

Four different ways to buy



This estimate is based on a home price of \$570,000, with a 10 year stay and 3% annual capital growth. It's simply a guide to help you explore your options.

	Deferred Fee (Non-Participating)	Deferred Fee (Participating)	Prepaid Plan	Refundable Contribution
Moving In				
Price you pay	\$527,250 (7.5% reduction from \$570,000)	\$570,000	\$570,000	\$570,000
Prepaid Fee	–	–	\$108,300 (19% of \$570,000)	–
Additional Contribution (refundable)	–	–	–	\$171,000 (30% of \$570,000)
Upfront entry cost (non-refundable)	–	–	–	\$25,935 (3.5% of \$570,000 + additional contribution)
Total paid on entry	\$527,250	\$570,000	\$678,300	\$766,935
Moving Out				
Capital gain	\$0	\$196,000	\$196,000	\$0
Estimated exit costs (including DMF, reinstatement costs, LTMF, sales costs & legal fees)	\$173,993	\$287,205	\$34,425	\$0
Estimated return to you	\$353,258	\$478,795 assuming the future sale price is \$766,000*	\$731,575 assuming the future sale price is \$766,000*	\$741,000
Exit entitlement received	When unit is resold (maximum 6 months after termination of contract and vacant possession)	When unit is resold (maximum 24 months after termination of contract)	When unit is resold (maximum 24 months after termination of contract)	Within 60 days after termination of contract and vacant possession
Ongoing				
Monthly service fee**	\$515	\$515	\$515	\$515
No more monthly charges	90 days after exit (or as per legislation if earlier)	90 days after exit (or as per legislation if earlier)	90 days after exit (or as per legislation if earlier)	At exit

Exit costs and contract prices are estimates based on a scenario of 10 years of occupancy and a base unit price of \$570,000. The exit costs may include a Deferred Management Fee, reinstatement costs, Long Term Maintenance Fund contribution, sales costs, and legal fees. Actual outcomes may vary depending on your contract type, individual circumstances, village location, and market conditions at the time of exit.

*These estimates are based on the owner's or manager's estimate of 3% annual capital growth. The amounts in this table (Estimate) comprises the owner's estimate based upon relevant information at the time it was prepared. Many factors may arise when your unit is re-leased/sold which may vary the amounts set out in this Estimate. No representations or warranties are made as to the accuracy, currency or completeness of this Estimate. The owner does not accept any liability for (a) any loss or damage which may be suffered by you or any other person who relies either wholly or in part upon this Estimate; or (b) any errors, misstatements or misrepresentations in or omissions from this Estimate. This table should not be construed as financial advice.

**Service fee provided is an estimate only.

Important Information for Outgoing Residents: This estimate is used to explain the different contract options on offer to prospective purchasers of your home. Regardless of which option the purchaser chooses, if your residence contract calculates any part of your exit entitlement with reference to the "new ongoing contribution" or "entry payment" (or equivalent) paid by the new resident, the "new ongoing contribution" will be the amount equal to the Agreed Sales Price and excludes any prepaid fee, discount or premium applied to the ongoing contribution which may be paid by a new resident. No representations or warranties are made as to the accuracy, currency or completeness of this estimate. This table should not be construed as financial advice.

Contract choice



We've broken down the details so you can make an informed choice - with no pressure, just clarity.



Deferred Fee (Non-Participating)

A Deferred Management Fee (non-participating) is paid when you leave the village, rather than upfront.

In this model, you don't share in any capital gain from the resale of your home, but you benefit from a lower entry price and clear, predictable exit costs.

You'll also have no selling fees, no reinstatement charges and no stamp duty.



Deferred Fee (Participating)

A Deferred Management Fee (participating) contract is a great choice for those wanting to make the most of their retirement now.

By deferring part of the cost until after your home is resold, you can buy in at a more affordable price and keep more cash on hand to enjoy the things you love.

When you leave, you may also receive a share of any capital gain from the resale of your home - giving you the potential to benefit from market growth.



Prepaid Plan

The Prepaid Plan is ideal for those who like to have everything settled upfront.

You'll pay for your home and an upfront management fee, so you can relax knowing those costs are already taken care of. When it's time to leave, Keyton will help sell your home at market value - and any capital gains are yours to keep.



Refundable Contribution

Choosing a Refundable Contribution gives you peace of mind with a guaranteed refund.

You'll pay a higher upfront contribution, but there's no management fee when you leave. There are also no selling costs, legal fees or reinstatement costs - just a simple, secure way to plan ahead.

Monthly service fee

Your monthly service fee helps keep village life running smoothly. It covers the upkeep of beautiful gardens and shared spaces, the support of dedicated village staff, building insurance, access to the village bus and activities, and the 24/7 emergency call system - all designed to make life easier, safer and more enjoyable.