



The Ryman Difference

Not all retirement villages are the same.

How our terms compare

	Ryman:	Many others:
Will my weekly fee increase?	No – your weekly fee is fixed for life	Yes – your weekly fee increases annually
Will my weekly fee stop when I no longer occupy my unit?	Yes	No – it continues until your unit is reoccupied
How much is the deferred management fee (DMF) which is deducted from my capital at the end?	A maximum of 20%	Ranges between 24% and 35%
If I need to transfer to a serviced apartment – is there another fee deducted?	No – your DMF is capped at 20% overall	Yes – you will be charged a further 24% to 35% DMF
If the serviced apartment costs more than my equity in my independent unit will I have to contribute more capital?	No	Yes – you will pay the difference
When will I be repaid my capital?	When your unit is reoccupied – but no longer than 6 months from when you vacate apartment	When your unit is reoccupied – as long as it takes
Am I exposed to any capital loss?	No – any capital loss is borne by us	Yes – any capital loss is borne by you
Are there any other costs deducted when I leave the village?	No	Yes – you may be asked to pay selling, marketing, refurbishment or administration fees
Do I get my money back if I change my mind, after I move in?	We have a 90 Day Money Back Guarantee	No
Can I stay in the village if I need more care?	Yes – you have priority access to a serviced apartment, and our aged care facility	No - Few villages provide care

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Peace of mind retirement living, guaranteed.

When comparing us with other retirement villages, you should check their terms and conditions carefully and ask about how their terms differ to ours.

**Terms and conditions apply, please ask for more details.*

