



Compare our terms with others

Our resident-friendly Peace of Mind terms are designed to protect your interests and those of your family.



We encourage you to compare Ryman's independent and serviced apartment terms with other retirement villages. Ask how their terms differ from ours.

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| Questions to ask | Ryman's terms | Other providers' terms |
|--|--|------------------------|
| Will my base weekly fee increase? | No. Your base weekly fee is fixed for the entire time you occupy your apartment or townhouse.* | |
| Will my base weekly fee stop when I no longer occupy my apartment or townhouse? | Yes. | |
| How much is the deferred management fee (DMF) that is deducted from my occupancy advance at the end? | Ryman's standard deferred management fee is capped at 20% across our apartments and townhouses. | |
| If I need to transfer to a serviced apartment, is an additional DMF charged? | No. Your DMF is capped for your serviced apartment and your previous apartment or townhouse. | |
| If the serviced apartment costs more than the equity in my independent apartment or townhouse, will I have to contribute more capital? | No. A village sales advisor can explain the benefits of this further. | |
| When will I be repaid my capital? | When your apartment or townhouse is reoccupied. If a new resident has not settled within six months of you vacating your apartment or townhouse, we will pay you interest on the balance of your occupancy advance until it is repaid to you. | |
| Am I exposed to any capital loss? | No. We cover any capital loss. | |
| Are there refurbishment, selling, marketing, or administration fees when I leave the village? | No. | |
| Do I get my money back if I change my mind, before I move in? | Yes, your deposit is refunded in full. | |
| Do I get my money back if I change my mind, after I move in? | We have a 90-day money-back guarantee.* | |
| Can I stay in the village if I need more care? | If you need to transfer to care, you have priority access over non-residents to your village care centre, or to another Ryman village care centre. If no space is available at your preferred village at this time, we will do our best to accommodate you at another Ryman village that provides the care you need until a suitable space is available at your village of choice. | |