

Milife

Greetings

Thank you for your enquiry at MiLife Kelvin Grove. We hope that you will find the enclosed information helpful in making your choice to move into an independent living retirement village. You may also like to visit our website on www.milife.co.nz

Our gated village consists of just 57 villas set on the edge of Kelvin Grove, Palmerston North. Being a smaller village, the sense of community is strong. We have a varied range of activities that are available for you to join in as much, or as little as you like.

We endeavour to keep our weekly fees affordable and are currently \$128.09 per week per villa with adjustments made annually. Some of the things covered in your weekly fees are:

Rubbish and recycling collection.

- Lawns mowed for you.
- Gardening (if you require)
- Van trips into town during the week
- Activities and functions in our Community Lounge
- Exterior insurance
- Rates
- Exterior maintenance and washing

You will be free from the stress of worrying about looking after your property and all the associated costs that come with it. You will have more time to enjoy the things you want to do in life.

If you would like to arrange a visit through the village or have any other questions, please do not hesitate to give me a call on (06) 355 4665.

MiLife Kelvin Grove can soon become your life!

Kind Regards

Andrew Berry



Milife

milife.co.nz

Life Made *Better*

Embrace freedom
and community

Contents

Milife village managers	5
<hr/>	
Village lifestyle	6
<hr/>	
Why choose a retirement village?	8
<hr/>	
Financial arrangements	10
<hr/>	
Village fee	11
<hr/>	
Frequently asked questions	12
<hr/>	
A word from The BeGroup	14

With *five* boutique villages across *four* locations, you'll love MiLife's affordable, community living.

MiLife Riversdale



MiLife Kelvin Grove



MiLife Rosewood Park



Napier

Palmerston North

Levin

MiLife Bell Vista

MiLife on Wills



New Plymouth



Image: Milife Rosewood Park

MiLife village managers

MiLife Riversdale — Napier

233 Guppy Road, Taradale



Sam Elder

Phone: (06) 845 9820

Mobile:+64 22 521 0228

sam.elder@thebegroup.co.nz



MiLife Kelvin Grove — Palmerston North

53 Brooklyn Heights Drive, Kelvin Grove



Andrew Berry

Phone: (06) 355 4665

Mobile:+64 21 243 3635

andrew.berry@thebegroup.co.nz



MiLife Bell Vista and MiLife on Wills — New

Plymouth 131 Mangati Road and 49 Wills Road, Bell Block



Nadine Paterson

Phone: (06) 755 2880

Mobile:+64 21 565 854

Nadine.Paterson@thebegroup.co.nz



MiLife Rosewood Park

78 Queenwood Road, Levin



Alana Evans

Phone: (06) 368 1850

Mobile:+64 27 463 2068

alana.evans@thebegroup.co.nz



Village lifestyle

If you value your independence but seek to feel more secure, with companionship and are looking for a more convenient lifestyle, then a MiLife village is for you.

These gorgeous homes provide you with ample living areas, a fully functional kitchen, bathroom and laundry facilities. Attractive neutral colours have been used throughout giving you the opportunity to add your own personal touches to your unit or villa. In addition to your own outdoor living space, the outdoor environments in all MiLife villages have been carefully planned. Each village has attractive outdoor areas, beautifully landscaped for your enjoyment.



At MiLife we believe that residents must maintain strong links with the general community.

In keeping with the MiLife philosophy of “Ageing in Place” we are able to assist in accessing additional services as your needs change. We are able to connect you with providers of such services so you and your family can determine what is right for you.

At MiLife we believe that residents must maintain strong links with the general community. It is very important, we believe, that residents retain their memberships with their bowls clubs, golf clubs and social community groups like the RSA or Probus. It is for this reason that MiLife does not build expensive facilities that everyone has to pay for but that hardly anyone uses. We believe instead in keeping your capital cost of entry and weekly fees low so that you can choose to spend the balance of your money as you please.

For more information please contact our village managers on the following page.

Hear from our residents

“

I made the move to MiLife Kelvin Grove almost 11 years ago and I am quite sure that it was the best decision I have ever made. No more worries about maintenance to my home and help with my garden if needed. It is so good to feel safe and secure again.

Joyce, MiLife Kelvin Grove

“

I moved to MiLife two years after losing my husband and it is the best decision I've ever made. Have now been here over thirteen years and always feel happy and secure. From our manager to our lovely garden girls, they are all wonderful. Likewise, the residents, or as I refer to, my second family.

Jocelyn, Bell Vista



alana.evans@thebegroup.co.nz

Why choose a retirement village?

The collective experience of our MiLife team make us able to recognise some of the main benefits that residents get from choosing a lifestyle retirement village.

The first and most interesting issue for us is to uncover the difference that exists between the sentiments of those considering this lifestyle and those who actively participate in this lifestyle. The most common sentiments from early visitors are:

I am not ready yet

I don't want to lose my independence

I can still manage at home

We have to contrast these comments with the following **positive** experiences from residents:

I wish I had not waited so long!

I live as independently as I choose!

I have so much more spare time without a large house to worry about!

Residents often comment that it's not until they move into a

retirement village and experience the companionship and friendship that village life can provide that they actually realise what they were missing. It is this experience that allows residents to acknowledge that they have made a positive decision.



And in addition to the social benefits, independent retirement living offers:



Sense of security, freedom and independence



An affordable quality home



Additional peace of mind



A friendly community



Various activities if you choose



A community lounge



The Benefits of Retirement Villages

Most people value their independence, but as social beings we seek security and companionship.

The most tangible benefits are:

- Access to people with a common background and interests
- Access to a social network
- No more house maintenance
- No more garden maintenance unless you choose to
- Avoid unpredictable cost increases
- Know your home is secure when you are away on holiday
- Maintain a connection with the wider community and friends
- Easily maintaining the daily upkeep of your home

“

“I have so much more spare time without a large house to worry about!”

Financial arrangements

Entry Payment

Every resident is required to pay a entry payment to the operator in exchange for an Occupation Right Agreement (ORA). This gives you the right to occupy your unit or villa for your lifetime or for as long as you choose. The payment required to secure an ORA is determined by the operator. The payment will vary depending on factors such as size of the unit or villa, aspect to the sun and location in the village.

A resident may terminate their ORA at any time by giving the operator notice of intention to terminate.

Deferred Management Fee

All residents are required to pay a Deferred Management Fee (DMF) on termination of the ORA. The DMF is calculated at 10% of the entry payment per year to a maximum of 30%. It is calculated from the commencement date to the latter of the termination date or the vacation date and accrues on a daily basis.



The Deferred Management Fee contributes to the operational and financial viability of the village. It covers, amongst others:

- Operating costs in excess of village fees
- Refurbishment and modernisation of community facilities
- Maintenance of village roads, grounds and infrastructure
- Refurbishment of the units or villas when vacated
- Future development within the village
- Provides for the profitability and longevity of the business as a whole

Once you have lived in the village for a period greater than your DMF deduction period (3 years), there are no further deductions. The DMF is not payable until your refund from MiLife falls due and it is deducted from the entry payment due to you. The entry payment is normally refunded when MiLife receives settlement from the resident who will next live in the unit or villa.

Village fee

In addition to the entry payment, residents are required to pay for outgoings incurred by the village in delivering the services described in the ORA. A breakdown of these services is itemised below.

- All rates, levies, charges, assessments and fees payable to any Government, Territorial or Local Authority
- Costs of compliance with any statute, regulation, by-law or other lawful obligations in respect of the village and the Retirement Villages Association of New Zealand's Code of Practice
- Charges for water, gas, electricity, telephones and other utilities or services, in respect of the common areas and facilities
 - Insurance premiums and associated valuation fees
- All salaries, wages, fees and other remuneration, ACC charges and other employment related expenses for persons engaged in the management and operation of the village
- The costs of providing security, cleaning, gardening and other services for the general use and benefit of the residents
- The costs of maintenance and repair of all buildings, common areas and the village generally
- Appropriate fees and expenses of the Statutory Supervisor and Auditor
- Legal and administration fees incurred by the operator in relation to compliance with legislative requirements and operation for the village
- Any taxes charged in relation to the above outgoings
- Residents are responsible for their phone, power and contents insurance costs. Rates are included as part of the village fee.

The village fee is payable fortnightly in advance. The fee is reviewed annually as it is indexed to Superannuation increases. This means if Superannuation goes up 1% then the village fee will go up 1%. To obtain the current fee, please refer to the Occupation Right Agreement or ask our Village Manager.

Frequently asked questions

Q. What is an Occupation Right Agreement?

- A.** This is the written agreement, document or combination of documents that grants any person the right to occupy a residential unit or villa within a retirement village and specifies terms and conditions which apply to that occupation.

Q. Do I need a solicitor?

- A.** You must obtain advice from a lawyer independent of the village operator before you sign an Occupation Right Agreement. It is important that you and your family understand what is involved in entering into an Occupation Right Agreement to join a retirement village.

Q. What about my independence?

- A.** You live as independently as you choose in a MiLife Village, with the added assurance that support services can be accessed if required. The MiLife Philosophy is to encourage an independent environment where residents continue to interact with multigenerational communities at the local clubs and volunteer organisations that they presently belong to, as well as enjoying the company of like-minded people in the village community. Or you may choose to just enjoy the quiet privacy of your own home, that is fine too, the choice is yours.

Q. Are pets allowed?

A. If you have a smallhouse trained pet they will be allowed to reside with you at the village, at the discretion of the Village Manager. Please discuss this with us.

Q. Can I have visitors to stay with me?

A. Yes your unit or villa is your home and your family, friends and grandchildren may stay for short periods, but cannot move in on a permanent basis. The Community Centre and recreational facilities are available for the use of both residents and their guests.

Q. Can I have a garden?

A. The village operator is responsible for a continuous maintenance programme of the grounds and gardens. However you are most welcome to do your own garden.

Q. What about maintenance?

A. The village operator is responsible for maintaining all the buildings and the plant and equipment in the village in a good condition.

Q. Who pays for rates and insurance?

A. The village fee includes all insurance premiums with the exception of your personal contents insurance. Residents should insure their own personal contents. The village fee also includes general rates and water rates.

Q. Will the village fee change?

A. The village fee is indexed against Superannuation increases. This means if Superannuation increases by 1% then the village fee will increase by 1%.

Q. Do I qualify for government funding?

A. Residents in Milife villages generally qualify for all the government-funded services they would be entitled to if they were living in their own home in the community. So, if you currently receive housekeeping assistance or other services through WINZ or other agencies, you will retain those services upon moving into the village.

Q. Are there any hidden costs?

A. No. An explanation of all costs can be found in our Statutory Disclosure Statements.

Q. How do I apply?

A. The village managers assist incoming residents with the application process. If you are interested please contact the village manager in your area. Contact details can be found on page 5.

A word from The BeGroup

MiLife provides boutique lifestyle retirement villages where your independence is paramount, companionship is valued and quality is a right, not a privilege.

BeGroup's philosophy is to create environments where people can be happy, be themselves and be part of the community.

BeGroup believes in equal and meaningful relationships where residents have the opportunity to decide what living in retirement means for them.

The BeGroup management team has more than 60 years of combined experience in the aged care and the retirement village sector.

This guide is designed to provide you with information about MiLife Villages. I hope it helps you learn about us and demonstrates how we strive to make our villages an enjoyable and safe place for everyone.

Please don't hesitate to reach out to the team or contact info@milife.co.nz if you have any further questions.



A handwritten signature in black ink that reads "Guy Eady". The signature is fluid and cursive, written on a white rectangular background.

Guy Eady
CEO, BeGroup
www.thebegrupp.co.nz





*scan for
more*



MiLife



MiLife Riversdale



MiLife Kelvin Grove



MiLife Bell Vista



MiLife on Wills



MiLife Rosewood Park

Life Made *Better*

Milife

KELVIN GROVE

PALMERSTON NORTH



FOR MORE INFORMATION CLICK BELOW TO VISIT OUR WEBSITE

