

Your Complete Guide to

# Life. Unlimited.



**Lifestyle**<sup>®</sup>  
COMMUNITIES

Life.  
Unlimited.

Whatever lifestyle  
you're dreaming of,  
we've got a community to  
bring it to life!

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# Welcome to Lifestyle Communities®

From **James Kelly**,  
Managing Director and  
Co-Founder of  
Lifestyle Communities®

I'm sincerely grateful for your interest in Lifestyle Communities®, and it's my pleasure to share with you our story, celebrating over 20 years of unlimited living. Our journey began in 2003, fuelled by unwavering dedication and passion. This is not just a story of business; it's a tale of purpose, with the dream of creating something extraordinary.

Over two decades ago, my business partners and I dared to dream differently, imagining a world where community living transcended the ordinary. Catering to the young at heart, aged 50 and above, whether still working, retiring to reinvent, or seeking a change, we've not only redefined downsizing but also emerged as leaders in our field.

At the heart of Lifestyle Communities® beats an unwavering commitment to enhancing the lives of our esteemed homeowners. While others only build houses, we curate unforgettable experiences, foster lifelong connections, and create magnificent homes filled with an undeniable sense of belonging.

Within our communities, our homeowners are more than just neighbours – they are treasured members of our extensive Lifestyle family, united by a shared resolve to seize every moment. With over 5,000 homeowners embraced into our fold and over half of our sales originating from glowing referrals, it's evident that our approach resonates deeply.

When I reflect on the journey thus far, I feel truly humbled. My heart swells with gratitude for my amazing team and the countless lives we've touched, the dreams we've helped realise, and the memories we've helped create. But this story is far from over – we are just getting started!

Thank you for considering Lifestyle Communities®. Your trust in us is invaluable, and my entire team is ready to walk alongside you every step of the way. I eagerly anticipate the possibility of welcoming you home to one of our Lifestyle Communities® and helping you unlock a world of unlimited possibilities.

With warmest regards and heartfelt anticipation,



**James Kelly**  
Managing Director and  
Co-Founder of Lifestyle Communities®

Lifestyle Woodlea  
Clubhouse | Artist Impression

# Discover The Lifestyle Difference

Where sustainable growth, unlimited possibilities, and exclusive benefits converge

Lifestyle Communities® proudly stands as an exclusive offering in Victoria, showcasing a dynamic portfolio that continues to expand. What truly distinguishes us is our unwavering commitment to a long-term vision. Unlike property developers driven solely by profit, we're here for the long haul, prioritising sustained community growth over short-lived gains. Each community follows a meticulously crafted 30-year plan, ensuring continual revitalisation and meticulous maintenance.

Lifestyle Brookfield, our pioneering community in Melton, is a testament to our dedication.

As an ASX-listed entity supported by prominent Australian institutions, we prioritise ongoing reinvestment for the enduring benefit of our homeowners. Our Deferred Management Fee (DMF) solution underscores our shared commitment to safeguarding the future capital growth of your home. Through strategic reinvestment of resources,

we continuously enhance clubhouse facilities, gardens, and all community amenities, fostering a vibrant and enriched living experience. Our dedication to long-term sustainability ensures that every home is an appreciating asset.

The Lifestyle difference extends to our on-site managers, who are deeply integrated into the community fabric, forging close connections with homeowners while ensuring seamless operations.

Additionally, our world-class Clubhouses offer state-of-the-art facilities, providing unlimited opportunities for leisure and recreation. As a delightful bonus, our homeowners enjoy complimentary holidays at Club Lifestyle, elevating the Lifestyle Communities® experience to unparalleled heights. Behind every success story lies our devoted Lifestyle team, propelled by a genuine passion for their work and an unyielding commitment to go above and beyond for all our homeowners.

# Unmatched Excellence

When you discover how we compare to the competition, the undeniable reason behind our status as Victoria's leaders in land-lease homes becomes crystal clear.

## How we stack up

	Us	Them
Proven 9%* annual capital growth for resale value	✓	✗
Modern Clubhouses with state-of-the-art facilities	✓	✗
Free holidays at Club Lifestyle	✓	✗
Dedicated on-site Lifestyle Managers	✓	✗
Ongoing garden and community maintenance	✓	✗
Over 20 years experience	✓	✗
Exclusively focused on Victoria	✓	✗
Specialise solely in land-lease communities	✓	✗

## Lifestyle Communities®

## Some other Developers

<b>Safeguarding Your Investment</b>	Our Deferred Management Fee (DMF) solution underscores our shared long-term commitment to safeguarding your investment and ensuring your peace of mind and financial security.	Some other developers will take all your money upfront and run, potentially jeopardising the long-term growth and value of your investment.
<b>Proven Growth</b>	Experience the power of growth with an impressive average capital growth rate of 9%* per annum, solidifying your confidence in our community's prosperity.	Neglected gardens and facilities could hinder capital growth prospects, undermining the potential appreciation of your property.
<b>Expert Gardeners</b>	Our team of expert gardeners tend to the lush landscapes with meticulous care and attention, ensuring vibrant and inviting surroundings for our homeowners to enjoy year-round.	Initial garden upkeep may be provided for the first 12 months, but ongoing maintenance often falls short, leaving green spaces neglected and uninspiring.
<b>True Blue</b>	As an ASX-listed entity backed by esteemed Australian institutions, our commitment to transparency and accountability is unwavering, providing you with confidence in your investment.	Overseas investors' involvement may raise concerns about priorities and decision-making processes that may not align with local interests.
<b>One Team, One Dream</b>	We have unwavering trust in our handpicked builder, who boasts a track record of over 3,000 exemplary homes. This ensures consistency and quality.	Relying on multiple builders can lead to inconsistencies in craftsmanship and design, potentially compromising the overall integrity of the development.
<b>Lifestyle Managers</b>	Our dedicated on-site Lifestyle Managers are deeply integrated into the community fabric. They forge close connections with homeowners while ensuring seamless operations and a sense of belonging for all.	Without on-site Lifestyle Managers, there may be a lack of connection and inefficiencies in addressing homeowners' needs and concerns.
<b>Affordable House Prices</b>	Experience unparalleled value with our homes priced at around 75% – 80% of the median price, making luxurious living accessible without compromising quality.	Overpriced homes, ranging between 100 – 120% of the median price, may present barriers to entry for prospective buyers.
<b>Laser Focus</b>	We are exclusively focused on Victoria and specialise solely in land-lease communities.	Diversified interests across various sectors and regions may dilute developers' attention and resources, impacting the quality and cohesion of their projects.
<b>First Class</b>	Our meticulously designed Clubhouses and state-of-the-art facilities are crafted in collaboration with leading architects to create communal spaces that redefine luxury living.	Profit-driven developers focus on maximising profits and may cut corners by allocating fewer resources to communal amenities.
<b>Unmatched Experience</b>	With over two decades of experience, our dedicated team is committed to delivering unparalleled service, and our legacy of excellence speaks volumes.	In Victoria, few developers can match the depth of experience and dedication to customer satisfaction that defines Lifestyle Communities®, setting us apart as the premier choice.

\* Based on historical data over the last decade. This provides no guarantee on what price growth will do in the future.



Lifestyle Meridian  
Community entrance

# The upsides of downsizing to Lifestyle Communities®

Discover a whole new world of opportunities. With a perfect blend of financial freedom and a holiday-like atmosphere, you'll be able to embrace a new chapter filled with countless benefits.

## Work-Life Balance

Whether you choose to continue working full-time, part-time or retire completely, we offer you the luxury of resort-style community living without the need to sacrifice your career.

## Secure to Lock and Leave

Jet off on your adventures, knowing that your home is safeguarded in a secure community where entry gates are closed each evening. With attentive Lifestyle Managers and caring neighbours nearby, your home remains secure while you explore the world.

## Resort-Style Living

Enjoy the ultimate in relaxation and recreation with the Clubhouse, pool, cinema, gym, sports courts, and other luxurious resort-style facilities. With the added perk of free access to a beach house, caravan site, and motorhome at Club Lifestyle, you'll bask in holiday vibes every single day!

## Pet-Friendly Paradise

Pets are part of your family and are very welcome. Each clubhouse has 'doggy parking' so you can unwind knowing your furry friend is nearby. Pamper your four-legged friend with our convenient dog wash, ensuring they stay happy, healthy, and well-groomed.

## Financial Freedom

Unlock the potential of your home equity, say goodbye to stamp duty and council rates, and embrace a financially liberating lifestyle.

## Community Connection

Join a welcoming community of like-minded individuals, fostering friendships and creating lasting memories in a warm and supportive environment.

## Stress-Free Moving

We understand the challenges of moving, which is why we offer ample time to sell your existing home, easing the transition to your new life unlimited.

## Long-Term Security

Secure your future with a 90-year lease on your land. Additionally, your home is protected by a comprehensive 10-year structural warranty from move-in day, our Post-Move-in Maintenance period, and a two-year non-structural warranty.

## Where Every Day Feels Like a Holiday

Step into a world where the holiday never ends, promising unlimited joy, relaxation, and activities right at your doorstep.

At the heart of our vibrant communities lies the meticulously crafted Clubhouse, a sanctuary tailored to your every whim. It's more than just a communal space – it's an extension of your home, pulsating with unlimited possibilities to enrich your life and expand your horizons.

From state-of-the-art fitness facilities to sparkling pools and cosy lounges, our amenities are designed to enhance every aspect of your life. Whether you desire a refreshing swim or a revitalising spa session, our array of resort-style facilities offers something for everyone to nourish your body, mind, and soul.



# Unlimited joy, relaxation, and activities right at your doorstep.



Host a sizzling BBQ with friends at the BBQ area



Take a dip in the indoor pool



Indulge in ultimate relaxation in the luxurious spa



Achieve your fitness goals in our well-equipped gym



Unleash your creativity in the maker's studio



Perfect your swing on our pristine croquet court



Immerse yourself in a blockbuster movie in the cinema



Engage in a friendly game of billiards with mates



Treat your furry friend to a spa day at the dog wash



Enjoy a leisurely ride on the electric bikes



For group adventures, enjoy our convenient shuttle



Free use of an electric car and charging station



Lifestyle Ocean Grove  
Pickleball court





Lifestyle Deanside  
Streetscape

# The Advantages of Leasehold Ownership

Discover why leasehold ownership outshines freehold in every aspect.

## Financial Freedom

We redefine homeownership by separating land ownership from home ownership. Your home purchase includes a secure 90-year lease on the land, and with this innovative approach, you can redirect funds typically tied up in land purchases towards things that truly matter to you.

## Empowerment

As a Lifestyle Communities® homeowner, you retain full ownership of your home and enjoy complete independence. Moreover, our adherence to the Residential Tenancies Act ensures your rights are safeguarded for added peace of mind.

## Free Up Equity

Our leasehold properties present an enticing opportunity, boasting significantly lower entry costs compared to freehold alternatives. Priced typically at 75-80% of the local median house price, our homes empower you to make a strategic choice that unlocks the equity tied up in your current residence. With this newfound financial freedom, you could supplement your income, establish a nest egg for the future, or spend it on things that you always wanted to do.

## Proven and Remarkable Growth

Benefit from our unwavering commitment to community success, which has resulted in impressive annual resale price growth of 9%\* over the past decade. These outstanding results clearly demonstrate the undeniable superiority of leasehold over freehold.

## Luxurious Amenities

Indulge in a lavish lifestyle with access to an extensive range of first-class amenities, including clubhouse facilities, swimming pools, gyms, sports courts, and lush communal gardens. Elevate your living experience with thoughtfully curated amenities designed to enrich your daily life.

## Community Joy

Experience a profound sense of belonging within the vibrant Lifestyle Communities® environment. Our community-driven ethos fosters connections through organised events, social activities, and shared spaces, empowering you to engage at your own pace.

## Personalised Services

Enjoy unparalleled convenience, security, and support courtesy of our dedicated on-site Lifestyle Managers. Their presence enhances community cohesion and enriches your living experience, ensuring every need is met with utmost care.

## Safe and Secure

Rest assured in the safety of our gated community, offering protection against short-term tenants or disruptive neighbours. Stay informed about community developments through transparent communication and effective management practices.

## No Hidden Costs

Say goodbye to additional expenses such as stamp duty, council rates, sewerage, or water rates. This allows you to budget confidently without surprises.

\* Based on historical data over the last decade. This provides no guarantee on what price growth will do in the future.

# Our Resort Fee Benefits

Enjoy an enhanced living experience that provides unparalleled comfort and convenience.

Our Resort Fee encompasses all operational expenses and maintenance needs of our communities, ensuring an enhanced and hassle-free living experience. Eligible homeowners can leverage the Federal Government's Rent Assistance program to alleviate a portion of these costs.

## What's Included

- Access to a variety of facilities and amenities.
- Maintenance of Clubhouse facilities, landscaping in common areas, and your front yard.
- High-speed Internet and Wi-Fi connectivity within the Clubhouse.
- Dedicated on-site Lifestyle Managers for personalised assistance.
- Coverage of all water and council rates.

For more details on eligibility and assistance, contact **Centrelink** at **13 23 00** or visit [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au).



Lifestyle Bellarine  
Private beach



# Unlock Life Unlimited Today

Experience the ease of moving into your dream home without immediate financial burdens.

### Seize The Day!

Introducing the Deferred Management Fee (DMF), the payment solution that ensures affordability by deferring some costs until you sell your home and empowers you to live life unlimited today and every day. Seize the day and pay for it later.

### We're In It For The Long Haul

Deferred Management Fee (DMF) plays a crucial role in safeguarding your investment. It motivates us to prioritise long-term stability and growth by consistently maintaining your amenities and gardens to the highest standards. This dedication has led to an impressive 9%\* annual capital growth rate on the value of Lifestyle homes.

### Mutual Interest

When it comes time to sell your home, we're committed to helping you achieve the best possible price. Our mutual interest ensures that both parties benefit from the sale, fostering a supportive and collaborative environment.

### Payment Structure

Deferred Management Fee (DMF) is paid by homeowners when they sell their Lifestyle Communities® home. It's calculated as a percentage of the final sale price, determined by multiplying the years of ownership by 4% and capped at a maximum of 20% after 5 years of ownership.

### Your Winning Investment

Our homeowners always come out ahead. While our homes experience 9%\* annual capital growth rate, the Deferred Management Fee (DMF) increases by only 4% each year. After 5 years, when the Deferred Management Fee (DMF) is locked at 20%, your investment becomes even more lucrative as capital gains continue to rise annually. It's a winning arrangement that ensures your financial security and prosperity for years to come.

### For example:

Home purchase price	\$650,000
Duration of ownership	7 years
Resale price with 9%* p.a. growth	\$1,188,225
DMF capped at 20%	\$237,645
Homeowner profit after resale	\$300,580

*In this fictional example, it demonstrates that when you purchase your home at Lifestyle Communities® for \$650,000 and sell after 7 years with 9%\* p.a. capital growth – your homeowner profit after DMF is \$300,580.*

\* Based on historical data over the last decade. This provides no guarantee on what price growth will do in the future.

# Introducing Our Settlement Experts

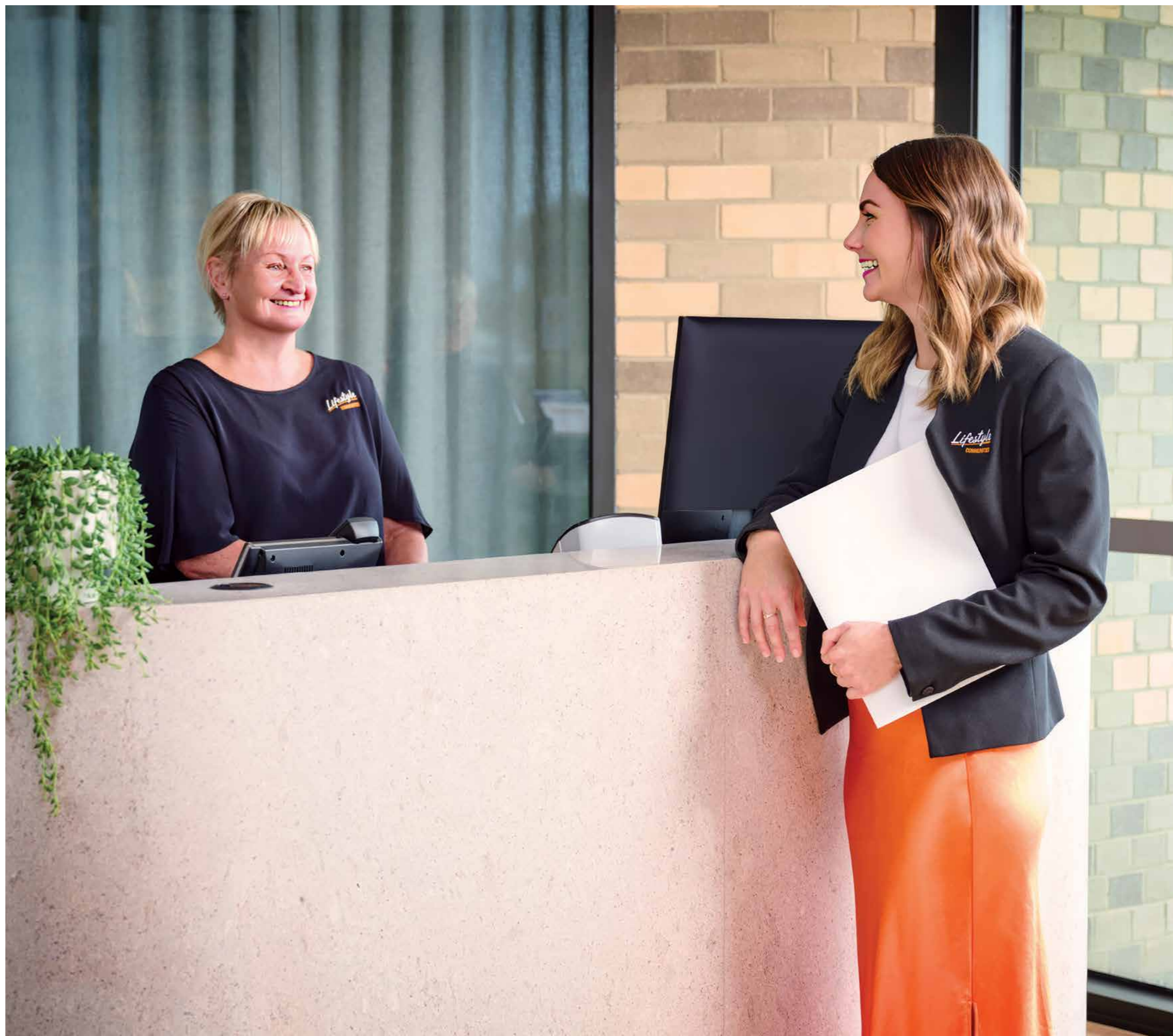
Your trusted partners by your side every step of the way.

From the moment you set eyes on your dream home and place a fully refundable \$500 deposit to the exhilarating moment you unlock the door to your new life unlimited, our Settlement Experts are your unwavering support system. They stand by your side, offering guidance and empowering you every step of the way, ensuring your transition is as smooth as possible.

As you embark on this transformative journey, our Settlement Experts collaborate closely with you to strategically time the listing of your current residence, alleviating any stress associated with this significant life change. They provide invaluable advice and support, assisting in selecting a real estate agent, negotiating offers, providing decluttering tips, and preparing your home for Open House Inspections.

Throughout the process, our Settlement Experts keep you informed every step of the way. They provide ample notice regarding the readiness of your new Lifestyle home and, for added peace of mind, offer a Safe Move-In Guarantee. Chat with your Settlement Expert for further details and conditions.

With our Settlement Experts at the helm, your transition to your new Lifestyle Community is seamless and stress-free.



# Frequently Asked Questions

We understand the importance of leaving no stone unturned, so here are some answers to the big (and small) things that matter.

## Is my home secure?

Yes. Rest assured, your home is secure within our gated community, with entry gates closed each evening. Enjoy the freedom to come and go with ease, thanks to our security access system. Plus, our on-site Lifestyle Managers provide added assurance whether you're at home or away.

## Can my visitors use the lifestyle facilities, and can they stay?

Absolutely! Your guests are more than welcome to enjoy our lifestyle facilities when accompanied by a homeowner, and they can stay for up to 30 days.

## Who looks after my garden?

Leave the gardening to us! Our skilled gardening team ensures your front garden and shared landscaped areas remain vibrant and well-maintained. An underground dripper system efficiently waters your front garden, while you're responsible for maintaining the garden at the rear and side of your home.

## How do I sell my Lifestyle Communities® home?

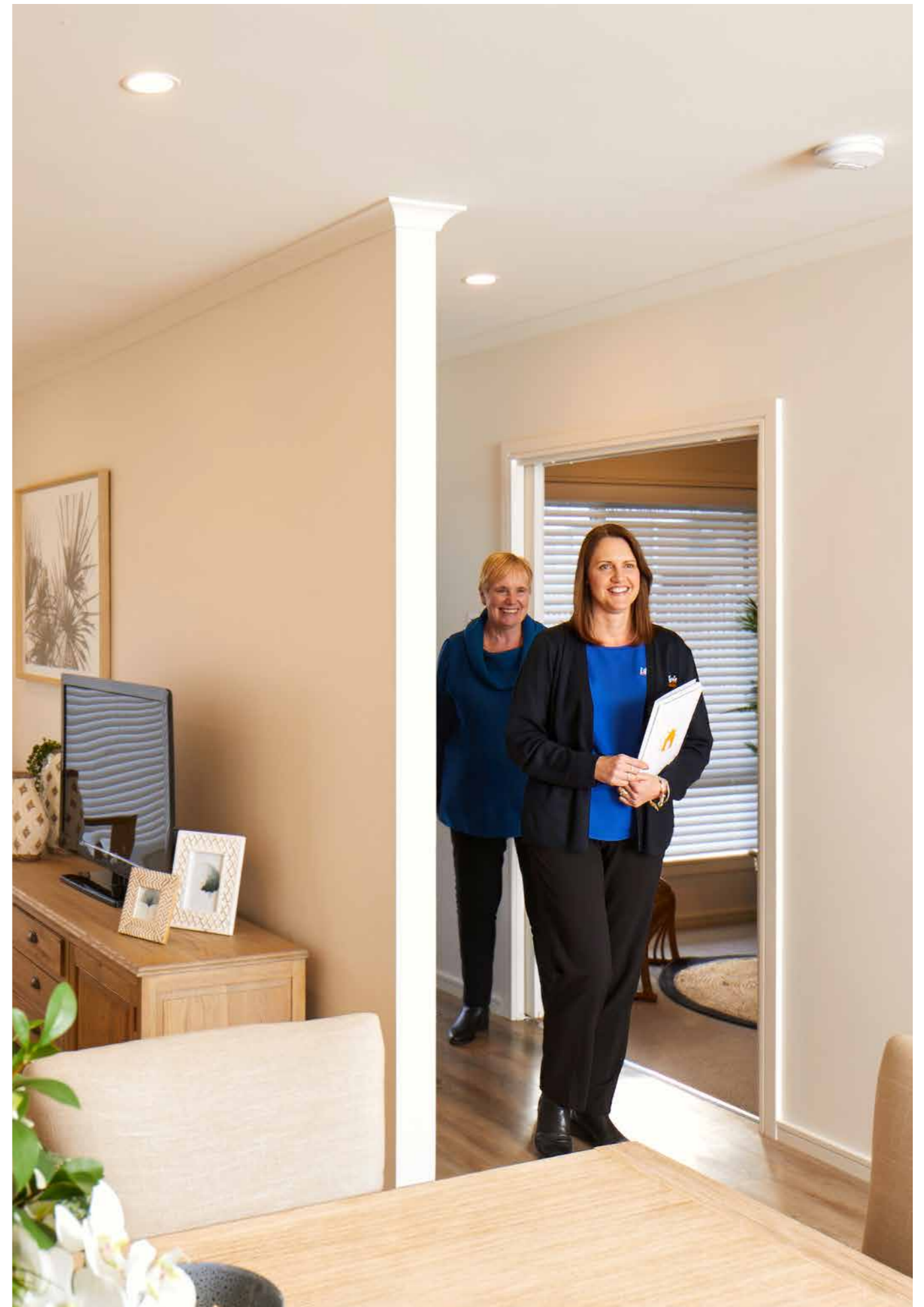
Should you decide to sell your Lifestyle Communities® home, you have the flexibility to do so through our dedicated sales team or a real estate agent. Upon sale, the new homeowner receives a new 90-year secure lease.

## Are there any selling costs?

If we sell your home on your behalf, there is a commission fee of 2.5% of the selling price payable to Lifestyle Communities®. If you choose an external real estate agent to sell your home, you will negotiate a separate selling commission with the agent. With both options, there is a handling fee of 0.5% of the selling price payable to Lifestyle Communities®. Unlike retirement villages, we don't impose mandatory refurbishment fees.

## Can I bequeath my home?

In the unfortunate event of your passing, your home becomes part of your estate. Beneficiaries have the option to sell the home or, if over 50, they can reside in it under the terms of a new 90-year lease.



Introducing

# Club Lifestyle

By Lifestyle Communities®

It's more than just a perk – it's a lifestyle choice!

### Our Gift To You

Immerse yourself in the magic of Club Lifestyle, an exclusive gift for our Lifestyle Communities® homeowners. Nestled in the picturesque Bellarine Peninsula, it's an opportunity to enjoy holidays every year, and the best part is that it's on us!

### Holiday Your Way

At Club Lifestyle, the word 'holiday' means endless possibilities. You can stay in a cosy villa, bring your caravan down and enjoy one of our premium powered caravan sites, or embark on a carefree road trip in one of our fully equipped motorhomes.



### The Bellarine Peninsula: Unlimited Activities

Experience the Bellarine Peninsula, one of Victoria's premier holiday destinations, offering stunning sea views, farmlands, and Victorian charm. From gourmet delights to winery tours, it's a place where relaxation meets adventure.

### The Villas: Unlimited Serenity

Our one and two bedroom villas offer a stylish coastal retreat with premium amenities. They have fully equipped kitchens, open-plan living, and luxurious bedding – everything you need for an ultimate luxury escape.

### The Motorhomes: Unlimited Freedom

Hit the road with our state-of-the-art motorhomes. More than just vehicles, they're vessels of freedom with double beds, fully equipped kitchens, and all the comforts you need to explore the open road in style.

### Your Own Caravan Site: Unlimited Star Gazing

For caravan enthusiasts, our powered sites offer more than just parking. Experience the beauty of nature on your private patch of grass – perfect for happy hours, quiet moments, and connecting with fellow holidaymakers.

### Camp Kitchen: Unlimited Stories Unfold

Step into the heart of Club Lifestyle, our Camp Kitchen. Where shared stories, newfound friendships, and delicious aromas create unforgettable memories. This is the place where your holiday adventures come to life.



Start having Unlimited Adventures. Unlimited Fun. Unlimited Memories.



**Lifestyle**<sup>®</sup>  
COMMUNITIES

**Life.**  
**Unlimited.**

Please visit our website for further detail.

**1300 50 55 60 | [lifestylecommunities.com.au](http://lifestylecommunities.com.au)**

Photographs and illustrations are intended to be a visual aid only and may not accurately represent the actual homes or amenities within the community. All details are correct at time of publication but are subject to change without notice. E&OE. 2024 Lifestyle Communities<sup>®</sup>