

Retirement Village Information Statement



Retirement Villages Act 1986, section 19
Retirement Village Regulations 2026, regulations 11-12

This form is approved by the Director, Consumer Affairs Victoria under section 19 of the *Retirement Villages Act 1986*. All retirement village information statements must be in this form.

What is a Retirement Village Information Statement?

Every retirement village in Victoria must provide it in the same standardised format. Prospective residents can use information statements to compare retirement villages on a like-for-like basis.

It is designed to provide prospective residents information to make an informed decision about whether to move into this village. It covers the costs of entering, living in and leaving; the services and facilities available; and important details about how the village operates.

Information statements must be updated at least every 12 months and as soon as possible after any change to the information provided.

How to access information statements for different villages?

Every retirement village must publish their information statement on their village’s website.

The operator of a retirement village must also provide the information statement:

- at the request of a prospective resident within seven days,
- with any targeted promotional material, and
- at least 21 days before a resident enters into a residence or management contract in respect of the village.

Navigating the information statement

Part A: Village-level information	Provides information about the village and operator including about any owners corporation, types of contracts and tenure, village facilities and services, the number and types of residential premises, future developments, security and emergency assistance systems, insurance arrangements, financial management, residents committee and village rules.
Part B: Village fees and charges	Provides information on fees and charges to be paid on entry, while living in the village, and when you leave.

Attachments to the information statement provide:

- A list of village services and facilities with associated fees (Attachment 1)
- Details of village insurance information (Attachment 2)
- A glossary of fees to help prospective residents understand the terms used throughout the statement (Attachment 3).

Finding more information

Other documents and information are available to help inform prospective residents. Operators must provide the following documents to prospective residents at least 21 days before entering into a management contract:

- a draft residence contract and management contract for the village
- the village by-laws and a document under which a resident agrees to observe the by-laws, and promises to pay an entry payment or a recurring charge for the provision of goods or services by the operator
- financial statements as presented at the most recent annual meeting of the residents.

Prospective residents may also wish to ask for information on the specific fees and charges for a residence they are considering in an easy to understand form. A suggested form for this purpose can be found on the Consumer Affairs Victoria website www.consumer.vic.gov.au.

Understanding the financial commitment

Entering a retirement village is a significant financial decision.

The financial structure of retirement village living is different from conventional home ownership or renting, and the net financial outcome can vary significantly depending on the length of stay and the terms of contracts. It is important that residents understand how the costs interact and what they will ultimately receive when they permanently depart the village.

Before signing any contract, you are strongly encouraged to read all documents carefully, ask questions of the operator, and seek advice from an independent financial adviser to ensure you have a full understanding of your financial obligations and entitlements.

Where can prospective residents get help or more information?

If prospective residents need help understanding this statement or want more details about retirement village living in Victoria, they can contact Consumer Affairs Victoria for information and assistance by visiting www.consumer.vic.gov.au or calling 1300 55 81 81.

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- financial statements as presented at the most recent annual meeting of the residents.

Help or further information

For further information, visit the renting section – Consumer Affairs Victoria website at www.consumer.vic.gov.au/renting or call the Consumer Affairs Victoria Helpline on **1300 55 81 81**.

Telephone interpreter service

If you have difficulty understanding English, contact the Translating and Interpreting Service (TIS) on 131 450 (for the cost of a local call) and ask to be put through to an Information Officer at Consumer Affairs Victoria on 1300 55 81 81.

Arabic

إذا كان لديك صعوبة في فهم اللغة الإنكليزية، اتصل بخدمة الترجمة التحريرية والشفوية (TIS) على الرقم 131 450 (بكلفة مكالمة محلية) واطلب أن يوصلوك بموظف معلومات في دائرة شؤون المستهلك في فكتوريا على الرقم 1300 55 81 81.

Turkish İngilizce anlamakta güçlük çekiyorsanız, 131 450'den (şehir içi konuşma ücretine) Yazılı ve Sözlü Tercümanlık Servisini (TIS) arayarak 1300 55 81 81 numaralı telefondan Victoria Tüketici İşleri'ni aramalarını ve size bir Danışma Memuru ile görüşturmelerini isteyiniz.

Vietnamese Nếu quý vị không hiểu tiếng Anh, xin liên lạc với Dịch Vụ Thông Phiên Dịch (TIS) qua số 131 450 (với giá biểu của cú gọi địa phương) và yêu cầu được nối đường dây tới một Nhân Viên Thông Tin tại Bộ Tiêu Thụ Sự Vụ Victoria (Consumer Affairs Victoria) qua số 1300 55 81 81.

Somali Haddii aad dhibaato ku qabto fahmida Ingiriiska, La xirii Adeega Tarjumida iyo Afcelinta (TIS) telefoonka 131 450 (qiimaha meesha aad joogto) weydiisuna in lagugu xiro Sarkaalka Macluumaadka ee Arrimaha Macmiilaha Fiktooriya tel: 1300 55 81 81.

Chinese 如果您聽不大懂英語，請打電話給口譯和筆譯服務處，電話：131 450（祇花費一個普通電話費），讓他們幫您接通維多利亞消費者事務處（Consumer Affairs Victoria）的信息官員，電話：1300 55 81 81。

Serbian Ako vam je teško da razumete engleski, nazovite Službu prevodilaца и тумача (Translating and Interpreting Service – TIS) на 131 450 (по цену локалног позива) и замолите их да вас повежу са Службеником за информације (Information Officer) у Викторијској Служби за потрошачка питања (Consumer Affairs Victoria) на 1300 55 81 81.

Amharic በእንግሊዝኛ ቋንቋ ለመረዳት ችግር ካለብዎ የአስተርጓሚ አገልግሎትን (TIS) በስልክ ቁጥር 131 450 (በአካባቢ ስልክ ጥሪ ሂሳብ) በመደወል ለቪኩቶሪያ ደንበኞች ጉዳይ ቢሮ በስልክ ቁጥር 1300 55 81 81 ደውሎ ከመረጃ አቅራቢ ሠራተኛ ጋር እንዲያገናኝዎት መጠየቅ።

Dari

اگر شما مشکل دانستن زبان انگلیسی دارید، با اداره خدمات ترجمانی تحریری و شفاهی (TIS) به شماره 131 450 به قیمت مخابره محلی تماس بگیرید و بخواهید که شما را به کارمند معلومات دفتر امور مهاجرین ویکتوریا به شماره 1300 55 81 81 ارتباط دهد.

Croatian Ako nerazumijete dovoljno engleski, nazovite Službu tumača i prevoditelja (TIS) na 131 450 (po cijeni mjesnog poziva) i zamolite da vas spoje s djelatnikom za obavijesti u Consumer Affairs Victoria na 1300 55 81 81.

Greek Αν έχετε δυσκολίες στην κατανόηση της αγγλικής γλώσσας, επικοινωνήστε με την Υπηρεσία Μετάφρασης και Διερμηνείας (TIS) στο 131 450 (με το κόστος μιας τοπικής κλήσης) και ζητήστε να σας συνδέσουν με έναν Υπάλληλο Πληροφοριών στην Υπηρεσία Προστασίας Καταναλωτών Βικτώριας (Consumer Affairs Victoria) στον αριθμό 1300 55 81 81.

Italian Se avete difficoltà a comprendere l'inglese, contattate il servizio interpreti e traduttori, cioè il Translating and Interpreting Service (TIS) al 131 450 (per il costo di una chiamata locale), e chiedete di essee messi in comunicazione con un operatore addetto alle informazioni del dipartimento "Consumer Affairs Victoria" al numero 1300 55 81 81.

Part A: Village-level information

The following information applies to the village as a whole and is relevant to all prospective and current residents.

1. Village information

Village name	Lutheran Homes Group Mildura
Village street address	333 Eighth Street MILDURA VIC 3500 Australia
Village postal address	333 Eighth Street MILDURA VIC 3500 Australia
Is the village accredited by a recognised industry association?	☐ Yes ☒ No
If yes, name of accreditation	N/A
Website for information about the accreditation	N/A

2. Proprietor and operator details

Proprietor name	Lutheran Homes Group Incorporated		
ABN / ACN	ABN: 58 113 769 710 ARBN: 679 069 900		
Address for service	Level 2, 100 Pirie Street ADELAIDE SA 5000 Australia		
Operator name	Lutheran Homes Group Incorporated		
ABN / ACN	ABN: 58 113 769 710 ARBN: 679 069 900		
Address for service	Level 2, 100 Pirie Street ADELAIDE SA 5000 Australia		
Telephone	1300 320 505	Email	admin@lutheranhomes.com.au
Date current operator commenced in that role	17 March 2026		

3. Operator representative

Name of representative	Cindy Weller
Position of representative	Retirement Village Manager

Location within village	333 Eighth Street, Mildura VIC 3500		
Times available	Monday to Friday 10.00am - 3.00pm		
Telephone	03 5021 1077	Email	cweller@lutheranhomes.com.au

4. Number and types of residential premises

The village has the following number and types of accommodation units:

Accommodation type	Owner resident	Leasehold	Licence	Other
Independent living units	0	0	88	0
Serviced apartments	0	0	0	0
Villas or townhouses	0	0	0	0

5. Residents committee

Has a residents committee been established at the village under the *Retirement Villages Act 1986*? ☐ Yes ☒ No

Under the *Retirement Villages Act 1986*, residents of a village may elect to establish a residents committee to represent their interests and participate in village decision-making.

6. Onsite or attached residential or aged care home

Is there a residential or aged care home onsite or attached with the village? ☐ Yes ☒ No

If there is a residential or aged care home onsite or attached, entry is dependent on a resident being assessed as eligible for entry in accordance with the *Aged Care Act 2024* (Cth).

This assessment is conducted independently and eligibility for aged care services is determined according to the criteria set out in the *Aged Care Act 2024* (Cth). The registered provider of the residential or aged care home cannot set places aside for residents of the village.

7. Village facilities and services

The list of services and facilities provided at the village and how they are funded is set out in Attachment 1 to this information statement.

The attachment includes details of:

- services and facilities funded by maintenance charges
- optional services, which are not funded by maintenance charges or rent and can be provided for an additional fee. The attachment must include costs of and restrictions on availability of optional services, and
- any other services or facilities available to residents and how they are funded.

8. Lifestyle and village rules

This section sets out key aspects of daily life in the village, including pets, gardening, and social activities, as influenced by the by-laws of the village. The full by-laws of the village are attached to a resident's contract.

Are there any restrictions on residents keeping pets? ☒ Yes ☐ No
If yes, provide details on restrictions below:

For health and safety reasons, the proprietor and operator does not allow residents to keep animals or pets at the village.
Exceptions may be made in special circumstances, such as for assistance animals or where prior approval is obtained from the proprietor and operator.

Note: under Victorian law operators cannot unreasonably refuse consent for residents to keep pets.

Are residents permitted to undertake gardening in areas adjacent to their premises? ☐ Yes ☒ No

Does the village organise regular social activities and events for residents? ☒ Yes ☐ No

Additional details:

Physical & wellness activities along with social and recreational events.

9. Planning permission for future developments

Are there any current planning permissions or approvals for future development, expansion or redevelopment of the village? ☐ Yes ☒ No

If yes:

Description of development	N/A
Construction timeframes (anticipated start and finish dates)	N/A

10. Security and emergency assistance systems

The village is equipped with the following security system

Security cameras are installed throughout the village and the village has nightly security patrols. The community centre has security alarms monitored by an external security company. The community centre is locked at night and residents have their own swipe card for entry after hours. There are security gates at the entrance to the village which is closed nightly and residents have own remotes for entry.

The village is equipped with the following emergency assistance system

N/A

11. Operator and proprietor exemptions

Is the operator or proprietor exempt from any of the provisions of the *Retirement Villages Act 1986* in relation to this village?

☐ Yes ☒ No

If yes:

Provision the exemption applies to	Description of the obligation the exemption applies to
N/A	N/A

12. Contracts and tenure

To become a resident of this village, a resident will be required to enter into one or more of the following contracts:

☐ **Residence contract**

This contract grants a resident the right to occupy a unit within the village.

☐ **Management contract**

This contract relates to the provision of services by the operator to a resident.

☒ **Combined residence and management contract**

This is a contract comprising both a residence and a management contract.

☐ **Optional services agreement**

A contract for additional services a resident may choose to receive (such as meals, cleaning, or personal care to the extent not funded by maintenance charges). This may be incorporated into a residence or management contract (or combined residence and management contract).

☐ **Other**

(for example, a contract for sale of land).

If other, please describe	N/A
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The village offers the following rights to occupy:

☐ Owner Resident An owner resident owns the premises, company shares or units in a trust which forms the basis of their right to occupy.	☒ Non-Owner Resident The resident does not own the premises but is granted a right to occupy the premises on the following basis:
☐ Estate in fee simple: A resident purchases a strata titled unit or a freehold lot in the village, becoming the registered proprietor.	☒ Licence: ☒ 199 years or ☐ periodic tenancy A resident has a licence to occupy a unit. The resident does not own the unit or land, but has a contractual right to reside there.

☐ Company title: A resident purchases shares in a company that owns the village. That shareholding gives the resident the right to occupy a specific unit in the village.	☐ Lease – ☐ term.....or ☐ periodic tenancy A resident has a leasehold interest, but does not own the unit or the land.
☐ Unit trust: A resident purchases units in a unit trust that owns the village. That unitholding gives the resident the right to occupy a specific unit in the village.	☐ Other

13. Financial management

Details of the surplus/deficit in the annual accounts for the last 3 financial years:

Financial year ending	Surplus / deficit (and amount)	Comments
30 June 2025	Deficit (\$1,297.18)	N/A
30 June 2024	Deficit (\$17,469.74)	N/A
30 June 2023	Deficit (\$9,604.70)	N/A

14. Capital maintenance fund

Does the village have a capital maintenance plan? ☒ Yes ☐ No

Does the village have a capital maintenance fund? ☐ Yes ☒ No

If yes, balance at end of last financial year

N/A

15. Owners corporation

Is any of the common property in the village vested in an owners corporation? ☐ Yes ☒ No

If yes, complete the following:

Name of owners corporation

N/A

Address for service of owners corporation

N/A

Description of common property

N/A

Does the owners corporation have a maintenance plan? ☐ Yes ☒ No

Does the owners corporation have a maintenance fund? ☐ Yes ☒ No

If yes, balance at end of last financial year

N/A

16. Insurance arrangements

The operator has provided details of the following insurance policies in respect of the village at Attachment 2 and attached certificates of currency:

☒ Public Liability Insurance

☒ Building Insurance

☐ Other insurances (please specify):

N/A

The operator recommends that residents take out their own insurance policies in relation to the following:

☒ The contents of their unit

☒ Public liability claims brought as a result of any incident occurring in a resident's unit

☒ Any motorised mobility aid (mobility scooter or power wheelchair) that the resident uses

☐ Other (please specify)

Insurance related to any approved additions to the unit (for example, solar panels, carports, EV batteries).

Does the operator have any funds set aside to insure against potential damage to the village? (self-insurance)

☐ Yes

☒ No

If yes:

Amount of funds set aside

\$ N/A

Nature of risk for which funds have been set aside

N/A

17. Additional documents

The following documents are attached to this information statement:

☐ Certificates of currency for the insurances held by the operator in respect of the village (mandatory)

Part B: Village fees and charges

The fees outlined in this section apply to new residents. The purpose of this information is to inform prospective residents of the arrangements they would enter if they moved into the village.

A retirement village cannot charge new residents any fee that was not disclosed in the information statement.

Fee or charge	Owner-resident	Non-owner resident	Amount, range or method of determining amount	When paid	Further information
Entry costs: paid before or on entering the village					
Waiting list fee	☐ Yes ☐ No	☐ Yes ☒ No	-	<i>On joining waiting list</i>	-
Is the waiting list fee refunded on entry?	☐ Yes ☐ No	☐ Yes ☒ No	-	-	-
Holding deposit	☐ Yes ☐ No	☒ Yes ☐ No	10% of the entry payment	<i>On reserving a unit</i>	-
Entry payment	☐ Yes ☐ No	☒ Yes ☐ No	\$235,000 to \$550,000	<i>On entry or as otherwise agreed</i>	-
Other entry fees or charges – specify:	-	-	-	-	-
Ongoing costs: paid while residing in the village					
Rent	☐ Yes ☐ No	☐ Yes ☒ No	-	☐ Weekly ☐ Monthly ☐ Annually	-
Maintenance charges	☐ Yes ☐ No	☒ Yes ☐ No	\$270	☐ Weekly ☒ Monthly ☐ Annually	Maintenance charges may be adjusted from time to time in accordance with the Residence and Management Contract.

Owners corporation fees	☐ Yes ☐ No	☐ Yes ☒ No	-	☐ Weekly ☐ Monthly ☐ Annually	-
Optional services charges	☐ Yes ☐ No	☒ Yes ☐ No	Art painting classes: \$25 per class Aqua/exercise classes: \$5 per classes Balance & Weights classes: \$5 per class Line Dancing classes: \$5 per class	☒ Weekly ☐ Monthly ☐ Annually	-
Capital maintenance fund contribution	☐ Yes ☐ No	☐ Yes ☒ No	-	-	-
Utility charges	☐ Yes ☐ No	☒ Yes ☐ No	Variable – see further information	<i>When charged by the relevant supplier</i>	Utilities (e.g. water, gas, electricity) are managed through external providers and are assessed on a supply and consumption basis. The resident is responsible for all associated utility charges for the unit (including usage and connection fees).
Council rates	☐ Yes ☐ No	☒ Yes ☐ No	Variable – see further information	<i>When charged by the Council</i>	Residents are responsible for council rates for the unit, as determined by the Council.
Land taxes	☐ Yes ☐ No	☐ Yes ☒ No	-	-	-
Other ongoing fees or charges – specify:	-	-	-	-	-

Costs and entitlements on exit: when permanently leaving the village

Deferred management fee (% of entry payment per year)	☐ Yes ☐ No	☒ Yes ☐ No	Years 0 to 2 (inclusive): 10% of entry payment per year (calculated on a daily basis) Years 2 to 4 (inclusive): 5% of entry payment per year (calculated on a daily basis)	<i>On exit</i>	The deferred management fee payable will depend on how long the resident resides at the village. It is calculated as a percentage of the entry payment, as determined on a daily basis. The maximum deferred management fee percentage payable is 30% of the entry payment. This will be the case if the period between the entry date and the date the resident permanently vacates is 4 years or more. The deferred management fee will be deducted from the resident's exit entitlement (if any).
Resident receives a share of capital gain on exit	☐ Yes ☐ No	☐ Yes ☒ No	-	<i>On exit</i>	-
Resident is liable for a share of capital loss on exit	☐ Yes ☐ No	☐ Yes ☒ No	-	<i>On exit</i>	-
Other ongoing fees or charges – specify:	-	-	-	-	-
Ad Hoc fees and fees for service					
Other one-off or ad-hoc fees or charges – specify:	-	-	-	-	-

21. Attestation

Operator attestation	The operator attests that, to the best of the operator's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Operator	
Print name	Kristian Roocke
Date	29 May 2026

Proprietor attestation	The proprietor attests that, to the best of the proprietor's knowledge, the information contained in this information statement is correct at the time it is provided.
Signed by Proprietor	
Print name	
Date	

Attachment 1: Services and facilities

Service or facility	Optional or mandatory	Fee for use (dollar figure or inc. in maintenance charge)	Further information and any restrictions
Community centre (including commercial kitchen and TV lounge)	Mandatory	Included in maintenance charge	N/A
Billiards/games room	Mandatory	Included in maintenance charge	N/A
Gymnasium	Mandatory	Included in maintenance charge	N/A
Indoor swimming pool (heated)	Mandatory	Included in maintenance charge	N/A
Library	Mandatory	Included in maintenance charge	N/A
Outdoor entertaining area (including BBQ)	Mandatory	Included in maintenance charge	N/A
Vegetable garden	Mandatory	Included in maintenance charge	N/A
Workshop and crafts (Men's Shed)	Mandatory	Included in maintenance charge	N/A
Caravan/boat storage	Mandatory	Included in maintenance charge	N/A
Management and administration of the village	Mandatory	Included in maintenance charge	N/A
Repair and maintenance services for your unit, (including fixtures, fittings and furnishings)	Mandatory	Included in maintenance charge	This is subject to obligations placed on you or other residents of the village.
Repair and maintenance services for the common areas and communal facilities at the village	Mandatory	Included in maintenance charge	N/A
Provision of flowers, plants, gardening, lawn mowing, landscaping and paintings within the common areas and communal facilities	Mandatory	Included in maintenance charge	N/A
Cleaning and lighting of the common	Mandatory	Included in maintenance charge	N/A

facilities and common areas			
Effecting and maintaining insurance policies for the village	Mandatory	Included in maintenance charge	N/A
Collecting the maintenance charges	Mandatory	Included in maintenance charge	N/A
Arranging for garbage and waste disposal from collection points	Mandatory	Included in maintenance charge	Excludes the collection of household garbage from a resident's premises which is the responsibility of the resident.
Providing and maintaining fire protection systems for the communal facilities in the common areas and administration areas	Mandatory	Included in maintenance charge	N/A
Art painting classes	Optional	\$25 per class	N/A
Aqua/exercise classes	Optional	\$5 per class	N/A
Balance & Weights classes	Optional	\$5 per class	N/A
Line dancing classes	Optional	\$5 per class	N/A
Total mandatory service and facility charges		Included in monthly contribution	N/A
Total optional and mandatory services and facilities charges		\$40	N/A

Attachment 2: Details of insurance policies

Public liability insurance

The nature of the risk insured against

☒ Injury to residents in common areas of the retirement village

☒ Injury to visitors or other third parties in common areas of the village

☒ Injury arising from the operation or management of the village (for example, maintenance works, services or activities organised by the operator)

☒ Damage to third party personal property in common areas of the village

☒ Injury or property damage occurring within a resident’s private unit

☐ Other risks covered (please specify):

Name of insurer

Liberty Specialty Markets

Amount insured

\$50,000,000

Period of cover

From: 4.00 pm 30 June 2026 Local Standard Time
To: 4.00 pm 30 June 2027 Local Standard Time

Premium

N/A - Organisation-wide policy

Excess

\$5,000

Exclusions

Cover under this policy is subject to a range of exceptions and exclusions, summarised below. This list is not exhaustive and the full policy wording should be read carefully to understand all limitations and exclusions that apply.

- Owned aircraft and watercraft
- Registered vehicles (general use)
- Workers' compensation and employer liability
- Industrial award liability
- Property in the Insured's care or ownership
- Faulty products, recall costs and defective workmanship
- Pollution and contamination (gradual or expected)
- Unagreed contractual liability

- Professional liability
- Fines, penalties and punitive damages
- Advertising injury (in specified circumstances)
- Radioactivity, nuclear materials and asbestos
- Aircraft products
- War and terrorism
- Medical malpractice
- Large construction works (over AUD1,000,000)
- Sexual abuse perpetrators and pre-retroactive date claims
- Known offenders
- Communicable diseases
- Cyber and data incidents (except physical injury/damage)
- US/Canadian jurisdiction (limited exceptions apply)
- Sanctions and trade restrictions

Other information:

Building insurance

The nature of the risk insured against

- ☒ Sudden damage to village property and shared buildings caused by insured events
- ☒ Sudden damage to residents' private units caused by insured event
- ☒ Insured events include:
 - ☒ Fire
 - ☒ Storm, wind or hail
 - ☒ Rainwater damage
 - ☒ Burst pipes or sudden water leaks
 - ☒ Vandalism
 - ☒ Flood

☐ Other risks covered (please specify):

Name of insurer

Vero Insurance – ISG013282763
 CGU Insurance – 01R1673781
 AIG Australia Limited – 296997
 XL Insurance Company SE – Au00016691PR24A
 QBE Insurance (Australia) Ltd – AQA103204ISR
 Chubb Insurance Australia Limited – 03FX008314

Amount insured

\$280,000,000

Period of cover

From: 4.00 pm 30/06/2026 Local Standard Time
 To: 4.00 pm 30/06/2027 Local Standard Time

Premium	\$13,500
Excess	\$5,000
Exclusions	Cover under this policy is subject to a range of exclusions, summarised below from the Vertex Industrial Special Risks Policy Wording (August 2018). This list is not exhaustive and the full policy wording should be read carefully to understand all limitations and exclusions that apply. Property not covered: • Property in transit, on registered vehicles, or in construction projects above the Schedule threshold • Money lost in specific circumstances (unattended vehicles, unsecured safes, late discovery, extortion) • Aircraft, watercraft, locomotives • Land, underground minerals, standing timber, crops • Electronic data loss or corruption • Live animals (with minor exceptions) • Docks, wharves, piers, bridges, tunnels, dams, offshore rigs Causes not covered: • War, terrorism, government action or nuclear events • Pollution or contamination (unless caused by a listed peril like fire or flood) • Mechanical, electrical or boiler breakdown (unless relevant endorsement applies) • Faulty design, materials or workmanship (limited to the item affected) • Wear, tear, corrosion, rot, vermin or gradual deterioration • Erosion, subsidence or earth movement (unless earthquake, flood or severe storm) • Sea water or tidal action (same exceptions apply) • Dishonest or fraudulent acts by the insured or employees • Cyber-related data corruption or unauthorised system access • Industrial disputes causing stoppages • Consequential loss (except where specifically included) • Unoccupied premises for more than 60 days (for specific damage types)
Other information	The above insurance is a group policy on behalf of the proprietor and operator, and the other named insured.

Other insurance (specify, and attach additional pages if needed)

The nature of the risk insured against	
Name of insurer	
Amount insured	
Period of cover	
Premium	
Excess	
Exclusions	
Other information	

Attachment 3: Glossary of fees

Capital maintenance fund contribution: A portion of resident payments is set aside by the operator into a dedicated fund for future major repairs and maintenance of village infrastructure. The operator determines the required portion.

Contract check fee: The annual contract check, which summarises fees and exit position, must be provided free. An on-demand check is also free where the resident gives 28 or more days written notice of intention to leave.

Deferred management fee: A fee payable on exit, as a contribution toward the cost of services provided to the resident during their time in the village. It is calculated as a percentage of the entry payment, accruing daily based on length of residence. It cannot be charged where the resident leaves during the settling-in period or moves to another unit within the same village.

Entry payment: The main upfront payment for the right to live in the village. It may be a lump sum or fixed instalments. It may be fully or partly refunded when you leave (a repayable entry payment) or it may be non-refundable. It does not include rent, maintenance charges or optional service fees.

Exit entitlement: The amount paid back to the resident on exit. For non-owner residents, it starts with the repayable entry payment. For owner residents, it starts with the sale price of the unit. Any fees, outstanding charges and other deductible amounts are subtracted to give the final figure.

Holding deposit: A payment to reserve a specific unit before a residence contract is signed. It falls outside the standard entry payment rules and is regulated under the Sale of Land Act 1962 instead.

Maintenance charge: A regular fee, usually weekly, fortnightly or monthly, covering village management, staff, facilities and common areas. It is capped each year in line with the all groups Consumer Price Index (CPI) for Melbourne in original terms published by the Australian Bureau of Statistics; and can only exceed that cap if residents approve a higher amount by special resolution.

Optional services charge: A fee for extra services a resident elects to use, such as meals or personal care, that are not part of the standard village offering. These charges cease on vacation of the premises or on the resident's death.

Owners corporation fee (owner residents only): Where the village has an owners corporation, owner residents pay a separate fee covering common property upkeep and insurance. This is in addition to the maintenance charge.

Rates and taxes: Government charges such as council rates and land tax on the village land. These may be passed on through the maintenance charge or charged separately, as set out in the contract.

Reinstatement costs (non-owner residents): non-owner residents must return the unit reasonably clean and in the same condition as when they moved in, allowing for fair wear and tear. Where this has not occurred, the operator may issue a written notice specifying the required works and their estimated cost. If not disputed within 21 days, the operator may carry out the works and charge the resident the reasonable cost.

Rent (non-owner residents): Some non-owner residents pay ongoing rent for the right to occupy their unit, in place of or in addition to an entry payment. Rent is treated separately from entry payments under the legislation.

Special levy: A one-off charge for unexpected major expenses. No more than one special levy may be charged in any 12-month period, and only where required by law, approved by residents by special resolution, or covered by the contract.

Utility charges: Charges for electricity, gas and water consumed by the resident. The method of calculation varies between villages and is set out in the contract.

Waiting list fee: A fee charged to join the village waiting list. It may or may not be refundable. The operator is required to state in the information statement whether a waiting list fee applies and whether it is refundable on entry.

ANNEXURE A – CERTIFICATES OF CURRENCY



Certificate of Currency

Date of Issue: 03/07/2026

LCA Insurance
C/- Lutheran Church of Australia Inc
PO Box 731
North Adelaide, SA, 5006

Contact:
Leanne Fisher
Client Manager
m: +61 427 546 966
e: leanne.fisher@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Public Liability Insurance
Named Insured	Lutheran Church of Australia Inc.
Including	Lutheran Homes Group-Mildura
Insurer	Liberty Specialty Markets
Policy Number(s)	ADCAS22419238
Period of Insurance	From: 4.00 pm 30 June 2026 Local Standard Time To: 4.00 pm 30 June 2027 Local Standard Time
Covering	Insured's legal liability to pay compensation in respect of: a) Injury to any person; b) Property Damage; c) Advertising Injury; occurring within the Geographical Limits during the Period of Insurance as a result of an Occurrence happening in connection with the Insured's Business or Products.
Insured Persons	Includes any director, executive officer, employee, council member, member of the Senate, voluntary worker, counsellor, councillor, representative, delegate, committee member, adherent, minister, deaconess, lay pastor or lay preacher of the Named Insured.
Limits of Liability	Public and Products Liability \$50,000,000 any once Occurrence in respect of public liability and in the aggregate during the Period of Insurance in respect of Products Liability
Situation and/or Premises	333 Eight St Mildura VIC 3500
Interested Party	N/A
Remarks/Comments	Note; only the legal liability of the above mentioned Named Insured, LCA Insured Name, and Insured Persons are covered by this policy.

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
 - represent an insurance contract or confer rights to the recipient;
 - amend, extend or alter the Policy; or
 - contain the full policy terms and conditions

Aon Reference: AONADL1GS19
Version: A810135

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 GPO
Box 514, Adelaide SA 5001

Certificate of Currency

Date of Issue: 3 July 2026

Lutheran Church of Australia Inc
PO Box 731
NORTH ADELAIDE SA 5006

Contact:
Leanne Fisher
Client Manager
m: +61 427 546 966
e: leanne.fisher@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Type	Industrial Special Risk (Property and Business Interruption)
Insured	Lutheran Church of Australia Inc Including Lutheran Homes Group- Mildura
Insurer	AAI Limited trading as Vero Insurance 35%, AIG Australia Limited 15%, Insurance Australia Limited trading as CGU Insurance 15%, XL insurance Company SE trading as AXA XL 15%, QBE Insurance (Australia) Ltd 10%, Chubb Insurance Australia Limited 10%
Policy Number(s)	Vero Insurance – ISG013282763 CGU Insurance – 01R1673781 AIG Australia Limited – 296997 XL Insurance Company SE – Au00016691PR24A QBE Insurance (Australia) Ltd – AQA103204ISR Chubb Insurance Australia Limited – 03FX008314
Period of Insurance	From: 4.00 pm 30/06/2026 Local Standard Time To: 4.00 pm 30/06/2027 Local Standard Time
Limits of Liability	Section 1 and 2 combined The maximum amount payable by the Insurer for any one loss or series of losses suffered by the Insured arising out of any one original source or cause at any one Situation, subject to any Sub-Limit of Liability and the application of any Deductible is \$280,000,000 and, Maximum Payable from Any One Event is \$2,500,000,000.
Summary of Cover	Loss, destruction of or damage to the Property Insured as a result of an insured peril, including loss resulting from interruption or interference to the business, all as defined in the policy.

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
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Aon Reference: AONADL1GS19
Version: D625892/002

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 514, Adelaide SA 5001

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Section 1 – Material Loss or Damage

All real and personal property of event kind and description belonging to the Insured or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any damage including all such property in which the Insured may acquire an insurable interest during the period of insurance.

Section 2 – Consequential Loss

Loss of Gross Revenue (as defined) and/or increase in cost of working resulting from loss, destruction or damage caused by an Insured Peril as per Section 1.

Situation of Risk

333 Eight St, Mildura, VIC,3500

Remarks

Policy notes declared Property
Total Building Value - \$ 2,000,000

Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
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