A thoughtful introduction

Help residents seek personal financial advice before they commit.

RVFA is an **independent third party**. Advice is centred on the resident's situation and choices—not the operator's sales process or a decision to move in.

When to introduce RVFA

Offer an introduction when a resident asks "Can I afford this?", is comparing contract options, or wants to understand fees, their Age Pension or the money around a home sale. Introduce RVFA early enough for the resident to seek advice before signing or paying a commitment amount.

Three simple referral steps

01 **Ask for permission first**
Explain who RVFA is. Confirm that the resident agrees to the referral and to RVFA contacting them through their chosen contact channel. If they prefer, give them page 3 so they can contact RVFA themselves.

02 **Make a minimal introduction**
Call **1300 007 832** or visit **www.rvfa.com.au**. Use the operator referral form when available, or call our team to arrange the introduction. Share only the resident's name and agreed contact channel, plus your name, village and contact details.

03 **Keep information and updates separate**
Do not send bank details, TFNs or health records in the initial referral. Provide your village's contract and fee information to the resident; it remains useful. RVFA shares updates with you only with the resident's permission.

Words you can use

"Our village information explains the offer. RVFA can help you consider what it means for your own finances and choices. Would you like me to introduce you and share your name and preferred contact details so they can contact you? You can also contact them yourself."

Your single point of contact: RVFA

1300 007 832 · **www.rvfa.com.au**
For introductions, booking questions and advice enquiries.
Financial adviser: **Shaun Ganguly CFP®**.

Call to request **RVFA DL brochures** for reception or information packs.

> General educational information only. Personal financial advice, a solicitor's legal review and specialist tax advice are separate, complementary roles. Advice scope and fees are agreed before work begins.

RVFA is part of Prime Years Pty Ltd · ABN 47 677 377 543 · AFSL 559807

A structured one-hour meeting

Start with the resident's priorities. Review costs. Agree the next steps.

The meeting brings the proposed village arrangement and the resident's finances together. Advice scope and fees are agreed before work begins. Some matters need further documents, analysis or specialist input; not every question can be resolved in one hour.

Understand incoming, ongoing and outgoing costs

01 Incoming · money needed to move in
Review the entry payment and what right it provides—not always ownership. Include moving, legal and other upfront costs, payment dates and what may be refundable.

02 Ongoing · money needed while living there
Review regular charges, how they can rise and what they exclude. Personal bills, optional services, repairs or care may cost extra; do not assume village fees include home care.

03 Outgoing · deductions and money returned
Check exit or deferred management deductions, possible refurbishment and resale costs, any gain/loss sharing, and charges after leaving. Understand the net refund and when it becomes available.

The exact contract determines which costs apply. State rules and contract dates vary; request written figures and explanations for this arrangement.

Connect the whole financial picture

Affordability & comparison. Compare contract options using the same length of stay and assumptions—not entry price alone. Test ongoing spending, accessible cash, fee increases and possible refund delays.

Age Pension, home sale, super & tax. Consider how the entry payment, retained home or sale proceeds may affect pension assessment. Review settlement timing, cash access and super choices; coordinate specialist tax work where needed.

Lifestyle & future care. Allow for everyday living and the retirement the resident wants. Consider help at home, a possible later move to residential care and funding care while a village refund is pending.

Practical document checklist

- ☐ Proposed contract and disclosure documents; details of alternative fee options.
- ☐ Itemised entry and regular fees, exclusions, exit examples and refund terms.
- ☐ Income, assets, debts and accessible cash; recent relevant statements.
- ☐ Age Pension details and current household spending.
- ☐ Home-sale plans and dates; super and tax questions.
- ☐ Goals, care-funding questions and anything still unclear.

Bring what is available; tell RVFA what is missing. These documents are for the appointment—not the initial operator referral.

> General education, not personal advice. The operator explains village information; RVFA advises on personal finances; a solicitor reviews legal rights and obligations. Specialist tax work is coordinated separately.

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Your finances. Your choices.

Considering a retirement village? Prepare for advice before you commit.

Retirement Village Financial Advice (**RVFA**) helps you understand how a village move could fit your personal financial situation. It is an independent third party—not part of the operator's sales process. The purpose is to help you make an informed choice, including whether to proceed.

What a meeting can explore

A **structured one-hour meeting** with RVFA can bring together entry, regular and exit costs; affordability; Age Pension effects; contract options; and home-sale, super, tax, lifestyle and future-care questions. Your adviser is **Shaun Ganguly CFP®**.

Advice scope and fees are agreed before work begins. Further information, analysis or specialist advice may be needed; the meeting is not a promise that every matter will be resolved in one hour.

Arrange your appointment

1300 007 832
www.rvfa.com.au
Office: Level 1, 430 Little Collins Street,
Melbourne VIC 3000.
Appointments also available by **phone or Zoom**.

An optional initial **15-minute Client Coordinator call** can help with booking. It is separate from—and does not replace—the one-hour meeting.

Before your appointment

- ☐ Collect the proposed contract, disclosure documents, fee schedule, exit examples and details of any alternative contract options.
- ☐ Bring relevant income, assets, debts, super, pension and spending details, plus home-sale plans and dates.
- ☐ Write down what matters to you: lifestyle, access to cash, future care and the questions you want answered.

Bring what you have and tell RVFA about gaps. If someone is introducing you, only your name and agreed contact channel are needed initially—not bank details, TFNs or health records.

You stay in control

You choose whether to seek advice and whether RVFA may contact you after a referral. Updates are shared with the operator only with your permission. The village's information remains useful; financial advice is tailored to you, and your solicitor's legal review is separate.

Important: education is not personal advice

This page is general educational information. It does not consider your objectives, financial situation or needs, and is not a substitute for personal financial advice, a solicitor's legal review or specialist tax advice. Contracts and state rules vary. Seek advice appropriate to you before signing or making financial decisions.

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