

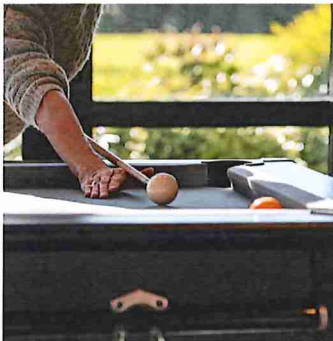


THE VILLAGE

Enjoy the over 50s lifestyle in a modern home surrounded by coastal gardens with resort-style community facilities and the flawless Papamoa Beach only a short walking distance away. Papamoa Sands comprises of 179 lifestyle homes, a superb village centre, and on-site motorhome amenities. With its range of modern home options, over 50s can find a home to fit their lifestyle. *The best part? When you sell your home, your home will be sold for the actual market value. Meaning you enjoy the capital gains, subject to the market conditions at the time and exit fees that apply.

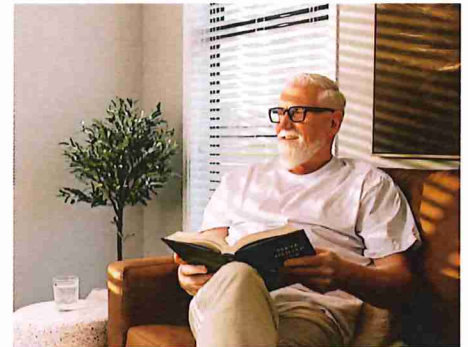
THE VILLAGE FACILITIES

The village facilities are spaces for residents to relax, socialise and entertain.



A beautiful space for village residents to relax, socialise and entertain, Papamoa Sands has a well appointed village centre that features a communal lounge, self-serve sports bar with pool table and darts, commercial-style kitchen, gym, activities room, library, outdoor entertaining area with BBQs, village management office and mail room. There is also a resident self-drive van for group outings.

At Freedom Lifestyle Villages, you will enjoy connection and friendships with likeminded people. You can be as active and social as you want to be, how you spend your time is up to



you. With dinners and drinks together and activities such as; book clubs, walking groups, gin club, yoga, pilates, mahjong, tai chi and so much more, there is something for everyone! It's your choice how much, or how little, you choose to do.

LOVE YOUR MOTORHOME?

Papamoa Sands Village is your paradise.



Freedom Lifestyle Villages across New Zealand are renowned for their exceptional motorhome-friendly facilities which complements the lock-up and leave set-up of Papamoa Sands perfectly. Adventures away have never been easier with the Papamoa Sands motorhome parking area with wash-down bay and dump station. It's all available to you at a modest weekly fee.

PAPAMOA
Sands
A FREEDOM LIFESTYLE VILLAGE

*A lifetime site agreement and occupancy fees apply.

papamoasands.co.nz

HOW WE WORK

WEEKLY FEES

Village life benefits and land costs are tied into a weekly fee and are based on the size of the dwelling

For your convenience, the land costs and benefits of village life are bundled into a weekly fee. It covers your rates, gardens and lawns maintenance, use of the village facilities including the village centre, communal workshop and village van, mailbox in resident mail room, security including, security patrols and CCTV, as well as the services of the village management team and rubbish collection.

The weekly fee has been set according to the size of the home and increases annually at 2.5% or CPI whichever is greater.

INSURANCE

As an operator we optimise and maximise to ensure we the village has adequate cover. The insurance fee ranges according to the size of your home and is reviewed annually.

HOME STYLE		WEEKLY FEE	INSURANCE
BACH 1 BEDROOM STANDALONE		\$196.66	\$22.40 \$23.96 (with garage)
BEACH 2 BEDROOM STANDALONE		\$211.22	\$23.96
BAY 2 BEDROOM STANDALONE WITH OFFICE		\$225.79	\$26.78
MOTOR HOME PARK STORAGE SHED		\$22.89 \$19.46	

NB. Above weekly fees include GST and are valid to 31st March 2027 based on settlement date.

WHAT HAPPENS WHEN IT COMES TIME TO SELL?

We understand it is important that you retain control over your future choices. That's why Freedom residents have the right to sell their home when and how they wish. An uncomplicated and fairer exit fee structure is our biggest point of difference. If you decide it is time to sell, you can list your home on the open market so it can be sold at true market value, and you will share in capital gains.

Subject to Freedom's fairer exit fee structure, residents benefit from better financial outcomes compared to the more conventional village models.

HOW DOES THE EXIT FEE WORK?

The Freedom Financial Model is affordable and financially sensible. By staying market-relevant, your investment is protected. The Freedom Lifestyle Villages exit fee structure is based on the outgoing sale price of the home (the value the home is sold for when a resident leaves). The exit fee structure is progressive over a 5-year period at 4% per annum, until it is capped at 20%.