# 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 **15 July 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 450 131 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 81 81 55 1300.

**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（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** 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 450 131 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 81 81 55 1300 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 | Burwood Terrace |
| Village street address | Highbury Road, Burwood East, Victoria 3151 |
| 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 | Sherman Brown |
| Position of representative | Village Manager |
| Location within village | Community Centre Reception |
| Times available | Monday to Friday, 9:00am to 5:00pm |

| | | | |
|---|---|---|---|
| Telephone | 03 9886 1964 | Email | BurwoodTerrace.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 | 66 | 0 | 0 |
| Independent living apartments | 0 | 41 | 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?
If yes, provide details on restrictions below: ☒ Yes ☐ No

| |
|---|
| Residents must comply with the village 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 | |
| Construction timeframes (anticipated start and finish dates) | |

## 10. Security and emergency assistance systems

The village is equipped with the following security system:

| |
|---|
| Gated premises. Electronic security access system at main site entry gate, entrance to underground carpark and at entry points to main apartment building using personalised PIN codes and FOBs to gain access after hours. CCTV cameras at main entrance gates, entrance to underground car park, front and rear entrances to main apartment building. Recorded 24 hours a day, 7 days per week. |

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**<br>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**<br>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.<br><br>☐ **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.<br><br>☐ **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<br><br>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.<br><br>☒ **Lease –** ☒ term: 99 years ☐ periodic tenancy<br><br>A resident has a leasehold interest, but does not own the unit or the land.<br><br>☐ **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 | Deficit $(23,182) | |
| 30 June 2024 | Deficit $(29,894) | |
| 30 June 2023 | Deficit $(26,495) | |

## 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: $565,000.

***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.*

## 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):

Volunteer Workers Insurance, Motor Fleet Insurance

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)

Workers compensation insurance for any employee or contractor engaged by a resident to carry out work or provide services on a resident's unit

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 | $2,700,000 across all Keyton villages in Australia |
| Nature of risk for which funds have been set aside | Keyton operates a self-insurance (escrow) account to fund village property damage claims between $1,000 (village internal excess) and the applicable insurance excess (e.g. $100,000 for all other losses). |

## 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 | | *On reserving a unit* | |
| Entry payment | ☒ Yes ☐ No | Varies based on contract option selected – see 'Further information' | *On entry* | **Freedom Plan Contract**<br><br>A refundable ***Entry Payment*** of between:<br><br>$500,000 and $1,500,000.<br><br>**Growth Plan Contract**<br><br>An ***Entry Payment*** made up of:<br>• 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*).<br><br>However, the operator will refund:<br>• 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<br>• 50% of the *Prepaid Fee* if the resident leaves the village within the first 12 months.<br><br>**Guarantee Plan Contract**<br><br>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**<br><br>Not applicable.<br><br>**Growth Plan Contract**<br><br>A non-refundable ***Establishment Fee*** of $5,000.<br><br>**Guarantee Plan Contract**<br>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<br>☐ Monthly<br>☐ Annually | |
| Maintenance charges | ☒ Yes ☐ No | $696.21 (FY27) | ☐ Weekly<br>☒ Monthly<br>☐ 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<br>☐ Monthly<br>☐ 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**<br><br>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:*<br><br>☐ Yes ☒ No<br><br>Otherwise:<br><br>☒ Yes ☐ No<br><br>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.<br><br>**Growth Plan Contract**<br><br>☐ Yes ☒ No<br><br>**Guarantee Plan Contract**<br><br>☐ 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**<br><br>☐ Yes ☒ No<br><br>**Growth 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:*<br><br>☐ Yes ☒ No<br><br>Otherwise:<br><br>☒ Yes ☐ No<br><br>The resident will receive 50% of any ***Capital Gain***.<br><br>The ***Capital Gain*** is any amount by which the *Base Contract Price* exceeds the *Loan Amount*.<br><br>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*.<br><br>A ***Base Contract*** is a standard deferred management fee contract for the resident's type of unit in the village.<br><br>Receipt of capital gain is subject to the deductions set out in this information statement. |

| | | | | |
|---|---|---|---|---|
| | | | | **Guarantee Plan Contract**<br><br>☐ 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**<br>• The costs of rectifying any ***Additional Damage*** (accelerated wear and tear or deliberate damage you or your visitor have caused).<br>• The costs of removing additions and alterations the resident has made, and rectifying damage caused by removing items.<br>• Outstanding maintenance charges and optional service fees.<br>• Aged care or alternative accommodation payments made on the resident's behalf.<br>• Any other amounts the resident owes the operator.<br><br>**Growth Plan Contract**<br>• ***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.<br>• 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.<br>• Outstanding maintenance charges and optional service fees.<br>• Aged care or alternative accommodation payments made on the resident's behalf.<br>• 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 | 15 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 | Wai See Chung (proprietor's agent/representative) |
| Date | 15 July 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):<br>• of the homes in the village and certain parts of the home as required under the retirement villages legislation;<br>• to keep the village in good order and condition, including provision for future contingencies; and<br>• 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)**<br>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 | \$15.00 to \$65.00 | - |
| Podiatry | Optional | \$45.00 per session | - |
| Masseuse | Optional | \$30.00 per 30 minutes | - |
| **Facilities provided to all residents (mandatory)** | | | |
| Activities or games room | Mandatory | Included in maintenance charge | - |

| | | | |
|---|---|---|---|
| Arts and crafts room | 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 | - |
| Communal vegetable garden | Mandatory | Included in maintenance charge | - |
| Community room or centre | Mandatory | Included in maintenance charge | - |
| Croquet lawn | Mandatory | Included in maintenance charge | - |
| Dining room | 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 | - |
| Medical consultation room | 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 | - |
| Sauna | Mandatory | Included in maintenance charge | - |
| Village bus | Mandatory | Included in maintenance charge | - |
| Workshop | 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):

***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 | AAI Limited Trading as Vero Insurance |
| Amount insured | $100,000,000 (subject to policy sub-limits) |
| Period of cover | 30 June 2026 to 30 June 2027 (4:00pm local time) |
| Premium | $2,969.46 (FY26) |
| Excess | $5,000 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 Injury
- Aggravated, Punitive or Exemplary Damages
- Aircraft and Watercraft

- Aircraft Products
- Asbestos
- Contractual Liability
- Electronic Data
- Employers' Liability
- Fines, Penalties and/or Liquidated Damages
- Industrial Awards
- Loss of Use
- Nuclear
- Pollution
- Products and Work Performed
- Property Owned by or in the Care, Custody or Control of the Insured
- Professional Liability
- Requirement to Insure
- Sanctions
- Terrorism
- Vehicles
- War

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.<br><br>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<br><br>☒ Sudden damage to residents' private units caused by insured event<br><br>☒ 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<br>AAI Limited Trading As Vero Insurance |
| Amount insured | $67,204,500 |
| Period of cover | 30 June 2026 to 30 June 2027 (4:00pm local time) |
| Premium | $43,145.61 (FY26) |
| Excess | Village internal excess under escrow $1,000 Each and every loss<br><br>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.<br><br>All other losses: $100,000<br><br>48 hours Timed deductibles apply on certain sections. |
| Exclusions | ▪ Property in transit, money in certain circumstances, jewellery, precious metals, aircraft, watercraft, registered vehicles, livestock, crops, land, bridges, docks, mining property and offshore rigs.<br><br>▪ Property being processed, construction works above the policy limit, empty premises under demolition, and certain outdoor structures damaged by erosion, subsidence or earth movement.<br><br>▪ Electronic data loss or corruption, except where limited cover applies following specified insured events.<br><br>▪ War, terrorism, confiscation, nuclear risks, government demolition orders, unexplained shortages, heat processing, consequential loss, pollution and contamination, except where limited policy exceptions apply.<br><br>▪ Breakdown, erosion, sea action, pests, rust, mould, wear and tear, faulty design or workmanship, settling, industrial disputes, threats, fraud, dishonest acts, cyber access events and pressure vessel failures.<br><br>▪ Damage to unoccupied premises after 60 continuous days unless the insurer has agreed to extend cover. |

| | |
|---|---|
| | ▪ Legal liability, except where specifically covered by the policy.<br><br>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. |

**Other insurance: Volunteer Workers Insurance**

| | |
|---|---|
| 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 | $2,500,000 |
| Period of cover | 30 June 2026 to 30 June 2027 (4:00pm local time) |
| Premium | $15.48 (FY26) |
| Excess | Bodily Injury Weekly Benefits -Excess: 7days<br>Emergency Home Help: 7days<br>Non-Medicare Medical Expenses: $25<br>Student Tutorial Costs: 7days |
| Exclusions | Volunteer Workers Insurance – Key Exclusions and Limitations:<br><br>▪ 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.<br><br>▪ The policy does not cover personal activities unrelated to approved volunteer work.<br><br>▪ Cover excludes unlawful, illegal, reckless or intentional acts, including:<br>  o intentional self-injury or suicide;<br>  o illegal or criminal act.<br><br>▪ Professional sport is excluded, including:<br>  o participating in or training for any professional sport;<br>  o injuries arising from professional sporting activities. |

| | |
|---|---|
| | ▪ Pre-existing medical conditions are excluded.<br>▪ Injuries influenced by alcohol or drugs are excluded, other than where substances are medically prescribed and taken as directed.<br>▪ 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.<br>▪ Cover does not apply outside the Scope of Cover or beyond standard policy terms, conditions and exclusions.<br>▪ Flying or other aerial activities are excluded, unless the Covered Person is a passenger in a properly licensed commercial aircraft.<br>▪ Cover is excluded where trade or economic sanctions prevent the insurer from providing insurance or paying a claim.<br>▪ 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).<br>Statutory, Government and Other Insurance Exclusions:<br>▪ Benefits are not payable for any injury, expense or loss that is recoverable under:<br>o Medicare (in whole or in part);<br>o any workers' compensation legislation;<br>o transport accident legislation;<br>o a government-sponsored fund, plan or medical benefit scheme; or<br>o any other insurance policy required to be effected by law.<br>▪ Benefits are not payable where payment would breach Australian health insurance legislation.<br>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. |

**Other insurance: Motor Vehicle Fleet Insurance**

| | |
|---|---|
| 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 $15,000,000 any one event.<br>**Liability:** $35,000,000 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.<br>(Subject to policy sub-limits) |
| Period of cover | 30 June 2026 to 30 June 2027 (4:00pm local time) |
| Premium | $1,706.10 (FY26) |
| Excess | Basic: $500<br><br>Buses: 1% of sum insured (minimum $500) |
| Exclusions | Lawful Seizure, Loss of Use, Pre-existing Damage, Safeguarding the Vehicle, Structural, Mechanical, Electrical Failure, Theft of unlocked/ unsecured vehicle, Vehicle Deterioration, Fines and Penalties, Separate Statutory Policy, Tool of Trade, Contractual Liability, Radioactivity / Nuclear Perils, Terrorism, Underground Mining, War, Experiment / Demonstration, Hire, Non-Compliance with Dangerous Goods Codes, Overloading, Racing / Testing, Unauthorised Driver / Unlawful Acts, Unlawful Purpose, Unroadworthy or Unsafe Vehicles<br><br>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. |

# Attachment 2A: Certificates of insurance

See attached.

AON

# Certificate of Currency

**Date of Issue:** 10 July 2026

**Contact:** Angela San Diego
Client Director
Commercial Risk Solutions
201 Kent Street, Sydney NSW 2000

**t:** 61 2 9253 8106
**e:** angela.san.diego@aon.com

**We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.**

| | |
|---|---|
| **Policy Type(s)** | a) Industrial Special Risk<br>b) Public & Products Liability<br>c) Commercial Motor Vehicle<br>d) Voluntary Workers |
| **Insured** | Keyton Holding Pty Limited, Keyton Holding Pty Limited as trustee for the Keyton Trust and others as declared |
| **Situation of Risk** | Burwood Terrace 699 Highbury Road, Burwood East VIC 3151 |
| **Insurer(s)** | a) Chubb Insurance Australia Limited 50% (Lead) &AAI Limited Trading As Vero 50%<br>b) AAI Limited Trading as Vero Insurance<br>c) Zurich Australian Insurance Limited<br>d) Chubb Insurance Australia Limited |
| **Policy Number(s)** | a) 01FX553460 & ISR111077181/DIC320055105<br>b) LCL025120780<br>c) 72 2230283 GFT<br>d) 93128322 |
| **Period of Insurance** | From: 4.00 pm 30/06/2026 Local Standard Time<br>To: 4.00 pm 30/06/2027 Local Standard Time |
| **Covering** | a) Building and Common Property<br>b) Public & Products Liability<br>c) Commercial Motor Vehicle<br>d) Voluntary Workers Personal Accident |
| **Limits of Liability** | a) Section 1 & 2 Combined: $400,000,000 and others as per the policy.<br>Building and Common Contents: $67,204,500 |

**Further Information**
Should you have any queries, please contact us on the details set out at the top of the page.

**Important notes**
- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

b) $100,000,000 any one Occurrence and in the Aggregate in relation to Products Liability

c) Section 1 - Own Damage Where there is Market Value or Sum Insured shown on the Schedule or Schedule of Motor Vehicles. Section 2 and 3 Combined Limit any one event: $35,000,000

d) Any one Period of Insurance : $2,500,000 in the aggregate

# 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*<br>• Repayment of:<br>  ○ 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<br>  ○ 50% of the *Prepaid Fee*, if you leave the village within the first 12 months.<br>• 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.*<br>• 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*.<br>• *Additional Damage* costs.<br>• Alterations removal and unit restoration costs.<br>• Outstanding maintenance charges and optional service fees.<br>• Aged care or alternative accommodation payments made on the resident's behalf.<br>• Other amounts owing. |
| **Growth Plan Contract** | • *Reinstatement* costs, or 50% of *Renovation* costs (as applicable).<br>• The *Selling Fee*, if the operator is appointed as agent.<br>• Outstanding maintenance charges and optional service fees.<br>• Aged care or alternative accommodation payments made on the resident's behalf.<br>• Other amounts owing. |

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