

# MONEY MATTERS

## WEEKLY FEES

Oak Tree is passionate about helping you make the most of your retirement by creating quality communities with an affordable lifestyle.

With a single, all-inclusive weekly fee, you'll have certainty around your personal budget and peace-of-mind knowing that your community and home are being cared for.

The operational costs of the Village are shared amongst all residents, while you have the safeguard of knowing that the process and fees are all protected under Retirement Village legislation.

As legislated, the fees paid by residents cover the village's costs without profit. Oak Tree are fully transparent with our village accounts, so you'll never need to worry about hidden costs or surprises.

The Total Operating Costs funded by the Weekly Recurrent Charge include (but are not limited to):

Management and administration of the Village and provision for staff and contractors including a village manager and/or relief staff;

Council rates, water, waste and sewerage services;

Maintenance and repair of units in the Village (including internal fixtures and fittings) – subject to the Resident's obligation to repair and maintain the Resident's Unit (in accordance with the terms of the Resident's Contract).

- External pressure cleaning of all buildings and common areas (annually);
- Air conditioning servicing (annually);
- Gas hot water to apartments and common areas;
- Lights and power costs for common areas and the Village Centre / recreation areas;
- Cleaning of common areas of the Village;
- Control and eradication of pests in the common property;
- Garden maintenance for all common areas;
- Insurance of the Village communal facilities and the structural components of the apartment;
- Administration costs including postage, printing, stationery and IT costs; and Taxes and statutory costs.

Costs not covered in the weekly fee include your personal utilities (telephone and electricity) and contents insurance.

Refer to the general Enquiry Document for current fee charges.

## DEPARTURE FEE

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For over 15 years, Oak Tree has been providing quality retirement lifestyles with the physical and financial interests of seniors at heart.

At Oak Tree , you can move into a purpose - built home with more affordability upfront, all with the reassurance of protection under the Retirement Villages Act.

Unlike buying a traditional home or apartment, retirement villages in Australia operate under a lease or license to reside structure. This can be a more cost - effective option, as you don't need to pay for bricks and mortar or land, while also being exempt from GST and stamp duty costs

The Departure Fee payable is based on the purchase price

- Maximum departure fee of 36% (accrued over 6 years) is calculated on the purchase price (ingoining contribution)
- 50% share of any future Capital gain
- Reinstatement will be funded 100% by The Oak Tree Group.

Year 0 - Year 1	6%
Year 1 - Year 2	12%
Year 2 - Year 3	18%
Year 3 - Year 4	24%
Year 4 - Year 5	30%
Year 5 - Year 6	36%
Year 10 and beyond	36%