

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.

Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

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- 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 ለኪክቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።

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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 essere 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

Times available

Telephone

Email

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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	N/A	N/A	37	N/A
Serviced apartments	N/A	N/A	[0]	N/A
Villas or townhouses	N/A	N/A	[0]	N/A

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:

You must not bring onto or keep at the Premises any animal (other than a guide dog required for your use), without our prior written approval. Any approval granted for a particular pet may be provided with reasonable conditions and may be withdrawn at our reasonable discretion.

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:

Scheduled monthly outings, morning and afternoon tea, weekly movies, Fri night drinks, Sunday movies, Monthly Gold Class movie, exercise group, writing group, Tues and Thursday dinner nights, Summer BBQ's.

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

24 Hour Staff on Site

The village is equipped with the following emergency assistance system

INS Nurse 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
Section 19 (of the pre 1-May 2026 Act)	(a) in relation only to short term residents occupying respite care beds made available under the terms and conditions imposed by the Commonwealth under the <i>Aged or Disabled Persons Care Act 1954</i> and/or the <i>Aged Care Act 1997</i> . (b) in relation to residents moving between retirement villages owned or managed by the owner upon condition that the residence documents, as defined in the Act, are uniform throughout the retirement village owned or managed by the owner.
Section 34(4) (of the pre 1-May 2026 Act)	upon condition that if a written request is received from 25% of the residents (or their representatives) in a village owned and/or operated by the owner, the financial statement referred to in section 34(3) of the Act will be audited by a registered company auditor.
Section 38 (of the pre 1-May 2026 Act)	upon condition that no resident in the village owned or operated by the owner is required to pay a maintenance charge which exceeds an amount calculated pursuant to any current agreement between the owner and the Commonwealth in accordance with the <i>Aged or Disabled Persons Care Act 1954</i> and/or the <i>Aged Care Act 1997</i> as amended from time to time.
<i>The exemptions above are in relation to the Act as it applied prior to the legislative amendments which came into effect on 1 May 2026. To the extent relevant, the above exemptions continue to apply until 1 May 2027 and, thereafter, will require new exemptions to be applied for and granted.</i>	

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	
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The village offers the following rights to occupy:

<p><input 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 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 shareholding gives the resident the right to occupy a specific unit in the village.</p> <p><input type="checkbox"/> 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.</p>	<p><input checked="" type="checkbox"/> Licence: <input checked="" type="checkbox"/> term 49 years 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 type="checkbox"/> Lease — <input type="checkbox"/> term.....or _____ <input type="checkbox"/> periodic tenancy</p> <p>A resident has a leasehold interest, but does not own the unit or the land.</p> <p><input type="checkbox"/> Other.....</p>

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	(382,547)	Deficit
30 June 2024	(355,867)	Deficit
30 June 2023	(408,980)	Deficit

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

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):

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)

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

BaptistCare maintains suitable levels of cash reserves to support our operations across Australia and we are able to insure against potential damage to the village.

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 type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	N/A	
Is the waiting list fee refunded on entry?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	N/A	N/A	
Holding deposit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$5000	On reserving a unit	
Entry payment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$975,000-\$1,600,000	On entry	
Other entry fees or charges – specify:					
Ongoing costs: paid while residing in the village					
Rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	

Maintenance charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1430	<input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Owners corporation fees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	<input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually	
Optional services charges	<input 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	Optional services are not offered at the Village at this time, but will be payable if introduced by us and you choose to take up those services.
Capital maintenance fund contribution	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A		A portion of maintenance charges paid by residents each financial year may be paid into the capital maintenance fund.
Utility charges	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	TBC with your chosen utility provider		Please note these costs are levied directly against the premises by a third-party.
Council rates	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	As separately assessed against the premises		
Land taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
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 type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	5% of entry payment per year, being a maximum of 25% over 5 years	On exit	
Resident receives a share of capital gain on exit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	N/A	
Resident is liable for a share of capital loss on exit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	N/A	
Other ongoing fees or charges – specify:					

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	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			Fee's provided by third-party providers.

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	John Gibbins
Date	30/04/2026

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	John Gibbins
Date	30/04/2026

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	Included in maintenance charges	Full list of General Services specified in the Residence and Management Contract and can be provided on request.
Optional Services	Optional	Optional services are not offered at the Village at this time	
User-Pays Services	Optional	User-pays services may be offered in the Village from time to time by third-parties who are not associated with the operator	
Total mandatory service and facility charges		Included in maintenance charges	
Total optional and mandatory services and facilities charges		N/A	

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

Tego Insurance PTY LTD

Amount insured

\$20,000,000.00

Period of cover

31/03/2026 to 31/03/2027

Premium

\$35,670.00 for all Insurance Including Buildings

Excess

\$25,000.00

Exclusions

Other information:

Claims in respect of Abuse Liability or Personal Injury to Labour Hire Personnel, Subcontractors and Contractors: Additional Excess \$50,000

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

AXA XL (Lead 30%, Co-insurers: Vero, Allianz, CGU, Chubb)

Amount insured

\$310,000,000.00

Period of cover

31/03/2026 to 31/03/2027

Premium

Combined with the Above

Excess

\$50,000.00. Storm or Flood Additional Excess \$100,000.00.

Exclusions

Other information

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

The nature of the risk insured against	Motor Vehicle: Loss or Damage to Insured Vehicle and Third Party Property Damage
Name of insurer	Allianz Australia Insurance Limited
Amount insured	Market Value of Loss of Vehicle. Up to \$35,000,000.00 for Third Party Property
Period of cover	31/03/2026 to 31/03/2027
Premium	Combined with the Above
Excess	\$1,500
Exclusions	
Other information	

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.

2 April 2026

William Buckley
Principal

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TO WHOM IT MAY CONCERN

Certificate of Currency Motor Vehicle

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

BaptistCare,

BaptistCare Community Housing Limited, Baptistcare WA Limited, Gnocci Holdings Limited, The Gnocci Charitable Trust, BaptistCare Retirement Living WA, BaptistCare Seniors Housing Pty Ltd, Kitty Doyle Home Units Trust, BaptistCare Community Housing Holdings Ltd, BaptistCare CH A Ltd, BaptistCare CH B Ltd, BaptistCare CH C Ltd BaptistCare CH D Ltd, BaptistCare CH E Ltd, BaptistCare CH F Ltd, BaptistCare Retirement Living WA, Bibra Lake Development Pty Ltd, Bibra Lake Lakeside Villas Management Pty Ltd. BaptistCare, WA Village Holdings Pty Ltd, Village Management Pty Limited, BC WA Realty Pty Ltd

and/or its/their subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

PERIOD OF INSURANCE

From: 31 March 2026 at 4 PM Local Standard Time (NSW)
To: 31 March 2027 at 4 PM Local Standard Time (NSW)

LIMIT OF LIABILITY

Section 1 - Loss or Damage to Insured Vehicles

Market Value at time of Loss or any specific Sum Insured designated in respect of any Insured Vehicle, whichever is the lesser amount.

Section 2 – Liability – Third Party Property Damage

\$35,000,000 in respect of all claims arising out of any one accident or series of accidents arising out of the one original event.

INSURED VEHICLES

As defined in the Policy

INSURER

Allianz Australia Insurance Limited

PROPORTION

100.000%

POLICY NUMBER

1960099999VFT

Yours faithfully,

A handwritten signature in cursive script, appearing to read "William Buckley".

William Buckley
Managing Principal

2 April 2026

Certificate of Currency Industrial Special Risks

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

BaptistCare,

BaptistCare Community Housing Limited, Baptistcare WA Limited, Gnocci Holdings Limited, The Gnocci Charitable Trust, BaptistCare Retirement Living WA, BaptistCare Seniors Housing Pty Ltd, Kitty Doyle Home Units Trust , Bapcare Limited, Bapcare Affordable Housing Limited , Baptist Care (SA) Inc, The Fricker Trust, BaptistCare Community Housing Holdings Ltd, BaptistCare CH A Ltd, BaptistCare CH B Ltd, BaptistCare CH C Ltd BaptistCare CH D Ltd, BaptistCare CH E Ltd, BaptistCare CH F Ltd, BaptistCare Retirement Living WA, Bibra Lake Development Pty Ltd, Bibra Lake Lakeside Villas Management Pty Ltd. BaptistCare, WA Village Holdings Pty Ltd, Village Management Pty Limited, BC WA Realty Pty Ltd

and/or its/their subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

PERIOD OF INSURANCE

From: 31 March 2026 at 4 PM Local Time (NSW).

To: 31 March 2027 at 4 PM Local Time (NSW).

SITUATION

Principally The Gracewood Kellyville (2, 6 & 8 Free Settlers Drive and 117 Rutherford Avenue, Kellyville, NSW, 2155) and anywhere in Australia where the Insured:

(a) has property, either the Insured's own or for which the Insured is responsible;

(b) carries on or conducts activities of the Business;

(c) has goods or other property stored or being processed or has work done, including contract sites.

Buildings and other property at such Insured Premises shall be deemed to be used by the Insured for the purposes of the Business.

LIMITS OF LIABILITY

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.

Property Damage and Business Interruption -

Section 1 & 2 Combined: \$350,000,000

Plate Glass Cover (internal and external glass): Replacement Value

INSURER	PROPORTION	POLICY NUMBER
XL Insurance Company SE	30.000% Lead	TBA
Allianz Australia Insurance Limited	20.000%	TBA
AAI Limited trading as Vero Insurance	20.000%	TBA
Chubb Insurance Australia Limited	20.000%	01FX560011
IAG Limited t/as CGU Insurance	10.000%	01R1355915 & 05A0331893

Indemnity is subject to the Terms and Conditions of the Policy, including any applicable Sub-Limits of Liability and Deductible.

Yours faithfully,



William Buckley – **Managing Principal, Corporate**

14 April 2026

William Buckley
Managing Principal

TO WHOM IT MAY CONCERN

Certificate of Currency Public and Products Liability

Marsh Pty Ltd
ABN 86 004 651 512
ONE INTERNATIONAL TOWERS, 100
BARANGAROO AVE,
BARANGAROO NSW 2000
PO Box H176
AUSTRALIA SQUARE NSW 1215
Tel +61 2 9290 8000
Fax +61 2 9299 7280
www.marsh.com.au
William.Buckley@marsh.com

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

BaptistCare,

BaptistCare Community Housing Limited, Baptistcare WA Limited, Gnocci Holdings Limited, The Gnocci Charitable Trust, BaptistCare Retirement Living WA, BaptistCare Seniors Housing Pty Ltd, Kitty Doyle Home Units Trust, Bapcare Limited, Bapcare Affordable Housing Limited, Baptist Care (SA) Inc, The Fricker Trust, BaptistCare Community Housing Holdings Ltd, BaptistCare CH A Ltd, BaptistCare CH B Ltd, BaptistCare CH C Ltd BaptistCare CH D Ltd, BaptistCare CH E Ltd, BaptistCare CH F Ltd, BaptistCare Retirement Living WA, Bibra Lake Development Pty Ltd, Bibra Lake Lakeside Villas Management Pty Ltd. BaptistCare, WA Village Holdings Pty Ltd, Village Management Pty Limited, BC WA Realty Pty Ltd

and/or subsidiary and/or related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

PERIOD OF INSURANCE

From: 31 March 2026 at 4 PM Local Standard Time (NSW)
To: 31 March 2027 at 4 PM Local Standard Time (NSW)

LIMITS OF LIABILITY

Public Liability

\$20,000,000 any one occurrence

Products Liability

\$20,000,000 any one occurrence and \$40,000,000 in the aggregate

Abuse Liability

\$5,000,000 any one claim and in the aggregate

Professional Indemnity Coverages:

Errors and Omissions

\$20,000,000 any one claim and \$40,000,000 in the aggregate

Medical Malpractice

\$20,000,000 any one claim and \$40,000,000 in the aggregate

INSURER

Tego Insurance Pty Ltd

PROPORTION

100.000%

POLICY NUMBER

EMMI-001280-01

Indemnity is subject to the Terms and Conditions of the Policy, including any applicable Sub-Limits of Liability and Deductible.

Yours faithfully,



William Buckley
Managing Principal