

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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- 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.

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 İngilizce anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numaralı telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danışma Memuru ile görüşturmelerini isteyiniz.

Vietnamese Nếu quý 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 xirii 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 Ako vam je teško da razumete engleski, nazovite Službu prevodilaца 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 ለቪ.ኤ.ቲ.ቲ. 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

Village street address

Village postal address

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

ABN / ACN

Address for service

Operator name

ABN / ACN

Address for service

Telephone Email

Date current operator commenced in that role

3. Operator representative

Name of representative

Position of representative

Location within village

Community Centre

Times available

9am to 5pm Monday to Friday (excluding Public Holidays)

Telephone

03 9882 6076

Email

managers@prospecthillvillage.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				71 (mix of owner resident and leasehold)
Serviced apartments				
Villas or townhouses				

Note from operator: The information in this table is correct as at the date of this Information Statement. The village contains some units that are occupied by owner residents. Although not obliged to, an owner resident is entitled to choose whether to sell their unit as leasehold or freehold tenure. When a unit is sold on a freehold basis, the disclosure is individually prepared.

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:

Residents are allowed to keep pets with consent of the Operator.

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:

Residents are permitted to undertake gardening in areas adjacent to their premises with approval from the Community Manager

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

Remote control garage entry, entry to building only by keypad or electronic security fob provided by Manager, CCTV covering entry and exit points, lifts and common areas,

The village is equipped with the following emergency assistance system

24 hour monitoring of, and response to, emergency call system by Village staff activated from transmitters located in each apartment and common areas

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 (if owner resident)

This contract relates to the provision of services by the operator to a resident.

Combined residence and management contract (if non owner resident)

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	Contract for sale of land (if owner resident)
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The village offers the following rights to occupy:

<p><input checked="" type="checkbox"/> Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.</p>	<p><input checked="" type="checkbox"/> Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:</p>
<p><input checked="" type="checkbox"/> Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.</p> <p><input type="checkbox"/> Company title: A resident purchases shares in a company that owns the village. That</p>	<p><input type="checkbox"/> Licence: <input type="checkbox"/> term..... or <input type="checkbox"/> periodic tenancy</p> <p>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.</p> <p><input checked="" type="checkbox"/> Lease – <input checked="" type="checkbox"/> term...99 year..or <input type="checkbox"/> periodic tenancy</p>

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.

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 June 2025	\$117,120 Surplus	
30 June 2024	\$100,248 Surplus	
30 June 2023	\$79,333 Surplus	

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

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

Owners Corporation Plan PS444559R

Owners Corporation 1 Plan no PS838505V

Address for service of owners corporation

12-18 Prospect Hill Road, Camberwell VIC 3124

Description of common property

Corridors, garden, external building skin

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

\$145,595

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 Compensation

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)

For any damage that a resident may cause to a unit

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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	-	-	-
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	-	-	-
Holding deposit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1000	<i>On reserving a unit</i>	A further \$19,000 deposit is payable upon contract signing (\$20,000 in total)
Entry payment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Indicatively, \$800,000 to \$4,350,000 depending on selected unit	<i>On entry</i>	
Other entry fees or charges – specify:					
Stamp duty (pensioner concessions may apply)* *No duty or discount of duty amount may apply for leasehold. Discuss with sales team.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Refer to Victorian State Revenue Office online duty calculator tool, and pensioner concession information	<i>On entry</i>	
Land registry costs (owner resident only)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Usual charges in respect of transfer of land	<i>On entry</i>	


Ongoing costs: paid while residing in the village					
Rent	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Maintenance charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Prospect Hill apartments: One bedroom - \$3,389.70 per quarter Two bedroom - \$3,690.78 per quarter Two bedroom plus study - \$4,259.57 per quarter Three bedroom - \$5,155.65 per quarter Masonic apartments: \$4,603.22 - \$4,787.32 per quarter	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	These amounts: - are current as at the date of this Information Statement - may change between the date of this information statement and commencement of the resident's contract.
Owners corporation fees	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Optional services charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	Fees vary by service selected and are available upon request
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Utility charges	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Residents are liable for utilities (such as electricity, water rates, gas, telephone/internet) separately metered or consumed
Council rates	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Land taxes	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

<input type="checkbox"/> Other ongoing fees or charges – specify:					
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	% of entry payment per year	<i>On exit</i>	A deferred management fee capped at 34% of the entry payment over 10 years, accruing at 5% per year for the first 2 years and 3% each year thereafter. For the Masonic apartments, a deferred management fee capped at 22% of the entry payment over 10 years, accruing 3% per year for the first 2 years and 2% each year thereafter.
Resident receives a share of capital gain on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	50% of capital gain	<i>On exit</i>	
Resident is liable for a share of capital loss on exit	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	50% of capital loss	<i>On exit</i>	
Other ongoing fees or charges – specify:					
Termination during settling in period		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If terminated during the settling in period, rent will be charged at the rate of 2% p.a. of entry payment for the period of occupancy. An admin fee of the higher of \$100 and 0.2% of the entry payment is also payable.	<i>On exit</i>	The settling in period is 90 days.
Reinstatement/renovation costs	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	The costs of reinstatement beyond fair wear & tear. By agreement, your share (being 50%) of the costs of renovation or refurbishment works required to achieve the maximum new entry payment and exit entitlement.	<i>On exit</i>	

Any outstanding costs or charges due under the resident's contract	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<i>On exit</i>	Other costs may be payable under the contract in particular circumstances. Please see the resident's contract for full details.
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
Deposit		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	The deposit may be forfeited to the operator in the event of default in payment of the entry payment and failure to complete after signing contract	<i>On exit</i>	
Special levy	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Whilst not anticipated, if unexpected expenses arise (like major repairs), a special levy raised strictly in accordance with the <i>Retirement Villages Act</i> may be needed to cover these costs.		

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	Kylee Harman, Group General Counsel
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	Kylee Harman, Group General Counsel
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
Services			
Management and administration of the Village	Mandatory	Included in maintenance charge	
Administering and generally managing (on or off site) the Village, including engaging any staff for the proper and efficient management of the Village			
Financial management and accounting for operation of the Village			
Effecting, maintaining and paying the premiums for the insurance policies for the Village			
Arranging cleaning and maintenance of common areas			
Arranging maintenance and repair of building exteriors and infrastructure of the Village			
Arranging maintenance of gardening and landscaping of common areas			
Organising garbage removal for the Village from designated areas or receptacles			
Payment of utilities for common areas (including electricity, water and gas where applicable)			
Payment of council rates and statutory charges for common areas			
Arranging for monitoring of a 24-hour emergency call system			
Arranging for maintenance of the fire safety system for the common areas (including smoke alarms, sprinklers and extinguishers)			
Arranging for maintenance of the security system in the common areas			
<i>*Note: A reference to 'common areas' where used in the table above is a reference to common areas of the Village, including owners corporation common property.</i>			
Optional Services			

Resident and guest meals	Optional	Variable subject to selection	<p>Changes to services: The type, availability and price of optional services may change from time to time. Please contact the village manager for current details.</p> <p>Additional services: Additional services may be offered by third parties from time to time.</p>
Catering for functions			
Allied health services (e.g. physiotherapy, podiatry)	Optional	Based on provider pricing	
Personal care and support – (e.g. hairdresser)			
Facilities			
Bar	Mandatory	Included in maintenance charge	Services provided at these facilities may be subject to user charges.
Restaurant			
Lounge			
Theatre			
Central garden			
Outdoor BBQ area			
Library			
Billiards and activities room			
Roof terrace			
Beauty salon			
Allied health consulting rooms			
Total mandatory service and facility charges			
Total optional and mandatory services and facilities charges		\$N/A (varies depending on the optional services selected by you, if any)	

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):

Name of insurer

CGU Australia Pty Ltd

Amount insured

\$20,000,000

Period of cover

1st May 2026 – 30th April 2027

Premium

< \$5,000

Excess

Varies by type of loss incurred and insured risk

Exclusions

Standard industry exclusions apply. Please request a copy of the Products Disclosure Statement for a full list of exclusions.

Injury or property damage occurring within a resident's private unit does not apply to owner resident units or a resident's own property.

Other information:

Certificate of currency enclosed

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

Other risks covered (please specify):

Name of insurer

VillageWise Discretionary Trust
Insurance Australia Limited Trading as CGU Insurance

Amount insured

\$72,723,000

Period of cover

1st May 2026 – 30th April 2027

Premium

< \$80,000

Excess

Standard items \$1,000

Exclusions

Standard industry exclusions apply. Please request a copy of the Products Disclosure Statement for a full list of exclusions.

Other information

Certificate of currency enclosed

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

The nature of the risk insured against

Personal Accident (Voluntary Workers)

Name of insurer

Chubb Insurance Australia Limited through Victor Insurance

Amount insured

\$100,000

Period of cover

1st May 2026 – 30th April 2027

Premium

< \$1,000

Excess

Varies by type of loss incurred and insured risk

Exclusions

Standard industry exclusions apply. Please request a copy of the Products Disclosure Statement for a full list of exclusions.

Other information

Certificate of currency enclosed

18 May 2026

Certificate of Currency Public & Products Liability

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

INSURED NAME	Prospect Hill Village RC PHV 1 Pty Ltd atf Prospect Hill 1 Trust - ABN 23 612 786 604 RC PHV 2 Pty Ltd atf Prospect Hill 2 Trust - ABN 90 789 013 254 Prospect Hill Village Management Services Pty Ltd - ABN 36 085 970 930 Owners Corporation Plan PS444559R Owners Corporation 1 Plan no PS838505V	
POLICY EXPIRY DATE	30 April 2027 at 4 PM Local Time	
SITUATIONS	12-18 Prospect Hill Road, Camberwell Vic 3124	
INTEREST	Legal liability to third parties for Injury and/or Damage to Property caused by an occurrence in connection with the Insured's business	
LIMITS OF LIABILITY	Public Liability - \$20,000,000 any one Occurrence Advertising Injury - \$20,000,000 any one Occurrence Products Liability - \$20,000,000 any one Occurrence and in the aggregate for any one Period of Insurance	
INTERESTED PARTY	Australia and New Zealand Banking Group Limited	
INSURER	PROPORTION	POLICY NUMBER
CGU Australia Pty Ltd	100.000%	10M 8316934

Yours sincerely,



Aaron Sparkes

Principal Broker

25 May 2026

JLT Risk Solutions Pty Ltd
ABN 69 009 098 864

One International Towers
Sydney, 100 Barangaroo Ave,
Barangaroo, NSW, 200
Tel: +61 7 3246 7520

Confirmation of Cover

This is to certify membership of the Craveable Brands Partners Discretionary Trust Arrangement (DT Arrangement) at the date stated above.

The DT Arrangement is a Managed Investment Scheme made up of two parts:

- The Scheme Cover; and
- The Insurance Cover.

The DT Arrangement is not insurance because the Scheme Cover involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Trustee's discretion in determining claims under the Scheme Cover is guided by the Scheme Rules and its duties and obligations as a trustee.

The Insurance Cover in the DT Arrangement is held by the Trustee, JLT Group Services Pty Ltd, on trust for the members. A statutory right to make a claim under the Insurance Cover arises under section 48 of the Insurance Contracts Act 1984 (Cth). The members are not contracting insureds under the Insurance Cover. Any Claim not met by the Scheme Cover and/or the Insurance Cover will be borne by the Claimant.

SCHEME COVER

TYPE OF COVER Industrial Special Risks

TRUST VillageWise Discretionary Trust

TRUSTEE JLT Group Services Pty Ltd ABN 26 004 485 214, AFSL 417964

MEMBER NAME Prospect Hill Village
RC PHV 1 Pty Ltd atf Prospect Hill 1 Trust - ABN 23 612 786 604
RC PHV 2 Pty Ltd atf Prospect Hill 2 Trust - ABN 90 789 013 254
Prospect Hill Village Management Services Pty Ltd - ABN 36 085 970 930
Owners Corporation Plan PS444559R
Owners Corporation 1 Plan no PS838505V

FUND PERIOD From 30 April 2026 to 30 April 2027 at 4:00 pm local time

INSURANCE COVER

INSURED JLT Group Services Pty Limited ATF the VillageWise Discretionary Trust and its members including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.

BENEFICIARIES Subject to confirmation of entitlement by the Trustee, each Member of the VillageWise Discretionary Trust and/or subsidiary and/or related corporations as defined under the Corporations Act 2001 (Cth)

INSURER Insurance Aust Ltd T/a CGU Insurance



INSURER POLICY 01R1486935

SITUATION

Prospect Hill Village Management Services Pty Ltd - 12-18 Prospect Hill Road,
Camberwell Vic 3124

INTERESTED PARTY

Australia and New Zealand Banking Group Limited

DECLARED VALUES

Section 1

Buildings Insured	\$72,723,000
Contents	\$1,050,500
Stock	\$0
Glass	Replacement Value

Section 2

Gross Profit	\$2,370,064
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This confirmation of cover provides a summary of the DT Arrangement cover and is current on the date of issue. It is not intended to amend, extend, replace or override the terms and conditions contained in the PDS. This confirmation of cover is issued as a matter of information only and confers no rights upon the confirmation of cover holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this confirmation by email or for any loss, damage or expense thereby occasioned to any recipient of this letter.

Yours sincerely,

Aaron Sparkes

Principal Broker



A business of Marsh McLennan

The Discretionary Trust Arrangement is issued by the Trustee, JLT Group Services Pty Ltd (ABN 26 004 485 214, AFSL 417964) ("JGS"). Any advice or dealing in relation to the Discretionary Trust Arrangement is provided by JLT Risk Solutions Pty Ltd (ABN 69 009 098 864, AFSL 226 827) ("JLT"). JGS and JLT are businesses of Marsh McLennan.

18 May 2026

TO WHOM IT MAY CONCERN

Certificate of Currency Personal Accident

Policy Ref: 251384

This certificate of currency provides a summary of cover and is current on the date of issue. It is not intended to amend, extend, replace or override the terms and conditions contained in the actual coverage document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

INSURED	RC Platform Pty Ltd ATF RC Platform Trust T/as IPLiving including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.
ABN AND ITC DETAILS	ABN 19 745 824 237 ITC 100.00%
BUSINESS	Principally Retirement Villages and/or Aged Care Facilities including Property Owners/Occupiers and any other incidental occupation.
INSURED PERSONS	Voluntary workers of the Insured
GEOGRAPHICAL SCOPE	Australia
GOVERNING LAW OF CONTRACT	Australian
PERIOD OF INSURANCE	From: 30 April 2026 (VIC). To: 30 April 2027 at 4 PM Local Time (VIC).
COVERED PERSON(S)/ CATEGORIES	All voluntary workers 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 authorised by and for the benefit of the Policyholder.

Section 1: Personal Accident and Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
	Event 1 - Accidental Death	\$100,000
	Events 2-19	\$100,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
	\$500 x 104 weeks Benefit Period	Up to 85%	7 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
	NIL	0	0

Categories	Part C - Sickness Resulting in Surgery - Benefits
	0

Categories	Part D - Fractured Bones - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits
	0	0	0

Additional cover

Categories	Rehabilitation and Return to Work Assistance Benefit	Tuition or Advice Expenses
	\$25,000	Per Month \$750 Up to 6 months

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
	\$3,000	Per Employee \$5,000 Aggregate \$15,000

Categories	Visitors Benefit	Corporate Image Protection
	\$25,000	\$20,000

Categories	Independent Financial Advice	Funeral Expenses
	\$10,000	\$20,000

Categories	Coma Benefit	Partner Retraining Benefit
	Per Week \$500	\$15,000
	Max Weeks 26	

Categories	Dependent Child Supplement	Orphaned Benefit
	Per Dependent Child \$5,000	Per Dependent Child \$10,000
	Max per family \$15,000	Max Per Family \$30,000

Categories	Modification Expenses	Chauffeur Services
	\$25,000	\$2,500

Categories	Executor Emergency Cash Advance	Emergency Home Help
	\$25,000	Per Week: \$500
		Max Weeks: 26

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1	Per Week \$500	\$5,000
	Max Weeks 26	

Categories	Bed Care
1	Per Week \$500
	Max Weeks 26

Categories	Terrorism Injury Benefit	Accommodation and Transport Expenses
	Per Person \$20,000	\$10,000
	Aggregate \$200,000	

Categories	Education Fund Benefit	Out of Pocket Expenses
	\$7,500 Max per Family: \$22,500	\$5,000

Categories	Childcare Benefit	Work Experience Benefit
	\$5,000	\$5,000

Categories	Workplace Assault Benefit	Workplace Trauma Benefit
	\$5,000	\$5,000

Categories	Air or Road Rage Benefit	Carjacking Benefit - Excess and Vehicle Hire
	\$5,000	\$5,000

Categories	Carjacking Assault Benefit	Reconstructive or Cosmetic Surgery
	\$5,000	\$15,000

Categories	Concussion Benefit
	per person: 1,000 Max: 2,000 any one covered person in any one Period of Insurance

Categories	Home Care Benefit
	Max per month per person \$10,000 Max period 3 consecutive months

Categories	Cancer Benefit	Death by Specified Causes (Specified Sickness)
	\$25,000	\$20,000

AGGREGATE LIMITS OF LIABILITY

- Any one (1) Period of Insurance (A): \$500,000
- Non-Scheduled Flights (B): \$0
- Any one (1) event with respect to War / Civil War (C): \$500,000
- Any one (1) Period of Insurance with respect to War / Civil War (D): \$1,000,000

POLICY WORDINGS AND CONDITIONS

Chubb Personal Accident and Sickness Insurance Policy Wording PDS (22PDSGPAMMA01) - 2224119369000001

INSURER

This policy will be arranged through:

NAME	%	POLICY #
Chubb Insurance Australia Limited through Victor Insurance (PA) (Chubb)	100.000%	01EG000609

Refer to the insurer's policy document for full details of terms, conditions and exclusions.

Aaron Michael Sparkes
Principal

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.