Retirement Village Information Statement

Retirement Villages Act 1986, section 19
Retirement Village Regulations 2026, regulations 11-12

This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986.* All retirement village information statements must be in this form.

What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

How to access information statements for different villages?

Every retirement village must publish their information statement on their village's website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)

- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

Finding more information

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website www.consumer.vic.gov.au.

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

Where can prospective residents get help or more information?

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting www.consumer.vic.gov.au or calling 1300 55 81 81.

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- financial statements as presented at the most recent annual meeting of the residents.

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting or call the Consumer Affairs Victoria Helpline on **1300 55 81 81**.

Telephone interpreter service

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450 (for the cost of a local call) and ask to be put through to an Information Officer at Consumer Affairs Victoria on 1300 55 81 81.

Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 1300 55 81 81.

Turkish 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 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

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

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

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

Part A: Village-level information

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

1. Village information

Village name	Geelong Grove Retirement Community
Village street address	50 Barwarre Road, Marshall VIC 3216
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~~	

2. Proprietor and operator details

Proprietor name	Australian Unity Investment Management Administration Pty Limited as trustee for RVPT Sub-Trust No. 1 (**proprietor**)
ABN / ACN	ACN 115 442 969 (with proprietor trust ABN being 11 498 618 541)
Address for service	ATT: Head of Legal – Property & Social Infrastructure, Australian Unity Limited, Level 15, 271 Spring Street, Melbourne VIC 3000
Operator name	Australian Unity Investment Management Administration Pty Limited as trustee for Retirement Village Operating Trust (**operator**)
ABN / ACN	ACN 115 442 969 (with operator trust ABN being 19 602 256 839)
Address for service	ATT: Head of Legal – Property & Social Infrastructure, Australian Unity Limited, Level 15, 271 Spring Street, Melbourne VIC 3000

Telephone	(03) 5244 9700	Email	geelonggrove@australianunity.com.au
Date current operator commenced in that role	28 June 2024		

3. Operator representative

Name of representative	Meg Allen Armistead
Position of representative	Retirement Community Manager
Location within village	Reception / Office
Times available	Monday to Friday, 8.30am – 3.00pm

Telephone (03) 5244 9700 Email geelonggrove@australianunity.com.au

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	Nil	Nil	Nil	Nil
Serviced apartments	Nil	Nil	Nil	Nil
Villas or townhouses	Nil	149	Nil	Nil

5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*? ☒ Yes ☐ No

Under the *Retirement Villages Act 1986*, residents of a village may elect to establish a residents committee to represent their interests and participate in village decision-making.

6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village? ☐ Yes ☒ No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth).

This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

The list of services and facilities provided at the village and how they are funded is set out in Attachment 1 to this information statement.

The attachment includes details of:

- services and facilities funded by maintenance charges

- optional services, which are not funded by maintenance charges or rent and can be provided for an additional fee. The attachment must include costs of and restrictions on availability of optional services, and
- any other services or facilities available to residents and how they are funded.

8. Lifestyle and village rules

This section sets out key aspects of daily life in the village, including pets, gardening, and social activities, as influenced by the by-laws of the village. The full by-laws of the village are attached to a resident's contract.

Are there any restrictions on residents keeping pets? ☒ Yes ☐ No

If yes, provide details on restrictions below:

The residents cannot keep any animal or bird in their premises (or anywhere else in the village) unless:

(a) the operator has approved the animal or bird and the operator has not withdrawn the approval; and

(b) the residents keep the animal or bird in accordance with the following requirements:

(i) ensuring that the animal or bird does not cause a nuisance to other residents of the village; and

(ii) keeping the animal on a leash or otherwise kept in the resident's control if the residents are taking the animal onto the common areas for reasonable purposes, such as travelling to and from the premises of the residents.

The operator may modify the conditions in relation to pets in the village at any time in accordance with the pet policy in place at the village (if any).

Note: under Victorian law operators cannot unreasonably refuse consent for residents to keep pets.

Are residents permitted to undertake gardening in areas adjacent to their premises? ☒ Yes ☐ No

Does the village organise regular social activities and events for residents? ☐ Yes ☒ No

Additional details:

There is a monthly social calendar produced by residents.

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

The village has a security camera system, with CCTV cameras covering the front gates, common areas and the community centre.

The village is equipped with the following emergency assistance system

Emergency call buttons are installed in all residential units and common areas. Residents may also choose to wear personal emergency pendants for use within their units, which are linked to the emergency call system.

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	Loan Agreement

The village offers the following rights to occupy:

☐ **Owner Resident** An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ **Non-Owner Resident** The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ **Estate in fee simple**: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ **Company title:** A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village. ☐ **Unit trust**: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☐ **Licence:** ☐ term…… or ☐periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there. ☒ **Lease –** ☒ term of 99 years or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land. ☐ **Other**……

13. Financial management

Details of the surplus/deficit in the annual accounts for the last 3 financial years:

Financial year ending	Surplus / deficit (and amount)	Comments
30/06/2025	Surplus ($9,530)	
30/06/2024	Surplus ($11,672)	
30/06/2023	Surplus ($63,798)	

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: $173,172.68 as at 30 June 2026.

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):

Voluntary workers 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

☒ Other (please specify)

Third party property damage insurance for any motor vehicle

Does the operator have any funds set aside to insure against potential damage to the village? (self-insurance) ☐ Yes ☒ No

If yes:

Amount of funds set aside	$
Nature of risk for which funds have been set aside	

17. Additional documents

The following documents are attached to this information statement:

☒ Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

Part B: Village fees and charges

The fees outlined in this section apply to new residents. The purpose of this information is to inform prospective residents of the arrangements they would enter if they moved into the village.

A retirement village cannot charge new residents any fee that was not disclosed in the information statement.

Fee or charge	~~Owner-resident~~	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	~~☐ Yes~~ ~~☐ No~~	☐ Yes ☒ No			
~~Is the waiting list fee refunded on entry?~~	~~☐ Yes~~ ~~☐ No~~	~~☐ Yes~~ ~~☐ No~~			
Holding deposit	~~☐ Yes~~ ~~☐ No~~	☐ Yes ☒ No			
Entry payment	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	$405,000.00 – $590,000.00	*On entry*	
Other entry fees or charges – specify:					
Deposit	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	$10,000.00	*On signing residence contract*	
Ongoing costs: paid while residing in the village					
Rent	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	$10.00	☐ Weekly ☐ Monthly ☒ Annually	Only payable upon request by us.

Maintenance charges	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	$362.77	☐ Weekly ☒ Monthly ☐ Annually	Includes the capital maintenance fund contribution.
Owners corporation fees	~~☐ Yes~~ ~~☐ No~~	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	Refer to Attachment 1	☐ Weekly ☐ Monthly ☐ Annually	
Capital maintenance fund contribution	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	$76.68	☐ Weekly ☒ Monthly ☐ Annually	Included in the maintenance charges. You will not be required to pay a separate contribution in addition to your maintenance charges. The contribution amount will be determined at the commencement of each financial year for that 12-month period.
Utility charges	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	TBC with utility provider.		You will be responsible for all rates, taxes, charges and outgoings which are separately assessed against the Premises by any relevant authority (including all municipal rates, water rates, state land tax, gas, electricity, telephone and all other utilities). No land tax is payable while the Premises is subject to land tax exemption based on use of the land as a retirement village.
Council rates	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No	As separately assessed against your premises.		
Land taxes	~~☐ Yes~~ ~~☐ No~~	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					

Other fees, rates or charges imposed by any government or relevant authority	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	As separately assessed against your premises		You will be responsible for all current and future rates, taxes, charges and outgoings which are separately assessed or may be introduced and assessed against the Premises by any relevant authority (including all municipal rates, water rates, state land tax, gas, electricity, telephone and all other utilities).
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	***On the commencement date:*** 6% of the entry payment ***Year 1:*** 0% ***Years 2-5 (inclusive):*** 6% of entry payment per year	*On exit*	The minimum deferred management fee percentage you will pay is 6% of your entry payment. The maximum deferred management fee you will pay is 30% of your entry payment if you live in the premises for 5 years or more.
Resident receives a share of capital gain on exit	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No	0% of capital gain		
Resident is liable for a share of capital loss on exit	☐ ~~Yes~~ ☐ ~~No~~	☐ Yes ☒ No	0% of capital loss		
Other ongoing fees or charges – specify:					
Reinstatement costs	☐ ~~Yes~~ ☐ ~~No~~	☒ Yes ☐ No	TBC, depending on the condition of your premises on exit	*On exit*	You will be required to pay the costs of reinstating the premises to the condition they were in when you entered (fair wear and tear excepted).
Ad Hoc fees and fees for service					

Other one-off or ad-hoc fees or charges – specify:					
Fees for user-pays services which may be made available in the village from time to time	~~☐ Yes~~ ~~☐ No~~	☒ Yes ☐ No		*When services are provided*	

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	Gary Karro – Regional Operations Manager, Victoria
Date	1 July 2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	Gary Karro – Regional Operations Manager, Victoria
Date	1 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
General Services	**Mandatory**	**inc. in maintenance charge**	**Full list of General Services specified in the Residence and Management Contract and can be provided on request.**
OPTIONAL SERVICES			
Maintenance	**Optional**	**From $15.50 per 15 mins**	
Resident key cut – house key	**Optional**	**From $22.00**	
Resident key cut – caravan park key	**Optional**	**From $33.00**	
Resident key cut – back gate key	**Optional**	**From $33.00**	
Resident Key cut - Letterbox	**Optional**	**From $8.80**	
Backyard Garden Maintenance	**Optional**	**From $30.00 per hour**	
Postage	**Optional**	**At cost**	
Bus to Local shopping Centre	**Optional**	**$2.00 (Tuesday and Friday)**	
Bus – Social outings	**Optional**	**$3.00**	
Monthly Catered Social Dinners (Sullivans)	**Optional**	**From $25.00**	
Hairdresser	**Optional**	**From $45.00**	
Total mandatory service and facility charges		**$ per maintenance charge**	
Total optional and mandatory services and facilities charges		**$ per usage**	

All charges are inclusive of GST

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):

Public Liability Insurance insures against the risk that the operator is legally liable to pay compensation because its acts, omissions, or occupancy of premises cause:

- Personal injury to a third party, or
- Property damage to a third party's property.

Name of insurer	AAI Limited trading as Vero Insurance
Amount insured	Up to $50,000,000 any one occurrence or series of occurrences arising out of the one event / unlimited in the aggregate
Period of cover	From: 30 November 2025 at 4:00pm AEST To: 30 November 2026 at 4:00pm AEST
Premium	$6,235.44
Excess	$10,000 each claim increasing to: $25,000 for Sexual Molestation. $250,000 for contractors / subcontractors (worker to worker).
Exclusions	This policy does not cover: Liability from vehicles, aircraft, or watercraft; Defective or incomplete work, including the cost to fix or improve it; Damage to property owned or controlled by the insured, or being worked on by it; Product recall or replacement costs and associated economic losses;

	Contractual liabilities assumed beyond normal legal liability; Employment-related liabilities (e.g. workers compensation matters); Professional advice or services errors; Cyber/privacy breaches and data-related losses; Pollution (unless sudden and accidental); Fines, penalties, and punitive damages; Asbestos, radioactive contamination, terrorism and war risks. Copies of relevant policy exclusions are available upon request.
Other information:	Where Injury or property damage occurs within a resident's private unit, the public liability policy will only respond where the operator is deemed liable in causing the incident.

Building insurance

The nature of the risk insured against

☒ Sudden damage to village property and shared buildings caused by insured events

☒ Sudden damage to residents' private units caused by insured event

☒ Insured events include:

- ☒ Fire
- ☒ Burst pipes or sudden water leaks
- ☒ Storm, wind or hail
- ☒ Vandalism
- ☒ Rainwater damage
- ☒ Flood

☒ Other risks covered (please specify):

The insured risk is the sudden and accidental physical loss of or damage to retirement village buildings and infrastructure caused by an insured peril, resulting in a financial obligation to reinstate or repair the property.

Name of insurer	HDI Global SE, Australia (Lead – 40%) Vero Insurance (40%) AXA XL Insurance Company SE (20%)
Amount insured	$84,513,855
Period of cover	From: 30 November 2025 at 4:00pm AEST To: 30 November 2026 at 4:00pm AEST
Premium	$40,076.25
Excess	$5,000 per occurrence for Independent Living Units (ILU). $20,000 for damage to Common Area.

	(In event damage occurs to both ILU and Common Area from the same occurrence, then the higher deductible applies). Higher deductibles apply for natural catastrophic events such as earthquake, flood and named cyclone: • $100,000 Flood (5% of declared assets to a minimum of $100,000 & maximum of $500,000). • $250,000 Named Cyclone and Earthquake.
Exclusions	This policy does not cover: Certain property types e.g. money in specific circumstances, vehicles, land, livestock, infrastructure (bridges, tunnels), and property under construction or processing; Mechanical or electrical breakdown of machinery or equipment (unless resulting damage from another insured peril); War, terrorism and government action, including confiscation or nationalisation; Nuclear and radioactive risks; Wear and tear, deterioration, or poor workmanship/design defects; Environmental and gradual damage such as corrosion, mould, pollution, or temperature changes; Certain natural events (e.g. flood or sea-related damage unless specifically endorsed); Cyber-related loss or loss of data value, except limited circumstances involving physical damage; Communicable disease impacts and associated clean-up costs; Consequential losses, such as financial loss due to delay or loss of business. Copies of relevant policy exclusions are available upon request.
Other information	Where burst pipe damage is covered, insurers may exclude the cost of repairing or replacing the pipe itself. The policy covers the resultant damage, not the failed pipe.

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

The nature of the risk insured against	Voluntary workers insurance policy
Name of insurer	Chubb Insurance Australia Limited
Amount insured	$1,000,000 aggregate limit.
Period of cover	From: 30 November 2025 at 4:00pm AEST. To: 30 November 2026 at 4:00pm AEST.

Premium	$1,000 (total Group premium)
Excess	Seven (7) days.
Exclusions	This policy does not cover: Injuries not caused by an accident, including sickness or pre-existing medical conditions; High-risk activities, such as aerial activities (other than as a passenger) and professional sport; Intentional or illegal acts, including self-injury, reckless conduct or criminal behaviour; War or civil unrest; Claims covered by Medicare, workers compensation or other statutory schemes; Pre-existing medical conditions; Alcohol or drug-related incidents; Losses already covered under another insurance policy or scheme; Certain overseas or sanctioned exposures. Copies of relevant policy exclusions are available upon request.
Other information	Australian Unity Group policy.

Attachment 3: Glossary of fees

Capital maintenance fund contribution: A portion of resident payments is set aside by the operator into a dedicated fund for future major repairs and maintenance of village infrastructure. The operator determines the required portion.

Contract check fee: The annual contract check, which summarises fees and exit position, must be provided free. An on-demand check is also free where the resident gives 28 or more days written notice of intention to leave.

Deferred management fee: A fee payable on exit, as a contribution toward the cost of services provided to the resident during their time in the village. It is calculated as a percentage of the entry payment, accruing daily based on length of residence. It cannot be charged where the resident leaves during the settling-in period or moves to another unit within the same village.

Entry payment: The main upfront payment for the right to live in the village. It may be a lump sum or fixed instalments. It may be fully or partly refunded when you leave (a repayable entry payment) or it may be non-refundable. It does not include rent, maintenance charges or optional service fees.

Exit entitlement: The amount paid back to the resident on exit. For non-owner residents, it starts with the repayable entry payment. For owner residents, it starts with the sale price of the unit. Any fees, outstanding charges and other deductible amounts are subtracted to give the final figure.

Holding deposit: A payment to reserve a specific unit before a residence contract is signed. It falls outside the standard entry payment rules and is regulated under the Sale of Land Act 1962 instead.

Maintenance charge: A regular fee, usually weekly, fortnightly or monthly, covering village management, staff, facilities and common areas. It is capped each year in line with the all groups Consumer Price Index (CPI) for Melbourne in original terms published by the Australian Bureau of Statistics;and can only exceed that cap if residents approve a higher amount by special resolution.

Optional services charge: A fee for extra services a resident elects to use, such as meals or personal care, that are not part of the standard village offering. These charges cease on vacation of the premises or on the resident's death.

Owners corporation fee (owner residents only): Where the village has an owners corporation, owner residents pay a separate fee covering common property upkeep and insurance. This is in addition to the maintenance charge.

Rates and taxes: Government charges such as council rates and land tax on the village land. These may be passed on through the maintenance charge or charged separately, as set out in the contract.

Reinstatement costs (non-owner residents): non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated cost. If not disputed within 21 days, the operator may carry out the works and charge the resident the reasonable cost.

Rent (non-owner residents): Some non-owner residents pay ongoing rent for the right to occupy their unit, in place of or in addition to an entry payment. Rent is treated separately from entry payments under the legislation.

Special levy: A one-off charge for unexpected major expenses. No more than one special levy may be charged in any 12-month period, and only where required by law, approved by residents by special resolution, or covered by the contract.

Utility charges: Charges for electricity, gas and water consumed by the resident. The method of calculation varies between villages and is set out in the contract.

Waiting list fee: A fee charged to join the village waiting list. It may or may not be refundable. The operator is required to state in the information statement whether a waiting list fee applies and whether it is refundable on entry.

Arthur J. Gallagher & Co (Aus) Limited
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28 November 2025

Confirmation of Insurance

This Confirmation of Insurance document has been prepared by Gallagher acting in our capacity as the appointed insurance broker to the Insured. The document is current as at the above date and lists the insurance policy, limit(s) and dates of coverage set out below:

CLASS OF INSURANCE	Public and Product Liability (including Umbrella Liability)
INSURED	Australian Unity Retirement Living Services Limited ACN 085 317 595 and/or subsidiary and/or related corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, inter-relationships and liabilities.
INSURER	AAI Limited trading as Vero Insurance
POLICY NUMBER	LSB011380333 / LSS015506184
PERIOD OF INSURANCE	From: 30 November 2025 at 4:00pm Australian Eastern Standard Time To: 30 November 2026 at 4:00pm Australian Eastern Standard Time
LOCATION OF RISK	Geelong Grove 50 Barwarre Road, Grovedale VIC 3216
LIMITS OF COVERAGE	Up to $50,000,000 any one occurrence or series of occurrences arising out of the one event / unlimited in the aggregate in respect of Public Liability, and up to $50,000,000 any one occurrence and in the aggregate in respect of Products Liability.
INTERESTED PARTY	N/A

This document is issued as a matter of information only and does not confer any rights upon the document holder. This document does not alter or override the terms and conditions of any contract of insurance referred to herein. You must consult the policy wording for the terms, conditions and exclusions of the contract of insurance.

Sarah Delgado
Client Manager, Corporate VIC

Ebony Blake
Assistant Account Executive, Corporate VIC

Gallagher
Insurance | Risk Management | Consulting

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27 November 2025

Confirmation of Insurance

This Confirmation of Insurance document has been prepared by Gallagher acting in our capacity as the appointed insurance broker to the Insured. The document is current as at the above date and lists the insurance policy, limit(s) and dates of coverage set out below:

CLASS OF INSURANCE
Industrial Special Risks

INSURED
Australian Unity Retirement Living Services Limited ACN 085 317 595

and/or subsidiary and/or related corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, inter-relationships and liabilities.

INSURER
HDI Global SE, Australia (Lead – 40%)

Vero Insurance (40%)

AXA XL Insurance Company SE (20%)

POLICY NUMBER
880-01816625-14000

PERIOD OF INSURANCE
From: 30 November 2025 at 4:00pm Australian Eastern Standard Time
To: 30 November 2026 at 4:00pm Australian Eastern Standard Time

INTEREST INSURED
Section 1 – Material Loss or Damage
All real and personal property of every kind and description belonging to the Insured or for which the Insured is responsible or has assumed responsibility prior to the occurrence of any damage, including such property in which the Insured may acquire an insurable interest during the period of insurance.

Cover includes Plate Glass where required to be insured under lease agreement and Machinery Breakdown cover where required to be insured for $5,000,000.

LIMITS OF COVERAGE
The amounts set out hereunder represent the Insurer's maximum Limits of Liability for any one loss or series of losses arising out of any one original source or cause at any one Situation, subject to any Sub-Limits of Liability specified elsewhere in the Policy and the Schedule. The Limit of Liability applies in excess of any applicable Deductible.

Sections 1 and 2 Combined $405,000,000

LOCATION OF RISK
Geelong Grove
50 Barwarre Road, Grovedale VIC 3216

Declared Insured Value (MD) $84,513,855

INTERESTED PARTY
N/A

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Sarah Delgado
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1 December 2025

Confirmation of Insurance

This Confirmation of Insurance document has been prepared by Gallagher acting in our capacity as the appointed insurance broker to the Insured. The document is current as at the above date and lists the insurance policy, limit(s) and dates of coverage set out below:

CLASS OF INSURANCE Voluntary Workers Insurance

INSURED Australian Unity Limited and subsidiaries, including but not limited to following wholly-owned by the parent entity:

Australian Unity Funds Management Limited
Australian Unity Group Services Pty Ltd
Australian Unity Health Limited
Australian Unity Investments Strategic Holdings Pty Ltd
Australian Unity Life Bonds Pty Limited
Australian Unity Retirement Living Holdings Pty Ltd
Australian Unity Retirement Living Investments Pty Limited
Australian Unity Retirement Living Services Limited
Remedy Healthcare Group Pty Ltd

and/or subsidiary and/or wholly-owned by the controlled entities and/or related corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests, inter – relationships and liabilities.

INSURER Chubb Insurance Australia Limited

POLICY NUMBER 1097781

PERIOD OF INSURANCE
From: 30 November 2025 at 4:00pm Australian Eastern Standard Time
To: 30 November 2026 at 4:00pm Australian Eastern Standard Time

COVERED PERSON All voluntary workers working in a voluntary capacity on behalf of the Policyholder.

SCOPE OF COVER: Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.

LIMITS OF LIABILITY

Aggregate Limit of Liability	$1,000,000

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Sarah Delgado
Client Manager, Corporate VIC

Ebony Blake
Assistant Account Executive, Corporate VIC