

Making Financial Sense – for couples

Enjoy financial freedom, live mortgage free

If you own your home, you probably have a considerable amount of money invested in it which you can't get access to. This can be frustrating, especially at a time in life when you want to be enjoying the well-deserved fruits of your labour.

Moving to a Lifestyle Communities Village and leasing your land can mean new financial freedom and lifestyle as it makes your capital available now to use as you want. With more funds at your disposal you can:

- Upgrade to a new car or boat
- Travel in Australia, Asia or around the world
- Help out family or friends
- Work in the local community as a volunteer
- Simply keep something in reserve for a rainy day.

An example of how moving to a Lifestyle Communities Village can release your capital, allow you to live mortgage free and make good financial sense is set out below.

Moving to a Lifestyle Communities Village can make financial sense

Why do we say that moving to a Lifestyle Communities Village can make sound day-to-day financial sense?

If you are living in your own home and thinking about where you will live in the next phase of your life, there are many options available to you. Let's look at some alternatives:

Option	Financial Impact
Stay where you are	Leaves you with \$392 surplus per month
Move to a Lifestyle Communities Village	Leaves you with \$607 surplus per month

This is an example only and is based on the information on the following pages. Your personal situation may be different and as such, you may have a different financial outcome. We recommend that you seek professional advice and speak to Centrelink and/or Veterans Affairs.

1. Stay where you are

Assets		
House	\$ 340,000	
Contents	\$ 5,000	
Car	\$ 20,000	
Bank Account	\$ 10,000	
Total	\$ 375,000	
Yearly Income		
Centrelink (Couple \$565 pp pf)	\$29,354	
Rental Assistance	Nil	
Interest on cash in bank	Nil	
	Total per annum	\$ 29,354
Yearly Expenses		
General Expenses (food, medical, entertainment, utilities etc...)	\$ 21,600	
Rates	\$ 700	
Building Insurance	\$ 350	
Maintenance (incl Gardening)	\$ 2,000	
	Total per annum	\$ 24,650
	Annual Surplus	\$ 4,704
		or \$392 per month

2. Sell your house and move into a Lifestyle Communities Village

Assets		
House	\$ 340,000	
Contents	\$ 5,000	
Car	\$ 20,000	
Bank Account	\$ 10,000	
Total	\$ 375,000	
Yearly Income		
Centrelink (Couple \$565 pp pf)	\$29,354	
Rental Assistance	\$ 5,855	
Interest on invested funds ($\$340,000 - \$280,000 = \$60,000 \times 3\%$)	\$ 1,800	
Total per annum		\$ 37,009
Yearly Expenses		
General Expenses (food, medical, entertainment, utilities etc...)	\$ 20,400	
Rates	\$ Nil	
Building Insurance	\$ 350	
Home Maintenance	\$ 500	
Site Fees (Single)	\$ 8,469	
Total per annum		\$ 29,719
Annual Surplus		\$ 7,290
		or \$607 per month

Please note: In the above examples certain assumptions have been made as follows:

- All figures are correct as at 1 November 2011
- You are a couple, receiving the full entitlement on the aged pension
- Your only assets are those described
- General expenses of \$21,600 are based on an estimate of \$1,800 per month, in a Lifestyle Communities Village it is anticipated that these would fall by \$100 per month due to the facilities available as part of site fees
- Home Maintenance and garden estimated expenses include general repairs, maintenance, gardening and equipment.

Your circumstances may vary from the above examples and it is recommended that you seek professional advice and speak to Centrelink and/or Veterans Affairs.



Financial information from a professional

We understand that everyone's financial circumstances are different and that you may need assistance in planning your next move. You may need help accessing the pension, veteran affairs allowances and rental assistance, or with managing your income and asset base in the way that is right for you now and in the future. If you are considering a move to a Lifestyle Communities Village we suggest that you to talk to a financial planner.

Where can I get more information on a Lifestyle Communities Village?

You can contact us by phone, fax, mail or email as follows:



The Right Move for right now
1300 50 55 60 • www.lifestylecommunities.com.au

Visit one of our 7 villages today

Lifestyle Cranbourne
2 Cameron Street
Cranbourne East 3977

Lifestyle Warragul
134 Warragul-Lardner Road
Warragul 3820

Lifestyle Shepparton
65 Channel Road
Shepparton 3630

Lifestyle Seasons
13 Sundial Boulevard
Tarneit 3029

Brookfield Village
111-139 Coburns Road
Brookfield 3338

Lifestyle Chelsea Heights
29 Wells Road, Chelsea Heights
3196 (opening late 2012)

Lifestyle Hastings
240 High Street Hastings
3915 (opening late 2012)

Please Note: Information is correct as at 4 November, 2011 unless otherwise stated. All information is subject to change without notice. For the latest updates please see your sales consultant.



Making Financial Sense – for Singles

Enjoy financial freedom, live mortgage free

If you own your home, you probably have a considerable amount of money invested in it which you can't get access to. This can be frustrating, especially at a time in life when you want to be enjoying the well-deserved fruits of your labour.

Moving to a Lifestyle Communities Village and leasing your land can mean new financial freedom and lifestyle as it makes your capital available now to use as you want. With more funds at your disposal you can:

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- Work in the local community as a volunteer
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Moving to a Lifestyle Communities Village can make financial sense

Why do we say that moving to a Lifestyle Communities Village can make sound day-to-day financial sense?

If you are living in your own home and thinking about where you will live in the next phase of your life, there are many options available to you. Let's look at some alternatives:

Option	Financial Impact
Stay where you are	Leaves you with \$168 surplus per month
Move to a Lifestyle Communities Village	Leaves you with \$224 surplus per month

This is an example only and is based on the information on the following pages. Your personal situation may be different and as such, you may have a different financial outcome. We recommend that you seek professional advice and speak to Centrelink and/or Veterans Affairs.



1. Stay where you are

Assets		
House	\$ 340,000	
Contents	\$ 5,000	
Car	\$ 20,000	
Bank Account	\$ 10,000	
Total	\$ 375,000	
Yearly Income		
Centrelink (Single \$749 pf)	\$19,469	
Rental Assistance	Nil	
Interest on cash in bank	Nil	
Total per annum		\$ 19,469
Yearly Expenses		
General Expenses (food, medical, entertainment, utilities etc...)	\$ 14,400	
Rates	\$ 700	
Building Insurance	\$ 350	
Maintenance (incl Gardening)	\$ 2,000	
Total per annum		\$ 17,450
Annual Surplus		\$ 2,019
		or \$168 per month



2. Sell your house and move into a Lifestyle Communities Village

Assets		
House	\$ 340,000	
Contents	\$ 5,000	
Car	\$ 20,000	
Bank Account	\$ 10,000	
Total	\$ 375,000	
Yearly Income		
Centrelink (Single \$749 pf)	\$19,469	
Rental Assistance	\$ 3,101	
Interest on invested funds (\$340,000 - \$280,000 = \$60,000 x 3%)	\$ 1,800	
Total per annum		\$ 24,370
Yearly Expenses		
General Expenses (food, medical, entertainment, utilities etc...)	\$ 13,500	
Rates	\$ Nil	
Building Insurance	\$ 350	
Home Maintenance	\$ 500	
Site Fees (Single)	\$ 7,330	
Total per annum		\$ 21,680
Annual Surplus		\$ 2,690
		or \$224 per month

Please note: In the above examples certain assumptions have been made as follows:

- All figures are correct as at 1 November 2011
- You are a single person, receiving the full entitlement on the aged pension
- Your only assets are those described
- General expenses of \$14,400 are based on an estimate of \$1,200 per month, in a Lifestyle Communities Village it is anticipated that these would fall by \$75 per month due to the facilities available as part of site fees
- Home Maintenance and garden estimated expenses include general repairs, maintenance, gardening and equipment.

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