



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 30%
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 30% 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 – in 30 years no one has waited longer than 6 months	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 or administration fees
Do I get my money back if I change my mind, before I move in?	Yes – your deposit is refunded in full	No
What 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, the resthome, and in most of our villages hospital or dementia care.	No - Some villages provide resthome care, but very few provide hospital and dementia care

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.*