



SunLife Australia

SALES & MARKETING MANUAL

OVERVIEW

SunLife Australia is a branding, marketing and property development company for over 50's 'resort-style' communities.

The key attributes of SunLife Australia property:

- Freehold homes rather than the conventional land rental or licence model.
- Middle to upper affluent market – most buyers purchase with cash.
- Luxury type finishes and quality.
- Excellent community facilities.
- Focus on underrepresented age group to increase market depth.
- Clear brand standard and brand recognition.
- Facilitate property ownership through innovative Invest + Retire property mechanics.
- Understanding 'the fears' and 'barriers' of those wanting to 'sell their existing home' or 'move away from their family' or 'the fear of moving' and how such fears and barriers are managed.
- Can sell without deduction if the circumstances arise where a move to high care is necessary or can readily leave to family or others in a Will.

While SunLife Australia is a developer in their own right, they focus on co-developer opportunities, marketing and branding opportunities for developers who have projects of their own. Developers can choose how they engage with SunLife Australia to best suit their particular objectives for each project – such as branding – marketing – co-development - and property agents can play a key role in the orchestration of this.

Scope of SunLife Australia services:

Services	Currently Own Site to Develop	Seeking New Site to Develop
Co-Development	YES	YES
Branding	YES	YES
Sales Platform	YES	YES
Marketing Platform	YES	YES
Lead Generation	YES	YES
Consultancy	YES	YES
Funding	YES	YES

SCOPE FOR AGENTS

The scope for property agents is extensive. SunLife Australia aims to fully support Accredited Agents in all facets of the SunLife Australia product. The opportunity for property agents to work with SunLife Australia includes :

1. Sell SunLife Australia product nationally – both built and to be built – and be fully supported in such endeavours
2. Create a 'double sale' position – current home and new home
3. Interact and promote with developers in their own area for a SunLife development that they can then play an instrumental role in marketing
4. Identify and analyse sites for a SunLife Australia co-development or other developers
5. Benefit from the power of a national brand and a defined market approach
6. Collaborate in lead generation and a national marketing platform and take advantage of the various conduits and relationships for marketing (databases, social media, web sites, TV, radio, paper and many others) that SunLife Australia has created and utilised
7. Collaborate with SunLife Australia on their sales, contract and settlement process and platform
8. Access a network of property professionals to optimise listing and sales opportunities

Commission potential for Agents:

PROPERTY	COMMISSION
Homes of future SunLife Residents	YES
SunLife Australia homes	YES
Development Sites	YES

When selling SunLife Australia property, it is important to clearly know our product, point of difference, and the primary target market the product will appeal to, and what SunLife Australia offers with respect to support for marketing and sales. This guide is designed to assist professionals with the sales by providing information on:

1. Our Product
2. Our Point of Difference
3. Over 50's Market
4. Selling to Over 50's
5. Sales Support

OUR PRODUCT

QUALITY

A brand standard for SunLife is that resident's homes are well designed and meet disable requirements and enjoy 'resort style' community facilities

The resort style facilities of a SunLife development, depending on location and need and target market can include:

- Excellent common recreation facilities:
- Swimming pool, tennis and games room
- Mens and ladies arts and crafts and workshop
- Security – a gated community with safety
- Bookable meeting & function rooms to cater for those working and not working
- Residents motel style rooms for guests and family Caravan/trailer, boat, golf-cart parking where possible or arrangements with off site facilities
- Set down area for taxi/Uber/resident pickup & drop-off
- Easy self-transport options
- 24hr management including dog walking & sitting, plant watering, & dry cleaning services
- Parcel & mail delivery room
- Resident Wi-Fi in all common recreation areas

COMMUNITY

The SunLife Australia brand not only seeks to foster a thriving and engaged community on its grounds, but to also connect with the wider community and the surrounding area through a very proactive home exchange program..

SunLife residents have the opportunity to explore their area with ease and have support. Using this over 50's community philosophy, which prizes quality and connection, the brand aim is to create a community spirit, common to all SunLife Australia developments. This will also allow the opportunity where those in different SunLife communities can undertake 'exchange programs' with their homes and enjoy the benefits and atmosphere of different SunLife estates. .

CHOICE

SunLife Australia provides residents outright ownership of their property.

90% of retirement villages are structured under a licence or lease, rather than outright ownership. SunLife Australia is an alternative and provides:

- Freehold title owned by the resident
- No entry or exit fees
- Security of tenure
- Resale is managed by the resident
- Superior financial outcome at the end of the occupation
- Opportunity with the Invest Retire model



INVEST + RETIRE

Invest + Retire allows you to buy an investment property with positive cash flow and a great return on investment until the owner decides to move in.

A strategic advantage of the SunLife Australia model of ownership, compared to the traditional lease or licence model, is that a buyer can use the property for mortgage security. This can open up a range of different options and opportunities for those not yet wanting to move, families to support a parents purchase, or for those who may want to take a loan against their property. Such security can provide comfort in that 'if some quick cash' is required for health or other purposes, mortgageable security is available. This can include the circumstances where the children can purchase the property as an investment and rent to the parents.

On this basis, it offers SunLife Australia buyers who are not eligible to move into the property now, the opportunity to take advantage of the benefits of an investment property while 'future proofing' their retirement with a beautiful home. Invest+Retire is perfect for when a buyer has identified a 'freehold' property for their future 'over 50s' working life, work slowdown phase or retirement, and has the financial foresight to purchase the property and rent it out. The SunLife Hervey Bay team can create a Property Investment Analysis for each buyer's particular circumstances which they can then check carefully with their accountant and financial advisers.

A typical analysis is as follows with key details extracted from the full analysis:

Purchase Price	\$800,000	(Average price)
Borrowing %	70%	(Customise for individual circumstances)
Current taxable income	\$120,000	(Customise for individual circumstances)
Interest rate	5.50%	(Current rate achievable - allocate your own rate)
Rent per week	\$750	(Rental guarantee 4.75% - underwrite 4% available)
Capital growth rate	5%	(Long term average capital growth rate is 6%)
Borrowing from bank (with costs)	\$582,400	(Based on 70% of price plus settlement costs)
Cash Invested (with costs)	\$249,600	(Based on 30% of price plus settlement costs)
Building depreciation benefit year 1	\$25,000	(Estimate)
Cash Flow Positive	\$178 pw	(Need to customise for each individuals circumstances)
Return on Investment over 5 years	15% pa	(Compound rate of return of rent and growth on an IRR basis)
Return on Investment over 10 years	18% pa	(Compound rate of return of rent and growth on an IRR basis)

The advantages of Invest + Retire:

- An opportunity for Australians to plan their future retirement home
- Secure their future home at today's prices and obtain 'real value'.
- If elected rest easy with a guaranteed rental - no need to find a tenant
- Sell an existing home at the most opportune time for you – total flexibility - and optimise investment money securely and for the future.
- Benefit from excellent depreciation and taxation - the mathematics work
- Opportunity to purchase shrewdly - can maximise growth for the future
- Explore how to best work for your super and SMSF - financially astute
- Take advantage of the financial benefits of an investment property in the meantime to create wealth for the future – taxation benefits – rental guarantee and more. Importantly, 'leverage' with freehold property.

SunLife Australia Invest + Retire is well suited for the following buyers:

- Seeking to downsize in a few years – with children moving or having left.
- Still actively working.
- Want to live in an over 50's resort-style community but are not ready to live there yet.
- Have equity in their home and a super fund and maybe a SMSF, but do not want to sell now.
- Buy a future home at today's prices – particularly if great value.
- Benefit from an investment property in the meantime – rent, depreciation and growth.
- Want flexibility - even if you decide to go somewhere else in the future you can sell the investment property with the aim of buying into a comparative market.



THE SUNLIFE AUSTRALIA DIFFERENCE

Free hold title owned by the resident

Very few over 50's communities offer freehold property. SunLife Australia offers buyers an outright ownership model.

Middle to upper end of marketplace - Quality

SunLife Australia develops for the middle/upper middle market and designs quality homes that are comfortable and stylish.

Excellent community facilities

SunLife understands the importance of community and fosters community engagement through the use of excellent facilities and activities. SunLife Australia developments propose a range of facilities such as tennis courts, swimming court, gardens, club house and entertainment rooms, wellness and activity centre, gym, golf putting green and driving nets.

No entry or exit fees

Don't have the burden of entry and exit fees in and out of the SunLife Australia communities.

Resale is managed by the resident

The benefit of outright ownership is that the owner has the independence and freedom of controlling their asset.

Superior financial outcome at the end of the occupation

Own your own home and all the gains that come with it. Buying freehold property yields a superior financial outcome from that of leasing.

Opportunity with the Invest Retire model

The innovative property mechanics of SunLife Australia allow people to make investment yields now while planning for their retirement in the future. Various models are possible. For example, a family member could purchase the home as an investment property and the parents could rent from them.

Market Depth

Through the Invest + Retires Model and focusing on an underrepresented market, SunLife Australia achieves great market depth and scope with a product that is attractive to investors, home owners, and property buyers wanting to secure their financial future.

OVER 50's MARKET

Wealth and Property

- Over 50's Australians have the means to spend significantly more than some other age brackets
- 10% over 65 Australians are employed, 70% own their own home
- Over 50's control some 60% to 70% of buying power.
- The Australian senior living market is expected to record a CAGR of over 8.5% during the forecast period, 2022-2027.
- According to the report, 41% of new villages in 2020-21 were classified as 'vertical' in nature, up from 33% in 2020.
- Retirees are increasingly seeking locations near bustling, vibrant urban villages, where they can access restaurants, shopping malls, and arts and cultural opportunities.

Media Habits

- Over 85% of the over 50's prefer print to any other media.
- 95% watch television.
- The 2015 data from Australian Communications and Media Authority shows 79% older (65+) Australians have accessed the internet.
- 4 hours per day browsing the internet and were responsible for 20% of Australia's total internet traffic.
- 87% of Australians aged over 70 use email regularly.
- 67% of 65+ Australians use social media.
- Facebook is the most popular social media platform - accessing Facebook 17 times a week.

Health and Wellbeing

- Nearly a third of Australians are over 50, with the proportion of younger Australians declining.
- Australians have one of the world's longest life expectancies. Men live nearly 80 years, and women live 84 years, 25 years longer than a century ago.
- The physical health of older Australians is also improving, and the majority of people (82%) are satisfied with their standard of living.
- 75% of people over 50 consider themselves to have 'good', 'very good' or 'excellent' health.

Perceptions and Attitudes

- Research has shown 94% of people over 50 dislike the way brands and marketers communicate with them.
- 69% believed age has never been less relevant, and 78% feel much younger than their age.
- Almost two-thirds (61 per cent) say they're living the best years of their life.
- Over 50's have a wide range of interests much like younger generations.
- Over 50s people tend to prioritise health and wellness more than younger age groups with 58% of older consumers exercising at least once a week.
- The older generation often require a more streamlined buying experience (particularly online) but they are also much more loyal to brands.
- Research has shown videos can help to build trust, which rates as one of the highest factors in brand switching decisions by the older demographic.
- One in every three Australians over 65 comes from various cultural and linguistic backgrounds.

SELLING TO OVER 50's

Conclusions of the over 50's market:

- Over 50's have most of the purchasing power yet are often not targeted by sales and marketers
- Almost all over 50's do not like how brands and marketers communicate with them
- Increasing life expectancies and quality of life has dramatically changed the lifestyles of over 50 who still feel young.
- Consider using clear and concise messaging, and less promotional 'hype' with more focus on quality.
- Print publication is an effective channel for communicating messages.
- TV ads can be a great way to reach the over 50 market.
- Emails are effective and many over 50's respond to email marketing.
- As more and more senior Australians are using the internet, online ads should be an essential part of the strategy in marketing to them.
- Videos are important to build trust
- Online marketing, particularly Facebook, is becoming increasingly effective.
- Sales and Marketers need to use a mix of online and offline marketing - multichannel marketing.

Some other consideration to keep in mind about selling SunLife Australia property:

- SunLife Australia communities are not focused strictly on retirement, but on Life 2.0. Residents will and can be engaged in all kinds of activities, both work and leisure, and SunLife Australia creates an ideal environment for this
- Property investors purchasing SunLife Australia property can benefit from the massive demand of over 50's rentals in a community village
- A combination of renters and property owners, retired and working residents, attracts a diversity of lifestyles and interests that helps create a unique and sought after energy in the SunLife Australian communities
- The Invest + Retire property mechanics allows younger buyers to obtain investment property yields and set themselves up for their future retirement.
- Over 50's buyers will quite often be moving from the South and may need assistance with moving and so on, and SunLife Australia can provide advice

KEY MESSAGING FOR SUNLIFE AUSTRALIA

QUALITY

Quality Facilities

Each location has appropriately designed facilities to meet the needs and expectations of the residents of that particular community

Security

Safe and secure premises across all SunLife Australia developments.

Luxury Living / Quality Build

Buyers seeking comfortable homes with accessibility and ample facilities for activity and entertainment.

COMMUNITY

Community

Be a part of an engaged and diverse community with a network across Australia and also have a quality home with peace and privacy when you choose.

Activities

Community facilities to enjoy with other residents.

Lifestyle

Live in stylish-designed quality homes with resort-style facilities, and have a sense of safety, quality, and belonging.

CHOICE

Independence

Having control of your asset and the financial benefits that brings will give you greater independence.

Financial Control

Retain full capital value of property to leave to family - freehold property OR optimise value if need to move to higher care OR have the financial freedom to move somewhere else.

Invest + Retire

Buy an investment property with positive cash flow and a great return on investment until you decide.



SALES SUPPORT

SunLife Australia also supports agents in the following ways:

- Access to a variety of media such as magazines, online platforms, and social media.
- Provides access to numerous marketing materials and forms
- Customised marketing material
- Sales support and access to developers
- Invest+Retire Analysis and PIA for prospective buyers
- Provides a methodology on how to approach developers for site sales
- Site analysis - the key metrics for a SunLife site - close to hospitals and other facilities for example.

How does the selling process work:

- Interested Agents Complete the Agents Accreditation Process
 - Attend Webinar / Access Sales Manual
 - Return Sunlife Agent Questionnaire
 - Complete Agent Referral Agreement
 - Setup with Sunlife online access password
- Once Accredited each agent will have full access to:
 - Product information
 - Approved marketing
 - Product pricing
 - Expression of Interest Form
 - Sales, contract, and settlement process

