

# Understanding the costs of Wesley Retirement Living

Plan your future with confidence,  
no hidden fees, no guesswork.



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# Welcome

## Planning retirement is a big decision. And understanding what it will cost shouldn't add more stress.

This guide walks you through the Wesley Retirement Living pricing model simply and clearly. No pressure. No surprises.

You'll see what to expect upfront, ongoing, and when you leave, so you can plan with confidence and peace of mind. We've also included stories from real residents who have made the move and never looked back.

Before making your decision, we encourage you to have a chat with your family and seek independent financial advice because your peace of mind matters. Costs shown are general and will vary depending on the home you choose. For the finer details, your contract is your trusted reference – it outlines your specific costs, rights, and responsibilities.



# What costs to expect

Understanding how Wesley Retirement Living works financially starts with a simple structure.

We've broken it down into three parts — what you pay upfront, what you pay while you live here, and what happens when you leave.

No confusing jargon. Just clear, transparent information so you can plan ahead with peace of mind.

**Wesley Mission offers flexible financial options to suit different needs. Talk to our Sales and Guest Relations team to explore what suits you best.**

Type of cost	What it covers	Key details
<b>Upfront (Ingoing contribution)</b>	Secures your choice of unit	Refundable (less Deferred Management Fee and any other bills payable as selected in your contract); no stamp duty.
<b>Ongoing (Recurrent fees)</b>	Covers day-to-day village running and services	Maintenance, support, administrative and staff — fixed annually.  You will start paying these charges when you move in and stop when you move out, plus up to 42 days after you move out. If a new resident moves in during that time, the charges will end sooner.
<b>Exit (Deferred Management Fee)</b>	Applies when leaving the village	Capped after 5 years; flexible Deferred Management options are available. Easy exit process including no resale costs (just hand back the keys!).

# Retirement living vs buying a home

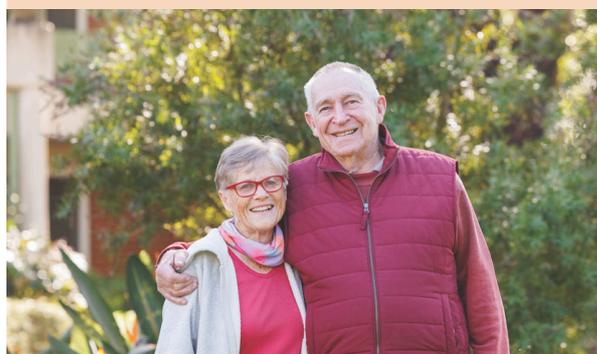
For many, the choice comes down to: Do I buy another home, or explore retirement living?

There's no one-size-fits-all answer — but understanding the differences can make your decision easier. This side-by-side comparison highlights the key contrasts between buying a home in retirement and moving into a Wesley Retirement Living community.

You might be surprised by how much peace of mind, flexibility, and long-term value comes built in.

“It didn’t take me long to say, ‘I’m going home,’” smiles Maree

— Maree, Village Resident



Wesley Retirement Living	Buying a Home in Retirement
Lower upfront cost (from ~\$400K*).	Larger lump sum needed upfront.
No stamp duty or selling fees.	Stamp duty + agent commissions.
External building maintenance (and the lawns!) taken care of.	Ongoing maintenance is your responsibility.
Built-in community & support.	Can feel isolating or dependent on family.
Access to Village based care and supports. Your choice of Home Care provider including Wesley Home Care & Flexicare (at additional cost).	May require a future move if higher care is needed.
Peace of mind for you and your family.	The uncertainty of future reselling and downsizing.

\*Incoming contribution based on 1-bedroom option at 30% DMF. While every effort is made to ensure our cost range is accurate, subject to change without notice.

# Upfront contribution

Your ingoing contribution secures the right to live in your unit for as long as you choose – without the stress of buying, selling, or property ownership.

This is called a “Loan License agreement” and it’s a common and flexible model used by many retirement communities.

You’re not purchasing the property itself – instead, you’re securing the right to live in it. That means:

- No stamp duty
- No title transfers
- No need to sell the unit later
- And no potential homeownership headaches like agent fees or external building maintenance

## Can I use this as equity?

No, because you’re not buying a property in the traditional sense, your ingoing contribution can’t be used as equity or borrowed against like a home loan. But many residents find that selling their home and downsizing frees up significant funds to enjoy now – while still leaving something behind for family later.

## How it works:

- 5% non-refundable fee
- Minus your Deferred Management Fee (also known as ‘exit fees’) and a maximum of 42 days of recurrent charges once you move out. These charges will finish earlier, if a new resident moves in.
- Minus any bills payable e.g. garage fee.

## Example:

If you contribute \$500,000:

- Non-refundable: 5% is retained after a 90-day period = \$25,000
- Exit Fees: 5% per year to a maximum of 5 years = 25% = \$125,000
- Total Retained after 5 years occupancy is \$150,000

You would receive back \$350,000, less 42 days of recurrent charges, and any other unpaid bills you may have.

If you leave within 5 years, your exit fees will be calculated on a pro-rata’d daily fee.

## Bonus:

- No stamp duty
- No need to sell the unit yourself
- Refund paid within 6 months – guaranteed, even if the unit hasn't been reoccupied yet.

**Note:** These figures are for illustrative purposes. Actual costs vary by unit and will be clarified in your contract.

## How do most residents fund their upfront contribution?

Most people use proceeds from selling their current home. That means:

- No mortgage or personal loan needed
- No stamp duty
- And you keep the remaining equity – to enjoy now or pass on later.

Wesley Retirement Living villages are designed to help you downsize with confidence – while freeing up time, money, and peace of mind.



# Ongoing monthly fees

These fees ensure day-to-day services run smoothly — so you can enjoy your retirement without the surprises!

## What's covered:

- Friendly village staff and 24/7 emergency call support
- External Building and garden maintenance — no more mowing or fixing things yourself
- Water, council rates, insurance (does not include contents insurance)
- Access to village amenities, programs and events.

Love to garden? You still can. Many residents add personal touches with potted plants, balcony herbs, or even flower boxes. All the joy of gardening — without the heavy lifting.

Please note, as with every home, as a resident you will need to budget for your everyday household expenses and costs.

**"..I didn't want to go anywhere else, simply because of the cost factor."**

— Kay, Village Village Resident



# Deferred Management Fee ('Exit Fee')

At Wesley Retirement Living, the Deferred Management Fee (DMF) is straightforward and consistent—no matter which village or unit you choose.

Putting people first isn't just a value—it's how we operate. That's why we're committed to offering a choice of Flexible Deferred Management Fee (DMF) contract options, to help tailor an option that best works for you and your circumstances. Because your chosen DMF percentage will shape your ingoing fee and will form part of your agreed village contract.

For example, if you have a 25% DMF together with the 5% non-refundable component, you will get 70% of your incoming contribution back if you exit after 5 years.

Wesley Retirement Living keeps things simple. You know exactly what to expect from day one—making it easier to plan, compare, and make confident decisions about your future.

## Refundable amount table

Example: Ingoing contribution is \$500,000

Years lived	Amount withheld (%)	Retained Amount (on \$500,000)	Refundable amount
Post 90-day settlement period – < 1 year	5%	\$25,000	\$475,000
1 year	5%	\$25,000	\$450,000
2 years	10%	\$50,000	\$425,000
3 years	15%	\$75,000	\$400,000
4 years	20%	\$105,000	\$375,000
5+ years	25%	\$120,000	\$350,000

At the end of 5 years, 25% is the total management fee the resident in the above scenario would pay, less the 5% non-refundable component, any applicable charges such as maximum of 42 days of recurrent fees (deducted on refund of balance of the Ingoing Contribution) and any unpaid bills they might have.

**Note:** These figures are for illustrative purposes. Actual costs vary by unit and will be clarified in your contract.

# Other costs to know about

While Wesley Retirement Living covers most of the essentials, there are a few additional costs to keep in mind. These are either optional, billed directly to you by providers, or depend on personal choice.

We've outlined them here to help you avoid surprises—and to highlight what's not your responsibility anymore (like selling fees or home maintenance).

## What's not included:

- Utilities (electricity, gas, phone, internet, pay TV)
- Contents or possessions insurance
- Garage deposit (if applicable, refundable)
- Flexicare support (optional and personalised care when you need it, at a cost to you).

## What you don't pay for:

- No stamp duty
- No selling or agent fees
- No refurbishment costs before resale (just hand back the keys!).



# What's included

Your monthly fee doesn't just cover the essentials—it supports a lifestyle built on safety and security, connection, and peace of mind.

From beautifully maintained grounds to staff who know you by name, your fees help ensure everything runs smoothly, so you can focus on enjoying each day—not managing it.

## Services include:

- A warm and welcoming community where you can belong!
- Village activities and experiences including social groups, exercise groups, hairdresser, village bus (twice weekly shopping trips), day trips and excursions and plenty more!
- Village based care including overnight staff member linked to 24-hour emergency call button in every home, visiting allied health professionals (podiatrist, doctor, and onsite counselling), flexicare services and your choice of in Home Care (if desired)
- Café style meals available at 'The Village Café', fresh grocer and village shop (for the everyday essentials)
- Wellbeing support through our mental health team and village chaplain
- Friendly receptionist team (weekdays)
- Village maintenance staff and village gardener.

**“When we came here, this was a very welcoming place. We're very comfortable living here,” Bill smiles. “Our unit here is very central. We've got the library, the pool and the spa.”**

— Bill, Village Resident



# Debunking the myths

When it comes to retirement living, there's a lot of misinformation out there. And we understand—it's a big decision, and you want to get it right.

That's why we're here to clear the air. Below, we've listed some of the most common myths we hear, alongside the facts—so you can make a decision based on clarity, not confusion.

Myth	What's on offer at a Wesley Retirement Village
Retirement villages are only for the wealthy	We offer options from \$400K* incoming contribution with flexible financial choices and clear, transparent contract options.
You lose all your money when you leave	Minus the capped Deferred Management Fee.
There are hidden fees	Costs are upfront, transparent and explained fully, clarified in your contract.
It's a permanent decision	There's a 90 day settling-in period if you change your mind.
It'll feel like a nursing home	Wesley Retirement Villages are independent-living communities, with care and support available only should you need it. Our villages are designed to fit around your lifestyle, not the other way around.
I'll lose my independence	You keep your lifestyle and routine—support is there only when needed. Plus, it's a great opportunity to make new friends and connect with new neighbours.
I'll be lonely or bored	Wesley Retirement Villages offer vibrant communities, daily activities, and shared spaces. You can participate as much or as little as you like, the choice is up to you!
I won't be able to have guests or entertain	Visitors are always welcome—and there are spaces to host family and friends.
I won't be able to make the unit feel like my home	You can furnish your home your way and add personal touches.

\*Incoming contribution based on 1-bedroom option at 30% DMF. While every effort is made to ensure our cost range is accurate, it is subject to change without notice.

# Case study: 5-year stay example

Wondering how the numbers really add up? You're not alone.

Many families want to see a clear example of how retirement living works financially — especially over a short stay.

Below is a real-world scenario based on typical Wesley Retirement Living costs. It shows how the Deferred Management Fee (DMF) is calculated, what's refunded, and how predictable monthly costs can be.

It's designed to give you peace of mind — and help loved ones feel confident in your next step.

## Real resident example: Stay duration 5 years

Category	Amount paid	Deductions & adjustments
Ingoing contribution	-\$520,000	Non-refundable amount (5%) = -\$26,000
Garage deposit (separate upfront payment)	-\$10,000	DMF (exit fees): -\$130,000 (5% per year x5)  Other refunds and charges to note: <ul style="list-style-type: none"> <li>• Garage refund: +\$9,000</li> <li>• 42 days of recurrent fees: -\$1,184.55</li> </ul>
<b>Total refund amount</b>	<b>+\$371,815.45</b>	

**Note:** These figures are for illustrative purposes. Actual costs vary by unit and will be clarified in your contract.

# Real resident story: Bill & Maree

**We thought it was too early. Now we're glad we moved when we did.**

Bill and Maree moved into a two-bedroom unit at Alan Walker Village after selling their family home. They gained freedom, released equity, and now enjoy morning tea on the balcony with no stress about bills or upkeep.

**"We did it to take pressure off our kids — and financially, it was the best thing we could have done." Bill, Village Resident.**

Their monthly costs are now predictable, and they're part of a warm, supportive community.



# Thinking about the move? Here's a checklist to help you decide.

Moving into a retirement village is a big step — and it helps to break it down into smaller, manageable ones. Here's a checklist to guide you through each stage, from early research to feeling confident in your decision.

## 1. Understand your priorities

- Do I want to stay close to family, shops, or my current community?
- Is staying independent (but having support nearby) important to me?
- What amenities or lifestyle features matter most — garden, pool, social activities?

## 2. Get clear on the costs

- Have I reviewed the ingoing contribution, recurrent fees, and DMF?
- Do I understand what's included — and what's not?
- Have I requested a personalised cost estimate?
- Have I budgeted for my everyday household expenses? Food, groceries etc.
- Have I budgeted for my care needs, should they change?

As always, we recommend you chat to your family and speak to a financial advisor to make sure the choice is right for you.

## 3. Explore the lifestyle

- Have I visited (or booked a tour of) the village I'm interested in?
- Have I met residents or staff and asked about day-to-day life?
- Have I looked at available unit types that suit my needs and budget?

## 4. Talk with loved ones

- Have I discussed my plans with family or trusted friends?
- Do I feel supported and clear about why I'm considering the move?
- Have I asked someone to come on the tour with me?

## 5. Plan the transition

- Have I spoken with a Wesley Retirement Advisor for personalised guidance?
- Do I know how the process works — timelines, paperwork, what's next?

## 6. Consider the emotional fit

- Can I imagine myself living here and feeling "at home"?
- Do I feel at peace with my decision — financially and emotionally?
- Am I ready to simplify, connect, and enjoy more peace of mind?

# Ready to chat or visit? We're here to help

You don't need to have everything figured out. Whether you're just starting to explore options or ready to take the next step, our friendly team is here to answer your questions — with no pressure.

## Important Information

The cost scenarios are indicative only, please refer to the contact for full terms and conditions. You will have to pay a departure fee when you leave this village.

Your chosen DMF percentage will shape your ingoing fee and will form part of your agreed village contract.

To request our Disclosure Statement and General Enquiry Document', call us on 1800 931 107 or email [retirementliving@wesleymission.org.au](mailto:retirementliving@wesleymission.org.au)

The decision to move into a retirement village is an important financial decision. As always, we encourage you to obtain independent legal and financial advice to ensure the choice is right for you.

**"I didn't look at any other villages. I knew because of the position of the Village, the position of where my friends live – it's perfect".**

— Kay, Village Resident

**We look forward to meeting you and helping you take your next step!**

**Call 1800 931 107 or email [retirementliving@wesleymission.org.au](mailto:retirementliving@wesleymission.org.au)**



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Wesley Mission is a part of the Uniting Church in Australia.

We acknowledge the Traditional Custodians of the land on which we work. We pay our respects to their Elders – past, present and future generations – and to all Aboriginal and Torres Strait Islander peoples and communities.

[\*\*www.wesleymission.org.au\*\*](http://www.wesleymission.org.au)