



# Compare our terms with others

We developed our Ryman Peace of Mind Guarantees  
to protect residents and their families.



We encourage you to compare Ryman's independent living and serviced apartment living terms with other retirement villages.

Ask how their terms differ from ours.

## Experience the difference

Questions to ask	Ryman's terms	Other providers' terms
Will my base weekly fee increase?	<b>No. Your base weekly fee is fixed for the entire time you occupy your apartment or townhouse.*</b>	
Will my base weekly fee stop when I no longer occupy my apartment or townhouse?	<b>Yes.</b>	
How much is the deferred management fee (DMF) that is deducted from my capital sum at the end?	<b>A maximum of 20% – one of the lowest in the retirement sector.</b>	
If I need to transfer to a serviced apartment, is there another deferred management fee?	<b>No. Your DMF is capped at 20% overall.</b>	
If the serviced apartment costs more than my equity in my independent apartment or townhouse, will I have to contribute more capital?	<b>No.</b>	
When will I be repaid my capital?	<b>When your apartment or townhouse is reoccupied. The longest time a Ryman resident has waited to be repaid is 6 months.</b>	
Am I exposed to any capital loss?	<b>No. We cover any capital loss.</b>	
Are there refurbishment, selling, marketing, or administration fees when I leave the village?	<b>No.</b>	
Do I get my money back if I change my mind, <b>before</b> I move in?	<b>Yes, your deposit is refunded in full.</b>	
Do I get my money back if I change my mind, <b>after</b> I move in?	<b>We have a 90-day money-back guarantee.*</b>	
Can I stay in the village if I need more care?	<b>You have priority access to a serviced apartment, resthome care and, in most villages, hospital and specialist dementia care.</b>	

\*Some conditions apply.