Retirement Village Information Statement

Retirement Villages Act 1986, section 19

Retirement Village Regulations 2026, regulations 11-12

This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986.* All retirement village information statements must be in this form.

What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

How to access information statements for different villages?

Every retirement village must publish their information statement on their village's website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)
- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

Finding more information

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website www.consumer.vic.gov.au.

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

Where can prospective residents get help or more information?

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting www.consumer.vic.gov.au or calling 1300 55 81 81.

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- 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 81 81 55 1300.

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 የአስተርጓሚ 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።.

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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 81 81 55 1300 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	Carinya Lodge Homes Inc. Association No.: 0024040T
Village street address	35 Carinya Crescent, Korumburra 3950 Victoria
Village postal address	35 Carinya Crescent, Korumburra 3950 Victoria

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	Carinya Lodge Homes Inc.
ABN / ACN	53 593 064 006
Address for service	35 Carinya Crescent, Korumburra VIC 3950

Operator name	Carinya Lodge Homes Inc.
ABN / ACN	53 593 064 006
Address for service	35 Carinya Crescent, Korumburra VIC 3950

Telephone	(03) 5655 2125	Email	info@carinyalodge.com.au

Date current operator commenced in that role	Incorporated 8th November 1991

3. Operator representative

Name of representative	Andrew Thorn

Position of representative	CEO Corporate Services
Location within village	Corporate Office (Residential Aged Care Facility)
Times available	Business Hours
Telephone	(03) 5655 2125
Email	andrew@carinyalodge.com.au

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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	0	• 9 one-bedroom units • 38 two-bedroom units • 3 three-bedroom units **50 units in total**	0	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

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?
If yes, provide details on restrictions below: ☒ Yes ☐ No

Carinya Lodge is a pet friendly village.
Further details regarding the village's pet policy, including details of any restrictions or conditions on pet ownership, are available on request.

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:

Village with private courtyards or dedicated gardens not on common grounds can perform gardening at their leisure.
A broad range of social activities and events are on offer at Carinya that engage the local community and the Aged Care Facility. Further information about current activities and events are circulated monthly.
Parking spaces are dedicated to units however where none, an allocated parking space is then allocated within the public parking area. Visitor parking spaces are also available in designated areas. More details are 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

The Village has a security camera fixed to the Aged Care Facility that is placed to view the main entrance and departure area of the Lodge.

The village is equipped with the following emergency assistance 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

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	

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	☒ **Licence:** ☒ term…49 years… or ☐periodic tenancy **Loan Lease Option**

	freehold lot in the village, becoming the registered proprietor.		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.
	☐ **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.		☐ **Lease –** Lifetime, unless terminated earlier in accordance with the terms of the residence contract. ☐ periodic tenancy A resident has a leasehold interest but does not own the unit or the land.
	☐ **Unit trust**: A resident purchases unit in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.		☒ **Other**… **Rental Option** Subject to the resident paying the rent and services fees for the term commencing on the commencement date in accordance with terms and conditions contained in the Contract

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
FY 24/25	$722,040	Total Carinya Lodge Homes Inc.
FY 23/24	$873,409	Total Carinya Lodge Homes Inc.
FY 22/23	$295,920	Total Carinya Lodge Homes Inc.

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: 20% of Maintenance Service Fee

15. Owners corporation

Is any of the common property in the village vested in an owner's corporation? ☐ Yes ☒ No

If yes, complete the following:

Name of owner's corporation:

Address for service of owner's corporation:

Description of common property

Does the owner's corporation have a maintenance plan? ☐ Yes ☒ No

Does the owner's 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):

Cyber Insurance
Industrial Special Risks Insurance
Liability Insurance
Carinya Motor Vehicle Insurance

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 insurance (if the resident owns a motor vehicle)
Pet Insurance (if applicable)

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)

☒ Certificates of insurances held by the operator in respect of the village (Attachment 2) 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			
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☒ No			
Loan Lease Option					
Holding deposit - Loan Lease Option	☐ Yes ☐ No	☒ Yes ☐ No	$1000.00	*On reserving a unit*	This amount is refundable if you do not enter into a residence contract. Where a residence contract is entered into, the fee will be applied towards the entry payment. This applies to the Loan Lease option
Deposit – Loan Lease Option	☐ Yes ☐ No	☒ Yes ☐ No	Amount equal to 10% of the total Ingoing contribution.		Payable upon signing of the residence contract or in line of the terms of the contract. This applies to the Loan Lease Option.
Entry payment – Loan Lease Option	☐ Yes ☐ No	☒ Yes ☐ No	Farrell Drive (2 & 3 bedroom) $400,000 to $500,000 Curphey Court (2 bedroom) $430,000 Curphey Court (3 bedroom) $485,000	*Prior entry*	This applies to the Loan Lease Option, subject to contract terms and conditions.

Rental Option					
Entry payment – Rental Option	☐ Yes ☐ No	☒ Yes ☐ No	Amount equal to 1 fortnight of total rent and maintenance fees. Plus adjustments subject to additional period for entry during intermittent payment cycle.	*Prior entry*	This applies to Rental Option Only, subject to contract terms and conditions.
Other entry fees or charges – specify:					
Security Deposit – Rental Option	☐ Yes ☐ No	☒ Yes ☐ No	Equal to 4 weeks of total charges inclusive of Maintenance Charge and rent.	*Prior entry*	This applies to Rental Option Only, subject to contract terms and conditions.
Loan Lease and Rental Option					
Resident requested unit additions – over and above the standard refurbishment	☐ Yes ☐ No	☒ Yes ☐ No	The cost of variations requested by the resident prior to entry into a residence contract including the addition, removal or alteration of fixtures and fittings	*Prior entry*	This applies to Loan Lease and Rental Options and is dependent upon approval by the owner. The terms of the requested unit additions are conditional upon an agreement that the unit resident will not receive compensation for any costs.
Ongoing costs: paid while residing in the village					
Rental Option					

Rent	☐ Yes
	☐ No
		☒ Yes
		☐ No
			$321.90 (1 br Carinya Cres)
			$353.20 (2 br Carinya Cres)
			$658.90 (2 br Farrell Dve)
			$789.30 (3 br Farrell Dve)
			$ tbc (2br Curphy Crt)
			$ tbc (3br Curphy Crt)
				☐ Weekly
				☒ Fortnightly
				☐ Monthly
				☐ Annually
					Payable via direct debit, fortnightly in advance.
					Rental Charges can only be varied (including increases) in accordance with the Act. Rental Charges may change between the date of this Information Statement and the date

					your residence contract commences. Applicable to rental option only
Loan Lease and Rental Option					
Maintenance charges (also known as general service fee)	☐ Yes ☐ No	☒ Yes ☐ No	$292.30 (1 and 2 bedroom units) $309.90 (3 bedroom units)	☐ Weekly ☒ Fortnightly ☐ Monthly ☐ Annually	Payable via direct debit, fortnightly in advance. Maintenance Charges can only be varied (including increases) in accordance with the Act. Maintenance Charges may change between the date of this Information Statement and the date your residence contract commences. Applicable cost to all units - Loan Lease and Rental Option
Loan Lease and Rental Option					
Owners' corporation fees	☐ Yes ☐ No	☐ Yes ☒ No		☐ Weekly ☐ Monthly ☐ Annually	
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Refer to Attachment A	☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Annually ☒ Usage	Optional services will vary depending on the service a resident chooses to use.
Capital maintenance fund contribution	☐ Yes ☐ No	☒ Yes ☐ No	Included in the maintenance charge	☐	
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Varies	Ongoing as per suppliers billing.	Utilities of electricity, gas, telephone, internet is charged directly by the relevant supplier.

Council rates	☐ Yes ☐ No	☐ Yes ☒ No	Included in the maintenance charge		
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No	Included in the maintenance charge		
Other ongoing fees or charges – specify:					
Water rates and service charges	☐ Yes ☐ No	☐ Yes ☒ No	Included in the maintenance charge		
Water usage	☐ Yes ☐ No	☒ Yes ☐ No	Varies		Water usage is charged directly to resident by the relevant supplier.
Costs and entitlements on exit: when permanently leaving the village - Loan Lease Option					
Deferred management fee (% of entry payment per year) - Loan Lease Option	☐ Yes ☐ No	☒ Yes ☐ No	A percentage of a resident's entry payment according to the resident's period of occupancy from the commencement date of the residence contract as follows: ***Year 1** or part thereof, cumulative 5.0% of the total ingoing contribution. Ongoing total of 5%. ***Year 2** or part thereof, calculated at 5% of the total ingoing contribution. Ongoing total of 10%. ***Year 3** or part thereof, cumulative 5.0% of the total ingoing contribution. Ongoing total of 15%. ***Year 4** or part thereof, cumulative 5.0% of the total ingoing contribution. Ongoing total of 20%. ***Year 5** or part thereof, cumulative 5.0% of the total ingoing contribution. Ongoing total of 25%. ***Year 6** or part thereof, cumulative 5.0% of the total ingoing contribution. Ongoing total of 30%. The deferred management fee is calculated on a daily basis and by	*On exit*	You are entitled to a refund of your repayable entry payment less the deferred management fee and any other amounts payable by you under your residence contract when you permanently leave the village and provide vacant possession of your unit, subject to the terms of your residence contract.

			reference to the aggregated length of time that a resident has resided in the village.		
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital gain	*On exit*	
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	% of capital loss	*On exit*	
Other ongoing fees or charges – specify:					
Long Term Maintenance Fund –	☐ Yes ☐ No	☒ Yes ☐ No	Loan Lease Option only 1% of your total in-going contribution.	*On exit*	Deducted from the ingoing contribution on departure.
Exit costs (administration fee):	☐ Yes ☐ No	☒ Yes ☐ No	Loan Lease Option only 1% of your in-going contribution	*On exit*	Deducted from the ingoing contribution on departure.
Legal Costs	☐ Yes ☐ No	☒ Yes ☐ No	Loan Lease Option only Legal costs relating to reletting of unit		Resident cost (if applicable)
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:					

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	Andrew Thorn
Date	4 August 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.
Print name	Carinya Lodge Homes Inc
Date	4 August 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
Appliances maintenance	Mandatory	Incorporated in Maintenance Charge	For appliances supplied by the village, e.gl. cooktop, oven, hot water system, heater and conditioner (as applicable)
Lawn Mowing	Mandatory	Incorporated in Maintenance Charge	Regular mowing for communal areas – does not include enclosed unit areas
Pest Control	Mandatory	Incorporated in Maintenance Charge	For communal areas
Cleaning and maintenance	Mandatory	Incorporated in Maintenance Charge	For communal areas
Cleaning of Gutters	Mandatory	Incorporated in Maintenance Charge	For all units
South Gippsland Shire	Mandatory	Incorporated in Maintenance Charge	Council rates for all units – including rubbish collection, Recyclable and Non-Recyclable Bins supplied. Green Waste bins available upon request for usage as required. Excluding special levies for individual units
South Gippsland Water	Mandatory	Incorporated in Maintenance Charge	Water rates for all units and common areas– excluding units and special levies for individual units
Utilities	Mandatory	Incorporated in Maintenance Charge	For common areas only – individual units at own cost
Insurance	Mandatory	Incorporated in Maintenance Charge	• Cyber Insurance – Insurer Emergence Insurance Pty Ltd. • Industrial Special Risks Insurer Chubb Insurance Australia Limited • Combined Liability Insurer Pen Underwriting Pty Ltd. • Commercial Motor Vehicle – Ford Ranger 2019 Insurer – Zurich Australian Insurance Limited
Organised Get Togethers of unit residents	Optional	0	As occur
Organised Lunches for unit residents	Optional	$20.00	As occur
Bistro Nights	Optional	$20 per attendance	As occur

Hairdressing Salon	Optional	As per Hairdresser price list	Payable to the service provider
Café	Optional		"Gather at 22" Payable to the service provider
Maintenance Support	Optional	$40.00 per hour	On site maintenance support – ie. Furniture assembles or Light Bulb Changing
Bus Service	Optional	$6.00 return trip (Harleys Bus Line)	To Leongatha – offered weekly and payable to the service provider
Bus Service	Optional	$4.00 return trip (Harleys Bus Line)	To Korumburra -offered weekly and payable to the service provider
Management and admin. services	Mandatory	Incorporated in Maintenance Charge	
Outdoor recreation area	Mandatory	Incorporated in Maintenance Charge	Walking track with concrete pathway, Gazebo, BBQ facilities
Total mandatory service and facility charges		**$292.30 fortnightly**	**Average fortnightly charge, may vary per unit**
Total optional and mandatory services and facilities charges			**Subject to usage**

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):
	As per attached Certificate of Insurance
Name of insurer	
Amount insured	
Period of cover	
Premium	
Excess	
Exclusions	
Other information:	

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): As per attached Certificate of Insurance
Name of insurer	
Amount insured	
Period of cover	
Premium	
Excess	
Exclusions	
Other information	

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

The nature of the risk insured against	As per attached Certificate of Insurance
Name of insurer	

Amount insured	
Period of cover	
Premium	
Excess	
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. For non-owner and owner, 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.

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Insurance

CERTIFICATE OF INSURANCE

Date: 07/08/2026

Class of Risk: CYBER INSURANCE

Policy No: CS24016657A/00/01

Insurer: Emergence Insurance Pty Ltd
ABN 46 133 037 153

Period of Insurance: 01/08/2026 **To** 01/08/2027

Insured: **Carinya Lodge Homes Inc**

Particulars: At and from 1 Carinya Crescent, Korumburra VIC 3950

Interest Insured:	Aggregate Limit	$1,000,000
	Section A - Losses to your Business	$1,000,000
	Section B - Losses to Others	$1,000,000
	Section C – Cyber Event Response Costs	$1,000,000

Subject to the declarations, sub-limits, deductibles, terms, conditions and provisions outlined in the applicable Product Disclosure statement and full Schedule of Insurance.

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Aged Care
Insurance

CERTIFICATE OF INSURANCE

Date: 07/08/2026

Class of Risk: INDUSTRIAL SPECIAL RISKS INSURANCE - CARE

Policy No: 02FX033107

Insurer: Chubb Insurance Australia Limited
ABN 23 001 642 020

Period of Insurance: 01/08/2026 **To** 01/08/2027

Insured: **Carinya Lodge Homes Inc**

Particulars: 1 Carinya Crescent, Korumburra VIC 3950

Interest Insured: All real property of every description belonging to the Insured or for which the Insured is responsible or has assumed responsibility to Insure prior to the occurrence of any loss or destruction. Subject to the Individual property declarations, sub-limits, deductibles, terms, conditions and provisions outlined in the policy.

Limit of Liability: $70,000,000 maximum any one loss or series of losses arising out of any one event at any one Insured Premises as outlined

Subject always to the full terms, conditions and exclusions as outlined in the applicable Product Disclosure statement and full Schedule of Insurance.

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CERTIFICATE OF INSURANCE

Date: 07/08/2026

Class of Risk: COMBINED LIABILITY INSURANCE – CARE

Policy No: C3810/0414003

Insurer: Pen Underwriting Pty Ltd
ABN 89 113 929 516

Period of Insurance: 01/08/2026 **To** 01/08/2027

Insured: **Carinya Lodge Homes Inc**

Particulars: At and from 1 Carinya Crescent, Korumburra VIC 3950

Interest Insured:	Policy Section 1 -	General 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

Subject to the declarations, sub-limits, deductibles, terms, conditions and provisions outlined in the applicable Product Disclosure statement and full Schedule of Insurance.

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Aged Care Insurance

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E | atlantic@atlanticinsurance.com.au
W | atlanticinsurance.com.au/aged-care-insurance

CERTIFICATE OF INSURANCE

Carinya Lodge Homes Inc
35 Carinya Crescent
KORUMBURRA VIC 3950

Date: 07/08/2026

Class of Risk: COMMERCIAL MOTOR (STEADFAST)

Insurer: Zurich Australian Insurance Limited

Policy No: 676890PZBI

Location: Australia Wide

Period of Insurance: 01/08/2026 **To** 01/08/2027

Insured: Carinya Lodge Homes Inc

Vehicle(s) Summary

2019 Ford RANGER - 1PO3KY

Cover	Comprehensive
Section 1 - Own Damage	
Basis of Settlement	Market Value
Section 2 - Third Party Liability	
Limit of Liability	$30,000,000
Registration Number	1PO3KY
Year	2019
Vin/Serial Number	MNAUMAF80KW982252
Make	Ford
Model	RANGER
Variant	XL 2.2 HI-RIDER (4x2), C/CHAS, 6 SP AUTOMATIC, DT4 Cylinders, Series PX MKIII MY19

Non-Standard Accessories

Type	Description	Estimated Value
Other	Tool Boxes	$2,000.00

Modifications

Type	Description	Estimated Value
Other	Automatic Tipper System	$4,000.00

Subject always to the terms, conditions and exclusion of your Policy.

This certificate is issued as a matter of information only to provide a summary of the coverage in place at the time it is issued and confers no rights upon the certificate holder. We are under no obligation to inform you of any subsequent changes to the insurance contract or our records. This certificate does not amend, extend or alter the coverage afforded by the Policy, or assume continuity of the Policy. This certificate is not a substitute for the Policy of Insurance issued to you. The policy, not this certificate, details your rights and obligations and the extent of your insurance cover.

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