

youfirst

Make the most of your retirement with *youfirst*

When it comes to retirement, everyone has a different situation. And we want to give you more choice around pricing options. That's why we created *youfirst*.



How does it work?

youfirst is new flexible pricing to make the most of your retirement. You can choose to pay less when you move in and defer some of the cost of your new home until it's time to re-sell. Or if you are considering income such as a pension, you can pay more upfront and receive a larger payment when it's time to re-sell.

Before we explain the *youfirst* payment options, it's good to become familiar with the basic structure of a retirement villa purchase. A Licence to Reside entitles you to occupy the retirement village apartment until you decide to leave. In order to purchase a Licence to Reside, you pay an Ingoing Contribution (the cost of the apartment). While in residence, you accrue an Exit Fee that is deducted from the re-sale proceeds from your apartment. When you leave, we repay your Ingoing Contribution less the accrued Exit Fee.

Payment options:

Base Price & Exit Fee

The Base Price and Exit Fee is our standard price and exit fee option for the villa.

Pay More Upfront

The Base Price and Exit Fee is our standard price and exit fee option for the villa.

Pay Less Upfront

The Pay Less Upfront option offers a lower purchase price, with a higher exit fee when you leave. This means you can maximise the buying power of your money or retain some cash for your retirement lifestyle or that 'rainy day'.

Are there other fees and charges when I decide to leave?

Apart from the exit fee, there are no other fees and charges (except for damage repairs, if applicable) upon exit from your unit. You have no exposure (positive or negative) to the re-sale price of your unit, providing certainty on the final amount of your resident refund.

A secure investment

Feel assured that with *youfirst*, your investment is protected under the Retirement Villages Act Qld giving you peace of mind. At a Lutheran Services community, you don't have to worry about stamp duty, council rates or strata fees. Your management team takes care of village maintenance and building insurance as part of standard weekly fees.

Next steps:

Please feel free to discuss these options with your family or trusted financial advisor. Should you have any questions, please do not hesitate to contact your retirement village sales consultant on **1800 960 433**. We look forward to welcoming you to a Lutheran Services Retirement Community!

Discover the Lutheran Services difference.
Call **1800 960 433** to speak to our friendly team today.
w. lutheranservices.org.au/retirement-living



**Lutheran
Services**
Retirement Living

