Retirement Village Information Statement

CONSUMER AFFAIRS VICTORIA

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:

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

Vietnamese Nếu quí 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 xiriir 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 Ако вам је тешко да разумете енглески, назовите Службу преводилаца 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 የእስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪክቶሪያ 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 Glen
Village street address	335 Eastbourne Road Capel Sound VIC 3940
Village postal address	335 Eastbourne Road Capel Sound VIC 3940

Is the village accredited by a recognised industry association? ☐ Yes ☒ No

Note from the proprietor/operator: *The village is not accredited by any recognised industry body, however the operator is a signatory to the Retirement Living Code of Conduct*

If yes, name of accreditation	
Website for information about the accreditation	

2. Proprietor and operator details

Proprietor name	Community Villages Australia Pty Ltd ATF Community Village Trust
ABN / ACN	ABN 57 608 643 466 ACN 005 547 615
Address for service	Administration Building 335 Eastbourne Road Capel Sound VIC 3940
Operator name	Community Villages Australia Pty Ltd ATF Community Village Trust
ABN / ACN	ABN 57 608 643 466 ACN 005 547 615
Address for service	Administration Building 335 Eastbourne Road Capel Sound VIC 3940
Telephone	03 5986 4455
Email	retirement@villageglen.com.au
Date current operator commenced in that role	20 December 1980

3. Operator representative

Name of representative	Katie Eldridge
Position of representative	Sales Manager
Location within village	Administration Building
Times available	Monday – Friday 09:00 – 17:00 (excluding Public Holidays)
Telephone	03 5986 4455
Email	retirement@villageglen.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	-	-	632 (including 58 apartments)	-
Serviced apartments	-	-	-	-
Villas or townhouses	-	-	-	-

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

Owned and operated by third party

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:

With consent of Manager, subject to Pet Policy and the retirement village laws

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

With consent of the Manager

Does the village organise regular social activities and events for residents? ☒ Yes ☐ No

Additional details:

A schedule of activities and events is available on request

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

• CCTV cameras in various common areas and buildings

The village is equipped with the following emergency assistance system

• Onsite Nursing staff available 24 hours per day 7 days a week. • Multiple nurse call points located in each residence. • Nursecall pendants available to residents on request. Additional charges apply • Call points located in various common areas and buildings across the Village.

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**

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

☒ **Combined residence and management contract**

This is a contact 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

The village offers the following rights to occupy.

☐ **Owner Resident** An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ **Non-Owner Resident** The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ **Estate in fee simple:** A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor. ☐ **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. ☐ **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.	☒ **Licence:** ☒ term lifetime or ☐ periodic tenancy 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. ☐ **Lease:** ☐ term or ☐ periodic tenancy 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
FY25	Surplus $58,531	
FY24	Nil $0.00	
FY23	Nil $0.00	

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: FY25 - $168,343

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: Not Applicable

Address for service of owners corporation: Not Applicable

Description of common property: Not Applicable

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: N/A

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 insurance
Contents insurance coverage up to $40,000 per premises. Terms and Conditions apply.

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)

Contents insurance for resident goods in excess of the coverage arranged by the Village above
Insurance for any other risks for which the resident deems necessary

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	☐ Yes ☐ No	☐ Yes ☒ No	Not Applicable	*On joining waiting list*	There is a waiting list, but no fee is payable
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☐ No	Not Applicable		Not Applicable
Holding deposit	☐ Yes ☐ No	☐ Yes ☒ No	Not Applicable	*On reserving a unit*	Not Applicable
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	$299,000 to $1,358,000 (excluding chattels)	*On entry*	Entry payment comprises a loan amount and non-refundable pre-paid rent of $1,800. The amount of the entry payment is dependent upon size, condition and location
Other entry fees or charges – specify:					
Electricity connection fee		☒ Yes ☐ No	$150 for electricity connection fee	*On entry*	

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☒ Yes ☐ No	Market value not exceeding $250 per week where the resident departs within the settling in period	☐ Weekly ☐ Monthly ☐ Annually	Payable on exit where resident departs in settling in period.
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	$751 to $904 (depending on the residence)	☐ Weekly ☒ Monthly ☐ Annually	These amounts: • Are current to 30 June 2027 and subject to change thereafter. • May change between the date of this Information Statement and commencement of a resident's occupation. • Includes a Capital Maintenance Fund contribution. • Includes council rates to Pensioner concession level • Includes up to $40,000 in personal contents insurance (subject to conditions)
Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No		☐ Weekly ☒ Monthly ☐ Annually	Will vary depending on the goods and services selected. Options available on request.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No			Included in Maintenance Charges.
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Village Glen Power based on consumption and payable in accordance with supply terms	☐ Weekly ☒ Monthly ☐ Annually	
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Included in Maintenance Charge UP TO pensioner concession level. Amounts ABOVE this are payable by the individual resident.	☐ Weekly ☐ Monthly ☒ Annually	
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No			
Other ongoing fees or charges – specify:					
Where resident has requested the operator for additional Contents Insurance above $40,000	☐ Yes ☐ No	☒ Yes ☐ No	Based on individual resident's requirements	☐ Weekly ☐ Monthly ☒ Annually	

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Costs and entitlements on exit: when permanently leaving the village					
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	**Contract Type A** (Villa and 2 Bedroom Apartments): • Less than or equal to first anniversary of occupancy - 0% of entry payment per year • Greater than first anniversary but less than or equal to second anniversary - 10% of entry payment per year • Greater than second anniversary but less than or equal to third anniversary - 15% of entry payment per year • Greater than third anniversary - 20% of entry payment per year	*On exit*	Deferred management fee payable by resident depends on contract type selected by resident.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	**Contract Type B** • Less than or equal to first anniversary of occupancy - 0% of entry payment per year • Greater than first anniversary but less than or equal to second anniversary - 20% of entry payment per year • Greater than second anniversary but less than or equal to third anniversary - 30% of entry payment per year • Greater than third anniversary - 40% of entry payment per year	*On exit*	Deferred management fee payable by resident depends on contract type selected by resident.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	**Contract Type C** • Less than or equal to the first anniversary of occupancy- 0% • Greater than the first anniversary but less than or equal to the second anniversary of occupancy- 20% of entry payment • Greater than the second anniversary but less than or equal to the third anniversary of occupancy- 25% of entry payment • • Greater than the third anniversary of occupancy- 30% of entry payment	*On exit*	Deferred management fee payable by resident depends on contract type selected by resident.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	**Contract Type D** • Less than or equal to the first three months of occupancy - 0% • Greater than the first three months but less than or equal to the second anniversary of occupancy - 20% of entry payment • Greater than the second anniversary but less than or equal to the third anniversary of occupancy - 25% of entry payment • • Greater than the third anniversary of occupancy – 30% of entry payment		Deferred management fee payable by resident depends on contract type selected by resident.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	Contract Type A (1 Bedroom Apartments) • Less than or equal to the first three months of occupancy - 0% of entry payment per year • Greater than the first three months but less than or equal to second anniversary - 20% of entry payment per year • Greater than second anniversary but less than or equal to third anniversary - 25% of entry payment per year • Greater than third anniversary - 30% of entry payment per year	*On exit*	Deferred management fee payable by resident depends on contract type selected by resident.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☒ Yes ☐ No	Contract Type A (Villa and 2 Bedroom Apartments): • 20% of capital gain post settling in period	*On exit*	
		☐ Yes ☒ No	Contract Types B, C & D		Contract Types B, C & D – resident does not receive any share of capital gain
		☐ Yes ☒ No	Contract Type A – **Apartment (1 bedroom)**		Contract Type A – Apartment 1 Bedroom – does not receive any share of capital gain
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☒ Yes ☐ No	Contract A (Villa and 2 Bedroom Apartments): • 20% of capital loss post settling in period	*On exit*	
	☐ Yes ☐ No	☐ Yes ☒ No	Contract Type B, C & D	*On exit*	Contract Type B, C & D – resident is not liable for a share of capital loss on exit
	☐ Yes ☐ No	☐ Yes ☒ No	Contract Type A – **Apartment (1 bedroom)**	*On exit*	Contract Type A – Apartment 1 Bedroom - resident is not liable for a share of capital loss on exit
Other ongoing fees or charges – specify:					

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					
Village Glen Power Connection Fee	☐ Yes ☐ No	☒ Yes ☐ No	$150	On entry	
Provision of café and restaurant services	☐ Yes ☐ No	☒ Yes ☐ No	Based on consumer selection	At time of delivery of service	

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	Jane Jacobsen (Operations Director)
Date	22 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	Jane Jacobsen (Operations Director)
Date	22 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:			
Operate the Village for the benefit and enjoyment of the residents	Mandatory	Inc Maintenance Fee	
Operating and arranging for the monitoring of the emergency call system and closed circuit television system at the Village	Mandatory	Inc Maintenance Fee	
Gardening, lawn mowing and landscaping of the communal areas and facilities	Mandatory	Inc Maintenance Fee	
Collecting the Maintenance charges	Mandatory	Inc Maintenance Fee	
Attending to payment of the rates, taxes, charges, fees and other similar outgoings	Mandatory	Inc Maintenance Fee	
Attending to paying all charges for electricity, water and all other utilities and services of the Common Facilities	Mandatory	Inc Maintenance Fee	
Payment of council, sewage, water and drainage rates to pensioner concession amount	Mandatory	Inc Maintenance Fee	
Arranging for garbage and waste disposal excluding the collection of household garbage from the Resident's Premises or any other Unit which is the responsibility of the Resident or any other Resident	Mandatory	Inc Maintenance Fee	
Arranging for cleaning and lighting of the Common Facilities and any administration areas	Mandatory	Inc Maintenance Fee	
Arranging for the maintenance and repair in accordance with the legislation	Mandatory	Inc Maintenance Fee	
Effecting, maintaining and paying the premiums for all insurance policies	Mandatory	Inc Maintenance Fee	
Providing and maintaining fire protection systems for the Common Facilities and any administration areas	Mandatory	Inc Maintenance Fee	
Maintaining the security of the Village	Mandatory	Inc Maintenance Fee	
Administering and generally managing the Village, including engaging any staff	Mandatory	Inc Maintenance Fee	
The maintenance, operation and licensing of any Village vehicles	Mandatory	Inc Maintenance Fee	
Arranging access to all sporting, craft and hobby activities including tuition costs	Mandatory	Inc Maintenance Fee	

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Optional Services:			
Operation of The Palms Dining Room, CJ's Café & the Clubhouse Café providing a la carte lunches and light meals on a user pays basis	Optional	Variable subject to selection	
Catering for Functions	Optional	Variable subject to selection	
Assist in the organisation of transport to local medical appointments at set times	Optional	Variable dependent on trip selection	
Home Care Services Services include (but not limited to): • Nursing • Personal Care • Allied Health Services • Gardening and Maintenance • Transportation	Optional	Subject to provider pricing	The operator has a related third party, Village Glen Flexicare Pty Ltd ("Flexicare"). This entity is an Approved Home Care Provider under the Commonwealth Home Support Program. Flexicare offers a variety of package and private services. Packages are subject to Commonwealth funding and availability.

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Facilities (Excluding areas exclusively occupied by residents and used by administration):			
Garden Areas			
Roads, Driveways, Pathways and Visitor Car Parking Areas			
Barbeque And Picnic Areas			
Library			
Clubhouse			
Swimming Pool			
Spa and Gymnasium			
Golf Course			
Sports Building			
Billiard Room			
Bowling Green			
Croquet Lawn/Pétanque			
Craft Centre			
Boat And Caravan Storage Areas (x2)			
Cinema			
Cafe			
Licenced Bar			
Resident Shop			Pricing subject to Resident Committee located on site
Hairdressers			Pricing subject to third party provider located on site
Workshop			
Public Transport Bus			Pricing subject to third party provider – PTV.
Village Hub			
Total mandatory service and facility charges		**Refer Maintenance Charges**	
Total optional and mandatory services and facilities charges		**Variable**	Dependent on optional services provided at request of resident

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	Pen Underwriting Pty Ltd
Amount insured	$20,000,000.00
Period of cover	30 June 2026 16:00 to 30 June 2027 16:00
Premium	$52,930.10
Excess	$1,000.00 Plus additional excess of $25,000.00 in respect of injury to contract workers whilst performing work on behalf of insured.
Exclusions	Normal industry practices apply. Refer link to Other Information below.
Other information:	Refer www.villageglen.com.au/publicliability.pdf for Product Disclosure Statement

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
  - ☒ Burst pipes or sudden water leaks
  - ☒ Storm, wind or hail
  - ☒ Vandalism
  - ☒ Rainwater damage
  - ☒ Flood
- ☒ Other risks covered (please specify):

Residents receive personal contents insurance up to value of $40,000.00.
Residents can request higher contents insurance values above this amount on request (for an additional fee).
Excesses are noted below.

Name of insurer	Insurance Australia Limited (T/A CGU Insurance)
Amount insured	$278,541,685.00 (Limited liability to $286,000,000.00)
Period of cover	30 June 2026 16:00 to 30 June 2027 16:00
Premium	$266,521.67
Excess	Resident Personal Property - $1,000.00 Other - $2,500.00 except for the following: • Earthquake/Subterranean Fire/Volcanic Eruption – Lesser of $20,000 or 1% of total declared values for the property insured. • Flood - $10,000
Exclusions	Normal industry practices apply. Refer link to Other Information below.
Other information	Refer www.villageglen.com.au/isr.pdf for Product Disclosure Statement

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

The nature of the risk insured against	Voluntary Workers Insurance
Name of insurer	Chubb Insurance Australia Limited
Amount insured	$1,000,000.00 in aggregate
Period of cover	30 June 2026 16:00 to 30 June 2027 16:00
Premium	$1,585.77
Excess	Excess of 14 days salary (only applies under specific circumstances)
Exclusions	Normal industry practices apply. Refer link to Other Information below.
Other information	Refer www.villageglen.com.au/voluntaryworkers.pdf for Product Disclosure Statement

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.

Care Providers

Certificate of Currency

20/07/2026

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the Insurance Contracts Act 1984:

Named Insured:	Community Villages Australia Pty Ltd ATF Community Village Trust and Village Glen Pty Ltd "The Village Glen"
Policy Number:	016MR/0413531
Period of Insurance:	From: 30/06/2026 at 4:00 PM at the Named Insured's principal place of business
	To: 30/06/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Provision of care services to the elderly and/or disabled consisting of: Retirement Village, property owners
Class of Insurance:	Care Providers Liability Policy
	Policy Section 1: General Liability
Interested Party:	Not Applicable
Situation:	As per policy
Limits of Liability:	Public Liability $20,000,000 any one Occurrence
	Products Liability $20,000,000 any one Occurrence and in the aggregate during the Period of Insurance arising out of Insured's Products
Sexual Abuse Limit of Liability	$20,000,000 any one occurrence and in the aggregate during the Period of Insurance
Insurer:	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Linda Gleave - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

DISCLAIMER
In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the Insurance Contracts Act. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

Care Providers

Certificate of Currency

20/07/2026

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	To: 30/06/2027 at 4:00 PM at the Named Insured's principal place of business
Business:	Provision of care services to the elderly and/or disabled consisting of: Retirement Village, property owners
Class of Insurance:	Care Providers Liability Policy
	Policy Section 2: Professional Indemnity and Malpractice Liability
Situation:	As per policy
Limits of Liability:	$10,000,000 any one Loss and $20,000,000 in the aggregate for any one Period of Cover
Insurer:	Berkley Insurance Company trading as Berkley Re Australia ABN 53 126 559 706

Linda Gleave - Senior Underwriter
Pen Underwriting Pty Ltd ABN 89 113 929 516

IMPORTANT NOTICE
This Certificate does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy document.

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CGU Insurance
Level 7, 181 William Street, Melbourne VIC 3000
13 24 81

20 July 2026

CERTIFICATE OF CURRENCY

The policy referred to is current as at the date of issue of this certificate and whilst an expiry date has been indicated it should be noted that the policy may be cancelled in the future.

Insured:	Community Villages Australia Pty Ltd ATF Community Village Trust and Village Glen Pty Ltd "The Village Glen"
Policy Number:	01R0247215
Policy Type:	Industrial Special Risks
Expiry Date:	30-June-2027
Situation of Risk:	335 - 351 Eastbourne Rd ROSEBUD WEST VIC 3940
Sum Insured(Combined Sections 1&2):	$278,541,685
Limit of Liability (Combined Sections 1 & 2):	$286,000,000
CGU Participation:	65%

This is to certify cover has been granted in terms of the Company's standard policy, a copy of which is available on request.

This certificate is not a substitute for the policy of Insurance issued. The policy, not this certificate, details the rights and obligations and the extent of the insurance cover.

Subject to CGU terms and conditions.

Yours Faithfully

Lilian Li
Property Underwriter

Certificate of Currency

CHUBB

This is to certify that the Policy for **Community Villages Australia Pty Ltd ATF Community Village Trust " Village Glen" The Village Glen Pty Ltd., 02VW038773** is current for the period **30 June 2026 to 30 June 2027** until 4 p.m.

Date of Issue:	20 July 2026
Issuing Office:	Melbourne
Issued to:	Jessica Quennell EDGEWISE INSURANCE BROKERS PTY LTD TRADING ACCOUNT
Class of Business:	Voluntary Workers
Interest Insured: Covered Person means a person that meets the criteria for a category of Covered Person as specified here. The cover available for each category of Covered Person (as specified in this Schedule) is as further specified in the corresponding number of the Scope of Cover section below.	1. All voluntary workers working in a voluntary capacity on behalf of the Policyholder.
Scope of Cover: Cover for each category of Covered Persons is limited as described in the corresponding number of this Scope of Cover section.	1. 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 officially organised by and under the control of the Policyholder.
Sums Insured:	Please refer to the Policy Schedule

This Certificate of Currency is issued for information purposes only and confers no rights on the recipient.

This Certificate does not extend or amend the cover provided by the Policy listed herein. Information contained in this Certificate is current as at the above Date of Issue only. The Policy may be subject to cancellation or amendment at any time.

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For full terms, conditions, limitations and exclusions, always refer to the Policy Wording and Policy Schedule.

Kind Regards,



Liam Maguire
Accident & Health Underwriter, NUC
Chubb Insurance Australia Limited

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