



# Redefining *retirement*

Financial Planners Guide  
to Aveo Retirement Living



# The best in retirement *living*

It's estimated that by 2027, 18% of the Australian population will be over the age of 65. At this age, priorities often shift from acquiring wealth to sustaining an independent lifestyle, and many senior Australians will be turning to financial planners, just like you, for advice on how to navigate retirement.

At Aveo, we believe that one of the best ways to maintain and enjoy

independence in retirement is to downsize to a retirement community. We appreciate that this is a big decision, which is why we encourage prospective residents to engage with independent advisers before making the move. In the pages of this brochure, we'll explain the ways we support senior Australians into retirement and why a life with Aveo means security and independence, now and into the future.



"I thought I'd never move to a place like this because I had my home. But now that I've been here, I haven't thought very much about it! I certainly don't miss looking after the large pool or the lawns... and the house needed painting! So, yeah I'm very happy to be here... It's the best move we've ever made in our life."

**- Graeme Lee, Resident**

# *Inspiring* people to live well, for over 30 years

Every year we help more than 1,500 people find a community where they belong. As Australia's leading and most innovative senior living provider, with over 90 communities across Australia, we're confident in our ability to match prospective residents with a community where they can truly Live Well.



**12,000 residents**



**Over 90 communities**



**30+ years' experience**



**94%\* resident satisfaction 2020**



**Owned by Brookfield Asset Management**

A global investment firm with investments in high-quality assets and businesses around the world, Brookfield has strengthened our ability to provide the best in retirement living.



**Retirement Living Council Members**



**Signatory to the Retirement Living Code of Conduct**



**Range of living options**

Units, villas and apartments designed to suit a variety of budgets and lifestyles



**Vibrant communities**

Social villages rich in facilities, activities and events.



**Support that suits**

In many communities, support services that may facilitate independent living and free up more time for the things residents love.

\*2020 Aveo Resident Satisfaction Survey



## A variety of living *options*

We know that people live longer, happier lives in a home that supports their changing needs. That's why we continuously invest in providing safer, more vibrant and welcoming communities which may offer high-quality, flexible support services and a variety of living options. It's part of our commitment to the health and wellbeing of senior Australians.

From independent living communities, where residents can come and go as they please, and serviced apartments for those seeking a little extra support, to Freedom care communities that offer tailored support, we provide real choice for our customers.



## Independent Living

  
INDEPENDENT

Just like living in their own home. Residents enjoy an independent and active lifestyle, leaving some of life's chores behind.



## Serviced Apartments

  
LOW - MED SUPPORT

For those who need an extra helping hand. Residents receive support in the comfort of home, with meals, linen and domestic services provided.



## Freedom Care Communities

  
LOW - HIGH SUPPORT

A higher level of care and support to facilitate independence for as long as possible. Residents receive tailored in-home care and no ACAT/ACAS is required.



## Respite Care

| Short term care |

LOW SUPPORT

Short term care and accommodation providing peace of mind in the comfort and security of a friendly community.



“It is your home and you make it what suits you. What you do in your room or your apartment or your unit is your business. It’s just that you’ve got the security of knowing there are people around you to help you should you need it”

**- Judith Hogan, Resident**

# Above & beyond *legislation*

At Aveo, our Now, Later and Bond contracts go above and beyond State legislation, offering more benefits and choice every step of the way. Residents choose their community, their lifestyle, their home and their way to pay\*, backed by assurances designed to give them complete confidence in their move to retirement living.

## Industry leading *contracts*

We offer residents choices in how to fund their lifestyle. We've developed three payment options to match the individual needs of our customers, with key differences in when and how they pay their management fee.

### **Now**

#### — Our discounted management fee option —

Ideal for those who prefer to plan ahead, this payment option allows residents to settle their management fee upfront at a discounted rate when they move in. They can enjoy peace of mind that the management fee is taken care of before they leave.

### **Later**

#### — Our deferred management fee option —

For those looking for a seamless transition to retirement living, this payment option enables residents to defer their management fee until they leave. They simply make their entry payment, move in and enjoy, with funds in the bank to do the things they love. They can enjoy life to the fullest now, knowing their management fee will be settled later.

### **Bond**

#### — Our no management fee option —

Perfect for those with the funds to move now, this payment option affords residents the benefit of not paying a management fee, by paying a refundable premium entry payment, along with a 3% establishment fee (non-refundable) when moving in. They'll feel safe in the knowledge that their premium entry payment will be returned upon leaving their community.

\*Payment options apply to selected leasehold and licence villages. Availability of contracts is subject to change. Selected serviced apartments currently have access to the Later contract.

# Our payment *options*

**Now**

Discounted management fee option

**Later**

Deferred management fee option

**Bond**

No management fee option



Moving in

Entry payment + 15% discounted management fee

Entry payment

Premium entry payment (130% of the listed property price) + 3% establishment fee

**We recommend residents seek legal and financial advice to support their move.**



Living in

Monthly service fee

Monthly service fee

Monthly service fee

**Varies between villages & safeguarded by retirement village legislation.**



Leaving

Entry payment returned

Entry payment returned less 35% management fee

Premium entry payment returned

**Residents will receive their payment within six months of giving vacant possession.**



“Everything’s laid out. Everything’s written in there - what you paid, what you’re going to get at the end. So the family knows exactly what’s going to happen.”

**- Gabrielle & Roger, Residents**

## Promises for *peace of mind*

Finding a place to call home becomes more enjoyable for prospective residents knowing their decision is backed by a range of guarantees that give them complete confidence in their move. Regardless of whether the resident chooses the Now, Later or Bond option\*, they all come with the same promises for peace of mind.



### — Love it or your money back

We're confident residents will love their new home, so much so that we extend them a money-back guarantee. If they decide within six months of moving in that retirement living isn't for them, they'll be refunded their entry payment.



### — Financial clarity, always

Long before a resident makes the move, they will know what they'll pay and when, as well as how much is returned and when. With no capital loss from property market fluctuations, marketing or sales costs, residents can feel confident in their financial footing, always.



### — Six month payout, guaranteed

When leaving a community, the last thing residents want is financial worry - for them or their estate. Under the Bond, Now and Later payment options, we ensure that their entry payment is returned within six months of leaving.

\*Payment options apply to selected leasehold and licence villages. Availability of contracts is subject to change. Selected serviced apartments currently have access to the Later contract.



"I would never have considered that I would find living in a retirement village so good and I've loved every minute since I've been here. The fact you could move in for six months and you could actually leave without incurring any other costs... was a big part of my decision. The other great thing is if it doesn't get sold when I leave within six months the village will actually buy it back. So there's a degree of certainty about the money I will get."

**- Maggie, Resident**



# Vibrant villages



## A social lifestyle

Being connected to others can help improve our mental and physical wellbeing. Living in a vibrant community surrounded by like-minded people, every day brings opportunities to meet people and have fun. Join a social outing, take up new hobbies or enjoy a meal with friends - residents choose.



## Activities for everyone

Residents can enjoy a wide range of on-site amenities and regular organised activities. Whether they enjoy a group exercise class like Tai Chi or prefer more leisurely pursuits, there's something for everyone. Every community offers a range of interesting and enjoyable ways to keep both body and mind busy!



## 5-star nutrition

We have partnered with Nutrition Professionals Australia (NPA) to develop a nutritional framework specifically for seniors. We are serving quality, delicious and nutritious food for residents in our restaurants and dining rooms, and through our one of a kind restaurant-quality ready meals (where available in selected communities).



"I'll probably live to a hundred! Life's so much easier for me living here. I don't have to look after a pool or big grounds and I don't have to go far for entertainment. It has all of the facilities we wanted. As soon as I walked into the villa I knew I could live there. It just had a lovely feeling about it - it was a good size... It was just magnificent."

**- Jackie, Resident**

# Communities across *Australia*

A place for  
*everyone*

We promise to find our residents the perfect place to call home; to accommodate all sorts of people, whether they're looking for a sea change or a tree change, the hustle and bustle of the city, or the serenity of suburbia. In any case, we offer a low-maintenance community rich in facilities and activities. With one, two and three-bedroom homes located across the country, take a look at how we live up to that promise.





**Northern Territory**

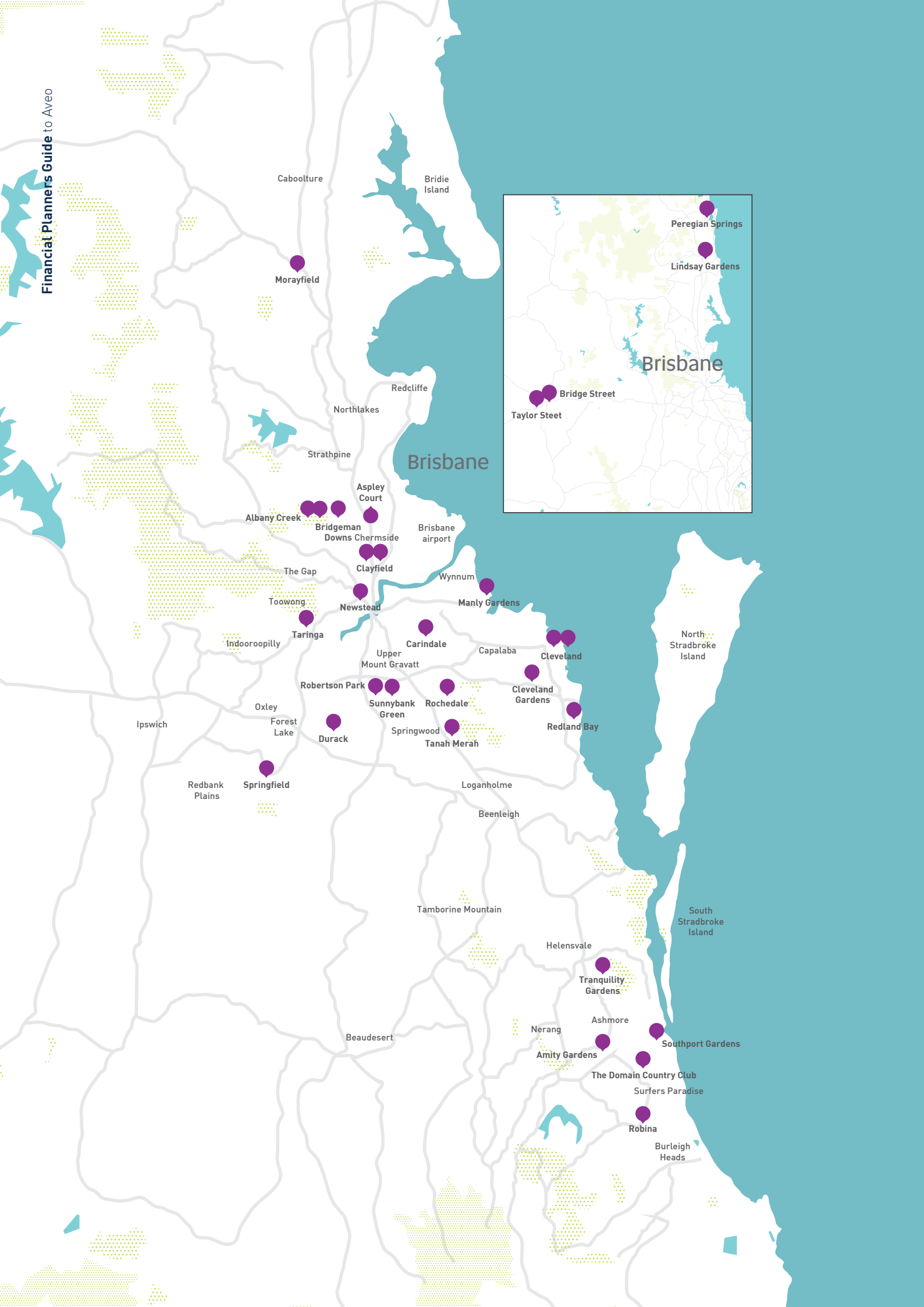
**Queensland**

**South Australia**

**New South  
Wales**

**Victoria**

**Tasmania**



# Brisbane



**Aveo Albany Creek**  
61 Explorer Drive, Albany Creek

Independent Living  
Freedom Care Community



**Aveo Aspley Court**  
100 Albany Creek Road, Aspley

Independent Living  
Serviced Apartments



**Aveo Bridgeman Downs**  
42 Ridley Road, Bridgeman Downs

Independent Living  
Serviced Apartments



**The Clayfield**  
469 Sandgate Road, Albion

Independent Living



**Aveo Carindale**  
19 Banchory Court, Carindale

Independent Living



**Aveo Cleveland**  
148 Smith Street, Cleveland

Independent Living  
Serviced Apartments



**Aveo Cleveland Gardens**  
83 Freeth Street West, Ormiston

Independent Living  
Freedom Care Community



**Aveo Durack**  
356 Blunder Road, Durack

Independent Living  
Serviced Apartments



**Aveo Manly Gardens**  
112 Whites Road, Manly

Independent Living



**Aveo Newstead**  
50 Longland Street, Newstead

Independent Living  
Serviced Apartments



**Aveo Robertson Park**  
7 Braddock Street, Robertson

Independent Living



**Aveo Sunnybank Green**  
239 McCullough Street, Sunnybank

Independent Living



**Aveo Springfield**  
2 Symphony Way, Springfield Central

Independent Living  
Serviced Apartments



**Aveo Taringa**  
1 Moore Street, Taringa

Independent Living  
Serviced Apartments

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## *Gold Coast*

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**Aveo Amity Gardens**  
5 Lochinvar Court, Ashmore

Independent Living



**Aveo Robina**  
1 Glenside Drive, Robina

Independent Living



**Aveo Southport Gardens**  
4 Beryl Street, Southport

Independent Living  
Serviced Apartments

## Gold Coast



### Aveo The Domain Country Club

74 Wardoo Street, Ashmore

Independent Living  
Serviced Apartments



### Aveo Tranquility Gardens

5 Mildura Drive, Helensvale

Independent Living  
Serviced Apartments

## Cairns



### Aveo The Parks

1 Telford Street, Earlville

Independent Living

## Sunshine Coast



### Aveo Lindsay Gardens

35 Lindsay Road, Buderim

Independent Living  
Serviced Apartments



### Aveo Palmview

58 Harmony Boulevard, Palmview

Independent Living Villas



### Aveo Peregian Springs

21 Gracemere Blvd, Peregian Springs

Independent Living  
Serviced Apartments

## Freedom Care Communities

### Freedom Clayfield

51 Norman Parade, Clayfield

### Freedom Rochedale

24-30 Sunningdale Avenue, Rochedale

### Freedom Tanah Merah

3745 Pacific Highway, Slacks Creek

### Freedom Albany Creek

61 Explorer Drive, Albany Creek

### Freedom Morayfield

23 Adelaide Drive, Caboolture South

### Freedom Cleveland

66 Bainbridge Street, Ormiston

### Freedom Redland Bay

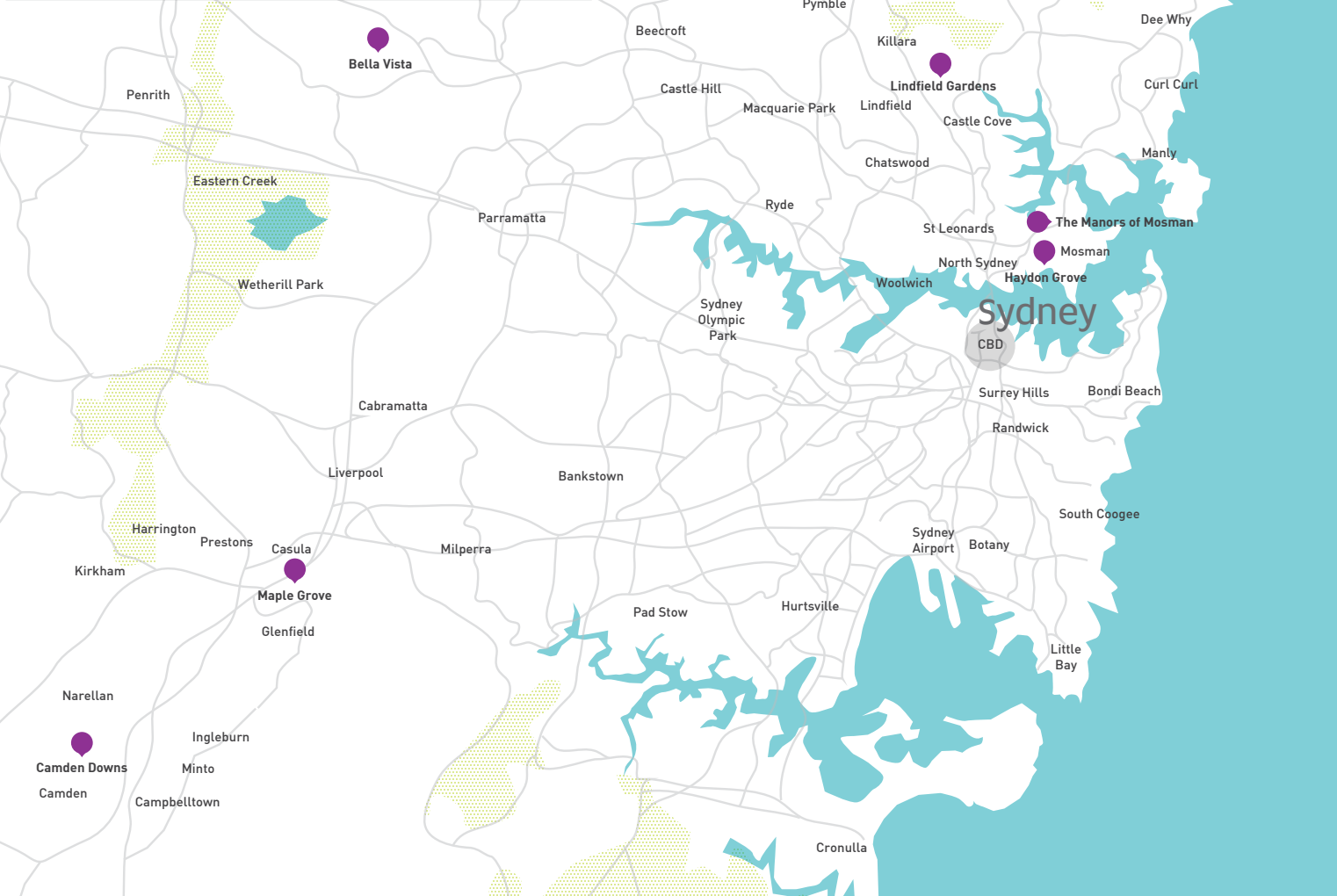
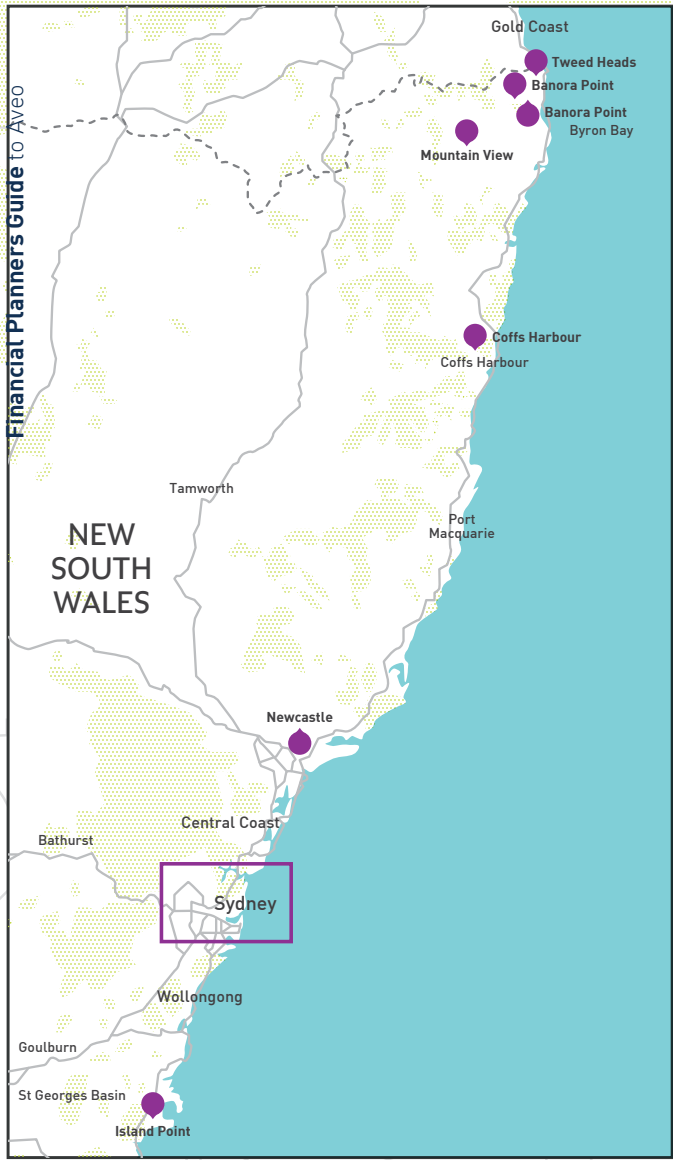
88-106 Swansea Circuit, Redland Bay

### Freedom Bridge Street

279 Bridge Street, Toowoomba

### Freedom Taylor Street

18 Village Court, Toowoomba





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## *New South Wales*

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**Aveo Bayview Gardens**  
36-42 Cabbage Tree Road, Bayview

Independent Living  
Serviced Apartments



**Aveo Bella Vista**  
28 Norbik Drive, Bella Vista

Independent Living



**Aveo Camden Downs**  
31 Crookston Drive, Camden South

Independent Living



**Fernbank**  
2-8 Kitchener Street, St Ives

Independent Living  
Serviced Apartments



**Aveo Lindfield Gardens**  
2 Ulmarra Place, East Lindfield

Independent Living  
Serviced Apartments



**Aveo Maple Grove**  
25-29 Pine Road, Casula

Independent Living



**Aveo Minkara Resort**  
10 Minkara Road, Bayview

Independent Living  
Serviced Apartments



**Aveo Peninsula Gardens**  
79 Cabbage Tree Road, Bayview

Independent Living  
Serviced Apartments

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## Sydney

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**Pittwater Palms**  
82 Avalon Parade, Avalon

Independent Living  
Serviced Apartments



**The Manors of Mosman**  
6 Hale Road, Mosman

Independent Living  
Serviced Apartments

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## Newcastle

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**Aveo Newcastle**  
Vale Street, Shortland Waters

Independent Living

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## Northern New South Wales

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**Aveo Banora Point**  
57 Leisure Drive, Banora Point

Independent Living



**Aveo Mountain View**  
1 Ingram Place, Murwillumbah

Independent Living

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## New South Wales South Coast

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**Aveo Island Point**  
62 Island Point Road, St Georges Basin

Independent Living

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## Freedom Care Communities

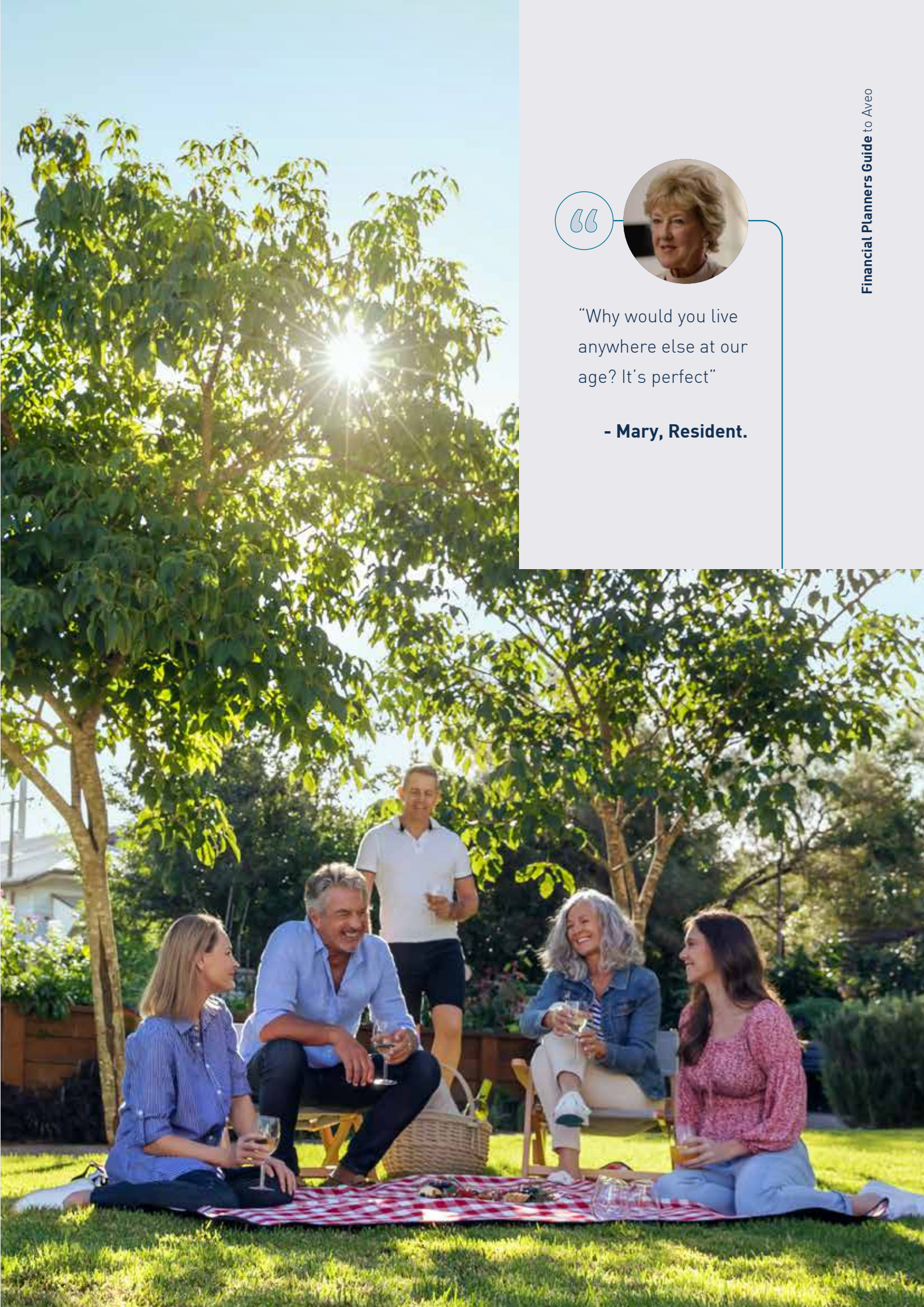
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**Freedom Tweed Heads**  
3 Soorley Street, Tweed Heads

**Freedom Banora Point**  
2 Terranora Road, Banora Point

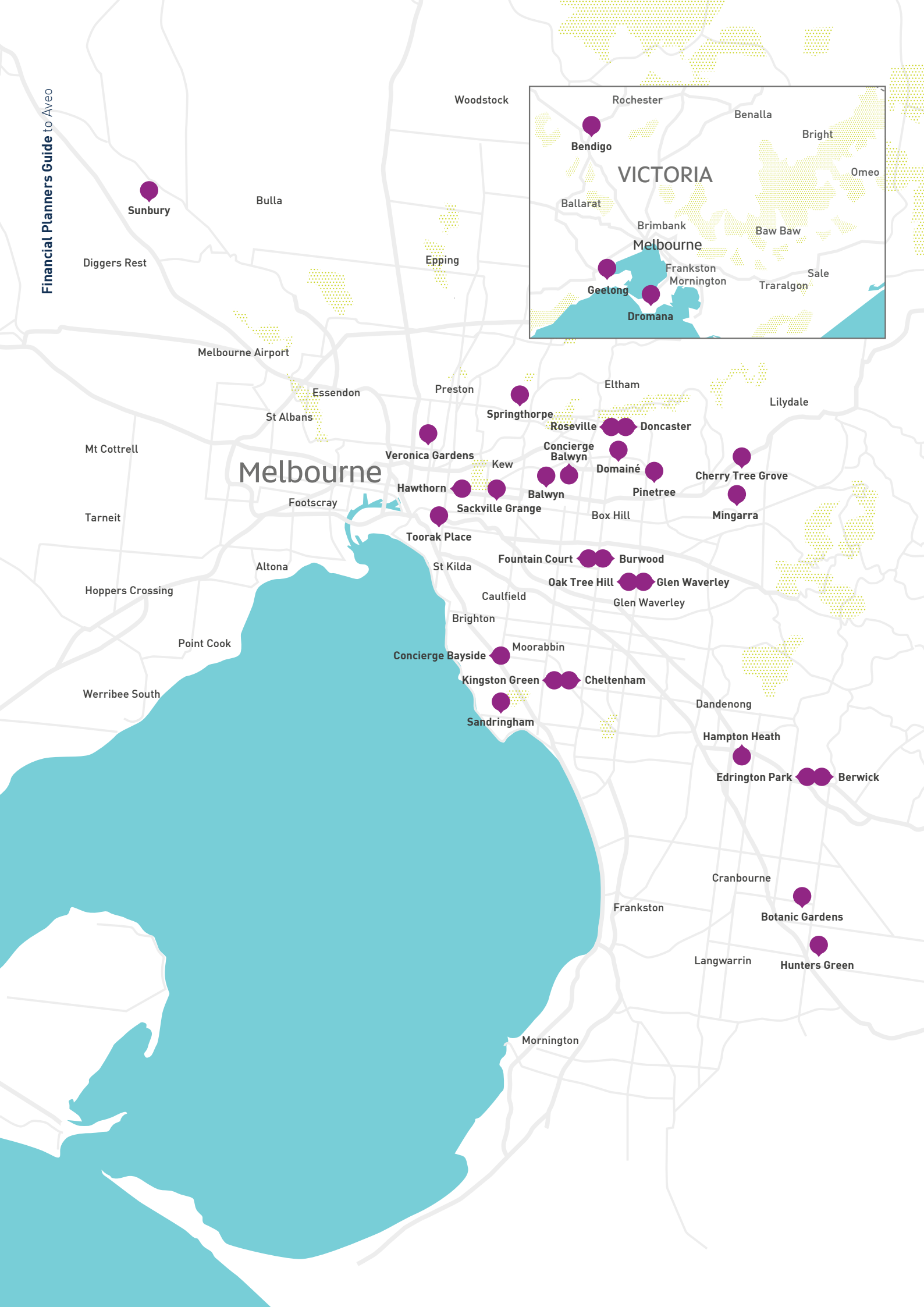
**Freedom Coffs Harbour**  
92 Taloumbi Road, Coffs Harbour

**Freedom Tamworth**  
51-61 Marius St, North Tamworth



“Why would you live anywhere else at our age? It’s perfect”

**- Mary, Resident.**



# Melbourne



**Aveo Botanic Gardens**  
41 Craig Road, Cranbourne

Independent Living



**Aveo Cherry Tree Grove**  
67-81 Maroondah Highway, Croydon

Independent Living  
Serviced Apartments



**Aveo Domainé**  
31-43 Victoria Street, Doncaster

Independent Living



**Aveo Edrington Park**  
6 Melville Park Drive, Berwick

Independent Living



**Aveo Fountain Court**  
100 Station Street, Burwood

Independent Living



**Aveo Hampton Heath**  
4-42 Coral Drive, Hampton Park

Independent Living



**Aveo Hunters Green**  
2 Rochester Parade, Cranbourne East

Independent Living



**Aveo Kingston Green**  
62-76 Cavanagh Street, Cheltenham

Independent Living



**Aveo Mingarra**  
77-115 Mt Dandenong Road, Croydon

Independent Living



**Aveo Oak Tree Hill**  
37 View Mount Road, Glen Waverley

Independent Living



**Aveo Pinetree**  
330 Springvale Road, Donvale

Independent Living



**Aveo Roseville**  
110 King Street, Doncaster East

Independent Living



**Sackville Grange**  
378 Cotham Road, Kew

Independent Living



**Aveo Springthorpe**  
8 Pottage Circuit, Macleod

Independent Living



**Aveo Sunbury**  
45 Cornish Street, Sunbury

Independent Living



**Toorak Place**  
28-30 Jackson Street, Toorak

Independent Living



**Aveo Veronica Gardens**  
25 Veronica Street, Northcote

Independent Living

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## *Freedom Care Communities*

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**Freedom Balwyn**  
23 Maleela Avenue, Balwyn

**Freedom Bendigo**  
107 Condon Street, Kennington

**Freedom Berwick**  
6 Melville Park Drive, Berwick

**Freedom Burwood**  
100 Station Street, Burwood

**Freedom Cheltenham**  
62-76 Cavanagh Street, Cheltenham

**Freedom Doncaster**  
130 King Street, Doncaster East

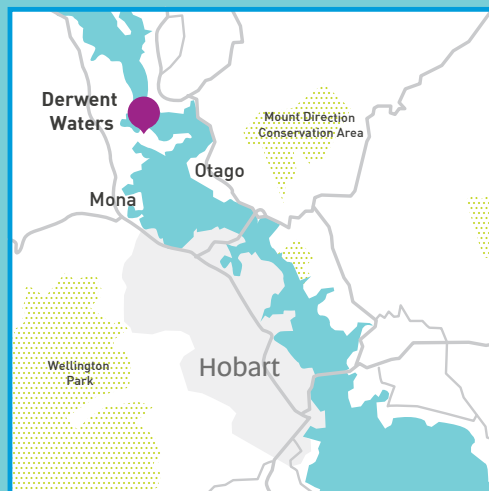
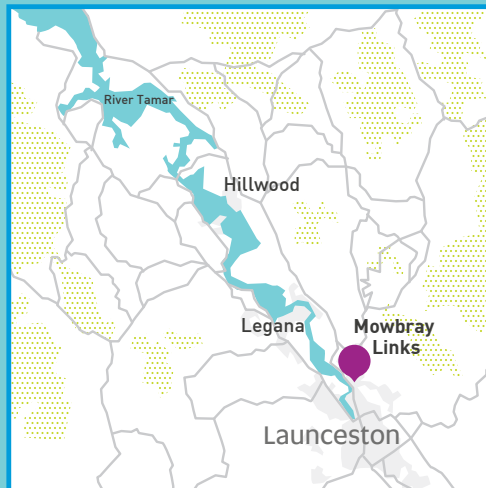
**Freedom Dromana**  
104 Country Club Drive, Safety Beach

**Freedom Geelong**  
6-12 Matthews Street, Grovedale

**Freedom Glen Waverley**  
55 View Mount Road, Glen Waverley

**Freedom Hawthorn**  
12 Lisson Grove, Hawthorn

**Freedom Sandringham**  
15-25 George Street, Sandringham



## Tasmania



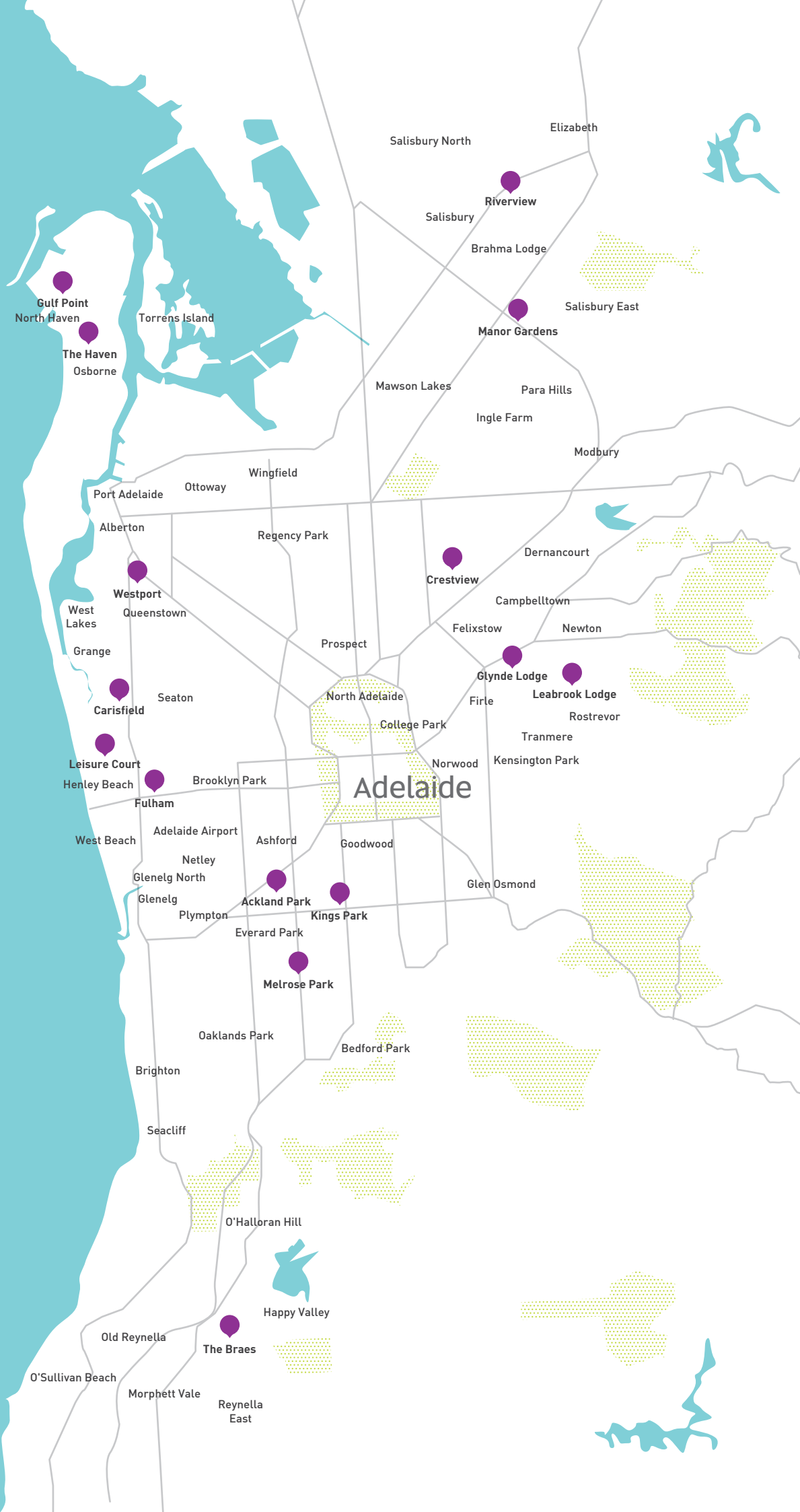
**Aveo Mowbray**  
30 Janefield Street, Mowbray

Independent Living



**Aveo Derwent Waters**  
57 Cadbury Road, Claremontt

Independent Living  
Serviced Apartments





# Adelaide



**Aveo Ackland Park**  
631 South Road, Everard Park

Independent Living



**Aveo Carisfield**  
199 Frederick Road, Seaton

Independent Living



**Aveo Crestview**  
136 Fosters Road, Hillcrest

Independent Living



**Aveo Fulham**  
511 Henley Beach Road, Fulham

Independent Living  
Serviced Apartments



**Aveo Glynde Lodge**  
10 Davis Road, Glynde

Independent Living



**Aveo Gulf Point**  
2 Falie Drive, North Haven

Independent Living



**Aveo Kings Park**  
297 Goodwood Road, Kings Park

Independent Living  
Serviced Apartments  
Flexi Units



**Aveo Leabrook Lodge**  
205 St Bernands Road, Rostrevor

Independent Living



**Aveo Leisure Court**  
5 Leisure Court, Fulham Gardens

Independent Living



**Aveo Manor Gardens**  
12 Melville Road, Salisbury East

Independent Living  
Serviced Apartments



**Aveo Melrose Park**  
155 Edward Street, Melrose Park

Independent Living  
Flexi Units



**Aveo Riverview**  
43 Jarvis Road, Elizabeth Vale

Independent Living



**Aveo The Braes**  
4 Braes Close, Reynella East

Independent Living  
Flexi Units



**Aveo The Haven**  
840 Military Road, North Haven

Independent Living  
Serviced Apartments



**Aveo Westport**  
9 Old Port Road, Queenstown

Independent Living







## Contact a member of our friendly team to *find out more*

This information is general only and does not take into account a prospective resident's personal circumstances. Aveo encourages prospective residents to seek independent legal and financial advice. Please refer to the contract, disclosure documents and any personal services agreement for the full terms and conditions, including any available money back guarantee or settling-in period, amounts payable on entry and when leaving, other costs and fees payable and services currently available. Availability of the Bond, Now and Later payment options will depend on the community and type of home you choose. The resident may have to pay a departure fee when they leave the village. The resident may have to share any capital gains received with the operator of the village. Aveo may ask the prospective resident questions about their health and independence to determine whether the preferred community and home is suitable to move into and live in. This information is current at the time of printing, but may change without notice.

**Financial Planners Guide** to Aveo

*Call us* today on 13 28 36 | *Visit* [aveo.com.au/resources](https://aveo.com.au/resources)

 **aveo**  
LIVE WELL