



CARLYLE
GARDENS

A BlueCare community

Your life, your choice

Retirement is your time to do what you want to do, the way you want to do it. Why should moving into a retirement village be any different?

That's why we've created BlueCare Choices.

We offer you the freedom to choose the option that best suits your financial and lifestyle needs. BlueCare Choices gives you the choice of three options:



**GUARANTEE
CHOICE**

Certainty so you
know what your costs
will be.



**CAPITAL GAIN
CHOICE**

Share in market
fluctuations.

10%

**REDUCED
CONTRIBUTION
CHOICE**

Want more money in
your pocket now?
Pay 10% less upfront.

See the table overleaf for more detailed information on each of these BlueCare Choices.

BlueCare Choices

COMPARE OPTIONS	 GUARANTEE CHOICE	 CAPITAL GAIN CHOICE	10% REDUCED CONTRIBUTION CHOICE
Stamp Duty	No stamp duty is payable*	No stamp duty is payable*	No stamp duty is payable*
Capital gain/loss	You do not share in the capital gain or loss	You share 50% of the capital gain or loss	You do not share in the capital gain or loss
Reinstatement costs	All costs for accelerated wear and tear and damage	All costs for accelerated wear and tear and damage (plus renovation costs – see below)	All costs for accelerated wear and tear and damage
Renovation costs	Not applicable	Resident contributes 50% of renovation costs (the cost of all replacements and repairs in addition to reinstatement costs)	Not applicable
Buy back guarantee	6 months	18 months	18 months
Exit Fee	Maximum 32% after 5 years or more	Maximum 32% after 5 years more	Maximum 42% after 5 years or more
Benefits	- Provides certainty so you can calculate what your costs will be when you leave the village - Not subject to market fluctuations	- Well suited to areas where you expect property values to grow - Potential to share in strong market conditions	- Reduced cash requirements upfront - Provides certainty so you can calculate what your costs will be when you leave the village - Not subject to market fluctuations

We recommend seeking independent legal and financial advice prior to entering into a contract.

*As at the date of preparation of this document (June 2024), and subject to change under Queensland Government legislation.



Call our Mackay Sales Manager on **07 4848 2973** or our
Townsville Sales Manager on **07 4413 7325** to find out more

CarlyleGardens.com.au

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