And so on

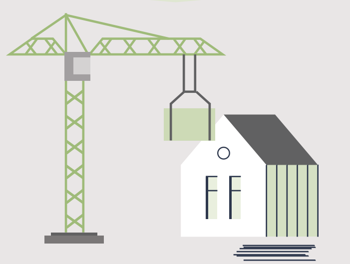
Today · Year 2 · Year 4 · Year 10 · Year 15

YOU INVEST TODAY

You invest when the opportunity is announced to your community.

The unit trust investment is set at
$700,000

The first stage of the village is completed **two years later**



1ST RESIDENT

Median entry price[1]
$750,000

DMF **30%**

Starting weekly fee
$165[4]

The DMF amount paid to the operator is
$90,000
As they did not occupy for a full 5 years this is lower.[2]

Resident exits after 2 years with
$660,000

2ND RESIDENT

Median entry price[1]
$800,000

DMF **30%**

Annually adjusted weekly fee
$175[4]

The DMF amount paid to the operator is
$240,000

Resident exits after 6 years with
$560,000

3RD RESIDENT
You move in now

Entry price[5]
$700,000
(median market value is now $1,100,000)

Your effective DMF is **19%**[3]

Annually adjusted weekly fee
$190[4]

You pay DMF of
$210,000
Had you entered at market value this would have been $330,000.

You exit after 7 years with
$890,000

4TH RESIDENT

Median entry price[1]
$1,250,000

DMF **30%**

Annually adjusted weekly Fee
$205[4]

The DMF amount paid to the operator is
$375,000

Resident exits after 5 years with
$875,000

Important

1. This is an example only. Everyone's experience will differ and the differences could be significant. No particular level of return is promised.
2. Peak Living villages are proposing a DMF accruing period of 5 years.
3. 19% is calculated as $210,000 DMF to pay on exit divided by the median market value on entry to the retirement village. That is $210,000 divided by $ 1,100,000.
4. This is an example only. Weekly fees to be adjusted annually in line with increases in New Zealand superannuation.
5. While Marlborough property has increased 9.1% p.a. over the past 10 years, this illustration provides a future growth rate of 4.5% p.a. to arrive at $1,100,000. This growth rate may be substantially higher or lower.