

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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- 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 (بكلفة مكالمة 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 telefonda 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 xiriir Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagu 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 Ako vam je teško da razumete engleski, nazovite Službu prevodilaца 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.ክ.ቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኙዎት 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 essere 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	Essendon Terrace Retirement Village
Village street address	262-270 Pascoe Vale Road, Essendon, VIC 3040
Village postal address	262-270 Pascoe Vale Road, Essendon, VIC 3040
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	Ryman Healthcare (Australia) No. 11 Pty Ltd		
ABN / ACN	ABN 77 162 310 363		
Address for service	Level 5, 6 Riverside Quay, Southbank, VIC 3006		
Operator name	Ryman Healthcare (Australia) No. 11 Pty Ltd		
ABN / ACN	ACN 626 241 754		
Address for service	262-270 Pascoe Vale Road, Essendon, VIC 3040		
Telephone	+61 1800 288 299	Email	salesenquiries@rymanhealthcare.com
Date current operator commenced in that role	15 November 2021		

3. Operator representative

Name of representative	Anthony Mammone
Position of representative	Village Manager

Location within
Village

Main Building

Times available

9am – 5pm Monday to Friday (excluding public holidays)

Telephone

+61 1800 288 299

Email

salesenquiries@rymanhealthcare.com

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			36 (comprised 6 one-bedroom apartments, 26 two-bedroom apartments, 4 two-bedroom plus study apartments)	

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:

We can ask you to arrange for your pet to leave the Village if we consider it is making a nuisance of itself or you are failing to control your pet.

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?

☒ Yes ☐ No

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

☒ Yes ☐ No

Additional details:

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

Construction timeframes
(anticipated start and finish dates)

10. Security and emergency assistance systems

The village is equipped with the following security system

Regular security patrols and CCTV security system

The village is equipped with the following emergency assistance system

Call bell monitored 24 hours a day by village staff

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

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:

☐ Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☐ Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ Company title: A resident purchases shares in a company that owns the village. That	☒ Licence: ☒ term 49 years or ☐ periodic tenancy 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. ☐ Lease – ☐ term.....or ☐ periodic tenancy

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

☐ **Unit trust:** A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.

A resident has a leasehold interest, but does not own the unit or the land.

☐ **Other**.....

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
31 March 2026	Deficit (\$223,000)	
31 March 2025	Deficit (\$79,000)	
31 March 2024	Deficit (\$7,000)	

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 \$

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

Address for service of owners corporation

Description of common property

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

\$

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):

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	☐ Yes ☐ No	☐ Yes ☒ No		<i>On joining waiting list</i>	
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No			N/A
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	\$9,500	<i>On reserving a unit</i>	
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	Independent Apartments: \$444,000 to \$761,000	<i>On entry</i>	
Other entry fees or charges – specify:					
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	

Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	<u>Independent Apartment:</u> \$270 per week (not increased during the resident's time in the Independent Apartment) OR \$209 per week (increased annually in accordance with the Retirement Villages Act 1986)	☒ Weekly ☐ Monthly ☐ Annually	Residents stop paying their maintenance charges once they permanently vacate their Apartment and remove all of their possessions.
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Variable. See the table set out in Attachment 1B	☐ Weekly ☒ Monthly ☐ Annually	Charged monthly in advance
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No			
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Variable		For Independent Apartments, electricity is supplied to the Apartment via an embedded network. Hot water is supplied from a bulk hot water service, which is managed by a third party. Residents are required to pay for electricity and the heating of that hot water. Residents are required to pay for the cost of other utilities and services they consume at the Apartment.

					Heating and cooling is supplied to the Apartment as a service via the split system unit installed in the Apartment and central plant equipment in the Village.
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Included in weekly maintenance charge		
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	Where the “Specific Terms” of the residence and management contract records the deferred management fee as being not more than 30%, the minimum amount of the deferred management fee will be 6% of the entry payment on the resident taking possession, plus 8% of the entry payment per year from the possession date (calculated daily) up to the maximum amount	<i>On exit</i>	

			of 30% of the entry payment.		
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital gain	<i>On exit</i>	
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital loss	<i>On exit</i>	
Other ongoing fees or charges – specify:					
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify: Alterations		☒ Yes ☐ No	Variable (if applicable)		The resident may be responsible for the removal and reinstatement of any alterations to the Apartment that they requested and were approved by the village, in accordance with the Resident Management Contract.

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	Morgan Powell
Date	1 July 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	Morgan Powell
Date	1 July 2026

Attachment 1A: Services and facilities – Maintenance Charge

Independent Apartment

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Rates	Mandatory	Included in maintenance charge	
Water and water usage (excluding charges for the heating of hot water)	Mandatory	Included in maintenance charge	
Building insurance	Mandatory	Included in maintenance charge	
Gardening and lawn mowing	Mandatory	Included in maintenance charge	
Window cleaning (inside and out)	Mandatory	Included in maintenance charge	
Maintenance of the exterior of the Apartment	Mandatory	Included in maintenance charge	
Maintenance of the common areas and community facilities	Mandatory	Included in maintenance charge	
Regular security patrols	Mandatory	Included in maintenance charge	
Monitored call bell – monitored 24 hours, 7 days a week by village staff on-site	Mandatory	Included in maintenance charge	
Morning and afternoon tea	Mandatory	Included in maintenance charge	
Weekly happy hour	Mandatory	Included in maintenance charge	
Ryman Triple A exercise classes	Mandatory	Included in maintenance charge	
Activities programme – including entertainment and church services	Mandatory	Included in maintenance charge	
Scheduled transport services and outings	Mandatory	Included in maintenance charge	

Total mandatory service and facility charges	\$270 per week (not increased during the resident's time in the Independent Apartment) OR \$209 per week (increased annually in accordance with the Retirement Villages Act 1986)	
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Attachment 1B: Services and facilities – Optional services

Independent Apartments

Issue 9, effective from 1 July 2025

Everyday Living

Service	Type	Cost
Bed making	visit	\$7
Linen service	Visit	\$33
Personal laundry	Per load	\$33
Towel change / rubbish removal	Visit	\$9
Cleaning / household tasks		
- 60 min	Per Hour	\$72
- 30 min	Visit	\$54
Breakfast meal (in-room)	Visit	\$19
Midday Meal	Visit	\$20
Evening meal	Visit	\$13
Meal Delivery Fee	Visit	\$6

Independence

Service	Type	Cost
Personal Care		
- 60 min	Per Hour	\$72
- 60 min (evening)	Per Hour	\$83
- 30 min	Visit	\$54
- 15 min or less (independent)	Visit	\$30
Transport (accompanied)	Per hour	\$100
Transport (drop off / pick up)	Per event	\$33
In-home respite	Per hour	\$72
In-home respite evening	Per hour	\$83

Clinical

Service	Type	Cost
Nurse Consultation (Village Centre) - RN		
- 15 min or less	Per quarter hour	\$33
Nursing - RN		
- 60 min	Per hour	\$132
- 30 min	Per half hour	\$99
Nursing evening	Per hour	\$152
Nursing care - nursing assistant		
- 15 min or less (independent)	Per quarter hour	\$30

Personal Care

Service	Type	Weekday	Cost	Saturday	Cost	Sunday	Cost	Holiday	Cost
Standard hours (30 min)	Per half hour	Weekday	\$54	Saturday	\$81	Sunday	\$94	Holiday	\$135
Standard hours (1 hour)	Per hour	Weekday	\$72	Saturday	\$107	Sunday	\$125	Holiday	\$179
Evening (1 hour)	Per hour	Weekday	\$83	Saturday	\$124	Sunday	\$144	Holiday	\$206
Nursing Assistant - 15 min or less	Per quarter hour	Weekday	\$30	Saturday	\$45	Sunday	\$53	Holiday	\$75

(independent)									
In-home respite / Companionship	Per hour	Weekday	\$72	Saturday	\$107	Sunday	\$125	Holiday	\$179

Nursing

Service	Type	Weekday	Cost	Saturday	Cost	Sunday	Cost	Holiday	Cost
Standard hours (30 min)	Per visit	Weekday	\$99	Saturday	\$149	Sunday	\$173	Public Holiday	\$248
Standard hours (1 hour)	Per hour	Weekday	\$120	Saturday	\$198	Sunday	\$231	Public Holiday	\$330
Evening (1 hour)	Per hour	Weekday	\$138	Saturday	\$228	Sunday	\$267	Public Holiday	\$381
Nursing Assistant - 15 min or less (independent)	Per visit	Weekday	\$30	Saturday	\$45	Sunday	\$53	Public Holiday	\$75

Other Services

Service	Type	Cost
Handyman service (labour only)	Per half hour	\$35

Additional Notes

All prices includes GST.

Standard hours: 8am–6pm (Handyman: 10am–3pm).

Services exceeding time limits are billed in 15-minute increments.

24-hour notice is required to cancel services without charge.

Support at Home

Issue 4, effective from 1 November 2025

Clinical

Service	Expected Time (Minutes)	Rates based on Expected Time			
		Weekday	Saturday	Sunday	Public Hol
Registered Nurse					
- 15 min or less	15	40.00	40.00	40.00	40.00
Nursing - RN					
- 60 min ¹	60	160.00	239.00	279.00	399.00
- 30 min ²	30	120.00	180.00	209.00	299.00
Nursing (evening) ³	60	184.00	275.00	321.00	459.00
Nursing Assistant (Medications etc.)					
- 15 min or less (IA)	15	33.00	50.00	58.00	83.00
- 15 min or less (SA)	15	20.00	31.00	36.00	51.00

Independence

Service	Expected Time (Minutes)	Rates based on Expected Time			
		Weekday	Saturday	Sunday	Public Hol
Self-care ³					
- 60 min ⁵	60	87.00	130.00	152.00	217.00
- 60 min (evening) ⁵	60	100.00	150.00	175.00	250.00
- 30 min ⁶	30	66.00	98.00	115.00	164.00
- 15 min or less (IA)	15	33.00	50.00	58.00	83.00
- 15 min or less (SA)	15	20.00	31.00	36.00	51.00
Transport (accompanied) ⁶	60	118.00	176.00	206.00	294.00
Transport (drop off or pick up) ⁶	60	90.00	135.00	158.00	225.00
In-home respite ⁵	60	87.00	130.00	152.00	217.00
In-home respite (evening) ⁵	60	100.00	150.00	175.00	250.00

¹ Minimum of 45-minute charge applies

² Minimum of 30-minute charge applies

³ Self-care includes assistance with

- activities of daily living,
- non-clinical continence management,
- and non-clinical self-administration of medication

Everyday Living

Service	Expected Time (Minutes)	Rates based on Expected Time			
		Weekday	Saturday	Sunday	Public Hol
Bed making	15	8.00	8.00	8.00	8.00
Linen service ⁴	30	39.00			
Personal laundry ⁴	30	39.00			
Towel change / rubbish removal	15	10.00	10.00	10.00	10.00
Cleaning / household tasks					
- 60 min ⁵	60	85.00	127.00	149.00	212.00
- 30 min ⁶	30	64.00	96.00	112.00	160.00
Breakfast meal (in-room)	15	23.00	23.00	23.00	23.00
Midday Meal	15	24.00	24.00	24.00	24.00
Evening meal	15	16.00	16.00	16.00	16.00
Meal Delivery Fee	Meal	7.00	7.00	7.00	7.00
Shopping Assistance ⁶	60	118.00	176.00	206.00	294.00
Handyman Service ⁴ (Labour Only)	30	35.80			

Additional Notes

All prices include GST where appropriate.

Standard hours:

- Clinical Services: 8am–6pm
- Independent Living Services: 6am–6pm
- Handyman: 10am–3pm

Services exceeding time limits are billed in 15-minute increments.

24-hour notice is required to cancel services without charge.

⁴ Only available weekdays, not available on Public Holidays

⁵ Minimum of 45-minute charge applies

⁶ Minimum of 30-minute charge applies

Attachment 2: Details of insurance policies

Public 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):

Name of insurer

QBE Insurance (Australia) Limited

Amount insured

\$20,000,000 NZD any one Occurrence

Period of cover

31/03/2026 to 31/03/2027

Premium

\$90,000 NZD (GST excl)

Excess

\$25,000 NZD

Exclusions

Business advice or service

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):

Name of insurer

NZI/NZbrokers

Amount insured

\$36,149,000 NZD plus GST

Period of cover

01/04/2026 to 31/03/2027

Premium

Premium calculated and paid on a group basis.

Excess

\$100,000 NZD (plus GST) standard excess

Exclusions

Communicable Disease exclusion

Cyber exclusion

Asbestos endorsement (excludes removal or remedy of asbestos not otherwise damaged by an insurable event)

Other information

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

The nature of the risk insured against	
Name of insurer	
Amount insured	
Period of cover	
Premium	
Excess	
Exclusions	
Other information	

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.

Certificate of Insurance



INSURED

Insured Name: Ryman Healthcare (Australia) Pty Ltd and subsidiary companies including;

Bert Newton Retirement Village Pty Ltd
Charles Brownlow Retirement Village Pty Ltd
Deborah Cheetham Retirement Village Pty Ltd
Hubert Opperman Retirement Village Pty Ltd
John Flynn Retirement Village Pty Ltd
Nellie Melba Retirement Village Pty Ltd
Raelene Boyle Retirement Village Pty Ltd
Ryman Healthcare (Australia) No. 11 Pty Ltd t/a Essendon Terrace
Weary Dunlop Retirement Village Pty Ltd

Policy Number: 15-6638358-BPK

Policy Type: Material Damage & Business Interruption

PERIOD OF INSURANCE

From: 31/03/2026 to 31/03/2027 at 4.00 pm

INSURED PROPERTY

Situation of Risk:	Various as per Policy Schedule
Buildings:	Replacement Value (as per declared Sums Insured on the Policy Schedule)
Contents, Plant and Equipment:	Replacement Value (as per declared Sums Insured on the Policy Schedule)

EXCESS

Standard Deductible	\$100,000
Landslip and Subsidence	\$25,000
Natural Disaster Deductible	Refer to Policy

SPECIAL CONDITIONS (IN ADDITION TO STANDARD POLICY WORDING):

It is hereby declared and agreed the Insurers will waive any right of subrogation that they might have against owners, residents or occupiers of the properties named on the schedule.

This certificate provides limited details. The insurance in this certificate is subject to the terms, exceptions, conditions and warranties of the agreed Policy Wording as modified by the endorsements and clauses noted in the Special Conditions above (if any) and the Policy Schedule. A copy of the Policy Wording is available on request. In the event of inconsistency between this certificate and the Policy Wording and Policy Schedule, the latter two documents will apply.



Vash D'Souza
Assistant, Client and Planning – Major Customers
Signed for NZI – A business division of IAG New Zealand Limited

Date: 17/04/2026

Certificate of Insurance

Policy Number is P000384052QBE



QBE Insurance (Australia) Limited
ABN 78 003 191 035 - Incorporated in Australia

Policy Information

Policy Number P000384052QBE

Period of Insurance

From 31/03/2026 at 4pm
To 31/03/2027 at 4pm

Insured

Ryman Healthcare Limited

General Liability

Cover Details

	Currency	Limit of Indemnity	
Public Liability	NZD	20,000,000	any one Occurrence
	Currency	Limit of Indemnity	
Product Liability	NZD	20,000,000	in the aggregate any one Period of Insurance

For full details of the Limit of Indemnity please review the wording in full.

Policy Territory

Products New Zealand and Australia
Public Worldwide excluding North America

Summary

Cover is subject to the terms and conditions of the policy as issued. For a full description of the coverage please refer to the policy document.

Issued and signed by QBE's authorised representative

Dated: 15 April 2026



QBE Insurance (Australia) Limited
ABN 78 003 191 035 - Incorporated in Australia
PO Box 44, Auckland 1140
Phone 64 9 366 9920 | <https://www.qbe.com/nz>

Certificate of Insurance

Policy Number is P000384052QBE



QBE Insurance (Australia) Limited
ABN 78 003 191 035 - Incorporated in Australia

Policy Information

Policy Number P000384052QBE

Period of Insurance

From 31/03/2026 at 4pm
To 31/03/2027 at 4pm

Insured

Ryman Healthcare Limited

Statutory Liability

Cover Details

Wording

STL1122 : Statutory Liability

Limit of Indemnity

NZD 2,000,000 any one Event and in the aggregate any one Period of Insurance

Summary

Cover is subject to the terms and conditions of the policy as issued. For a full description of the coverage please refer to the policy document.

Issued and signed by QBE's authorised representative

Dated: 15 April 2026



QBE Insurance (Australia) Limited
ABN 78 003 191 035 - Incorporated in Australia
PO Box 44, Auckland 1140
Phone 64 9 366 9920 | <https://www.qbe.com/nz>

Certificate of Insurance

Policy Number is P000384052QBE



QBE Insurance (Australia) Limited
ABN 78 003 191 035 - Incorporated in Australia

Policy Information

Policy Number P000384052QBE

Period of Insurance

From 31/03/2026 at 4pm
To 31/03/2027 at 4pm

Insured

Ryman Healthcare Limited

Employers Liability

Cover Details

Wording

ELC1122 : Employers Liability (Claims Made)

Limit of Indemnity

NZD 1,000,000 any one Claim and in the aggregate any one Period of Insurance

Summary

Cover is subject to the terms and conditions of the policy as issued. For a full description of the coverage please refer to the policy document.

Issued and signed by QBE's authorised representative

Dated: 15 April 2026



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