



IS SANCTUARY LIFESTYLE JUST FOR RETIREES?

You do not have to be retired to enjoy the benefits of Sanctuary Lifestyle. We recognise that many people 55+ still desire an active work life, whether full or part time.

WHAT IS THE DIFFERENCE BETWEEN A SANCTUARY LIFESTYLE COMMUNITY AND A RETIREMENT VILLAGE?

There are a number of differences between a Sanctuary Lifestyle Community and a Retirement Village:

- Sanctuary Lifestyle offers independent living, whereas a typical Retirement Village offers some level of care to residents.
- Your investment in Sanctuary Lifestyle results in your ownership of your home, whereas a typical Retirement Village arrangement sees the operators of the Village owning your home and licensing it back to you.
- At Sanctuary Lifestyle you choose who sells your home and there are no compulsory refurbishment fees, whereas at a Retirement Village the operator of the Village sells your home and charges you refurbishment fees.
- At Sanctuary Lifestyle your friends and pets are welcome, whereas neither may be welcome at a Retirement Village.
- At Sanctuary Lifestyle Deferred Management Fees (DMFs) are capped at 20% after 5 years accumulating at 4% per year, whereas a typical Retirement Village will see you pay in excess of 40% in DMFs.

DO I OWN MY HOME AND THE LAND UPON WHICH IT IS SITUATED?

At Sanctuary Lifestyle, you own your own home. The land upon which your home is situated is securely leased to you for a period of 90 years, and your site fee is payable fortnightly. This arrangement leaves the portion of your equity that otherwise would have been tied-up in land free to use as you wish.

WHAT IS INCLUDED IN THE PRICE OF MY NEW HOME?

Sanctuary Lifestyle homes are fitted with quality products throughout. Your kitchen will feature stone bench tops and stainless steel appliances including oven, range hood and dishwasher. All homes come complete with carpet and built-in robes in all bedrooms, and you can choose from our stylish range of flooring options for your kitchen and living areas. You can also choose a complementary colour scheme from our extensive range of interior colour packages. Your exterior will include an alfresco area, decking, a shed, fencing, clothesline and a lock-up garage.

When you purchase your new home from Sanctuary Lifestyle there will be no stamp duty, search fees or conveyancing fees.

DOES MY HOME COME WITH A BUILDER'S GUARANTEE/WARRANTY?

You can rest assured that your home will be built by one of Australia's largest home builders of this type. From the time of completion your home will be covered by the following warranties:

- 6 Year Structural Warranty
- 2 Year Non-Structural Warranty
- 3 Month Maintenance Period

All homes come with a structural engineer's certificate of compliance.

WHAT IS THE SITE FEE AND HOW MUCH DOES IT COST?

The land is securely leased to you for 90 years. The site fee is for the lease of the land and contributes towards the management and maintenance of the community. This includes the maintenance of the common area gardens (including your front garden), operational and maintenance costs associated with the clubhouse and other community facilities. It also covers the cost of the on-site management team.

The site fee depends on your personal financial circumstances and you may be eligible for federal government rental assistance if you are on the aged pension.

The site fee is payable by direct debit fortnightly and is reviewed at the start of each new financial year (July 1st). Increases are capped at CPI or 3.0% - whichever is greater.

Your site fee can be calculated as follows:

PERSONAL CIRCUMSTANCE	Site Fee (Weekly)	Rebates* (if applicable)
Single and on the Aged Pension	\$82.85	Includes Rent Assistance Rebate of \$66.15 (\$149.00 less \$66.15)
Couple and on the Aged Pension	\$111.70	Includes Rent Assistance Rebate of \$62.30 (\$174.00 less \$62.30)
Single Self-Funded Retiree or Working Full Time	\$149.00	N/A
Couple Self-Funded Retiree or Working Full Time	\$174.00	N/A

*Centrelink reviews the Age Pension and Rent Assistance on the 20th of March and the 20th of September each year. This information was obtained from Centrelink on 20 March 2017. For more information please call Centrelink on 13 23 00 or visit their website. Information correct as at 20 March 2017.

HOW DO I FIND OUT IF I QUALIFY FOR RENTAL ASSISTANCE FROM THE GOVERNMENT?

There is information online at www.humanservices.gov.au or you can contact Centrelink or Veteran Affairs to find out your entitlements. Our sales staff will be pleased to guide you towards relevant services should you require assistance.

ARE THERE ANY COUNCIL RATES OR BODY CORPORATE FEES?

There are no council rates or body corporate fees at Sanctuary Lifestyle.

CAN YOU EXPLAIN THE DEFERRED MANAGEMENT FEE (DMF)?

A Deferred Management Fee (DMF) is charged when you sell your home to help recover some of the costs of developing, maintaining and running the community. It is put in place to reduce the initial purchase price of your home and on-going site fees. The DMF is capped at 20% of the sale price after you have lived in your home for 5 years. For the first 5 years the DMF accumulates at 4% per year.

HOW DO I SELL MY HOME AND ARE THERE COSTS ASSOCIATED WITH SELLING?

It is your choice. You can take advantage of Sanctuary Lifestyle's in-house sales team or use your own agent. If the Sanctuary Lifestyle sales team sells your home, there is a 2% commission on the sale price. If you choose to sell through a local real estate agent the commission is negotiated separately. On all sale transactions there is a \$1,500.00 administration fee payable to Sanctuary Lifestyle that covers the costs associated with preparing the paperwork and processing the sale. A new lease is prepared for the new owner once the transaction has taken place.

ARE THERE HEALTH SERVICES NEARBY?

There are doctors, dentists, pharmacies and a hospital proximate to Sanctuary Lifestyle.

AM I RESPONSIBLE FOR PAYING MY OWN ELECTRICITY & GAS?

All homes have their own meters so you are responsible for paying your own utilities including electricity, gas and water.

DO I HAVE MY OWN RUBBISH BINS?

You have a household rubbish bin and a recycle bin supplied by council.

HOW DO I COLLECT MY MAIL?

There is a central mail collection point at the clubhouse where you are allocated your own mailbox for Australia Post deliveries.

ARE THERE CAR SPACES OTHER THAN MY HOME'S GARAGE?

Visitor parking spaces are located throughout Sanctuary Lifestyle. There is also a space in front of your garage that can be used for visitors.

CAN I HAVE PETS?

Pets are very welcome at Sanctuary Lifestyle. We are also mindful of those who choose not to own pets so we provide a list of basic rules for pet owners to make sure all homeowners' rights are respected.

IS THERE ANY SPACE TO STORE MY CARAVAN OR BOAT?

Every Sanctuary Lifestyle Community has an area allocated for caravan, boat or trailer storage. There are fees associated with the use of the storage area and space is limited. Your community manager can advise of space availability.

HOW DO I GET TO PUBLIC TRANSPORT, OR TO THE LOCAL SHOPPING CENTRE?

Sanctuary Lifestyle provides a convenient community bus that is run by community management and the homeowners' committee. The bus provides scheduled access to shops, train stations and public bus facilities.

CAN I ACCESS FOXTEL AND BROADBAND INTERNET?

You can have Pay TV and broadband internet installed in your home and the clubhouse has both available for your convenience.

ARE VISITORS ALLOWED TO STAY WITH ME AND USE THE FACILITIES?

Visitors can stay with you for up to 30 days and are welcome to use most facilities when accompanied by a homeowner. You can apply for a longer stay through the community manager.

WHO MAINTAINS MY HOME AND GARDENS?

It is important that the community is maintained to be an attractive and comfortable place to live. You are responsible for maintaining your home and Sanctuary Lifestyle requires you to maintain the exterior of your home in keeping with the community standards. Community management maintains your front garden, and an efficient dripper watering system ensures your front garden is kept watered. You are responsible for the maintenance of your back and side gardens.

CAN I CUSTOMIZE MY HOUSE AND GARDEN?

Internally you can make changes at your discretion. The external façade and gardens must be kept in accordance with the overall look of the community and approval is required before work commences.

WHAT FACILITIES ARE AVAILABLE AND DO I HAVE ACCESS TO ALL OF THEM?

Homeowners have access to all resort style facilities including full-size tennis court, indoor pool and spa (heated) and lawn bowls green. The centrally located 6-star clubhouse includes:

- Billiards table
- Cinema
- Large dance floor
- Library
- Fully appointed kitchen
- Computers with internet access and free wi-fi

There is also a separate fully appointed Wellness Centre and a Men's Shed located in the community's grounds.