# Discover what the LGEN® are OIDS

An entirely new concept in over 45s living. Turning the idea of retirement upside down



Join the Lifestyle Generation

- Affordable new homes
- Low maintenance living
- Unlimited access to resort facilities
- Secure, gated community living
- Frees up capital to invest or enjoy life

# It's a new way to a new live for a new generation

Architectural Illustration of Lakeside - Lara clubhouse

### Welcome to Lakeside - Lara

#### The National Lifestyle Villages story

#### Lakeside - Lara is part of National Lifestyle Villages' unique home and lifestyle option for a unique Lifestyle Generation.

In creating National Lifestyle Villages, we wanted to offer an entirely new, more affordable home choice to suit the needs of the L GEN<sup>®</sup>.

We saw that, once the kids left home, people grew tired of spending all their time and money on the upkeep and maintenance of the old family home. They also had a great deal of their assets tied up in their property, money that could otherwise be invested or used to fund other things they've always wanted to do.

In response, we've created brand new, highly affordable homes that are virtually maintenance free. They are in sought-after locations, offer all the creature comforts, security and sense of community that our Lifestylers demand, plus unlimited access to the kind of resort facilities most people can only dream of having in their own home.

Central to our idea was the need to make these homes as affordable as possible, without compromising on quality or location. To achieve this, we drew inspiration from the holiday park model in Europe and the relocatable home resorts in America. We worked with Government to develop our own Australian version which has a much greater security of tenure. Through this new model, we found that we could offer high-spec homes at prices some 40% cheaper than the median price in the area while offering more than just a home.

Now the L GEN<sup>®</sup> have a whole new option and one that provides them with everything they could ever want in a new home - resort facilities, very little maintenance, a secure environment and time and money to spend however they please. Plus, they can be sure that they are making a prudent and secure investment decision. The new Lakeside - Lara Lifestyle Village is our tenth over 45s community, designed to give you everything you're looking for in a home. They're stylish, affordable and low maintenance, allowing you more time to enjoy life, surrounded by the kind of resort facilities that make every day feel like a holiday.

Lakeside - Lara Village offers you the freedom you're looking for and more. It enjoys a convenient location, situated just two minutes from Lara's handy shops and services, only 15kms from Geelong's major facilities and an easy 50 minute drive to Melbourne's Central Business District.

Still peacefully rural, Lara is perfectly located within one of Victoria's more prosperous and developing regions with fast rail and freeway infrastructure connecting the large and small communities (Melbourne CBD is just 50 minutes by train, Geelong eight minutes and Werribee is only 15 minutes).

The lovely community of Lara has a shopping precinct and all the resources you'll need to meet your regular daily living requirements including a medical centre, restaurants and cafes and the very attractive Elcho Park Golf Club is also nearby.



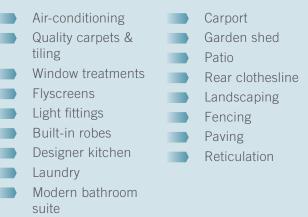
Choose your own design
Modify to suit you
Quality materials
Fully fitted-out

# It's you own private Space

## Quality, custom designed homes

#### All-inclusive

With each of our homes, you can expect all of the following premium features as standard:



#### Lakeside - Lara Lifestyle Village offers a range of stylish, architecturally designed homes that are perfect for you. These homes are built to order and include high quality fixtures and finishes.

Choose from a collection of modern designs, with the freedom to choose the style, size and floor-plan to suit your needs. Our low maintenance homes are spacious with imaginative design elements that provide all the storage you need.

When creating National Lifestyle Villages, we committed to never compromising on quality, and aligned ourselves with builders and suppliers who work with us to adopt new design innovations, using the latest materials and technology.

Lakeside - Lara's homes are engineer certified using timber frame construction and built to be as strong, and last as long as typical suburban homes. Our homes also come with Australian Standards compliance and Structural Guarantees.



Just one low fee for:

- Resort facilities year round
- Village maintenance
- Village services
- 🔜 Rates & taxes

# having your OVD tennis court, heated pool,

heated pool, gym, lawn bowls and more...

> "Boredom doesn't exist in our life and we've made such a terrific bunch of friends living here. When the grandkids stay, they go home exhausted."

**Cheryl (and Graham),** National Lifestyle Villages, Bridgewater

When designing National Lifestyle Villages, we were inspired by the observation that those who spend time in resorts experience reduced stress and a general feeling of wellbeing. We wanted to recreate that resort feeling every day.

Lakeside - Lara Lifestyle Village will offer five-star facilities that are in keeping with the L GEN'S® lifestyle. You'll find a pool, spa, sauna, tennis court, bowling green, library, internet kiosk, bar, luxurious clubhouse and more, all professionally maintained and set in attractive, landscaped gardens.

There's even parking for your caravan or boat for a small fee. The Village is a secure, gated community, with video surveillance, for extra peace of mind whether you're home or away.

And while you enjoy the better things in life, a modest weekly fee covers all facilities, services, and rates & taxes. This fee is clear, simple and CPI linked so you'll never be surprised with hidden or extra costs.

#### All inclusive:

#### Services

- Local government rates and taxes
- Water rates
- Household rubbish removal
- Up-keep of Village roads, signage and street lighting
- Homes wired to the Village master antenna
- Maintenance of:
  - Underground reticulation
  - Streetscape gardens
  - All common areas and facilities
  - Outdoor gas barbecues and picnic areas
  - Online internet kiosk

Secure, monitored, gated entry

- Provision and maintenance of your own, secure mailbox
- A friendly Neighbourhood Watch system
- An active Village Social Club
- Provision of a Village bus for leisure activities once 50 homes have been established
- Regular forums to discuss ideas and issues with Village Administration

## Life in a secure community



#### **Facilities**

Clubhouse Dance floor Stage and sound system Heated indoor swimming pool Heated indoor spa and sauna Fully-equipped gymnasium/fitness centre Tennis court Bowling green Indoor entertainment area Workshop Darts and pool area Barbecues Outdoor entertainment areas Librarv Internet kiosk Golf net Lounge BYO Bar Boat and caravan parking

Please note: As each Village is unique, facilities and services vary slightly.

#### When you move to Lakeside - Lara Lifestyle Village, settling into a new neighbourhood is easy. The L GEN® share a genuine commitment towards enjoying life and getting involved, but also a mutual respect for personal space and a desire to balance life with personal privacy.

There is an unending program of events, informal gatherings and organised activities. The variety of shared interests, mean there are a wide choice of groups and clubs. The wonderful facilities will also cater for a whole spectrum of sporting, artistic, cultural and recreational interests.

Of course, whenever you choose, you're always free to retreat to the peace and quiet of your own, private home and garden. And yes, pets are welcome!

#### Lock & leave

With so much happening within Lakeside - Lara Lifestyle Village, it can seem like an endless holiday without having to leave home. But if the travel bug does bite, or you need to visit friends and family, getting away couldn't be simpler and easier.

Just lock-up your home, hitch-up your caravan or head for the local airport. The secure gated community and low maintenance living makes it that simple. And our Village Neighbourhood Watch network will give you extra peace of mind.

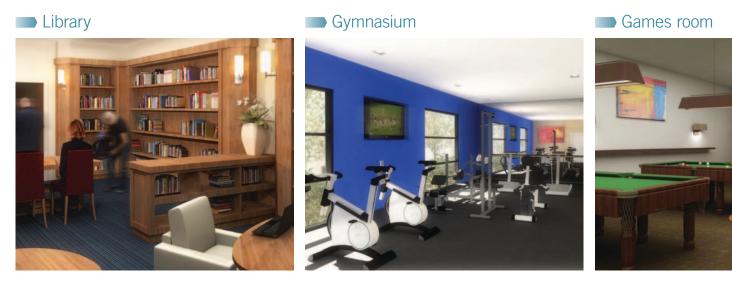
At Lakeside - Lara Lifestyle Village you can enjoy the freedom to follow the sun and your dreams, without any of the hassles and worries you'd have to deal with as a home-owner in a conventional suburban house.



### Multi-million dollar Clubhouse



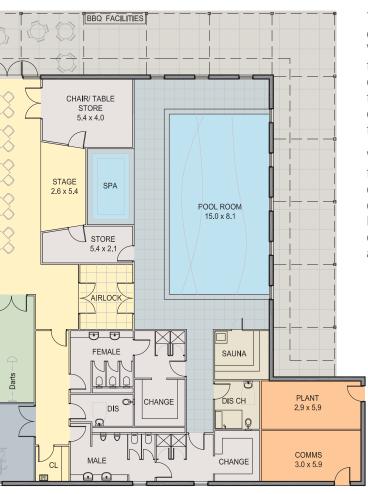
Neville, National Lifestyle Villages, Tuart Lakes.



Architectural Illustration of Lakeside - Lara clubhouse and facilities

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The clubhouse is a focal point of the Village and its facilities are an enjoyable extension to your home. Having built clubhouses in each Village we've developed, we understand the importance of quality and functionality in the design. Great care has been taken to provide a choice of spaces, perfect for socialising or quiet times. At its hub you'll find an airy dining hall with stage area. Radiating from this is a catering quality kitchen, outdoor area with bbq facilities, a library, private function, gym, spa & sauna and more.

We are committed to ensuring Village facilities are delivered in a timely fashion. Entry gates, tennis court, bowling green, golf driving net, outdoor chess, and surrounding landscaping will be developed as part of stage 1 and the clubhouse facilities will be underway when the 40th home is installed. While these projects are underway, you will not be charged a weekly fee until June 2013 and then only at 75% of the full amount, until the clubhouse is completed.

Tennis Court



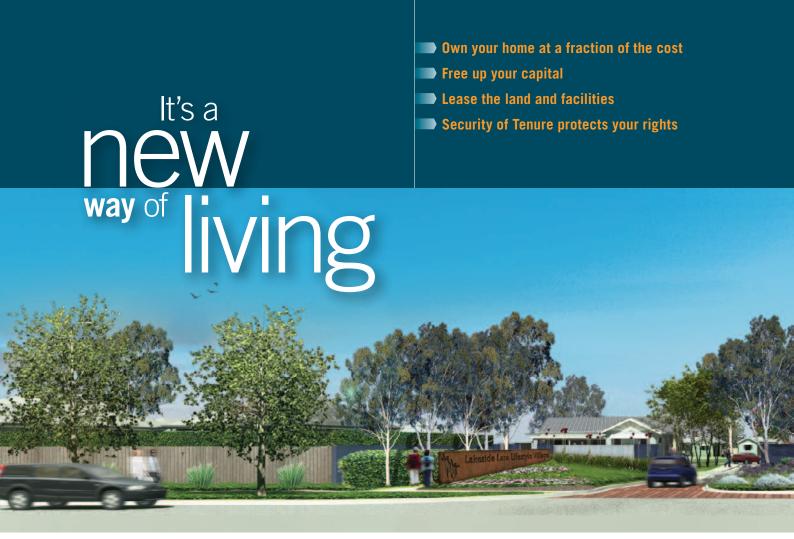
Indoor heated pool











#### How it all works

National Lifestyle Villages offer a unique home and lifestyle option that cannot be compared to retirement villages, property developments or anything else, really.

It offers you a whole new option and one that provides you with everything you could wish for: a home that frees up your time and money to spend however you please.

We've set a new Australian benchmark. The National Lifestyle Villages' model enables you to purchase a brand new or established home, for around 60% of the cost of a traditional, basic brick and tile home on a small block in a normal suburb, plus you get a lot of additional benefits.

#### How do we do it?

There was a time when the great Australian dream of owning one's own home involved being limited to also owning the land on which the home was built. But we have adopted another system. The land-lease ownership model which has proven successful in the United Kingdom, and America, has been adapted to suit the L GEN<sup>®</sup> in Australia.

Land-lease ownership simply means that you buy and own your home, but lease the land on which it is located.

In Australia, this model is favoured by developers of commercial buildings and facilities such as airports and ports. It is also the preferred model for all residential homes in Canberra, which are purchased on a 99 year lease instead of a Freehold Title.

The National Lifestyle Villages' model enables you to buy a brand new home that is completely owned by you and provides a binding lease agreement that gives you 'exclusive' use of the land with Security of Tenure for up to 60 years. What's more, your lease includes ongoing access to all of the Village's, resort-quality facilities and services.

#### What is the term of my lease?

The lease typically starts at 60 years and reduces each time the home that occupies the leased lot is sold. For example, if you sell your home after living in the Village for 10 years the next owner will have a term of 50 years left to run. When a home is sold, your lease comes to an end and a new lease is entered into by the incoming owner. This means that when you sell you are completely released from any obligations under the lease. Our leases are unique in that we are obliged to keep the lease with you in place for 60 years, but you can exit the lease and sell your home at any time you like.



#### About Security of Tenure

Security of Tenure refers to the legal protection afforded to you against arbitrary rent increases and offers the comfort in knowing that any possible future Village owners are legally obliged to honour the terms of the lease that you have signed. It is built into your Residential Site Agreement (RSA) which provides the right to occupy your site within the Village and use the facilities and infrastructure for the term of the lease.

#### Affordability into the future is assured

There are no hidden costs or surprises with National Lifestyle Villages. Just an affordable weekly rental fee, less any Government Rent Assistance you might be entitled to if you are on a pension.

There is only one base rent review each year, on the 1st of July. To calculate any increases we use the CPI of the capital city of the state or territory where the Village is located, as advertised by the State Government.

National Lifestyle Villages is one of the few operators in Australia that uses the Consumer Price Index (CPI) rather than a market review. We do this because it is the fairest system, particularly if you are on a fixed income, such as a pension, or a retiree living off superannuation.



"I put the extra money I made on selling my home into a fixed term deposit, which I don't touch unless we're going on holiday or doing something special. We've always wanted a boat, so for my 60th birthday, we splashed out on one."

**Dale (and partner John),** *National Lifestyle Villages, Bridgewater.* 

- Conservation of existing flora
- Waterwise gardening practices

the second

- Well insulated homes
- Energy efficient lighting
- Solar energy sources

building a sustainable

munity

Recycling & composting

## Reduce, reuse, recycle for a **better** future

#### Awards won by National Lifestyle Villages

We are proud of the long list of awards we have already won. They are a testament to National Lifestyle Villages commitment to sustainability and community design & management.

2011 WA Water Awards 2011, Water Recycling Merit Award for National Lifestyle Villages -Bridgewater Lifestyle Village

**2010 HIA Boral Greensmart Awards** -Community Development of the Year for Tuart Lakes Lifestyle Village

**2010 HIA Greensmart Awards** - Development of the Year for Tuart Lakes Lifestyle Village

**2009 UDIA Awards for Excellence** -Urban Water Excellence Category for Bridgewater Lifestyle Village

**2007 HIA Greensmart Awards** - Water Efficiency Award for Bridgewater Lifestyle Village

**2007 HIA Greensmart Awards** - Design Concept Award for Tuart Lakes Lifestyle Village

**2007 HIA Greensmart Awards** - Development/Estate of the Year for Bridgewater Lifestyle Village

**2007 Banksia Award of Environmental Excellence** - Winner - Built Environment Category

**2006 Water Awards** - Highly Commended - Water Conservation/Efficiency

2006 WA Environmental Awards - Overall Winner

**2006 Winner, WA Environment Awards** -Winner - Corporate Business Leading by Example

2006 Telstra Western Australian Business of the Year - Winner

2006 Telstra Hudson Business Award - Winner

2006 Australasian Seniors Housing Awards – Affordable Housing

2005 Australasian Seniors Housing Awards -Best New Project

2005 City of Wanneroo Environmental Excellence -Business & Industry

**2005 City of Wanneroo Environmental Excellence** - Water Conservation

#### When designing our homes and Villages, it made complete sense to have greater environmental sustainability built into them. It's a smart way to build and saves you money in heating and cooling costs and water usage.

#### Green Steps

Green Steps is our journey towards greater environmental sustainability. Each step we take reduces our carbon footprint.

#### Step 1. Protecting the landscape

• We maintain all mature trees, where possible, to provide natural shade, enrich the soil and protect the habitat of the local wildlife.

#### Step 2. Better water management

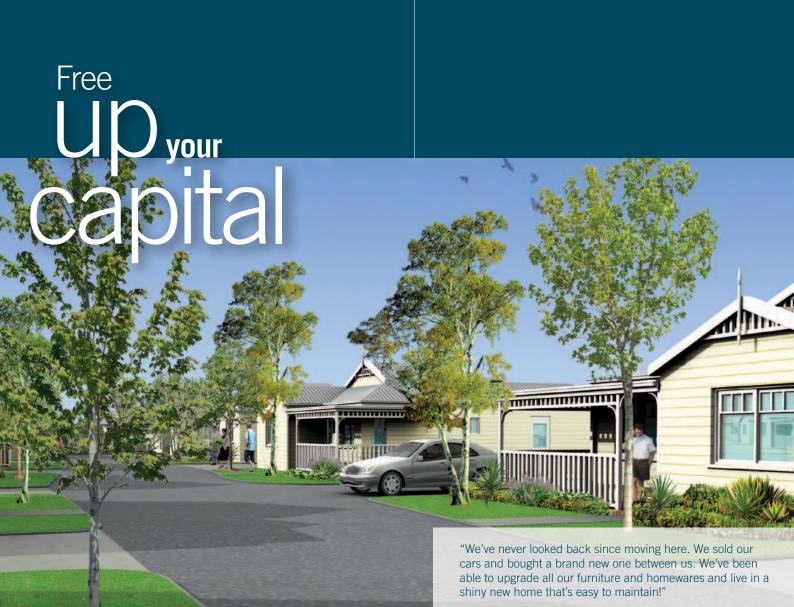
- We are waterwise, using water economically, with AAA-rated outlets.
- We use underground reticulation which cuts down on waste through evaporation and sends the water to where it's really needed – at the roots.
- Our ground-staff monitor our water use carefully, check water quality and work hard to maximise the efficiency of our water usage in the Village.

#### Step 3. Energy management

- We put time and thought into the position, design and orientation of our homes in the community making them more energy efficient, providing extra warmth from the winter sun and natural ventilation in the summer.
- High levels of insulation to all roofs and walls mean less need for heaters and air-conditioners, reducing energy use in the home.
- Energy-efficient lighting saves energy throughout the Village.
- We embrace the use of alternate energy sources such as solar, wind and other sources as they become viable.

#### Step 4. Waste management

• Where possible non-organic waste is recycled using a Village scale composting system, worm farms and chicken pens.



Architectural Illustration of Lakeside - Lara typical streetscape

Bill and Jan, National Lifestyle Villages, Tuart Lakes.

#### A new home with cash in your hand.

For many, selling the family home and buying a brand new home in a resort-quality National Lifestyle Village, actually leaves them with a substantial tax-free cash reserve.

In many cases, this can be re-invested to generate a regular income or used to indulge in a few of life's pleasures: like a new boat, car, caravan or a fabulous overseas holiday.

### You may also be eligible for a Government rebate.

One of the benefits of the National Lifestyle Village model is that if you're on a part or full pension you're likely to be entitled to a Centrelink Rent Rebate. For example a single person on a pension and spending around \$125 per week on rent (which covers a huge range of Village facilities and services), will typically receive about \$50 per week in Rent Assistance.

Just contact a National Lifestyle Village sales consultant to discuss your eligibility.

#### Seek financial advice

Before you proceed, we recommend you seek independent financial advice to discover for yourself whether it makes sense for you and your personal circumstances. If you prefer we can refer you to any one of the independent experts that we know and trust.

It is much better to get an independent review of your circumstances before you sell the family home so that the benefits afforded to you can be maximised before moving to a National Lifestyle Village.

Make the financial comparisons				
Buying a small home or unit in the suburbs	(	OR	Buying a brand new in a National Lifestyle	
Sell your home	\$390,000	Se	ell your home	\$390,000
Cost of new home	\$320,000	Сс	ost of new home	\$220,000
Stamp Duty	\$11,424	St	Stamp Duty	
Settlement costs and adjustments	***\$2,000	Se	ettlement costs	\$0
Total cost	\$333,424	Тс	otal cost	\$220,000
Money left over	\$56,576	М	oney left over	\$170,000
Interest received on cash in bank (6% of \$56,576)	\$3,394.56		terest received on cash in bank % of \$170,000)	\$10,200
		Сс	ost of weekly outgoings (p.a.)*	\$7,228
Cost of rates and taxes, body corporate fees etc	***\$4,000		ess Government ent Assistance (p.a.)**	\$2,948.40
Cash shortfall (p.a.)	\$605.44	Ca	ash surplus (p.a.)	\$5,920.40

\*Cost of weekly outgoings (p.a.) based on \$139 single weekly rental fee. \*\*Centrelink Rent Assistance available to those who qualify, please ask a sales consultant for more details. \*\*\*This price is an estimate only.

#### The service of on-selling your home is provided for you at no extra cost as part of your lease agreement with National Lifestyle Villages.

Most Lifestylers elect to pay a small weekly rent during their time in the Village, with the balance being payable on settlement of their home. Once this has occurred, the remaining proceeds of the sale go to you.

Your home is yours, a willable asset that you are free to sell whenever you please. Resale values of our homes typically track closely to normal real estate. Since 2000, National Lifestyle Villages' home owners have realised excellent returns on their investment. Our first clients purchased homes for around \$140,000 and are now selling them for around \$350,000.

With the growing baby boomer population, Lifestyle Villages are gaining popularity and we anticipate that in the next 15 years, we will see our Villages become an increasingly sought after option. When a Village is fully occupied, the only way anyone can move to the Village is by purchasing an established home and the normal laws of supply and demand prevail.

### During a resale, we undertake the following on your behalf:

- The marketing and sale of your home.
- Arranging the inspections and meeting prospective buyers.
- The collection and distribution of funds with a settlement agent.
- Interviewing prospective buyers and informing them about the Village and policies.
- Arrangement of new lease agreements for the buyer.
  - Arrangement for all induction processes and key handovers.
- Making sure the buyer knows and understands the emergency procedures, gate access, security systems and introductions.
  - Organising payment procedures.
  - Providing security of tenure to the incoming buyer.
  - Provide the necessary release of lease to the outgoing seller.

Located at some of Australia's most sought after addresses

Each Village is situated conveniently close to amenities and leisure facilities

# It's a **BACK OF Lifestyle Villages**

National Lifestyle Villages opened our first community back in 2000. Since then we have gained a reputation for offering low maintenance living and the best residential resort facilities around. Today our number of Villages has grown to 10. All our Lifestyle Village locations are carefully selected to offer beautiful, private setting that are still convenient for shops, services and amenities. They are also in some of the most popular seachange and tree-change areas around. Going forward, our vision is to offer the L GEN® even more great Villages in great locations, freeing up their time and money to do the things they've always wanted.

Tuart Lakes, Rockingham bowling green and clubhouse

#### Bridgewater National Lifestyle Village

#### Erskine Established 2004

A park-like 40 acres on the Peel Inlet in Erskine, Bridgewater Lifestyle Village is just four minutes drive south of the bustling city centre of Mandurah. The area has long been acknowledged as one of the healthiest, safest and best places in the world to live. Its Mediterranean climate is perfect for outdoor activities, the beaches are beautiful and conditions are perfect for fishing, golfing, tennis and more.

Bridgewater Lifestyle Village features outstanding resort-style facilities within a friendly community. This amazing site is graced throughout by beautiful mature Tuart and Marri trees, which have been retained and protected to create mini parks and habitats for birds.



Erskine Mandurah, WA Bridgewater on Oakleigh Dr Call Robyn Walton 08 9550 4880

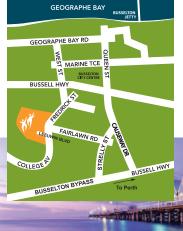


#### Busselton National Lifestyle Village

#### West Busselton Established 2006

Enjoy the relaxing atmosphere and convenience of living 2km from central Busselton. The beach, golf course and the natural splendours of Geographe Bay are all on your doorstep. Beyond this, the famous vineyards of Margaret River and popular surf beaches of Cape Naturaliste are at your disposal.

Busselton Lifestyle Village has a laid-back holiday feel to it, with resort facilities to suit everyone and a busy social calendar for those who wish to join in. Beautiful peppermint trees feature across the serene park-like 7.9ha site, shading the clubhouse and providing a cool green amphitheatre.



Busselton, WA Leeuwin Blvd, West Busselton Call Lyn Sinclair & Linda Sunderland 08 9752 6703

#### Helena Valley National Lifestyle Village

#### Helena Valley Established 2012

Make the tree change to the picturesque riverside district of Helena Valley, just 20kms to the East of Perth. Within walking distance from the main shopping area on Helena Valley Road, this Village provides a breathtaking country setting that's conveniently close to the amenities of Midland.

Helena Valley Lifestyle Village offers a relaxed, country town atmosphere where your neighbours will soon become new friends. Yet you will always have the choice to maintain your own personal space in your new home and garden, designed with private entertaining areas.



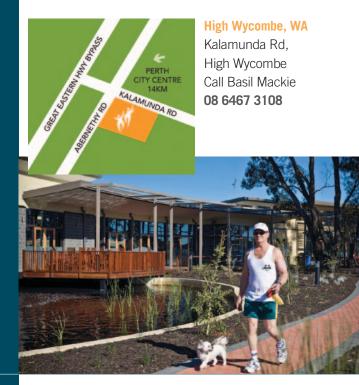
Helena Valley, WA Coming soon to Helena Valley Rd Enquire now on 1300 45 55 65

#### Hillview National Lifestyle Village

#### High Wycombe Established 2007

Enjoy the best of community, city and country living, less than 16km from the centre of Perth. Relax in the idyllic rural setting of High Wycombe that's conveniently close to the amenities of Midland Gate, Belmont Forum and Forrestfield Shopping Centres. Public transport is also close by to take you where you want to go.

Like all National Lifestyle Villages, Hillview provides the security of living in a friendly, gated community. Situated in beautifully landscaped grounds, the Village boast a wide range of resort facilities and a multi-million dollar clubhouse.



#### Lake Joondalup National Lifestyle Village

#### Ashby Established 2001

Lake Joondalup Lifestyle Village is situated in WA's northern metro suburb of Ashby, close to the City of Joondalup, with all its shopping, dining and entertainment options. This, coupled with the abundance of nearby parks, beaches, and leisure facilities, including a world-class golf course, make Joondalup a popular lifestyle choice.

As our first and most established Village, Lake Joondalup is fully occupied, though established homes become available for sale from time to time. Set on the water, beside the pristine Lake Joondalup Nature Reserve, this community is what the L GEN<sup>®</sup> is all about.

#### Oyster Harbour National Lifestyle Village

#### Albany Established 2011

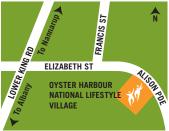
On the picturesque coast of WA's South-West, is the perfect place location for your home by the sea. Oyster Harbour Lifestyle Village is situated on Bayonet Head, close to all the activity and boat-launching facilities of the Harbour and 10 minutes drive from the City of Albany.

Blending the elements of Village life, social activity, resortstyle facilities, security and affordability, Oyster Harbour is a vibrant and growing community is a picturesque setting, surrounded by stunning natural features.



Ashby, WA Lake Joondalup on Wanneroo Rd Call Jake Jackson 08 9404 5011





Albany, WA

Oyster Harbour at Bayonet Head, Alison Pde Call Ian Skalko & Lindy Burton **08 9866 7800** 



#### Pineview National Lifestyle Village

#### Tapping Established 2004

Pineview Lifestyle Village is located in WA's flourishing northern metro suburb of Tapping, between Wanneroo and Joondalup, only 35 mins drive from the city. The area is home to world-class golf courses, Lake Joondalup Nature Reserve and 17kms of pristine coastline which makes for great fishing, swimming and sailing.

Pineview Lifestyle Village offers a very active, social lifestyle, with events and get-togethers happening on a daily basis.

As one of our more established Villages, all homesites are now sold. However established homes do come up for sale at times, though they don't stay on the market for very long.



#### **Rockingham** Established 2010

Located on Mandurah Rd in Baldivis, Tuart Lakes Lifestyle Village sits on an impressive elevated site overlooking Lake Walyungup and Lake Cooloongup, just minutes from the shops, services and facilities of Rockingham and Baldivis City Centres. Easy access to the Kwinana Freeway connects you to Perth, Mandurah and the South West. And of course, pristine beaches are only 10 minutes away.

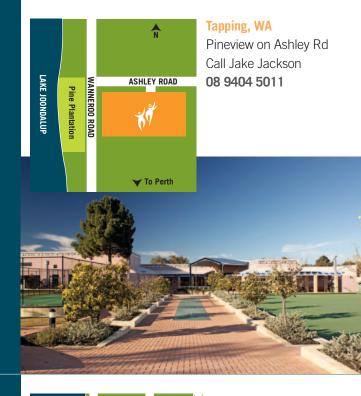
This amazing Village occupies over 24 hectares with mature Tuart and Marri trees, retained and protected to create mini parks and habitats for birds throughout. An exciting selection of innovative homes has been designed to take advantage of the site's undulation and views of the salt lakes which make for a spectacular sight at sunset.

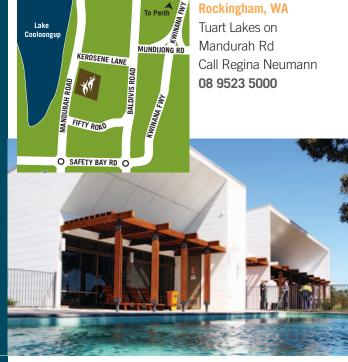
#### Vibe National Lifestyle Village

#### Baldivis Established 2010

Vibe Lifestyle Village offers a picturesque rural setting, surrounded by tall native trees, just minutes from the conveniences of Rockingham and Baldivis City Centres. The stunning coastline and world-class golf course are not far away.

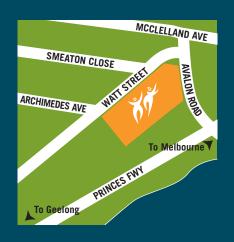
Vibe offers the perfect balance of community living and private, personal space. Spend more time doing the things you love in this sought-after Village that combines rural beauty with resortstyle facilities.







Baldivis, WA Vibe on Sixty Eight Rd Call Nancy Ansara 08 9524 4403



### Contact Us Lara Lifestyle Village

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