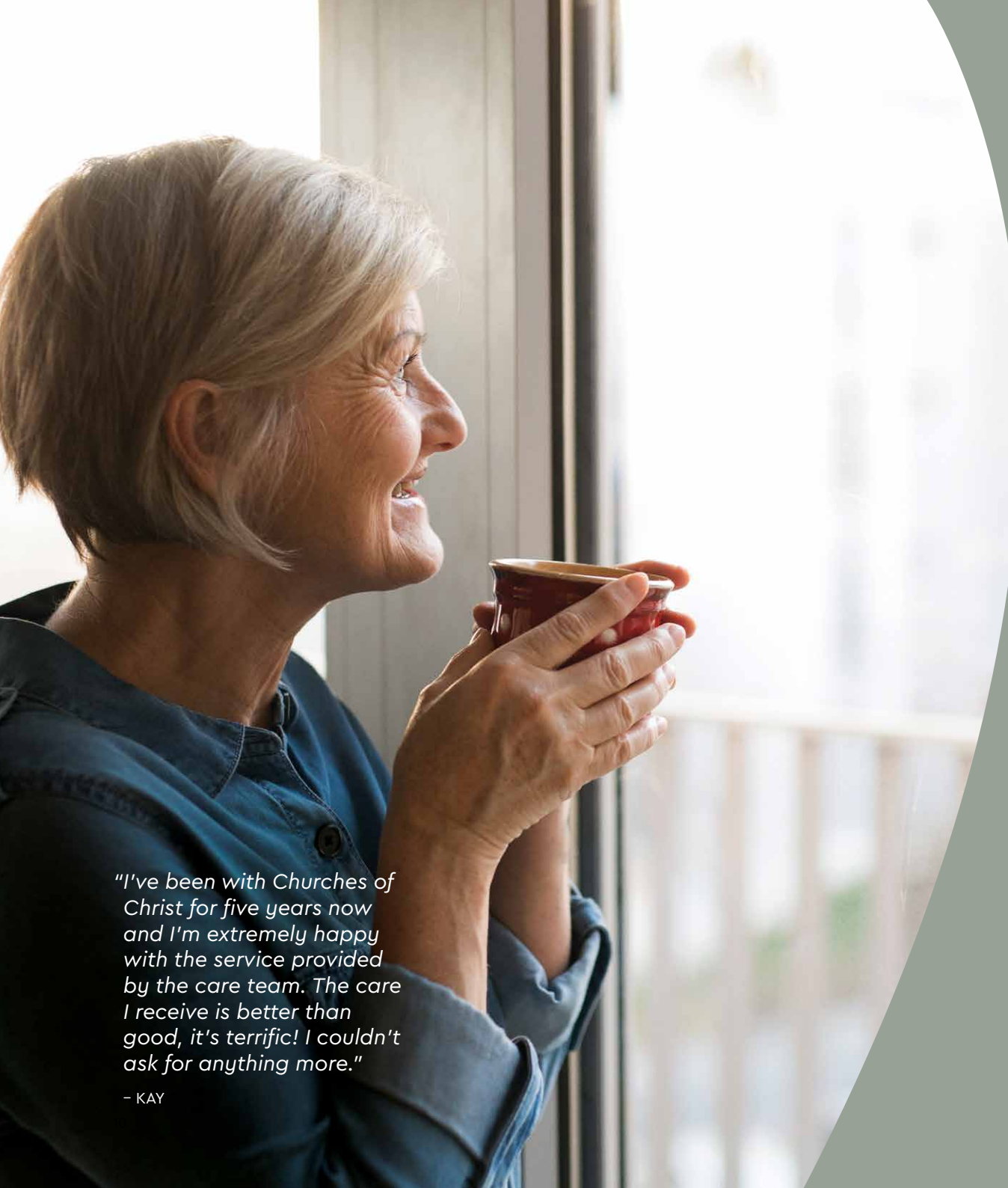




NUBEENA

RETIREMENT VILLAGE





Your care options.

Your good health and independence are important, and we're here to support you so you can live life to the fullest. While our village is designed to support vibrant retirement living, we also understand that life brings changes, and sometimes new health challenges.

That's why you have access to a range of care services to support you, so you can maintain your independence in your own home. Our Home Care team is experienced and caring, offering all the help you might need when you need it.

Home Care Packages

Our Home Care Packages are individually tailored around your choices and individual needs. To give you complete control over your care, we provide home care services through several government subsidised funding streams, as well as the option to receive these services through a fee-for-service basis. Eligibility for a Home Care Package is determined by the Aged Care Assessment Team, which can be done by appointment in the comfort of your own home or at a local hospital. Our coordinator can assist you with a referral for assessment if required.

"I've been with Churches of Christ for five years now and I'm extremely happy with the service provided by the care team. The care I receive is better than good, it's terrific! I couldn't ask for anything more."

– KAY

What services are available for you to choose from?

Churches of Christ services range from comprehensive home care services to low level support services for you and/or your primary carer. Services are dependent on availability in your area but could include those listed in the below table.

PERSONAL CARE	SOCIAL SUPPORT AND ACTIVITIES	GOODS AND EQUIPMENT
Services that may support you to stay in your own home, including bathing and getting dressed.	Activities that can help you to maintain an active social life by having someone visit you in your home, or by arranging visits and outings in the community.	Help for you to maintain your independence if you have a functional limitation (any health problem that prevents you from completing a range of tasks), or if you just find it difficult to carry out day-to-day living activities.
DOMESTIC HELP	RESPIRE CARE	HOME MAINTENANCE AND MODIFICATIONS
Support with practical tasks such as general housework and shopping.	Also known as short-term care, these services are a form of support for primary carers. It gives them the chance to attend to everyday activities, while we care for their loved one.	Support for you to stay in your own home by making your home safer and more secure. Services may include changing light bulbs, installing an emergency alarm or doing repairs.
MEALS	STAYING PHYSICALLY ACTIVE	NURSING CARE
Meals and other food services that can help you maintain a healthy, balanced diet.	Help for you to maintain your general health and fitness, or with rehabilitation after an accident or a stay in hospital.	Help for you to manage a health condition at home. Examples might include changing dressings on wounds, or perhaps monitoring your blood pressure.
TRANSPORT	ALLIED HEALTH SUPPORT	AFTER-HOSPITAL CARE (TRANSITION CARE)
Services that can help get you to and from your appointments and around your community.	A range of therapies such as podiatry (foot care) or occupational therapy (help to recover, or maintain your physical ability) to help you to stay as active and healthy as you can be.	When you have been in hospital, often the most desirable place to go when you leave is to your own home, rather than an aged care home. But sometimes you might need extra help to recover. This is where transition care may be able to help.
END OF LIFE CARE AT HOME		
If you are caring for someone who is nearing the end of their life, there is help and support available. For instance, there are many different types of aged care services to give you the extra support at home that you may need during this difficult time. It could be nursing care, help around the house or counselling.		Your local Home Care coordinator is available to discuss your home care needs. Information will be provided to you on how to access private services as well as subsidised (government funded) services that are subject to assessment. For more information, please phone 1800 772 011.

Our village.









Fees & services.

All administration and maintenance of Nubeena Retirement Village is covered by a fortnightly fee, which is payable for each unit.

Fortnightly fees	Included
All management and administration provided by experienced staff	YES
Council rates and all water charges	YES
Maintenance reserve fund contribution	YES
Building repairs and maintenance	YES
24-hour emergency response system	YES
Insurance (buildings and public liability)	YES
Community electricity	YES
All common areas maintained	YES
Lawn mowing and gardening	YES
Rubbish removal and recycling	YES
Common area pest control	YES
Village facilities	YES
Current fortnightly fee cost	Refer to schedule

A range of entry options.

Churches of Christ offers a range of flexible pricing options:

Option A – 100% of the Original Standard Ingoing Contribution

Option B – 95% of the Original Standard Ingoing Contribution

Option C – 90% of the Original Standard Ingoing Contribution

Each prospective resident can choose from our range of flexible options to suit their individual circumstances. For all options, we will arrange full reinstatement and sale of your unit so you receive your exit entitlement (the amount to be repaid to you) less applicable costs, in the quickest time possible. Your exit entitlement will be paid to you within 14 days of the sale of the unit, or 12 months after you vacate.

Options B and C do not attract any interest.

Option A

100% of the Original Standard Ingoing Contribution

Pay the standard 100% ingoing contribution amount for the unit (the "sale price").

If you choose this option, an exit fee of up to 35% is payable if you leave the village. Starting at 10%, the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 35% thereafter.

Option B

95% of the Original Standard Ingoing Contribution

If you choose to pay a slightly lower ingoing contribution amount, this option may be preferable.

If you choose this option, an exit fee of up to 40% on the Original Standard Ingoing Contribution is payable if you leave the village. Starting at 15%, the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 40% thereafter.

Option C

90% of the Original Standard Ingoing Contribution

This option gives you more cash and a lower ingoing contribution at the commencement of your residency.

You are able to retain 10% of the standard ingoing contribution amount and offset the equivalent amount by paying a higher exit fee when you leave.

For example, if the standard ingoing contribution is \$200,000 then you would pay \$180,000 as your ingoing contribution.

If you choose this option, an exit fee of up to 45% on the Original Standard Ingoing Contribution is payable if you leave the village. Starting at 20% the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 45% thereafter.



Our buy back guarantees.

Twelve month buy back guarantee

Churches of Christ offers a 12 month buy-back. This means that if your unit has not sold within 12 months of you vacating, we guarantee to buy your unit back six months earlier than as defined in the Queensland Retirement Villages Act which is 18 months.

28 day buy back guarantee

If you are a resident in a Churches of Christ retirement village and become eligible to move into one of our residential aged care facilities anywhere in Australia, we guarantee to buy your unit back within 28 days after we receive vacant possession of your unit following your entry into residential aged care accommodation. ^

Our money-back guarantee.

Six month settling-in money-back guarantee

Buy with confidence – up to six months money-back guarantee on your purchase. If you find the adjustment to community living does not absolutely suit you and your new home is not what you had desired – then our six month buy-back will enable you to move on quickly and easily.

Termination fees.

\$1000 termination fee

A fixed \$1000 administration fee applies upon termination when you vacate the village.

* Please refer to the Residence Contract (RC), Village Comparison Document and Prospective Costs Document which sets out full details of the above, including reinstatement responsibility, administration and termination fee and facilities/ services provided. ^ Based on acceptance to permanent care to a Churches of Christ Residential Aged Care facility, the availability of a suitable bed and the completion and return of required retirement village documents. Should you like more information please do not hesitate to contact the retirement living manager at Nubeena Retirement Village.

Frequently asked questions.

Q.

What will I actually own?

You'll be purchasing your new home on a Licence to Occupy. The decision to move to any of our retirement villages means you don't have to worry about all of the chores or maintenance associated with owning your own home. That's why maintenance and repairs of the village's capital items are managed for you. A contribution to the maintenance reserve fund is included in your fortnightly fees, while replacement of the village's capital items is the responsibility of Churches of Christ.

For your security, all our villages are registered with and governed under the Retirement Villages Act 1999 (Qld), and the Housing Legislation (Building Better Futures) Amendment Act 2017.

Q.

What about stamp duty?

You are not required to pay any stamp duty when purchasing your new home on a Licence to Occupy basis. This represents a large saving to all new residents.

Q.

Can you explain the exit fee?

The fee is calculated at a percentage of the ingoing contribution. The percentage will depend on what contract option you choose when entering any of our villages.

Q.

What is the general service charge?

The general service charge is the amount a resident may be charged for services as set out in the Residence Contract. A budget is prepared each financial year and is calculated according to the 'actual cost' of operating the community.

Q.

What does the fortnightly general service charge include?

The fortnightly charge includes all rates and taxes; insurance in respect of the village assets and buildings, together with their fittings and fixtures; utility and water costs (for example, community electricity and phone); management and administration; and accounting costs for the management of the community.

The general service charge also includes all costs in relation to the day-to-day maintenance, upkeep and cleaning of the village common areas and buildings, including gardening; the cost of complying with the requirements of any government or statutory authority; the provision of the emergency response system; security; costs of contractors; salaries and wages for staff responsible for the provision of services to residents; and all other costs as outlined in the Residence Contract.

Q.

Are your retirement villages accredited?

Yes.

For your peace of mind each of our retirement villages have achieved QIP accreditation under the Australian Retirement Village Accreditation Scheme (ARVAS). For more information about this scheme please visit www.qip.com.au.

Q.

Can I make changes to my home?

If you wish to make changes to your home you will need to discuss these with your Retirement Living Manager. All changes/additions require the approval of management. This approval will be subject to our policy.

Q.

Can I retain my current medical care arrangements?

Yes.

You can continue to use the same care service providers or family support that you currently use.

Q.

Do you have 24-hour emergency response?

Yes.

For your safety, we have an emergency response system in place which is externally monitored 24 hours a day, seven days a week. Alarm activation points are in your home and details will be provided to you when you move in. You are also provided with a personal alarm pendant.

Q.

Do I need to sell my current home first?

Funding your new home and selling your current home is always best discussed with your financial advisor.

Q.

When I leave, who will arrange the reinstatement and sale of my home?

When you leave, we arrange reinstatement and sale of your home.

Q.

Can my family/friends stay?

Yes.

This is your home, and your family and friends are more than welcome to stay with you, up to and including 14 days in a continuous period with management approval. If you wish to have guests for longer periods, please discuss this with management.

Q.

Can I go on holidays and leave my home empty?

Yes.

However, please let the management know that you'll be away so that we can keep an eye on your home for you while you're gone.



Your lifestyle decision. Our ongoing promise.

You need time, information and support to make the best decision about your future. Here you'll find an overview of our Code of Conduct and important issues to consider before you make a move.

Code of Conduct

The Retirement Living Code of Conduct (Code) is a voluntary industry code and is an initiative of the peak bodies representing Retirement Communities across Australia – the Retirement Living Council (Property Council) and Leading Aged Services Australia. Churches of Christ is a signatory to the Code, and fully supports the vision and objectives.

The vision is to promote and protect the independence, privacy, dignity, happiness, safety and security of seniors through the provision of specialised, quality, fit-for-purpose housing, with tailored support services, within a community environment.

The objectives of the Code are to:

- Promote and protect the interests of current and future residents
- Help implement regulation in a way that creates high and consistent standards regarding the marketing, sales and operation of Retirement Communities that are above and beyond statutory obligations
- Promote trust and confidence in the sector
- Provide a framework to assist open, transparent and efficient resolution of complaints by residents against signatories to the Code
- Provide industry leadership to promote effective self-regulation that complements and builds on existing regulatory arrangements

For a copy of this document please visit cofc.com.au/retirement-villages

Things to consider...

Before you move into a retirement community...

Moving into a retirement village is an exciting time but you need to do some research to ensure you make the right choice for your circumstances. There will be decisions you need to make that you may not have considered yet.

To help you get started, here's an overview.

For a more comprehensive resource, please visit the Queensland Government website by searching "Queensland government steps to buying in a retirement village."

The decision to stay at home or relocate.

Most family homes aren't built with aging in mind, so if you choose to stay at home, you'll need to consider what modifications need to be done to the house. Bringing in home care services is also a possibility to support your changing needs. You'll also need to think about the condition of the property and the costs, time and effort you'll need to maintain it.

On the other hand, you may wish to consider selling your home, buying into a retirement village and keeping some cash from the sale to live a more comfortable life. This way you don't have to worry about the costs of maintaining or modifying your current home.

About legal contracts.

Retirement village contracts are complex, so getting independent legal advice is always a good idea. Please check that your legal advisor has experience specifically in retirement village contracts.

The contract will include a resident's rights and responsibilities section. Please ensure you understand these details before you sign, and make sure you have:

- A copy of the residence contract
- A copy of the Village Comparison Document and Prospective Cost Document
- A copy of the village rules if applicable
- Independent professional legal advice

Funding your retirement lifestyle.

It's important to get financial advice from a financial planner or adviser on your retirement options. If you don't have one, please visit the following websites for these free resources:

- **ASIC's MoneySmart:**
ASIC's consumer website, **www.moneysmart.gov.au** can help you work out how much money you'll need for the life you want. The budget planner can help you assess present and future spending, while the retirement planner estimates the income you are likely to get from your Super and the Age Pension
- **Department of Human Services (DHS):**
A DHS Financial Information Service officer can estimate how much Age Pension you'll receive and discuss your options. Visit **www.humanservices.gov.au** or phone the Centrelink Older Australians line on **132 300**

Why residents choose retirement living...

Our current residents agree on the safety, ease and security of being a part of a retirement community. When they make the decision to move from the family home, their reasons are often very similar.

Most people want:

- To remain independent as they age
- Freedom from house responsibilities and maintenance
- Community facilities and activities
- New friends, and the ability to socialise with people in the same life stage
- Availability of home support and care services if needed

"We wanted the right-sized house that was appropriate for our needs."

Too much space to manage means continual upkeep, cost and maintenance requirements for a family home. In a retirement village, you have more time and freedom to relax and enjoy your beautiful home.

"My current home was becoming too difficult to manage."

Cleaning, maintenance, upkeep, the associated stress and expense of finding tradespeople and other professionals to help can become overwhelming. While many happy years in a family home can create beautiful memories, often our residents want a fresh start and an easier future.

"My husband's health changed, and I was worried about my own health."

Being in a retirement village gives you immediate options about a higher level of care. Whether you choose in-home care or need a transition for yourself or your partner to aged care in the future, our village staff can make this easier.

"We wanted to move closer to family and live somewhere they could also enjoy."

It can be an exciting, fresh start to downsize into a new home and benefit from all the amenities, activities and new friends. Often our residents choose a village because it brings them closer to families – and offers a lovely place to socialise with beautiful facilities.

"My home was hard to get around in, with too many stairs and a steep driveway. I was on my own and I worried about security and break-ins."

One thing you'll never have to worry about in your new home is security. In a village, you'll never be on your own. You'll have all the support you need with the village staff, medical call buttons and more.

"The staff and other residents are friendly and helpful and there is a very pleasant air of fellowship."

– KEN & BARBARA



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