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Your FREE guide  
to the very best in  
retirement living

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# Retire *Well*



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## Resort-style Living

The ultimate  
retirement lifestyle

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## Accommodation

Housing types  
explained

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## What are the costs?

Understanding  
your commitment

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# Choose the lifestyle that's right for you



Everyone has different priorities and budgets when it comes to retirement living, so there is a wide range of accommodation to consider.

The two most common types of accommodation are both found in Retirement Villages. These are Self-Care units or villas and Serviced Apartments,

with each offering a different level of care. You'll find plenty of these styles of homes to suit your needs.

There's also a third type of retirement living called Land Lease Communities. These fall under a completely different Act in NSW, offering entirely different arrangements for active, healthy retirees.

## Differences between Retirement Villages and Land Lease Communities

There's a huge difference between Retirement Villages and Land Lease Communities, not only in accommodation types and levels of care but financially and legally, as well.

### Retirement Villages

The legal distinction, in the case of a Retirement Village, is that you're not buying your home Freehold. This means you are actually buying what's called a 99-year leasehold of your home. You don't actually own the dwelling.

The financial arrangements for Retirement Villages can be quite complicated. In most instances, you'll be required to pay the:

- **Entrance Fee or In-going Contribution** a payment to occupy your new home
- **General Services Charge** an on-going payment required as long as you're staying in the village
- **Exit Fee or Deferred Management Fee** payable to the village operator when you leave the village.
- **Repair and Refurbishment Fee** payable prior to selling to a new occupant.

### Land Lease Communities

In the case of Land Lease Communities which are governed by the Residential (Land Lease) Communities Act 2013, you purchase and own your new home outright. Then you lease the site/land underneath the home.

This makes the financial arrangements for Land Lease Communities so much simpler and advantageous. In the case of Ocean Club Resort, there are:

- **No Entrance Fees**
- **No Stamp Duty**
- **No Conveyancing Fees**
- **No Exit Fees**

When you decide to leave a Land Lease Community, you can sell your home to another person, who will enter into a new site agreement.

Of course, once you move into Ocean Club Resort, chances are, you'll never want to leave.



# Levels of Care



## Land Lease Communities

The concept of a Land Lease Community offering Resort-style Living, like Ocean Club Resort, appeals to younger retirees who are looking to downsize yet still maintain a highly independent living standard.

Often situated in an idyllic location, Resort-style Living offers tastefully designed, modern, free standing homes that come with a range of upmarket features as standard. This can include butler's pantries, private lock-up garages and private courtyards.

Typically, Resort-style Living features security gates, carefully integrated recreational and sporting facilities, such as heated swimming pools, and clubhouses for social functions. Plus, for more adventurous homeowners who like to travel, some even offer the convenience of on-site RV and caravan parking areas.

## Retirement Villages

For many older Australians, one of the most important considerations when transitioning from their existing homes is the level of care they may need now and in the future. Most Retirement Villages have the option for residents to progress from Self-Care or Assisted Living into a higher care facility, all within the one location, as their needs change.

## Self-Care Living

This offers each resident their own self-contained unit or villa, often with a small private garden or courtyard.

Self-Care residents enjoy a high level of independence and privacy and still do their own cooking, cleaning and general maintenance but without the regular high maintenance demands of their traditional family home.

## Serviced Apartments

These offer a level of independence plus assistance when and where it's needed.

Some day-to-day activities, such as cooking, laundry and cleaning, become more difficult over time. Serviced Apartments provide daily assistance and services to help residents.

"The ocean is on our doorstep, but a host of world-class facilities are even closer."

— Geoff and Nerida Maclean, Ocean Club Resort homeowners —



Ocean Club Resort continues to set the standard for Resort-style Living. The average age of our residents is 65, compared to local Retirement Villages, where the average age is over 80.

# Accommodation types to best suit your lifestyle



At Ocean Club Resort, we offer a wide choice of stylish and affordable architecturally designed houses featuring butler's pantries, private courtyards and lock-up garages.

## Houses

Increasingly popular for younger retirees are houses in Resort-style Living communities, like Ocean Club Resort, that are cleverly designed ground-level homes with no stairs, reflecting their lifestyle needs.

These houses may feature two large master bedrooms with ensuites, a third bedroom or study/media room, a designer kitchen and open plan living areas that flow through to private courtyards for outdoor entertaining.

## Units or Villas

These are typically found in Retirement Villages and range from one to three bedrooms within a medium or high rise complex sharing one or more common walls.

Units and Villas are all Self-Care (self-contained), with separate kitchen, living and bedroom areas that enable residents to be independent while still encouraging the opportunity for social interaction.

## Apartments

These are also found within Retirement Villages and include one or two bedrooms plus a small kitchenette. Apartments generally share one or more common walls in a multi-storey complex.

They can sometimes be self-contained for independent living, but they are mainly set up as Serviced Apartments to provide residents with daily living assistance (cleaning, laundry and some personal care). In this instance, meals are generally provided in a dining room setting.

### Fact

There's a brief cooling off period that begins the day a contract is signed, giving you time to cancel if your circumstances change.



"A beautiful home and world-class facilities... Ocean Club is the best decision we've ever made!"

– Terry and Pat Kelly, Ocean Club Resort homeowners –

# Understanding all the costs

Securing your own place in a Retirement Village or Land Lease Community is different to buying a traditional home. To help you better understand your initial and on-going financial commitment, we have broken it down.

## Retirement Villages

### Ownership Type (Tenure)

#### Licence to Occupy

This is the most common tenure where the resident pays a fee to occupy the home under a lease or licence but does not own it. Ingoing costs are applicable.

Other types of ownership involve a **Leasehold** and a **Freehold** title.

### In-going Contributions

- Entrance Fees**  
Depending on tenure and the Retirement Village you may be charged:
  - Waiting List Fee
  - Ingoing Entry Fee
- Stamp Duty**
- Conveyancing Fees**

### Ongoing Costs

- General Services Charge**  
Service fee that covers management and maintenance of common areas and facilities
- Utilities**  
eg phone, electricity, water, insurance
- Additional Fees**  
Depending on the Tenure you may be charged:
  - Body Corporate fees
  - Fees for laundry, meals etc

### Exit Fees

- Exit Fee or Deferred Management Fees**  
Also known as Departure Fee is charged and is often a percentage of the Entrance Fee or the sale price
- Repair and Refurbishment Fees**

### Capital Gains

- Capital Gains - Shared**  
Depending on tenure the operator may be entitled to a portion of Capital Gains.

## Land Lease Communities

### Ownership Type (Tenure)

You buy your own home outright and lease the land the house is positioned on.

### In-going Contributions

- NO Entrance Fees**
- NO Stamp Duty**
- NO Conveyancing Fees**

### Ongoing Costs

- Residential Site Fee**  
Covers the lease of the land, and maintenance and use of all community facilities
- Utilities**  
eg phone, electricity, water, insurance

### Exit Fees

- NO Exit Fees or Deferred Management Fees**
- NO Repair and Refurbishment Fees**

### Capital Gains

- Capital Gains - 100% retained**  
Homeowners keep 100% of Capital Gains earned from the proceeds of selling their home.

**Tip** No two contracts are the same. When you're entering into a contract, always read the full Disclosure Statement and Occupation Rights Agreement before signing.

# 12 Things to consider

Take a moment to consider what features are essential versus desirable for your future retirement lifestyle.

One of the best ways to help make a big decision is to write up a list of features and items that you absolutely need, versus things you would like when you're considering your move. This should help you gain some clarity on what's really important to you and help you arrive at a shortlist of the right places to inspect or tour.

Please tick how important the following are to you...		Essential	Desirable
1	Location or closeness to family and friends		
2	Enjoying a warmer climate with mild summers and sunny winters		
3	A coastal lifestyle near beautiful beaches		
4	Living close to hospitals, specialists and medical facilities		
5	Access to on-site care and support if and when it is needed		
6	Choice of accommodation types with an option to select either a house, unit, villa or apartment		
7	Select housing plans and finishes to suit your budget		
8	Level of flexibility in the financial arrangements and payment schedules		
9	Having your own space with plenty of storage and a sense of privacy		
10	Access to excellent sporting, recreational and social facilities right at your doorstep		
11	Peace of mind from living in a secure gated community		
12	Bringing your much-loved pet to your new home		

# Ocean Club ticks all the boxes

Like other relatively young over 50s, you'll discover that Ocean Club Resort is a perfect fit if you're after a warm, coastal lifestyle, where you have time to keep fit, socialise and travel, while always having a stunning private residence surrounded by luxury facilities to come home to.



✔ **Sought after climate and coastal location**

With the best climate in Australia and just 15 minutes south of Port Macquarie in NSW, you'll discover beautiful Rainbow Beach and a peaceful yet connected and rapidly growing town of Lake Cathie. If you like the sound of waves lapping the shore as you enjoy a warm evening, this may be the spot for you!

✔ **Recognised value without worry**

We know that finances are important to all retirees. With this in mind, we offer high-end living in a quality home at an affordable price. Our affordability, coupled with the financial benefits of downsizing, may help free up enough capital for perhaps a new car or an overseas holiday while still providing our homeowners with enviable Resort-style Living.

✔ **Where caring neighbours become friends**

We're proud of our friendly, welcoming culture. Our growing active and sociable community is an inclusive group of relatively young over 50s who may have retired from work but have no intention of retiring from life. You'll make new life-long friends in no time.

✔ **Your choice of stylish new homes**

A lot of clever thinking went into the design of our ground-level architecturally designed homes to combine luxury, durability, efficiency, and easy open plan living. Each home has its own distinct design features, with plenty of opportunities to reflect your personal taste.

✔ **No hidden fees**

Enjoy Resort-style Living with no stamp duty, no conveyancing fees, no deferred management fees and no exit fees. All you pay after the purchase of your home is a Weekly Site Fee that covers the lease of your land and the use of all the community facilities.

✔ **Secure and safe with unrivalled facilities**

Ocean Club Resort offers secure access for residents and guests. A security gate controls entry to the resort after hours, giving you peace of mind. Within the community, the on-site amenities and facilities have been carefully designed to set a new standard in NSW. Amongst the most popular are the multi-million dollar clubhouse, championship-sized bowling green and 25m heated swimming pool.

✔ **Do as much or as little as you like**

The laid-back social atmosphere encourages new friendships and interests to grow. Join in one of the many group activities, such as aqua aerobics, yoga, choir, lawn bowls, tennis, theatre nights, cocktail hours and more... or just do your own thing and enjoy relaxing in your new home with private courtyards.

✔ **Family and pet-friendly**

Invite loved ones to enjoy all the facilities and share short stays with you anytime. If you want to bring your pet to your new home, we are happy to help. Just talk to us about the approval process.

**Consider the benefits:**

- Ground-level architecturally designed homes
- Two large bedrooms and media room/study
- Private courtyards and lock-up garaging
- Outstanding inclusions and finishes
- Multi-million dollar clubhouse
- Lounge, library and private cinema
- 25m heated swimming pool
- Championship-size bowling green
- Tennis court and gym
- Activity and fitness pavilion
- Caravan and RV parking area
- Gated security active 5pm – 9am
- Pet-friendly
- Ideal climate of the Mid-North Coast, NSW
- Easy access to Woolworths and shops
- 1 km to Lake Cathie Medical and Dental Centre



# OCEAN CLUB RESORT

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Disclosure – All information outlined within is of a general nature. This is not financial product advice and does not take into account your particular circumstances or needs. Independent professional advice should be obtained prior to considering any purchase or contract.  
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## Ocean Club Resort

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Five Star living for over 50s

[oceanclubresort.com.au](http://oceanclubresort.com.au)