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.

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.

Notes from the operator:

- ***Understanding and advice:*** *Before signing any contract with us, it is important that you:*
    - *understand the financial commitments involved in entering, living in and leaving the village; and*
    - *seek advice from an independent financial and legal adviser.*
- ***Right to inspect documents:***
    - *All prospective residents have the right to inspect, within 7 days of making a request, certain documents relating to the village free of charge, including the documents the operator must provide to you before you sign a contract (listed above).*
    - *All current residents also have the right to inspect those documents (where they apply to the resident).*
- ***GST:*** *All amounts in this information statement are GST-inclusive, unless stated otherwise where that is permitted by law.*
- ***Date:*** *This information statement was last updated on* ***1 May 2026****.*

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 İngilize anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numerali telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danişma Memuru ile görüştürmelerini isteyiniz.

Vietnamese Nếu quí 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 lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha
Fiktooriya tel: 1300 55 81 81.

Chinese 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（衹花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

Serbian Ако вам је тешко да разумете енглески, назовите Службу преводилаца и тумача (Translating and Interpreting Service – TIS) на 131 450 (по цену локалног позива) и замолите их да вас повежу са Службеником за информације (Information Officer) у Викторијској Служби за потрошачка питања (Consumer Affairs Victoria) на 1300 55 81 81.

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።.

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی(TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

Croatian Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

Greek Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

Italian Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essee messi in comunicazione con un operatore addetto alle informazioni del dipartimento "Consumer Affairs Victoria" al numero 1300 55 81 81.

Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

1. Village information

Village name	Martha's Point Retirement Village
Village street address	165 Osborne Drive, Mount Martha, Victoria 3934
Village postal address	As above.

Is the village accredited by a recognised industry association? ☐ Yes ☒ No

If yes, name of accreditation	
Website for information about the accreditation	

Note from the operator: *The village is not accredited, however the operator is a signatory to the Retirement Living Code of Conduct. For more information about the Code, visit www.keyton.com.au/about-us/retirement-living-code-of-conduct.*

2. Proprietor and operator details

Proprietor name	Keyton Holding Pty Limited ACN 613 131 187 as trustee for Keyton Trust
ABN	44 349 706 307
Address for service	Level 45, Bourke Place, 600 Bourke Street, Melbourne, Victoria 3000

Operator name	Keyton Holding Pty Limited ACN 613 131 187 as trustee for Keyton Trust
ABN	44 349 706 307
Address for service	Level 45, Bourke Place, 600 Bourke Street, Melbourne, Victoria 3000

Telephone	1800 550 550	Email	retirementlivingcustomers@keyton.com.au

Date current operator commenced in that role	23 December 2009

3. Operator representative

Name of representative	Fiona Abbott
Position of representative	Village Manager
Location within village	Community Centre Reception
Times available	Monday to Friday, 9am to 5pm

Telephone	03 5977 0389	Email	MarthasPoint.office@keyton.com.au

Note from the operator: *An onsite representative may not be available on public holidays or for other reasons, such as during an end of year break. Where possible, any unavailability will be advised in advance. There will always be an emergency contact available via the village manager or external emergency system.*

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	0	125	0	0
Independent living apartments	0	0	0	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

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.

Note from the operator: *The proprietor/operator of the village also cannot keep places in a residential or aged care home set 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:

Residents must comply with the village's pet policy.

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	The operator intends to expand the village by developing an additional 32 Independent Living Units and new community centre on adjoining land owned by the operator. Special resolution in favour achieved December 2025 with planning process underway.

Construction timeframes (anticipated start and finish dates)	The development is anticipated to be completed between 26 September 2026 and 28 March 2027. These timeframes are indicative only and subject to change, including due to factors beyond our control.

10. Security and emergency assistance systems

The village is equipped with the following security system:

The village is only accessible by electronic gates that close between 7:00pm and 7:00am.

The village is equipped with the following emergency assistance system:

Emergency call system inside each resident's unit, externally monitored 24 hours a day, 7 days per week.

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	

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 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.	☐ **Licence:** ☐ term…… 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: 99 years ☐ periodic tenancy 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
30 June 2025	Balanced budget $(0)	
30 June 2024	Deficit $(1,906)	
30 June 2023	Deficit $(65,049)	

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	N/A, as the capital maintenance fund was only established in the current financial year. The current balance as at the date of this information statement is: $131,000. ***Note from the operator:*** *A low or negative balance does not mean required capital maintenance works are unfunded or will not be carried out. The fund balance will change over time as contributions are made and works undertaken.* ***Note from the operator:*** *There is an outstanding loan payable to Keyton from this fund. Please contact the village manager for further details.*

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	$N/A

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):

Volunteer workers, motor vehicles, pollution liability.

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

Note from the operator: *This should include public liability insurance.*

☐ 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	$29,536.92 (held in escrow).
Nature of risk for which funds have been set aside	Industrial Special Risks insurance claims, including amounts payable between the applicable excesses and associated claims management, administrative and broker fees.

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	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		*On joining waiting list*	
Is the waiting list fee refunded on entry?	N/A			
Holding deposit	☒ Yes ☐ No	$1,000	*On reserving a unit*	
Entry payment	☒ Yes ☐ No	Varies based on contract option selected – see 'Further information'	*On entry*	**Freedom Plan Contract** A refundable ***Entry Payment*** of between: $830,000 and $1,250,000. **Growth Plan Contract** An ***Entry Payment*** made up of: • a refundable entry payment called the ***Loan Amount*** (equal to 100% of the *Entry Payment* under a *Freedom Plan Contract*); and

				• a non-refundable entry payment called the ***Prepaid Fee*** (equal to 25% of the *Loan Amount*). However, the operator will refund: • 100% of the *Prepaid Fee* if the resident changes their mind and leaves the village within the first 6 months under the *Keyton Change of Mind Guarantee*; or • 50% of the *Prepaid Fee* if the resident leaves the village within the first 12 months. **Guarantee Plan Contract** A refundable ***Entry Payment*** equal to 135% of the *Entry Payment* under a *Freedom Plan* Contract.
Other entry fees or charges – specify:	☒ Yes ☐ No	See 'Further information'		**Freedom Plan Contract** Not applicable. **Growth Plan Contract** A non-refundable ***Establishment Fee*** of $5,000. **Guarantee Plan Contract** A non-refundable ***Establishment Fee***, equal to 3.5% of the *Entry Payment.*

Ongoing costs: paid while residing in the village				
Rent	☐ Yes ☒ No	-	☐ Weekly ☐ Monthly ☐ Annually	
Maintenance charges	☒ Yes ☐ No	$577.50	☐ Weekly ☒ Monthly ☐ Annually	These amounts may change between the date of this information statement and commencement of the resident's contract, and are subject to annual increases.
Owners corporation fees	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☒ Yes ☐ No	Varies	Varies	Costs and timing vary depending on services selected (if any).
Capital maintenance fund contribution	☐ Yes ☒ No			No separate contribution is payable, however the maintenance charges may include a contribution to the fund (if any).
Utility charges	☒ Yes ☐ No	Varies	When charged by the relevant supplier or the operator (as applicable)	
Council rates	☒ Yes ☐ No	Varies	When charged by the relevant council	
Land taxes	☐ 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)	Varies depending on contract option selected	See 'Further information'	*On exit*	**Freedom Plan Contract** If the resident changes their mind within the first 6 months of living in the village and leaves the village under the *Keyton Change of Mind Guarantee:* ☐ Yes ☒ No Otherwise: ☒ Yes ☐ No You must pay a ***Deferred Management Fee***, calculated as 6.5% of the *Entry Payment* per year, for a maximum of 5 years (32.5%), calculated on a pro-rata daily basis for any part of a year. **Growth Plan Contract** ☐ Yes ☒ No **Guarantee Plan Contract** ☐ Yes ☒ No

Resident receives a share of capital gain on exit	Varies depending on contract option selected	See 'Further information'	*On exit*	**Freedom Plan Contract** ☐ Yes ☒ No **Growth Plan Contract** (available on Independent Living Units only) If the resident changes their mind within the first 6 months of living in the village and leaves the village under the *Keyton Change of Mind Guarantee:* ☐ Yes ☒ No Otherwise: ☒ Yes ☐ No The resident will receive 50% of any ***Capital Gain***. The ***Capital Gain*** is any amount by which the *Base Contract Price* exceeds the *Loan Amount*. The ***Base Contract Price*** is the new entry payment paid, or that would have been paid, by the next resident of the unit under a *Base Contract*. A ***Base Contract*** is a standard deferred management fee contract for

				the resident's type of unit in the village. Receipt of capital gain is subject to the deductions set out in this information statement. **Guarantee Plan Contract** ☐ Yes ☒ No
Resident is liable for a share of capital loss on exit	☐ Yes ☒ No		*On exit*	
Other exit fees or charges – specify:	☒ Yes ☐ No	See 'Further information'	*On exit*	**Freedom Plan Contract & Guarantee Plan Contract** • The costs of rectifying any ***Additional Damage*** (accelerated wear and tear or deliberate damage you or your visitor have caused). • The costs of removing additions and alterations the resident has made, and rectifying damage caused by removing items. • Outstanding maintenance charges and optional service fees. • Aged care or alternative accommodation payments made on the resident's behalf. • Any other amounts the resident owes the operator. **Growth Plan Contract** (available on Independent Living Units only)

				• ***Reinstatement*** costs to bring the unit to the condition it was in when the resident entered into occupation of it, fair wear and tear excepted (including removing alterations and additions the resident has made, and rectifying damage caused by removing items), or 50% of ***Renovation*** costs if the parties agree to renovate the unit instead. • If the resident appoints the operator to find a new resident for the unit, the ***Selling Fee*** the resident has agreed to pay under that appointment. • Outstanding maintenance charges and optional service fees. • Aged care or alternative accommodation payments made on the resident's behalf. • Any other amounts the resident owes the operator.

Note from the operator: Keyton Change of Mind Guarantee

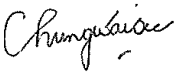
If you change your mind within the first 6 months of the living in the village and leave the village under the Keyton Change of Mind Guarantee (see below for applicable contracts), you will only pay on exit:

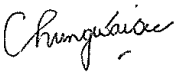
- *fair market rent;*
- *the costs of rectifying any Additional Damage;*
- *outstanding maintenance charges and optional service fees;*
- *adjustments for outgoings; and*
- *any rebates given to you on commencement of your contract.*

The Keyton Change of Mind Guarantee only applies to the: • *Freedom Plan Contract; and* • *Growth Plan Contract.*				
Ad Hoc fees and fees for service				
Other one-off or ad-hoc fees or charges – specify:				

Note: *The specific dollar amounts in this Attachment are current as at the date of this information statement and may change without notice.*

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	Wai See Chung (operator's agent/representative)
Date	1 May 2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	Wai See Chung (proprietor's agent/representative)
Date	1 May 2026

Attachment 1: Services and facilities

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Services provided to all residents (mandatory)			
Maintenance: Repairs and maintenance (including preventative maintenance): • of the homes in the village and certain parts of the home as required under the retirement villages legislation; • to keep the village in good order and condition, including provision for future contingencies; and • relating to fire safety and services.	Mandatory	Included in maintenance charge	-
Contractors: engaging contractors for the village.	Mandatory	Included in maintenance charge	
General Administration: administration and management of the village.	Mandatory	Included in maintenance charge	
Rates: payment of rates, charges and taxes and similar amounts for community areas and facilities and staff/administration areas at the village (***Community and Administrative Areas***).	Mandatory	Included in maintenance charge	
Utilities: providing water, energy, fuel, communications and sewerage to the *Community and Administrative Areas* and other similar services not payable by residents.	Mandatory	Included in maintenance charge	

Garbage: arranging garbage and waste disposal (except hard rubbish disposal).	Mandatory	Included in maintenance charge	
Insurance: arranging insurance for the village.	Mandatory	Included in maintenance charge	
Cleaning, lighting, air conditioning and heating: providing these in the *Community and Administrative Areas*.	Mandatory	Included in maintenance charge	
Gardening: lawnmowing, gardening and pest control in the *Community and Administrative Areas*.	Mandatory	Included in maintenance charge	
Fire safety: providing and maintaining fire safety equipment and services and testing and replacing smoke alarms.	Mandatory	Included in maintenance charge	
Security: monitoring and maintaining the emergency call system and other security services.	Mandatory	Included in maintenance charge	
Vehicles: operating and maintaining village vehicles and providing any village bus service.	Mandatory	Included in maintenance charge	
Services: arranging for services to be provided to residents.	Mandatory	Included in maintenance charge	
Other services (optional) The operator or other service providers will, if requested by the resident and at their cost, arrange for the following services to be provide to the resident (subject to the provider's availability and specific requirements, if any):			
Hairdressing	Optional	$22.00 to $89.00	-
Podiatry	Optional	$70.00 for initial session, $60 thereafter	
Exercise Classes	Optional	$5.00 per person per class	
Aerobics	Optional	$5.00 per person per class	

Facilities provided to all residents (mandatory)			
Activities or games room	Mandatory	Included in maintenance charge	-
Arts and crafts room	Mandatory	Included in maintenance charge	
Auditorium	Mandatory	Included in maintenance charge	
BBQ area outdoors	Mandatory	Included in maintenance charge	
Billiards room	Mandatory	Included in maintenance charge	
Bowling green [outdoor]	Mandatory	Included in maintenance charge	
Community room or centre	Mandatory	Included in maintenance charge	
Gym	Mandatory	Included in maintenance charge	
Hairdressing or beauty room	Mandatory	Included in maintenance charge	
Library	Mandatory	Included in maintenance charge	
Swimming pool [indoor] [heated]	Mandatory	Included in maintenance charge	
Separate lounge in community centre	Mandatory	Included in maintenance charge	
Spa [indoor] [heated]	Mandatory	Included in maintenance charge	
Tennis court	Mandatory	Included in maintenance charge	
Village bus	Mandatory	Included in maintenance charge	
Communal vegetable garden	Mandatory	Included in maintenance charge	
Computer room	Mandatory	Included in maintenance charge	
Dance floor	Mandatory	Included in maintenance charge	
Total mandatory service and facility charges		**$**N/A (included in the maintenance charges in Part B above)	

Total optional and mandatory services and facilities charges	**$**N/A (varies depending on the optional services selected by you, if any)	

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): Primary Liability, Umbrella Liability, Excess Liability
	Note from the operator: *This insurance responds only where the operator is legally responsible for injury or property damage. It does* ***not*** *provide personal accident cover for residents.*
Name of insurer	XL Insurance Company SE, HDI, CGU
Amount insured	$100,000,000 any one occurrence (subject to policy sub-limits)
Period of cover	30 June 2025 to 30 June 2026 (4:00pm local time)
Premium	$3,284.17
Excess	$25,000 any one occurrence (higher excesses apply to certain claims such as labour hire personnel)
Exclusions[#]	▪ Personal liability by residents, visitors or contractors are not covered, unless in connection with the Operator's business and approved by Operator. It does not cover for private resident liability or Injury or property damage occurring within a resident's private unit ▪ Advertising Liability ▪ Aircraft Products

- Hazardous materials and contamination: Asbestos, silica, pollution or nuclear risks
- Care, Custody or Control / Owned Property
- Construction and building works
- Contractual Liability
- Coronavirus Absolute Exclusion
- Communicable diseases: Pandemics, epidemics or infectious diseases (including COVID-type events)
- Cyber and data risks: Cyber incidents, data loss or privacy breaches
- Deductible
- Defamation
- Directors and Officers Liability
- Employers Liability
- Fines, Penalties, Aggravated, Punitive, Multiple Exemplary and Liquidated Damages
- Goods and Workmanship
- Intentional Injury or Damage
- Intentional or criminal acts; Deliberate, dishonest or criminal acts
- Known Circumstances
- Loss of Use of Tangible Property
- Medical Practitioners, Medical Treatment, Clinical Care or Health Diseases or related conditions (excluding nursing services as declared).
- Motor vehicles
- Pollution
- Product Defect, Product Replacement or Product Recall
- Punitive And Exemplary Damages
- Professional Liability
- Radioactive Contamination
- Retroactive Date

- Sanctions; Claims that would breach trade, economic or United Nations sanctions laws
- Territorial Limit
- Terrorism
- USA and Canada
- War
- Watercraft, Hovercraft or Aircraft

This is a summary only. Full exclusions apply as set out in the policy wording (available on request).

Other information:	The above insurance is held by Keyton Holding Pty Limited on behalf of itself and other entities, including the proprietor/operator. Insurance is primarily for **the operator's assets and legal liabilities**, not for protection of individual residents.

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	Chubb Insurance Australia Limited, Vero Insurance, Swiss Re International SE
Amount insured	$72,479,000
Period of cover	30 June 2025 to 30 June 2026 (4:00pm local time)
Premium	$47,718.28
Excess	

Losses arising out of earthquake, subterranean fire or volcanic eruption: The lower of $100,000, and 1% of the total values at the insured premises where the damage occurs.

All other losses: $100,000

Public Utilities (Essential Service): 48 Hours

Prevention of Access 48 Hours

Unspecified Suppliers and/or Customers: 48 Hours

Village excess under escrow $1,000 Each and every loss

Exclusions

Property and Assets Not Covered:

- Livestock, animals, birds or fish.
- Standing timber, crops and pastures (except landscaping where insured).
- Jewellery, furs, bullion, precious metals or precious stones (unless stock or merchandise of the business).
- Cash and cash equivalents beyond policy limits.
- Blockchain-based digital assets (including cryptocurrency).
- Land, unmined oil, gas or minerals, and underground mining property.
- Mining property located beneath the surface of the ground.
- Offshore oil and gas drilling or production rigs.
- Aircraft, watercraft, locomotives or rolling stock.
- Watercraft over 8 metres in length.
- Registered motor vehicles or trailers used on public roads.
- Docks, wharves and piers not forming part of a building.
- Bridges, roads, dams, canals, reservoirs (other than tanks), tunnels and railway tracks not on insured premises.
- Textile awnings and blinds.
- Paths, paved areas, fences or retaining walls damaged by erosion or ground movement.

Money and Valuables:

- Money carried by professional money carriers (except amounts exceeding the carrier's insurance).
- Money stolen from an unlocked or unattended vehicle, or from a safe/strongroom accessed by key or combination.
- Money losses not discovered within 15 days.
- Money losses arising from kidnapping, bomb threat, hoax, extortion or attempted extortion.

Works, Processing and Construction-Related Exclusions:

- Property during the course of, or as a result of, processing (including heating, cutting, fabrication or assembly).
- Property the subject of contract works (construction, alteration or renovation) where the value of works exceeds $2,000,000.
- Resident property under construction, renovation or demolition.
- Empty buildings where demolition has commenced.

Open-Air Property:

- Property in the open air damaged by wind, rainwater or hail.
- Theft or weather-related damage to property in the open air (subject to limited sub-limits and specific carve-backs).

Machinery, Equipment and Infrastructure:

- Boilers (other than domestic boilers), economisers and pressure vessels.
- Mechanical, electrical or electronic breakdown of machinery (except where insured under specific Machinery Breakdown sub-limits).
    - This exclusion applies to the failed component itself, not resulting insured damage.
- Electronic equipment and data-related failures or device malfunction.
- Transmission and distribution lines, including overhead power and communication lines located beyond 300 metres of insured premises or owned by utility providers.

Events and Causes Not Covered:

- War, invasion, foreign enemy action, hostilities, civil war, rebellion, revolution or insurrection.
- Acts of terrorism or claims impacted by sanctions laws.

- Confiscation, nationalisation, requisition or damage ordered by a government or public authority.
- Nuclear or radioactive materials, contamination or ionising radiation.
- Earthquake, erosion, subsidence or earth movement.
- Action of the sea, tidal wave or high water.
- Pollution or contamination (unless arising from an insured event).
- Insects, vermin, mould, corrosion, rot or inherent defects.
- Communicable disease, pandemics or epidemics (subject to policy wording).
- Kidnapping, bomb threats, hoaxes or extortion.

Defects, Maintenance and Deterioration:

- Wear and tear, gradual deterioration or developing flaws.
- Normal settling, shrinkage, expansion or movement of structures and foundations.
- Faulty materials, faulty workmanship or incorrect building siting.
- Latent defects or inherent vice.
- Errors or omissions in design, plans or specifications.
- Normal maintenance issues.

Theft, Fraud and Employment-Related Matters:

- Fraudulent or dishonest acts (including misappropriation, forgery, counterfeiting or data manipulation).
- Unexplained inventory shortages or accounting errors.
- Losses arising from strikes, labour disturbances or work stoppages.
- Unauthorised access to computer systems.

Transit, Cyber and Business Interruption:

- Property (other than money) while in transit.
- Cyber incidents, hacking, data loss or privacy breaches.
- Gross Profit is not insured.

- Business interruption where there is no insured physical damage (subject to limited specified extensions).
- Consequential loss due to delay, lack of performance, loss of contract or depreciation in value, except where specifically insured.

Liability and Claims Not Covered:

- Any legal liability not specifically insured under the policy.
- Professional advice, medical treatment or personal care.
- HIV, AIDS or other blood-borne diseases.
- Asbestos or silica exposure.
- Fines, penalties, aggravated, exemplary or punitive damages.
- Unlawful, deliberate or criminal acts.
- Any claim that cannot legally be paid due to Australian or international sanctions.

This is a summary only. Full exclusions apply as set out in the policy wording (available on request).

Other information

The above insurance is held by Keyton Holding Pty Limited on behalf of itself and other entities, including the proprietor/operator.

Resident Property and Private Units – Important Exclusions:

- The building insurance does not cover residents' contents, fixtures or fittings added by residents, or damage arising solely within a private unit where the operator is not legally responsible.
- The insurance does not cover loss of or damage to residents' personal property, including belongings owned by residents, visitors or contractors.
- Personal property of residents, visitors or contractors is only covered where:
    - it is used in connection with the operator's business; and
    - its use has been approved by the operator.
- Private resident property is not insured, including damage occurring inside a resident's private unit.
- There is no cover for residents' contents located in common areas, such as storage cages, mobility scooter rooms or other communal spaces.

▪ There is no cover for damage caused by residents or their visitors, unless the operator is legally liable and recovery is permitted under the policy. ▪ The insurance does not cover consequential loss suffered by residents, including loss of amenity, inconvenience or temporary loss of services, even where village property is damaged. ▪ Residents are responsible for arranging their own contents insurance for their belongings, wherever located.

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

The nature of the risk insured against	Covers approved volunteers for injury while participating in authorised village activities, including direct travel to and from those activities.
Name of insurer	Chubb Insurance Australia Limited
Amount insured	$1,000,000 in respect of the sum of all losses during any one period of insurance
Period of cover	30 June 2025 to 30 June 2026 (4:00pm local time)
Premium	$17.12
Excess	Bodily Injury Weekly Benefits -Excess: 7days Emergency Home Help: 7days Student Tutorial Costs: 7days
Exclusions	Volunteer Workers Insurance – Key Exclusions and Limitations: ▪ Cover applies only while a Covered Person is engaged in voluntary work that is officially organised and controlled by the Operator, including direct travel to and from authorised activities. ▪ The policy does not cover personal activities unrelated to approved volunteer work. ▪ Cover excludes unlawful, illegal, reckless or intentional acts, including: o intentional self-injury or suicide; o criminal acts or dishonest conduct. ▪ Professional sport is excluded, including:

- participating in or training for any professional sport;
- injuries arising from professional sporting activities.

- Pre-existing medical conditions are excluded.
- Injuries influenced by alcohol or drugs are excluded, other than where substances are medically prescribed and taken as directed.
- Cover is subject to Age Limitations, with benefits ceasing or reducing once a Covered Person reaches the age limits nominated by the Operator and insurer.
- Cover does not apply outside the Scope of Cover or beyond standard policy terms, conditions and exclusions.
- Flying or other aerial activities are excluded, unless the Covered Person is a passenger in a properly licensed commercial aircraft.
- Cover is excluded where trade or economic sanctions prevent the insurer from providing insurance or paying a claim.
- Cover does not apply to war-related events, including war, invasion or civil war, nor to nuclear weapons, nuclear material or ionising radiation, except for limited policy-specified exceptions (e.g. hijacking, riot or civil commotion where applicable).

Statutory, Government and Other Insurance Exclusions:

- Benefits are not payable for any injury, expense or loss that is recoverable under:
  - Medicare (in whole or in part);
  - any workers' compensation legislation;
  - transport accident legislation;
  - a government-sponsored fund, plan or medical benefit scheme; or
  - any other insurance policy required to be effected by law.
- Benefits are not payable where payment would breach Australian health insurance legislation.

This is a summary only. Full exclusions apply as set out in the policy wording available on request.

Other information	The above insurance is held by Keyton Holding Pty Limited on behalf of itself and other entities, including the proprietor/operator.

	Voluntary Workers insurance applies only to authorised volunteer activities that are organised and controlled by the operator, including direct travel to and from those activities.

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

The nature of the risk insured against	Motor Vehicle - Own damage to insured vehicles and third party personal injury and property damage arising from the use of insured vehicles. Motor insurance applies only to authorised vehicles used for business purposes. It does not cover private resident vehicles.
Name of insurer	Zurich Australia Limited
Amount insured	**Own Loss**: Current Market Value at the date of loss or Sum Insured Value specified in Declaration of Vehicles whichever the lesser, but limited to $10,000,000 any one event. **Liability**: $30,000,000 but limited to $1,000,000 any one Accident or series of Accidents arising out of the one event for liability arising out of the carrying or towing of dangerous goods. (Subject to policy sub-limits)
Period of cover	30 June 2025 to 30 June 2026 (4:00pm local time)
Premium	$1,706.10
Excess	Basic: $500 Buses: 1% of sum insured (minimum $500)
Exclusions	**Exclusions Applicable to Section 1** The Insurer is not liable to pay for: (a) Loss of use, depreciation, wear and tear, rust and corrosion, mould, mildew, structural, mechanical, electrical or electronic breakdown, failure or breakage. (b) Damage to tyres by application of brakes, or by road cuts, punctures or bursts. (c) Loss by theft during or after the occurrence of an Accident unless reasonable steps have been taken to ensure the safety of the Insured Vehicle and Vehicle Accessories. (d) Loss occasioned by lawful seizure or other operation of law.

These Exclusions shall not apply to any subsequent Loss otherwise insured by this Policy.

Exclusions Applicable to Section 2

1. The Insurer is not liable to pay for personal injury:

(a) to the extent that the Insured is partly or wholly entitled to indemnity under any compulsory statutory insurance scheme or accident compensation scheme.

(b) to the extent that the Insured would have been entitled under any such scheme in Exclusion 1.(a)

above but for the failure to:

(i) insure or register the Vehicle;

(ii) lodge a claim in accordance with its requirements;

(iii) comply with any of its terms and conditions.

(c) to any:

(i) person driving and/or in charge of the Vehicle;

(ii) of the Insured's employees, but only in circumstances where insurance is required in respect of

such liability by virtue of any statutory workers compensation scheme;

(iii) member of the Insured's Family.

(d) if the Vehicle is registered in the Northern Territory of Australia or within New Zealand.

2. The Insurer is not liable for personal injury or loss of or damage to property, or loss of use of property:

(a) arising out of the towing or carrying of dangerous goods where a placard is required to be displayed on or affixed to the Vehicle in accordance with any applicable law or regulation for the transportation of dangerous goods.

(b) where the Vehicle is not registered for road use when such liability is incurred.

Any Vehicle which is conditionally registered in South Australia in accordance with Section 25 of the Motor Vehicles Act 1959 (SA) or any Vehicle which has been issued with a special or temporary permit to drive the Vehicle in circumstances which would otherwise require the Vehicle to be registered under any motor registration legislation in any State or Territory of

	Australia, is deemed to be registered for the purposes of this Exclusion. (c) caused by the use of any tool or plant forming part of or attached to or used in connection with the Vehicle at any work site. However, this Exclusion does not apply in respect of any forklift which is registered for road use. 3. The Insurer is not liable for fines and penalties or aggravated, exemplary or punitive damages. 4. Loss or liability arising from unlawful use, including driving while over the legal alcohol limit, under the influence of illegal drugs, or by an unlicensed driver (where known), is excluded. 5. Cover does not apply where a vehicle is unroadworthy or unsafe, and that condition caused or contributed to the incident. 6. Damage caused by mechanical breakdown, wear and tear, rust, corrosion or pre-existing damage is excluded. 7. Losses arising from war, terrorism, nuclear, chemical, biological or communicable disease events are excluded. 8. No cover applies for fines, penalties or statutory liabilities This is a summary only. Full exclusions apply as set out in the policy wording (available on request).
Other information	The above insurance is held by Keyton Holding Pty Limited on behalf of itself and other entities, including the proprietor/operator. Private vehicles owned by residents, visitors or contractors are not covered, unless the vehicle qualifies under the *Employees' Vehicles* extension and is being used for the Operator's business and approved by Operator. Motor insurance applies only to authorised vehicles used for business purposes. It does not cover private resident vehicles. Cover is subject to policy terms and exclusions and does not extend beyond village operations. Insurance is primarily for vehicles owned, leased or operated by the village operator for village-related purposes. The operator's motor vehicle and legal liabilities not for protection of individual residents private vehicles. The insurance applies only to vehicles owned, leased or operated by the village operator for village-related purposes.

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

The nature of the risk insured against	The cover applies to environmental incidents such as spills, leaks or contamination that may occur during normal village operations or

	maintenance. The operator is responsible for managing any such incident and engaging insurers and specialists as needed, with the aim of minimising disruption and protecting residents.
Name of insurer	Allied World Assurance Company Ltd.
Amount insured	$20,000,000 each incident limit and in aggregate
Period of cover	30 June 2025 to 30 June 2027 (4:00pm local time)
Premium	$560.26
Excess	$50,000 each incident
Exclusions	Key Exclusions and Limitations: • Asbestos and Lead • Contractual Liability • Criminal Fines and Penalties • Damage to Conveyance • Expected and intended injury or damage • Intentional Non-compliance • Known Pollution Incident • Previously Reported Claim, Clean-up Costs or Emergency Response Expense • Third-Party Carrier • War and Terrorism This is a summary only. Full exclusions apply as set out in the policy wording (available on request).
Other information	The above insurance is held by Keyton Holding Pty Limited on behalf of itself and other entities, including the proprietor/operator. Pollution Liability Insurance protects a retirement living village if environmental damage occurs, covering pollution incidents, clean-up costs and claims for injury or property damage. Because standard property and public liability policies usually exclude pollution risks, this insurance helps ensure the village can respond responsibly and protect residents if an incident occurs.

Attachment 2A: Certificates of insurance

See attached.

KEYHOL - GL - 25-26 - Martha's Point Retirement Village

Florie Starkings
Senior Account Executive

Marsh Pty Ltd
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Florie.Starkings@marsh.com

30 June 2025

CERTIFICATE OF CURRENCY

COMBINED LIABILITY INCLUDING PROFESSIONAL INDEMNITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

Location

Martha's Point Retirement Village

Insured

Keyton Holding Pty Limited, Keyton Holding Pty Limited as trustee for the Keyton Trust and/or subsidiary companies and/or any other entity for whom they have contractual obligations to insure and any other organisation or entity under the control of the insured and over which it is exercising active management.

Period of Insurance

From: 30 June 2025 at 4.00pm Australian Eastern Standard Time
To: 30 June 2026 at 4.00pm Australian Eastern Standard Time

Insurer

Name	Policy Number
XL Insurance Company SE (Lead) and Others	AU00006874LI24A (Lead)

Business of the Insured

All activities of the Insured

(a) now;
(b) in the past including their predecessors in business and prior activities which have ceased or have been disposed of to the extent the Insured retains a legal liability;

(c) in the future;
including:
(i) developer, owner, manager (including undertaking Real Estate sales and marketing) of senior living accommodation (including retirement villages) and aged care facilities and any other incidental activity.
(ii) any activity where the Insured is deemed to have been the manufacturer of any Product;

(iii) any other occupation incidental thereto, including the private work of every partner, officer, director, commissioner or employee;
(iv) the provision of canteen, social and sporting clubs, child care facilities, welfare organisations, first aid, fire fighting and ambulance services.
(v) any work performed by or on behalf of the Insured.

Limits of Liability

AUD 50,000,000 Public Liability expressed as follows:

Combined General Liability AUD 5,000,000

Umbrella Liability AUD 45,000,000 in excess of AUD 5,000,000

Geographical Limits

Anywhere in Australia

165 Osborne Drive, Mt Martha VIC 3934

Interested Parties

N/A

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:



Florie Starkings

Senior Account Executive

Florie Starkings
Principal

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Florie.Starkings@marsh.com

16 July 2025

CERTIFICATE OF CURRENCY

INDUSTRIAL SPECIAL RISKS INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

Location

Martha's Point Retirement Village

Insured

Keyton Holding Pty Limited, Keyton Holding Pty Limited as trustee for the Keyton Trust and/or its respective subsidiary companies and/or any other entity or individual for whom they have contractual obligations to insure and any other organisation under the control of the insured and over which it is exercising active management; residents of managed facilities and villages for their respective rights and interests and social and sports clubs (including their committees and officers from time to time) and the trustees of superannuation funds and/or welfare organisations associated with the Insured; all for their respective rights and interests, and/or its/their subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

Period of Insurance

From: 30 June 2025 at 4.00pm Australian Eastern Standard Time
To: 30 June 2026 at 4.00pm Australian Eastern Standard Time

Insurer

Name	Policy Number
Chubb Insurance Australia Limited (Lead) and Others	93128322

Business of the Insured

Principally the developer, owner, manager (including undertaking Real Estate sales and marketing) of senior living accommodation (including retirement villages) and aged care facilities and any other incidental activity.

Property Insured

Section 1 – Material Damage or Loss

All the real and personal property of every kind and description (except that excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility prior to the occurrence of any

damage, including all such property in which the Insured may acquire an insurable interest during the period of insurance.

Section 2 — Consequential Loss

Loss as defined in the Policy arising from any cause not excepted by the Policy.

Insured Premises

Anywhere in Australia including where the Insured:

(a) has property, either the Insured's own or for which the Insured is responsible;

(b) carries or conducts activities of the business;

(c) has goods or other property stored or being processed or has work done, including contract sites.

Buildings and other property at such Insured Premises shall be deemed to be used by the Insured for the purposes of the Business.

Anywhere in Australia

Including 165 Osborne Drive, Mt Martha VIC 3934

Limits of Liability

Combined Sections 1 & 2 (as defined in the Policy): AUD 375,000,000

Sub-Limits of Liability

Machinery Breakdown: AUD 2,000,000

Additional Increased Cost of Working: AUD 10,000,000

Temporary Accommodation Expenses: AUD 50,000,000 (any one Event)

Flood (per Event and in the Annual Aggregate: AUD 10,000,000 (any one village, any one Event)

Declared Values

As per Asset Schedule

Interested Party

N/A

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:



Florie Starkings
Principal

KEYHOL - GPA- 25-26 - Martha's Point Retirement Village

Florie Starkings
Principal

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Florie.Starkings@marsh.com

16 July 2025

CERTIFICATE OF CURRENCY

GROUP PERSONAL ACCIDENT INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

Location

Martha's Point Retirement Village

Insured

Keyton Holding Pty Limited, Keyton Holding Pty Limited as trustee for the Keyton Trust and/or subsidiary companies and/or any other entity for whom they have contractual obligations to insure and any other organisation or entity under the control of the insured and over which it is exercising active management.

Business Description

Principally the developer, owner, manager (including undertaking Real Estate sales and marketing) of senior living accommodation (including retirement villages) and aged care facilities and any other incidental activity.

Period of Insurance

From: 30 June 2025 at 4.00pm Australian Eastern Standard Time
To: 30 June 2026 at 4.00pm Australian Eastern Standard Time

Insurer

Name	Policy Number
Chubb Insurance Australia Limited	93128322

Covering

All Volunteers of the Insured whilst on voluntary work on behalf of the Insured.

Aggregate Limits of Liability

Any one Period of Insurance: AUD 1,000,000

Non-Scheduled Flights: AUD 500,000.

Geographical Limits

Anywhere in Australia

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Yours faithfully,



Florie Starkings
Principal

KEYHOL - MV- 25-26 - Martha's Point Retirement Village

Florie Starkings
Principal

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Florie.Starkings@marsh.com

16 July 2025

CERTIFICATE OF CURRENCY

MOTOR VEHICLE INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE HOLDER. IT DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS PROVIDED AS A SUMMARY ONLY OF THE COVER PROVIDED AND IS CURRENT ONLY AT THE DATE OF ISSUE. FOR FULL PARTICULARS, REFERENCE MUST BE MADE TO THE CURRENT POLICY WORDING

Location

Martha's Point Retirement Village

Insured

Keyton Holding Pty Limited, Keyton Holding Pty Limited as trustee for the Keyton Trust and/or subsidiary companies and/or any other entity for whom they have contractual obligations to insure and any other organisation or entity under the control of the insured and over which it is exercising active management.

Business Description

Principally the developer, owner, manager (including undertaking Real Estate sales and marketing) of senior living accommodation (including retirement villages) and aged care facilities and any other incidental activity.

Period of Insurance

From: 30 June 2025 at 4.00pm Australian Eastern Standard Time
To: 30 June 2026 at 4.00pm Australian Eastern Standard Time

Insurer

Name	Policy Number
Zurich Australian Insurance Limited	72 2230283 GFT

Limits of Liability

Section 1 – Loss of or damage to Insured Vehicles:

Current Market Value at the date of loss or Sum Insured Value specified in Declaration of Vehicles whichever the lesser, but limited to AUD 10,000,000 any one event.

Section 2 – Legal Liability (Personal Injury and Property Damage):

AUD 30,000,000 but limited to AUD 1,000,000 any one Accident or series of Accidents arising out of the one event for liability arising out of the carrying or towing of dangerous goods.

Insured Schedules

All vehicles now or hereafter existing, owned, leased, hired, used or operated by the Insured; in which the Insured has or acquires an insurable interest.

Geographical Limits

Anywhere in Australia

Indemnity is subject to the terms and conditions of the Policy, including any applicable Sub-Limit of Liability and Deductible.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Yours faithfully,



Florie Starkings
Principal

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.

Note from the proprietor/operator*: The holding deposit (if any) is dealt with as agreed between the parties and is not regulated under the Sale of Land Act 1962.*

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.

Note from the proprietor/operator: *The maintenance charge may, in certain circumstances, be increased above the CPI-adjusted cap without a special resolution of residents (for example, to the extent that the increase represents rates, taxes or charges levied under an Act) as set out in in section 38 of the Retirement Villages Act 1986 (Vic).*

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.

Attachment 4: Exit entitlement information

Note from the operator: *The operator provides the following information about the exit entitlement payable to you by the proprietor/operator when you permanently leave the village.*

What will be paid to you (subject to the deductions noted below)

Freedom Plan Contract	• Repayment of the *Entry Payment*

Growth Plan Contract	• Repayment of the *Loan Amount*
	• Repayment of:
	  ○ 100% of the *Prepaid Fee*, if you change your mind and leave the village within the first 6 months under the *Keyton Change of Mind Guarantee;* or
	  ○ 50% of the *Prepaid Fee*, if you leave the village within the first 12 months.
	• Repayment of the *Establishment Fee*, if you change your mind and leave the village within the first 6 months under the *Keyton Change of Mind Guarantee.*
	• Payment of 50% of any *Capital Gain* (or 0%, if you change your mind and leave the village within the first 6 months under the *Keyton Change of Mind Guarantee*).

Guarantee Plan Contract	• Repayment of the *Entry Payment*

What you will pay to us

Freedom Plan Contract	• The *Deferred Management Fee*. • *Additional Damage* costs. • Alterations removal and unit restoration costs. • Outstanding maintenance charges and optional service fees. • Aged care or alternative accommodation payments made on the resident's behalf. • Other amounts owing.
Growth Plan Contract	• *Reinstatement* costs, or 50% of *Renovation* costs (as applicable). • The *Selling Fee*, if the operator is appointed as agent. • Outstanding maintenance charges and optional service fees. • Aged care or alternative accommodation payments made on the resident's behalf. • Other amounts owing.

Guarantee Plan Contract	• *Additional Damage* costs. • Alterations removal and unit restoration costs. • Outstanding maintenance charges and optional service fees. • Aged care or alternative accommodation payments made on the resident's behalf. • Other amounts owing.

When your exit entitlement will be paid to you

Within 14 days after you leave, if you change your mind and leave the village within the first 6 months under the *Keyon Change of Mind Guarantee*.

Otherwise, by the ***Exit Entitlement Date***, which is the earliest of 14 days after a new resident pays us an entry payment for the unit or another person takes up residence in your unit, up to a maximum of:

Freedom Plan Contract	• 6 months after your contract ends and you deliver vacant possession of your unit
Growth Plan Contract	• 12 months after your contract ends and you deliver vacant possession of your unit
Guarantee Plan Contract	• 60 days after your contract ends and you deliver vacant possession of your unit