

# A GUIDE TO

LENDLEASE RETIREMENT LIVING



Insights, facts and answers to the frequently asked questions  
people have about living in a retirement village

At Lendlease, we know that if you're thinking of moving into a retirement village, there's a lot to consider - that's why we've created this guide. We hope it provides you with all the information you need, to decide if retirement village living is right for you.

Our residents tell us that they love living in a Lendlease retirement village because they feel a strong sense of belonging, they can just 'lock up and leave' when going on holiday, and they can enjoy all the amenities and convenience that their new home offers.

Over the last couple of years, we have undertaken extensive customer research to gain a deeper insight into the concerns of retirees. You have told us, that a major source of concern is the lack of flexibility and transparency around payment options. With this feedback in mind, we have now introduced new contract options, giving our customers the power to choose the option that best works for them.

The full suite of new contract options are:

- Prepaid plan – upfront payment of management fees whilst retaining any capital gain on exit;
- Refundable contribution – where the entry amount is repaid to you within 60 days of exit (noting there is no upfront management fee or exit fee under this option);
- Pay As You Go – where you pay in monthly instalments; and
- Deferred Management Fee – the traditional model with payment of management fees at exit.

All residents also pay service fees for the day to day running of the village, but Lendlease does not profit from these.

Lendlease retirement villages are designed to suit your lifestyle, with everything from like-minded neighbours, social activities, wellness initiatives, community facilities and other services to support your health and wellbeing.

We look forward to welcoming you, so you can see for yourself why our residents love where they live.

Please call our Customer Service Team on 1800 550 550 to arrange a personalised tour or more information on any village, or visit us at [www.retirementbylendlease.com.au](http://www.retirementbylendlease.com.au).



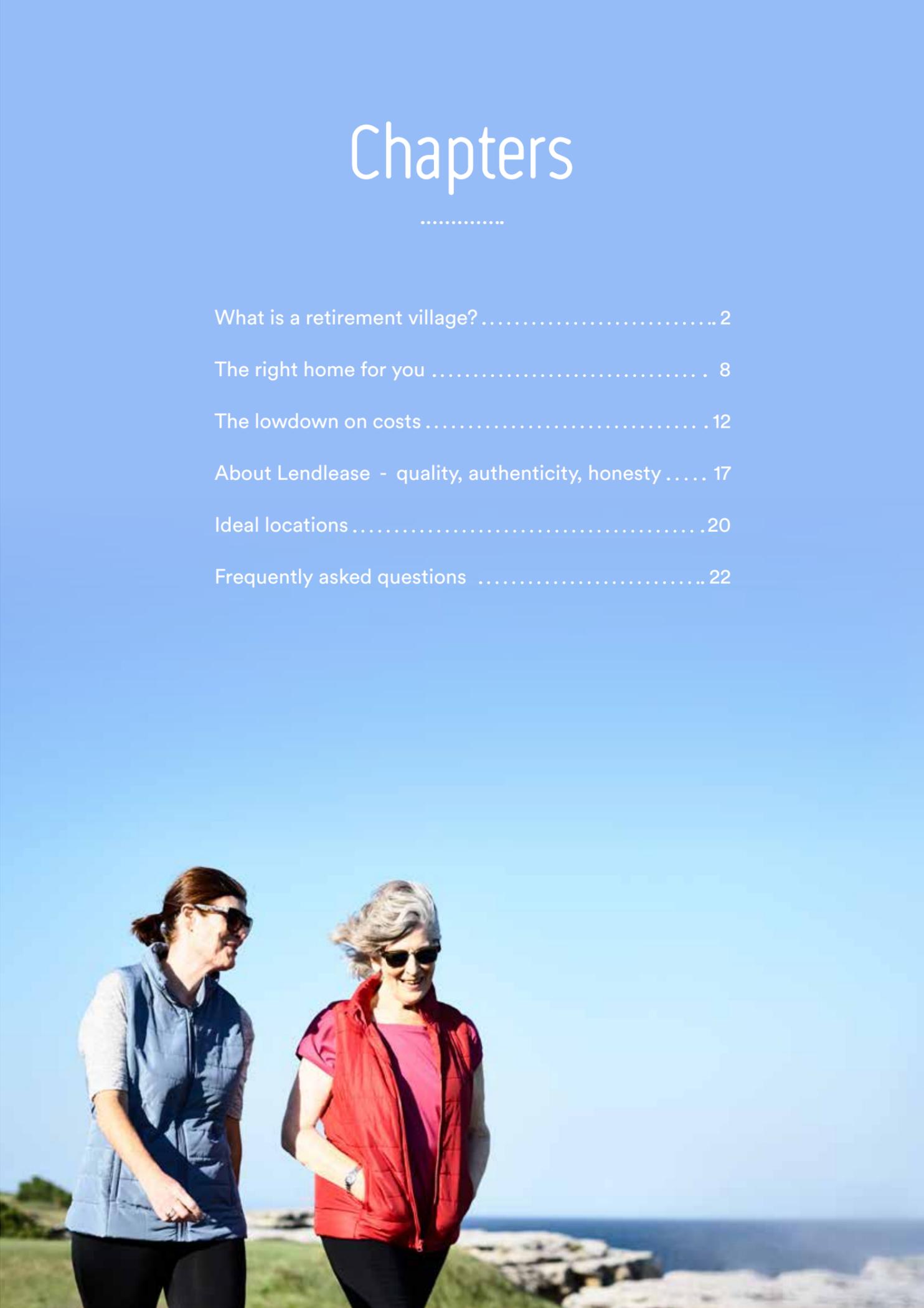
**Tony Randello**  
Managing Director, Retirement Living, Lendlease



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## 1

## What is a retirement village?

### RETIREMENT VILLAGES: THEY'RE NOT AGED CARE!

Retirement Villages are for people over 55 who are active enough to live independently in their own home.

In fact, plenty of people who live in retirement villages are not retired at all!

Many are simply making the most of the benefits of village life, so they can continue to do what fulfils them – whether that's working or not. Many residents tell us they wished they moved in earlier!

One of the key attractions of living in a retirement village is that the homes and the environment have been thoughtfully designed and purpose built to make life easy and enjoyable as you age.

Retirement village residents also find it comforting to know that as the years pass, extra in-home care can be accessed if needed.

#### BOTTOM LINE

- Independent living
- Thoughtfully designed homes
- Community environment

### WHO RUNS RETIREMENT VILLAGES?

Retirement village operators in Australia might be privately owned, not for profit or publicly listed companies. Each state has its own Retirement Villages Act for the operation of villages within that state.

Lendlease is a highly credible, publicly listed Australian company, that has been building communities since 1966.

While our heritage is uniquely Australian, Lendlease now operates around the world and has built many of the world's iconic landmarks, including the Sydney Opera House.

#### BOTTOM LINE

- Village operators might be privately owned, not for profit or publicly listed
- Villages are operated according to a state-based Retirement Villages Act

### DO I OWN MY HOUSE OR APARTMENT?

It is important to understand that when you buy into a Lendlease retirement village, there are different titles you can purchase under. The most common tenure is leasehold, which gives you the 'right to reside' in the home on a lease. There are also some Lendlease villages where a resident might own a purple or strata title over the home.

The options available range from village to village, so the easiest way to gain clarity is to ask the Sales Manager at the village you're thinking of moving to. However, it is important to note that leasehold contracts are for a 99 year term, and can give you just as much control and ownership as purple or strata titles.

For simplicity, throughout this document we will talk about 'buying' 'selling' and 'owning' your home, but when we use this language, we are also referring to lease arrangements.

## LESS BILLS AND ADMIN

It's no secret that the cost of living is increasing. In 2015, an Australian study was released which showed 64% of Australians were facing some level of financial stress<sup>1</sup>.

The good news is when you live in a retirement village, you can say goodbye to plenty of the costs and jobs you have in your family home.

In a retirement village, you pay for the purchase price of your home. You then pay a monthly fee, which covers a range of expenses in one go.

Other than that, your main costs will be phone, internet, home electricity and contents insurance. Most of our villages have free Wi-Fi in the community areas.

No more building insurance, pool maintenance or mowing bills to pay as this is all taken care of in the monthly service fee. Some of our villages have indoor pools that are heated and a spa for you to enjoy.

We go into more detail about monthly fees in the "Lowdown on Costs" chapter.

### MORE SAVINGS

There are a few other ways you save money by living in a retirement village.

For example, most villages have a resident mini-bus which takes regular trips out.

Many of our villages are ideally and centrally located, close to shops, medical services and usually with public transport nearby.

Who knows, you might even consider ditching the car!

If you're an intrepid traveller, sailor or caravanner, you will be happy to hear that some of our villages have space for parking boats and recreation vehicles at a very reasonable cost. Lock up and leave at the drop of a hat! Whilst we try to have this facility in as many villages as possible, some villages do not have space, so please check with the village you're thinking of moving into.

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### BOTTOM LINE

- Save on certain living and housing costs
  - Make use of the village bus (where applicable)
  - Park your van or boat on-site (where applicable)
- 



The Lakes, Bundaberg

## THE RIGHT HOME FOR YOU

Retirement is about living life, your way.

Ask yourself: What sort of home do you see yourself living in? Do you envisage a coastal, urban or countryside idyll? Do you want to downsize or do you want a similar amount of room? A smaller home offers the benefits of less housework and maintenance, while extra space allows room for guests or a work studio.

At Lendlease villages, there are several styles of homes. Our homes are built for convenience and comfort, whilst maximising natural light and minimising maintenance. They are ideally and centrally located in most states of Australia. Often our residents move to one of our villages to be close to their children, grandchildren or family friends.



### FREESTANDING OR ATTACHED HOMES

Usually on ground level, our freestanding or attached homes have been designed for low-maintenance, open-plan living, with plenty of natural light.

Sometimes referred to as villas or units, homes almost always come with a private alfresco area and garden.

You can choose a floorplan with one, two or three-bedrooms and possibly a study.

Most homes have car space options, ranging from an outdoor space or carport through to a double lock-up garage with internal access. Some villages may have homes without car spaces.



### APARTMENTS

For frequent travellers or those who love low-maintenance apartment living, choose a one, two or three-bedroom space, possibly with separate study.

Whilst most apartments don't have a private garden, there is usually a balcony – or two!

And don't worry, you can get your garden fix any time with a roam around the village, enjoying the manicured outdoor spaces that surround you.



### SERVICED APARTMENTS

When you hear the term serviced apartment, it's usually referring to a one-bedroom or studio apartment, located within a dedicated building in the village, where residents enjoy meals and other services.

Serviced apartment living means you are independent enough to live in your own home, but feel like you could do with a little bit of extra support.

This option means you can enjoy village life, without having to worry about cooking, cleaning or heavy laundry.

If you are one of our residents and you decide you would like to move into a serviced apartment, in most cases we offer an Easy Move option that provides a reduced Deferred Management Fee (DMF) in a serviced apartment.

A move like this may be within your own village or to a different village within the Lendlease family.

### BOTTOM LINE

- Live in a small or large home or apartment
- Choose a studio with meals, cleaning and laundry services



The Gardens on Lindfield, The Gold Coast

## HOME PRICES ARE LESS

Generally speaking, a home or apartment in a Lendlease village will be more affordably priced than the median price of the area.

This means you can buy into an area at a cheaper rate, which will generally leave you more money to spend when you live in the village.

Depending on which contract option you choose, you may be required to pay an exit or upfront fee.

For more information on contract options go to page 12 or visit [retirementbylendlease.com.au/costs-and-ownership](http://retirementbylendlease.com.au/costs-and-ownership) for more information.

## STAMP DUTY

At more than 80% of our villages where you don't buy a purple or strata title, you don't have to pay stamp duty or transfer fees when you move in.

How much does stamp duty cost? Each Australian state has different charges for stamp duty, but if you took an average across the states for the stamp duty on the purchase of a \$450,000 home (not in a retirement village), it is around \$15,000. Again this is dependent on which contract option you choose.

2

The right home for you



## OUR RESIDENTS – OUR GREATEST ADVOCATES

Living in a retirement village means being part of a community of like-minded people. At Lendlease, we regularly touch base with our residents and listen to what they say about their lives and our services.

We're proud to have above industry standard advocacy rates and very high satisfaction levels. These results show the positive living experiences our residents have.

4 OUT OF 5

Say "I am very satisfied living in my village."

52%↑

Our resident advocacy rates are 52% higher than the nearest competitor.

9 OUT OF 10

Say "Village life is meeting my expectations."

## HEALTH BENEFITS

We know through research that being social and connected is good for your health and makes you happier.

In fact, there is decades of research about the topic, showing that people with more social relationships not only live longer, but have greater resistance to infectious disease and have a better chance of fighting illness.<sup>2</sup>

People with high levels of community participation and high socioeconomic status also record the highest life satisfaction scores.<sup>3</sup>

At Lendlease, we like to see our residents remain active and healthy, so we provide lifestyle and wellness initiatives tailored to suit the needs of the community.

While each village is unique and has its own schedule, activities including yoga, Tai Chi, gentle movement, circuit, walking groups, cycling groups, social groups, sports and excursions may form part of the program.

## PROXIMITY TO MEDICAL

Generally, our villages have been built in the middle of thriving local communities within easy proximity to transport and medical services as we all want to know we can get to a doctor just when we need to!

Not only that - retail therapy is close by too.

### BOTTOM LINE

- Village life can be good for you!

## ACCESSING CARE WHEN YOU NEED IT

At Lendlease, we help connect you with the best health and wellness initiatives, which may mean you can access programs that help you live your best life.

We have been through a stringent selection process to come up with a list of care providers so residents can access health and wellness services if they want them.

Year-round services might include domestic assistance, respite care, help with shopping, social support, meal preparation, nursing, allied health services, aides and equipment.

In many villages, residents can access the services of visiting practitioners like physiotherapists or podiatrists.

In addition, Lendlease villages have partnered up with a world-class emergency call system provider to establish new in-home emergency call systems.

Not only for emergencies, this system provides residents with immediate connectivity to skilled operators, who can talk through a problem or take action to send assistance.

There may be a cost associated with establishing and running this system, but it is included in the monthly service fee

### EACH VILLAGE IS DIFFERENT BUT VILLAGE FACILITIES MIGHT INCLUDE

#### SPORTING

- Bocce court
- Bowling green
- Croquet lawn
- Heated swimming pool
- Indoor bowls
- Putting green
- Spa
- Well-equipped gymnasium

#### LEISURE FACILITIES

- Alfresco dining area
- Auditorium, for shows and events
- Bar
- Barbecue and outdoor entertaining area
- Billiards tables and dart boards
- Caravan and boat storage
- Café / restaurant
- Clubhouse / Community Centre
- Computers with internet access
- Conference and function rooms
- Convenience store
- Craft and hobby room
- Dance floor
- Function room
- Games rooms
- Library
- Men's Shed
- Village bus
- Woodworking shop with tools

#### SOCIAL CLUBS

- Bridge
- Tai Chi
- Zumba
- Yoga
- Aqua Aerobics
- Arts and crafts
- Board games
- Plus lots more

### TIME FOR A POSITIVE CHANGE

You've worked hard all your life, perhaps raised a family, paid the bills and maintained your home and garden. Isn't it time you started living the lifestyle that you want, without the time, hassle and unexpected expenses involved in the upkeep of your own property?

Living in a retirement village means you can be in the privacy of your own home and enjoy belonging to a friendly and welcoming neighbourhood. The choice is always yours as to how you want to spend your new-found leisure time, whether it's relaxing doing not much, or taking part in the vast array of village activities.

### AT THE HEART – THE COMMUNITY CENTRE

Each village has a community centre which forms the leisure and social heart of the village.

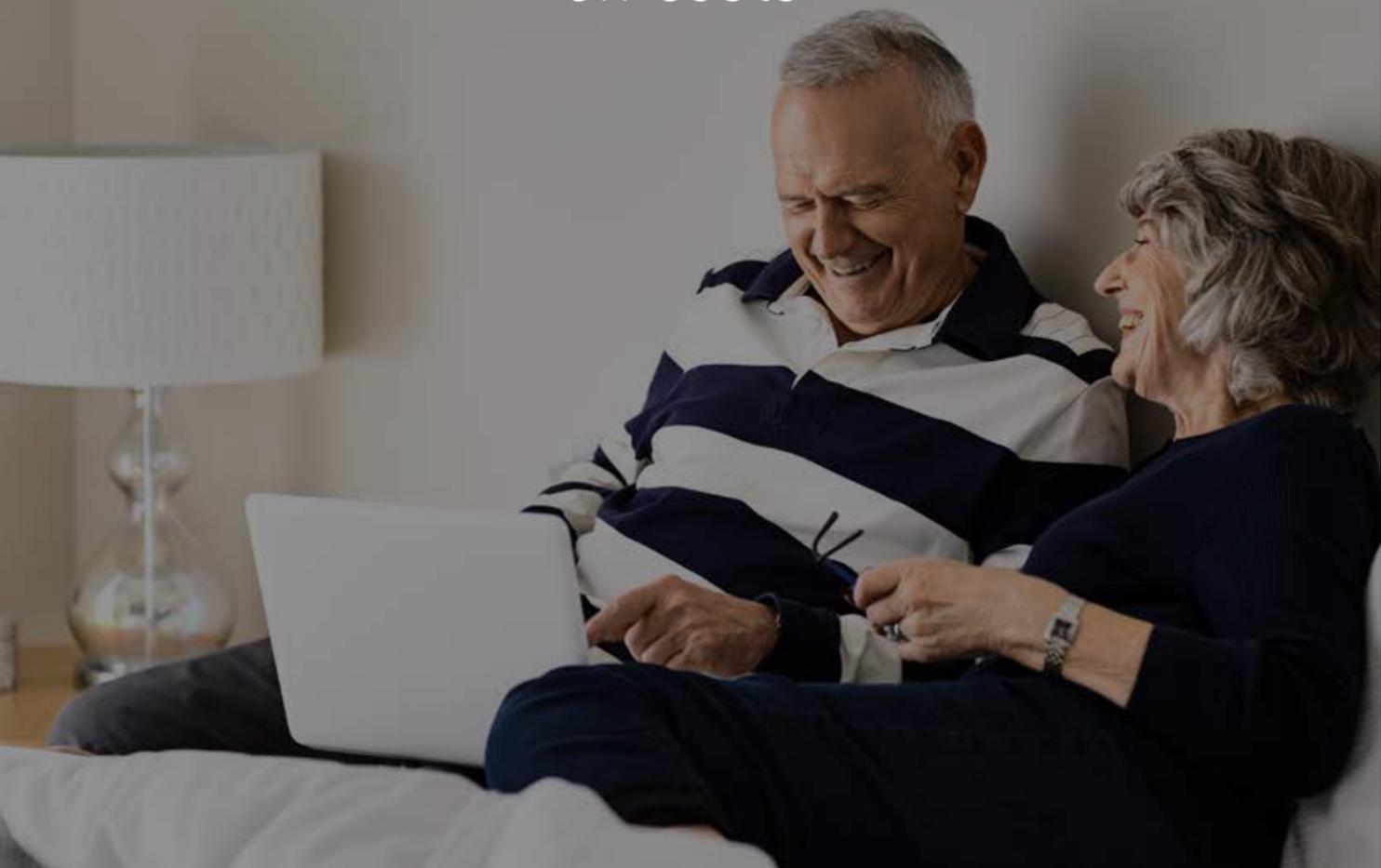
Village life is naturally inclined towards socialising, so there's never a dull moment if it's activities or events you crave.

Don't forget, you can be involved in the community as much or as little as you like.

—  
*“At our old place, we knew the neighbours on either side and that was about it. Now we know over 200 of them!”*  
 —



## 3

The  
lowdown  
on costs

All retirement villages require you pay a variety of costs in addition to the purchase price of your home. You're not simply paying for a place to live, but a lifestyle; one where you have access to recreational facilities, a monthly calendar of social outings, events and wellness initiatives, and belong in a community with safety, security and support. At Lendlease, our residents' peace of mind is of utmost importance to us, which is why we want you to understand the costs involved with living in a village, before you commit to moving in.

## WHAT ARE THE COSTS?

The main costs are:

- Ingoing contribution (the purchase price of your new home)
- Monthly service fee (from which Lendlease does not profit)
- Upfront or Deferred Management Fee (depending on contract)
- Capital gain sharing (depending on contract) and reselling fees

## INGOING CONTRIBUTION (THE COST OF YOUR HOME)

The way in which homes are bought and sold within a Lendlease retirement village is similar to the way property is bought and sold traditionally. When a resident decides to sell, they work in collaboration with the village sales team to determine the sale price for their house, apartment or serviced apartment.

The sale price varies depending on the size, style, condition and position of the home. Lendlease

will assist a resident in gaining the best sale price for the home. Outgoing residents are free to choose any real estate agent they like to sell their home, but many choose to use the services of our dedicated sales teams, who have expertise selling homes in a retirement village.

Depending on your contract terms, we may charge a selling fee.

## ONGOING COSTS: THE MONTHLY SERVICE FEE

All residents in Lendlease Retirement Villages pay a monthly service fee, regardless of their contract type. In accordance with legislation, Lendlease does not profit from these fees. The Monthly Service Fees go towards the daily costs of operating the village which may include\*:

- Rates
- Water – for the village community
- Leisure facilities including swimming pool
- Front garden maintenance and village landscaping
- Body corporate fees
- Building insurance
- Street lights and electricity for the village community

- Village bus transport (where applicable)
- Village management team
- Long term maintenance or sinking fund contribution

Each year the Village Manager prepares the village budget in consultation with the resident committee with a process prescribed by legislation if the increase is above CPI. This process determines the monthly fees. In addition to the service fee you will also be responsible for the cost of repair, maintenance and replacement of any fixtures and fittings in your home and will need to pay for additional personal expenses such as your own telephone, electricity and contents insurance.

\*Inclusions may vary, please check with the village Sales Manager for specific details on the village you are interested in.

## CHOOSE THE RIGHT CONTRACT FOR YOU WITH MORE WAYS TO PAY

At Lendlease Retirement Living, we believe in the importance of choice, which is why we offer a variety of contracts and purchase options. These are available at our leasehold villages and some of our strata villages. Our villages are safe and secure, socially engaging, environmentally-conscious and above all, resident-focused. We employ people whose passion for the industry is evident in the care, dedication and service they provide. We're more than words, we're meaningful actions. That's why our contracts are ahead of the curve and unwaveringly customer-friendly.

### THE DEFERRED MANAGEMENT FEE (DMF)

The DMF is the traditional contract model for buying into a Retirement Village. A DMF contract is a great choice for those looking to make the most out of their retirement now. By deferring part of the cost until after you re-sell, you can buy in at a more affordable price and keep some cash in the bank to continue enjoying the things you love.

If you'd rather not pay with a DMF, the power is in your hands to choose these other options:

### PREPAID PLAN

If you're the sort of person who likes to get everything settled in advance, the Prepaid Plan is for you. With this option, you pay the purchase price for your home in a leasehold village, along with an upfront management fee. Once you move into the village, you'll only have to pay the ongoing service fee. If you decide to leave the village, Lendlease can help you sell your home at the market rate, and you will benefit from any capital gains.

### REFUNDABLE CONTRIBUTION

Want the security of knowing your money will come back to you once you move out? Choosing to pay for your home in a leasehold village via a Refundable Contribution contract means you pay more upfront for your home when you move in. For the duration of your stay, you'll pay the standard ongoing fees which cover day-to-day costs such as utility bills and maintenance. If you decide to leave the village, your purchase price plus upfront contribution is refunded within 60 days of exit with no Deferred Management Fees. You do not share in any capital gain on the sale of your home.

### PAY AS YOU GO

Simple and secure, this contract gives you the option to keep your family home. Applicable for Lendlease-owned serviced apartments, Pay as You Go involves paying a security deposit, a non-refundable establishment fee and monthly instalments. If you decide to leave the village, your security deposit will be returned with no extra fees or costs. You won't need to worry about capital gains, loss of your property, or have any of the pressures that go with selling on your apartment. It's a contract that ensures long-term lifestyle security, and maintenance of your personal assets. You also have the option to transfer to any of the other contract models should your circumstances change.

## YOUR PEACE OF MIND IS FRONT OF MIND

If you're considering retirement living, a clear understanding of contracts, costs and value is essential. We pride ourselves on our authenticity and our responsibility to guide you with respect, integrity and care. Additional offers, such as the below, are designed to protect your best interests at all times.

## CHANGE YOUR MIND WITH PEACE OF MIND

If you live in a leasehold village and change your mind within the first six months and move out, we will guarantee buy-back of your unit, completely free of DMF charges, refurbishment and selling costs. All you'll pay is fair market rent and service fees for the time of your stay as well as costs to repair any damage above fair wear and tear.

### LIMITED ONGOING FEES, UPON EXIT

When you live in a retirement community, monthly service fees are standard. If you move into a leasehold village be rest assured that 90 days after vacant possession, you won't pay any more service fees, no matter how long it takes for your property to be re-sold.

## WHEN MOVING OUT OF THE VILLAGE

When you move out of your village, you generally need to account for any wear and tear to your home, by covering the costs of a basic refurbishment, which typically involves new carpet and painting throughout, servicing the appliances and a comprehensive clean.

Lendlease calls this process a “reinstatement”. By way of example, to reinstate a two-bedroom, one-bathroom home might cost between \$8,000 and \$12,000 depending on its condition. The work can be managed by Lendlease, according to strict standards.

Undertaking a basic reinstatement will ensure your home can be successfully on-sold.

Sometimes the sale price and market appetite for a home may improve if more than just a basic reinstatement is undertaken. In these cases, the resident and the Lendlease sales team work together to decide what’s most appropriate.

More extensive reinstatement might involve a bathroom or kitchen renovation.

Lendlease does not force a resident to take on more extensive reinstatement, it’s entirely the resident’s decision.

Overall, retirement living might be less financially profitable than buying into the traditional property market, but thousands of people have already seen the benefit of investing in a lifestyle that provides security, support, community and peace of mind – something that money alone can’t buy.

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### BOTTOM LINE

- Every village has varying other costs associated with selling
- 



The Baytree, Greenwich



# 4

About Lendlease:  
quality  
authenticity  
honesty

## NEW HOME, NEW LIFE, NEW COMMUNITY

Change can be as hard as it is refreshing. When you're considering transitioning into a retirement village, there's a lot to do, apart from moving home.

There's a contract to sign, fees and charges to navigate and a different (albeit rewarding) lifestyle to embrace.

The good news is, at Lendlease we promise you quality, authenticity and honesty. It's a pledge we take seriously.

We not only create the best places to live, but experiences that enhance your wellbeing. Our villages feel safe and secure, socially engaging, and above all, resident-focused.

We employ people whose passion for the industry is evident in the care, dedication and service they provide.

.....  
**BOTTOM LINE**

- Lendlease promises you quality, authenticity and honesty
- .....



When engineer and construction manager, Dick Dusseldorp established Lendlease in 1958, he built the company on a foundation of ethics, innovation, sustainability and "finding a common interest."

Today, we are Australia's largest owner, operator and developer of senior living communities – and our residents' satisfaction is the most important measure of our success.

Once you've moved in, you'll know what we mean: fun and friendship. Safety and security. Absolute independence, but support if you need it.

## NAVIGATING THE CONTRACT

You sign one when you buy a house or when you get a job – it's no different when you move into a village – except that you also have to sign a resident contract as you're also buying into a community.

Before you sign on a dotted line, knowing what you're in for financially is essential for your sense of security and wellbeing. Engaging the services of a trusted solicitor and financial advisor is very important as well as talking to your family. Ask questions about anything and everything you want answers to, from short-term costs, to what happens if you want to move out.

It's important to understand that unlike the traditional property market, moving into a village may not make you a profit if you decide to sell on – though depending on which village you select you may have the option to share in capital gain. But what you benefit from is a lifestyle that provides security, support, and a ready-made community.

.....  
**BOTTOM LINE**

- Ask lots of questions and get professional advice when it comes time to sign the contract
- .....

*"The village is the perfect place to support my main goals – to be self-reliant, independent, helpful to my fellow residents and to lead a happy and active life. I always look forward to every day."*

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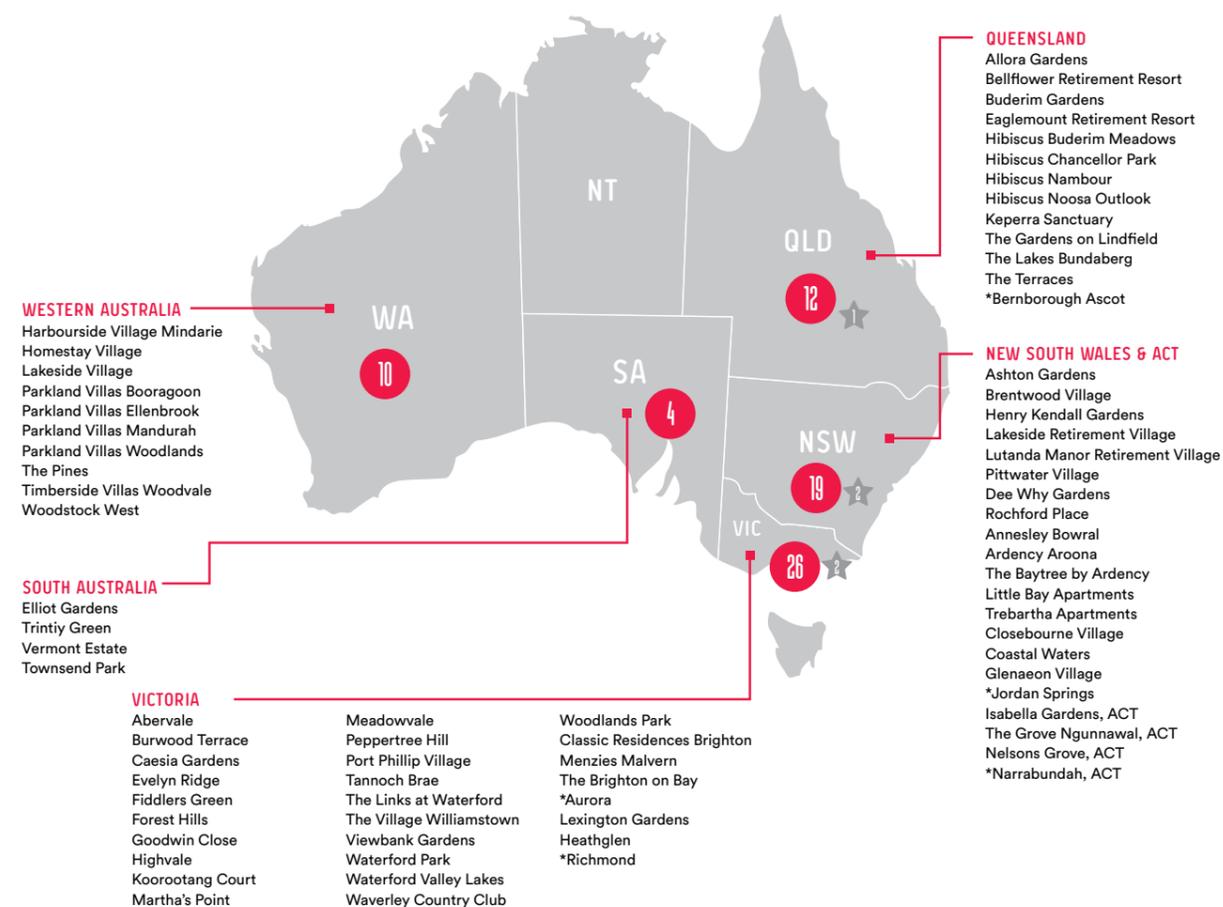


5

Ideal locations

**DID YOU KNOW?**

Lendlease operates **71 villages** across NSW, ACT, VIC, QLD, WA and SA. All communities operate according to the state based Retirement Villages Act, protecting your rights and providing peace of mind.



\* Villages under development and not operational  
Figures as at October 2018

## 6

Frequently  
asked  
questions

(Simple, honest answers)

It is only natural you will have questions about living in a Lendlease retirement village. Here we've provided answers to some of the most frequently asked questions. We encourage you to contact us directly if you'd like to get the latest responses and up-to-date information. Please call our Customer Service Team on **1800 550 550** or email [retirementlivingcustomers@lendlease.com](mailto:retirementlivingcustomers@lendlease.com)

When you email ensure to provide details of your particular query so we can look into it straight away and get back to you.

**CAN ANYONE LIVE IN A RETIREMENT VILLAGE?**

Anyone who is 55 and over can live in a retirement village, whether you are retired or still working part time.

**CAN I MAKE CHANGES TO MY HOME?**

Yes you can. You will just need to have variations or changes approved by the Village Manager so that all the relevant standards and regulations are met.

**DO I OWN MY HOUSE OR APARTMENT?**

A resident might own a lease, purple or strata title over the home. The ownership options available range from village to village, so the easiest way to gain clarity is to ask the Sales Manager at the village you're thinking of moving to.

**WHAT IF WE MOVE TO A LENDLEASE RETIREMENT VILLAGES AND THEN DECIDE IT'S NO LONGER FOR US?**

We want you to be confident that you've made the right decision. That's why if you buy into a leasehold village and decide that retirement living is not for you within your first 6 months, you can end your contract, move out, and we guarantee to refund the price you paid plus any upfront fee. All you'll pay is service fees and fair market rent for the duration of your stay and costs to repair any damage above fair wear and tear.

Also depending on which state you live in, the Retirement Villages Act and your contract may allow you a settling in period during which you may decide to leave the village, without paying a management fee. For example, this may be a 90-day period of time. Should you decide to leave during this time, all you'll pay is fair market rent for the time you lived there, paying for any damage that may have occurred during your occupancy.

### HOW MUCH DOES IT COST TO LIVE IN A RETIREMENT VILLAGE?

The cost of living in a retirement village will vary depending on the contract you choose and the size of house you choose to live in. There are also several costs associated with living in a retirement village besides the price of your home. The main costs to consider are service fees, establishment fee, and management fees. When and how you pay these will depend on the contract you choose to take out. Further costs to take into account include legal fees, reinstatement costs, selling costs, GST and stamp duty.

### ARE PETS ALLOWED?

Small to medium sized pets are usually welcome. Each pet must be approved by the Village Manager before taking up residency. There are some cases in which pets are not allowed, so check with the village you're looking at moving to before you make any decisions.

### ARE TRANSPORT SERVICES AVAILABLE?

The beauty of Lendlease villages is they are mostly located within close proximity to public transport, medical facilities and shopping centres. Most villages have a resident mini-bus which has a busy weekly roster of social trips and shopping outings.

### CAN I HAVE VISITORS STAY OVER?

This is your home, so friends and family are most welcome to stay with you. Of course, other residents appreciate the fact that they know who their neighbours are, so for extended stays, residents need to talk to their Village Manager and let them know who is staying and for how long. For example, if your visitor is staying more than 30 days, it will need to be documented and discussed with the Village Manager.

### IS THERE CARAVAN STORAGE?

Part of the benefit of living in a Lendlease retirement village is being able to lock up and leave to travel. Many of our villages have dedicated parking for vans or trailers, but it's important to check this before you move in.

### WHAT'S THE DIFFERENCE BETWEEN A RETIREMENT VILLAGE AND AGED CARE?

A retirement village is designed for people over 55 who can live independently in their own homes while enjoying the shared facilities and benefits of village living. In contrast, residents who live in residential aged care facilities (including nursing homes) require a level of daily care for their health and safety. Entry into government funded aged care is based on an assessment by a government-appointed Aged Care Assessment Team (ACAT).

### WHAT IF I REQUIRE EMERGENCY ASSISTANCE?

Lendlease has teamed up with a world-class emergency call system provider to establish new in-home emergency call systems. Please check with individual villages for further details.

Not only for emergencies, this system provides residents with immediate connectivity to skilled operators, who can talk through a problem or take action to send assistance.

There may be a cost associated with establishing and running this system. The Village Manager can provide more information.

### WHAT HAPPENS IF I HAVE AN ISSUE OR COMPLAINT?

As a resident, you can speak to the Village Manager or call the Lendlease Residents Service Hotline 1800 571 829. This is a dedicated service line, especially for residents to call if they have any concerns. In most villages there is also a Resident's Committee which operates on behalf of the residents. There are also dispute resolution and complaint processes through the relevant state regulatory authority.

### CAN I BE FORCED TO LEAVE THE VILLAGE?

While it is possible under the Retirement Village Act, it is not a decision made lightly. Sometimes circumstances change and it is no longer the best option for someone to be living in a village, especially because the ability to live independently is a fundamental requirement. Any situation like this would involve the resident, their family and their doctor, if appropriate.

### WHAT IS THE RETIREMENT VILLAGES ACT ABOUT?

It's important to know your rights when living in a retirement village. The Retirement Villages Act is the state-based legislation created to protect your rights.

It informs all owners and operators of their obligations to residents and requires them to conduct their business within a strict framework.

If you would like a copy of the Retirement Villages Act, please contact the appropriate legislative body in your state or call Lendlease on 1800 550 550 and we can help you find it.

### REFERENCES

- (1) "Financial Resilience in Australia 2015," released by the Centre for Social Impact, in conjunction with NAB.
- (2) "Social relationships and health." JS House, KR Landis, D Umberson. Department of Epidemiology, University of Michigan, 1988.
- (3) "Social Relationships and Health." A Flashpoint for Health Policy. Debra Umberson and Jennifer Karas Montez, 2010.



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Individual dwelling features and information regarding services and facilities may vary and are subject to change.

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