

CHESTERVILLE 
RETIREMENT VILLAGE

Independent living. Carefree lifestyle.

14 Chesterville Road
Cheltenham Vic 3192

03 9582 5400



**CHURCHES
of CHRIST**

At Chesterville Retirement Village, you'll find a warm, welcoming community.

With 50 units set amongst our well maintained gardens, you'll be spoilt for choice. Newly refurbished one, one plus study and two-bedroom options available, each consisting of open plan living and dining areas. Our lower level units are accessible via flat paths and/or ramps and our level one units can be accessed via lifts and ramps.

We take care of the unit maintenance, so you can enjoy your days socialising with friends and family. 'The Nook', our recreation room and our Community Centre regularly host activities such as indoor bowls, games of pool and card games. Join in as much or as little as you like.












Our village is conveniently located only 200 metres from Westfield Southland Shopping Centre. You'll have access to shops, cinemas, restaurants and medical facilities right on your doorstep. Bus terminals and train stations are also located nearby.

Carefree days and a worry-free future... it's all waiting for you at Chesterville Retirement Village.

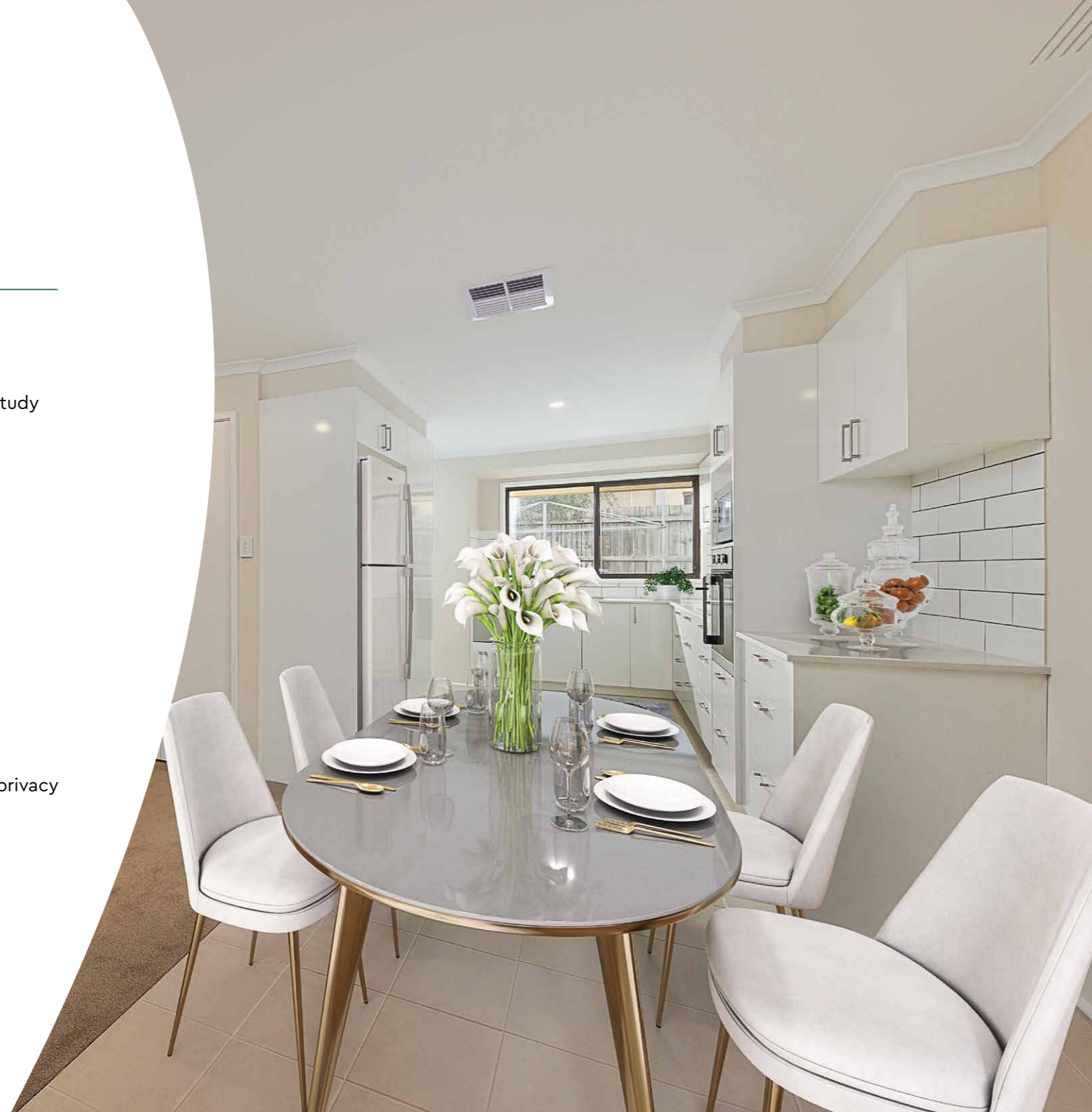


Your new home.

Beautifully refurbished homes, with all the modern amenities you need.

-  Spacious, refurbished, one, one plus study and two-bedroom units
-  Each unit has a unique design
-  Well designed open plan kitchens
-  Open outdoor area*
-  Built in wardrobes
-  Custom designed laundry*
-  Ceiling fans*
-  Reverse cycle air conditioning
-  Crimsafe security doors and external window blinds or awnings for added privacy
-  Quality floor coverings
-  Carports for resident parking*

**not available in all units*



Enjoy connection and support.

Enjoy a relaxed retirement lifestyle and live independently with the support of a caring community when you need it.

- Warm and friendly community of residents
- Dedicated, caring staff
- Community Centre featuring a lounge area, library, kitchen and bathrooms
- 'The Nook' recreational room featuring a pool table
- Regular activities program including craft and chat hours, bingo games, gentle exercise group and weekly 'Happy Hour'
- Community green space with barbeque
- Interior and exterior home maintenance done for you
- 24-hour emergency response system
- Easy access to public transport with bus terminal within walking distance
- Regularly visiting podiatrist (at resident cost)
- Family and friends are welcome to stay – please discuss your plans with us
- Peace of mind knowing that our village is fully registered under the Retirement Villages Act 1986 (Vic)



Cheltenham and beyond.

Cheltenham is a bustling suburb known for its retail outlets including Westfield Southland and the nearby Moorabbin DFO. Boasting extensive golf links and parklands as well as nearby beaches, Cheltenham offers an active lifestyle with plenty to see and do. Just 40 minutes from Melbourne CBD and less than an hour to picturesque beaches with bay views, Cheltenham is a gateway to beautiful Victorian scenery and culture.



200m from Westfield Southland home to more than 400 dining, fashion and speciality stores



Medical and specialist facilities close-by and Sandringham Hospital just a short drive away



Purchase your fresh produce direct from farmers at the Kingston Farmers markets, held on the first Saturday of each month



Southern Community Centre located next door, providing a range of activities, weekly meal options and pastoral care



Mentone, Sandringham and Brighton beaches are nearby with easy access walks featuring spectacular bay views



Tee off at the nearby Cheltenham Golf Club, Sandringham Municipal Golf Links or Victoria Golf Club



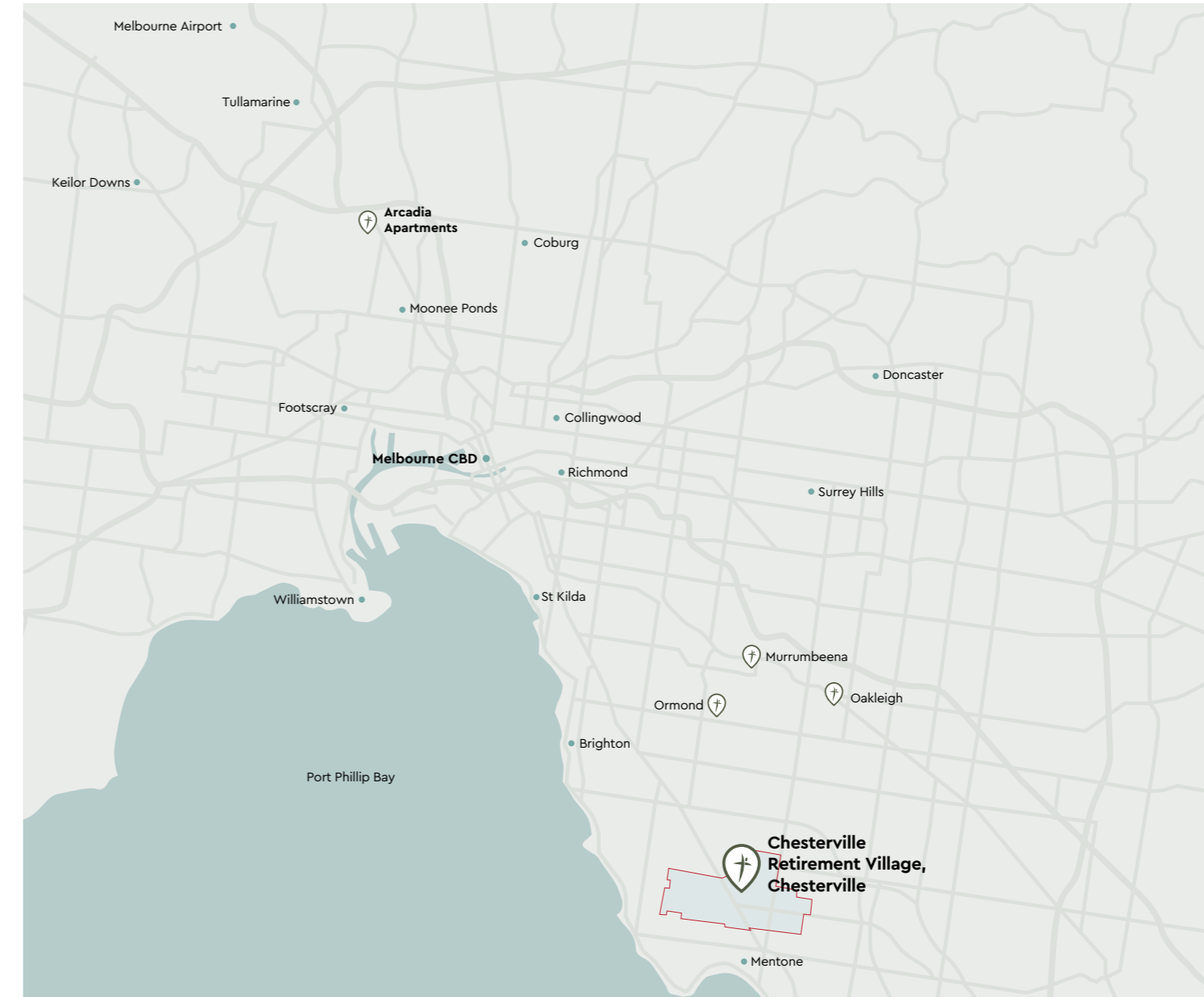
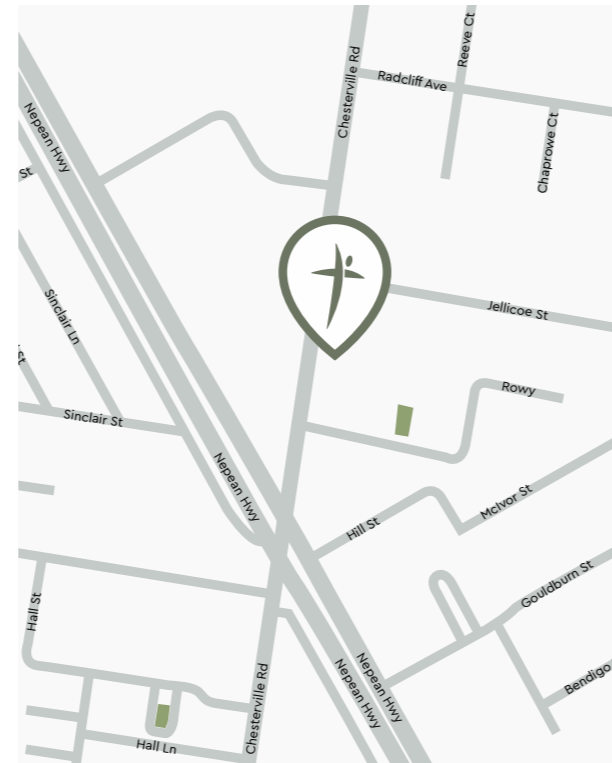
Take a day trip to the scenic Mornington Peninsula and explore the abundance of wineries



Watch the sunset over the lake or enjoy bird watching in the nearby Karkarook Park. Perfect for kayaking, fishing and walking around the 6km network of trails

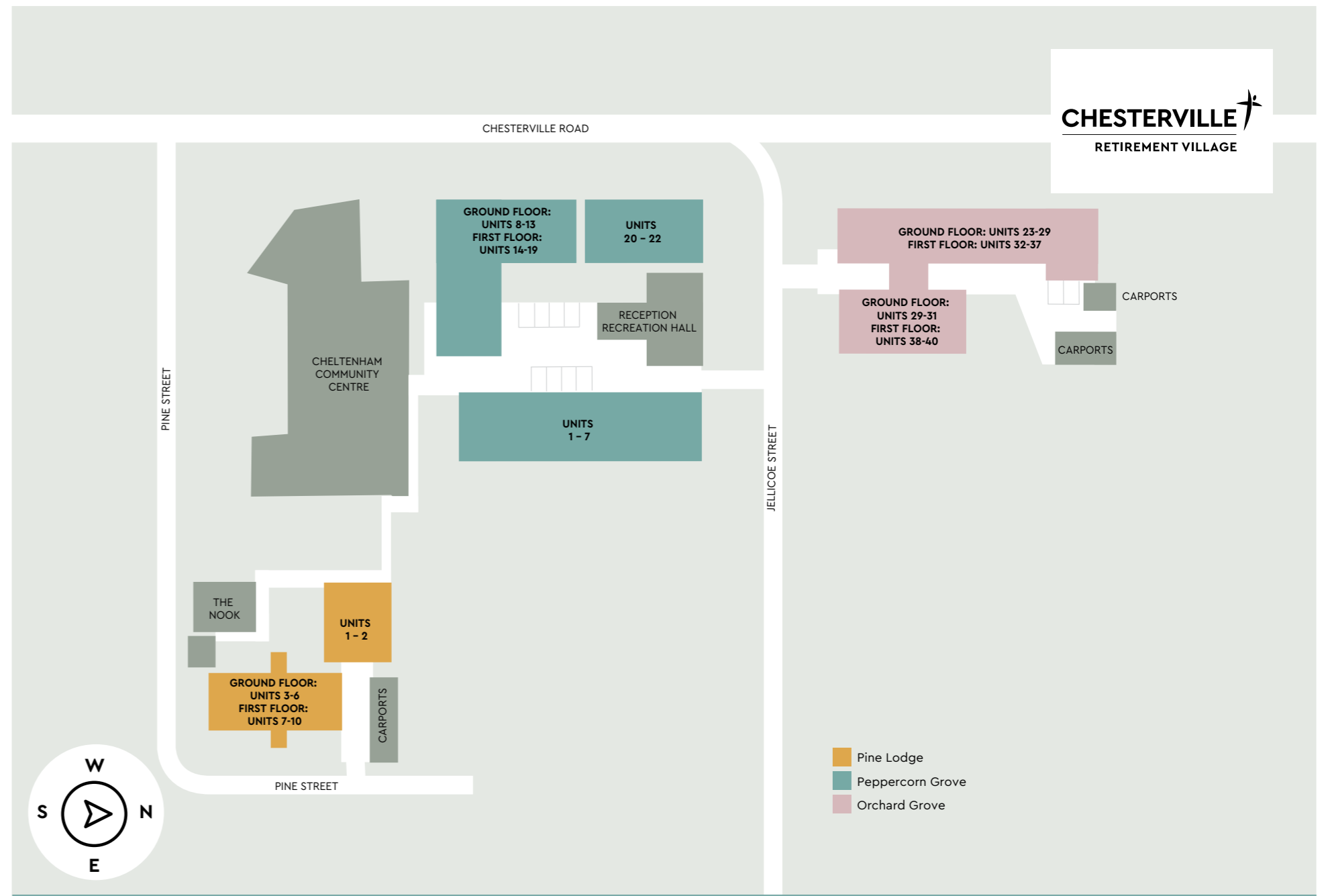


40-minute drive to Melbourne CBD and an hour drive to Melbourne Airport (traffic dependent)





Our village.





Fees & services.

All administration and maintenance of Chesterville Retirement Village is covered by a fortnightly fee, which is payable for each unit.

Fortnightly fees	Included
All management and administration provided by experienced staff	YES
Building repairs and maintenance	YES
24-hour emergency response system available	YES
Insurance (buildings and public liability)	YES
Community electricity	YES
All common areas maintained	YES
Lawn mowing and gardening	YES
Common area pest control	YES
Village facilities	YES
Current fortnightly fee cost	Refer to schedule

A range of entry options.

Churches of Christ offers a range of flexible pricing options:

Option A – 100% of the Original Standard Ingoing Contribution

Option B – 95% of the Original Standard Ingoing Contribution

Option C – 90% of the Original Standard Ingoing Contribution

Each prospective resident can choose from our range of flexible options to suit their individual circumstances. For all options, we will arrange full reinstatement and sale of your unit so you receive your exit entitlement (the amount to be repaid to you) less applicable costs, in the quickest time possible. Your exit entitlement will be paid to you within 14 days of the sale of the unit, or 12 months after you vacate. **Options B and C do not attract any interest.**

Option A

100% of the Original Standard Ingoing Contribution

Pay the standard 100% ingoing contribution amount for the unit (the "sale price").

If you choose this option, an exit fee of up to 35% is payable if you leave the village. Starting at 10%, the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 35% thereafter.

Option B

95% of the Original Standard Ingoing Contribution

If you choose to pay a slightly lower ingoing contribution amount, this option may be preferable.

If you choose this option, an exit fee of up to 40% on the Original Standard Ingoing Contribution is payable if you leave the village. Starting at 15%, the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 40% thereafter.

Option C

90% of the Original Standard Ingoing Contribution

This option gives you more cash and a lower ingoing contribution at the commencement of your residency.

You are able to retain 10% of the standard ingoing contribution amount and offset the equivalent amount by paying a higher exit fee when you leave.

For example, if the standard ingoing contribution is \$200,000 then you would pay \$180,000 as your ingoing contribution.

If you choose this option, an exit fee of up to 45% on the Original Standard Ingoing Contribution is payable if you leave the village. Starting at 20% the percentage increases by 5% with each year of occupancy up to six years, and then remains capped at 45% thereafter.

Our buy back guarantees.

Twelve month buy back guarantee

Churches of Christ offers a 12 month buy-back. This means that if your unit has not sold within 12 months of you vacating, we guarantee to buy your unit back within 12 months.

28 day buy back guarantee

If you are a resident in a Churches of Christ retirement village and become eligible to move into one of our residential aged care facilities anywhere in Australia, we guarantee to buy your unit back within 28 days after we receive vacant possession of your unit following your entry into residential aged care accommodation. [^]

Our money-back guarantee.

Six month settling-in money-back guarantee

Buy with confidence – up to six months money-back guarantee on your purchase. If you find the adjustment to community living does not absolutely suit you and your new home is not what you had desired – then our six month buy-back will enable you to move on quickly and easily.

Termination fees.

\$1000 termination fee

A fixed \$1000 administration fee applies upon termination when you vacate the village.

* Please refer to the Residence and Management Contract and Disclosure Documents which set out full details of the above, including reinstatement responsibility, administration and termination fee and facilities/services provided. [^] Based on acceptance to permanent care to a Churches of Christ Residential Aged Care facility, the availability of a suitable bed and the completion and return of required retirement village documents. Should you like more information please do not hesitate to contact the retirement living manager at Chesterville Retirement Village.

Frequently asked questions.

Q.

What will I actually own?

You'll be purchasing your new home on a Lease Agreement. The decision to move to any of our retirement villages means you don't have to worry about all of the chores or maintenance associated with owning your own home. That's why maintenance and repairs of the village's capital items are managed for you. The maintenance charge covers minor maintenance within the village, while replacement of the village's capital items is the responsibility of Churches of Christ.

For your security, Chesterville Retirement Village is registered with and governed under the Retirement Villages Act 1986 (Vic)

Q.

What about stamp duty?

You are not required to pay any stamp duty when purchasing your new home on a Lease Agreement basis. This represents a large saving to all new residents.

Q.

Can you explain the exit fee?

The fee is calculated at a percentage of the Original Standard Ingoing Contribution. The percentage will depend on what contract option you choose when entering any of our villages.

Q.

What is the maintenance charge?

The maintenance charge is the amount a resident may be charged for services as set out in the Residence and Management Contract. A budget is prepared each financial year and is calculated according to the 'actual cost' of operating the community.

Q.

What does the fortnightly maintenance charge include?

The fortnightly charge includes insurance in respect of the village assets and buildings, together with their fittings and fixtures; community utility and water costs (for example, community electricity and water); management and administration; and accounting costs for the management of the community.

The maintenance charge also includes all costs in relation to the day-to-day maintenance, upkeep and cleaning of the village common areas and buildings, including gardening; the cost of complying with the requirements of any government or statutory authority; the provision of the emergency response system; security; costs of contractors; salaries and wages for staff responsible for the provision of services to residents; and all other costs as outlined in the Residence and Management Contract.

Q.

Are your retirement villages accredited?

Yes.

For your peace of mind each of our retirement villages have achieved QIP accreditation under the Australian Retirement Village Accreditation Scheme (ARVAS). For more information about this scheme please visit www.qip.com.au.

Q.

Can I make changes to my home?

If you wish to make changes to your home you will need to discuss these with your Retirement Living Manager. All changes/additions require the approval of management. This approval will be subject to our policy.

Q.

Can I retain my current medical care arrangements?

Yes.

You can continue to use the same care service providers or family support that you currently use.

Q.

Do you have 24-hour emergency response?

Yes.

For your safety, we have an emergency response system in place which is externally monitored 24 hours a day, seven days a week. Alarm activation points are in your home and details will be provided to you when you move in. You are also provided with a personal alarm pendant.

Q.

Do I need to sell my current home first?

Funding your new home and selling your current home is always best discussed with your financial advisor.

Q.

When I leave, who will arrange the reinstatement and sale of my home?

When you leave, we arrange reinstatement and sale of your home.

Q.

Can my family/friends stay?

Yes.

This is your home, and your family and friends are more than welcome to stay with you, up to and including 14 days in a continuous period with management approval.

If you wish to have guests for longer periods, please discuss this with management.

Q.

Can I go on holidays and leave my home empty?

Yes.

However, please let the management know that you'll be away so that we can keep an eye on your home for you while you're gone.

Your lifestyle decision. Our ongoing promise.



You need time, information and support to make the best decision about your future. Here you'll find an overview of our Code of Conduct and important issues to consider before you make a move.

Code of Conduct

The Retirement Living Code of Conduct (Code) is a voluntary industry code and is an initiative of the peak bodies representing Retirement Communities across Australia – the Retirement Living Council (Property Council) and Leading Aged Services Australia. Churches of Christ is a signatory to the Code, and fully supports the vision and objectives.

The vision is to promote and protect the independence, privacy, dignity, happiness, safety and security of seniors through the provision of specialised, quality, fit-for-purpose housing, with tailored support services, within a community environment.

The objectives of the Code are to:

- Promote and protect the interests of current and future residents
- Help implement regulation in a way that creates high and consistent standards regarding the marketing, sales and operation of Retirement Communities that are above and beyond statutory obligations
- Promote trust and confidence in the sector
- Provide a framework to assist open, transparent and efficient resolution of complaints by residents against signatories to the Code
- Provide industry leadership to promote effective self-regulation that complements and builds on existing regulatory arrangements

For a copy of this document please visit cofc.com.au/retirement-villages

Things to consider...

Before you move into a retirement community...

Moving into a retirement village is an exciting time but you need to do some research to ensure you make the right choice for your circumstances. There will be decisions you need to make that you may not have considered yet.

To help you get started, here's an overview.

For a more comprehensive resource, please visit Consumer Affairs Victoria website by searching "Before choosing a retirement village."

The decision to stay at home or relocate.

Most family homes aren't built with aging in mind, so if you choose to stay at home, you'll need to consider what modifications need to be done to the house. Bringing in home care services is also a possibility to support your changing needs. You'll also need to think about the condition of the property and the costs, time and effort you'll need to maintain it.

On the other hand, you may wish to consider selling your home, buying into a retirement village and keeping some cash from the sale to live a more comfortable life. This way you don't have to worry about the costs of maintaining or modifying your current home.

About legal contracts.

Retirement village contracts are complex, so getting independent legal advice is always a good idea. Please check that your legal advisor has experience specifically in retirement village contracts.

The contract will include a resident's rights and responsibilities section. Please ensure you understand these details before you sign, and make sure you have:

- A copy of the residence and management contract
- A copy of the disclosure documents
- A copy of the village rules if applicable
- Independent professional legal advice

Funding your retirement lifestyle.

It's important to get financial advice from a financial planner or adviser on your retirement options. If you don't have one, please visit the following websites for these free resources:

- **ASIC's MoneySmart:** ASIC's consumer website, www.moneysmart.gov.au can help you work out how much money you'll need for the life you want. The budget planner can help you assess present and future spending, while the retirement planner estimates the income you are likely to get from your Super and the Age Pension
- **Department of Human Services (DHS):** A DHS Financial Information Service officer can estimate how much Age Pension you'll receive and discuss your options. Visit www.humanservices.gov.au or phone the Centrelink Older Australians line on **132 300**

Why residents choose retirement living...

Our current residents agree on the safety, ease and security of being a part of a retirement community. When they make the decision to move from the family home, their reasons are often very similar.

Most people want:

- To remain independent as they age
- Freedom from house responsibilities and maintenance
- Community facilities and activities
- New friends, and the ability to socialise with people in the same life stage
- Option of home support and care services from local providers if needed

"We wanted the right-sized house that was appropriate for our needs."

Too much space to manage means continual upkeep, cost and maintenance requirements for a family home. In a retirement village, you have more time and freedom to relax and enjoy your beautiful home.

"My current home was becoming too difficult to manage."

Cleaning, maintenance, upkeep, the associated stress and expense of finding tradespeople and other professionals to help can become overwhelming. While many happy years in a family home can create beautiful memories, often our residents want a fresh start and an easier future.

"My husband's health changed, and I was worried about my own health."

Being in a retirement village gives you immediate options about a higher level of care. Whether you choose in-home care or need a transition for yourself or your partner to aged care in the future, our village staff can make this easier.

"We wanted to move closer to family and live somewhere they could also enjoy."

It can be an exciting, fresh start to downsize into a new home and benefit from all the amenities, activities and new friends. Often our residents choose a village because it brings them closer to families – and offers a lovely place to socialise with beautiful facilities.

"My home was hard to get around in, with too many stairs and a steep driveway. I was on my own and I worried about security and break-ins."

One thing you'll never have to worry about in your new home is security. In a village, you'll never be on your own. You'll have all the support you need with the village staff, medical call buttons and more.

"We lead an active and social lifestyle and Chesterville Retirement Village allows us to keep that up with indoor bowls, bingo and happy hour every week."

– GORDON AND BETTY





"I've been with Churches of Christ for five years now and I'm extremely happy with the service provided by the team. The support I receive is better than good, it's terrific! I couldn't ask for anything more."

- KAY

Chesterville Retirement Village

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