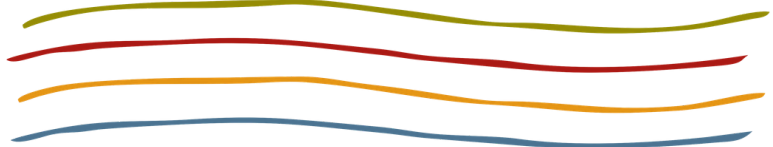


ELEMENTS



of Toronto



**OVER 55'S INDEPENDENT LIVING
LAKE MACQUARIE, NSW**





RETIREMENT LIFESTYLE UNIQUE TO THE HUNTER REGION

At Elements of Toronto, you can enjoy the lifestyle you deserve. Start each day with a walk along Lake Macquarie, relax on your light-filled outdoor terrace, connect with residents, enjoy local activities, or tend to the community garden. The central location provides easy access to all you need.

The Village Manager keeps you informed and helps organise activities. The gated entrance adds security, and the groundsman handles outdoor maintenance, freeing you from lawn care responsibilities.

CONSIDERING ELEMENTS OF TORONTO

IMPORTANT INFORMATION

KEY DETAILS

- Elements is a retirement village designed for over 55's independent living.
- The property is offered under a leasehold agreement.
- A departure fee will apply when leaving the village.
- You will retain 100% of any capital gain when your property is resold.
- You do not pay stamp duty.



THE JOURNEY TO DELIVER ELEMENTS OF TORONTO

Toronto Workers Club has been a steadfast community partner for nearly 70 years. From its humble beginnings with volunteer-built facilities, it has grown into today's premier club, driven by community spirit. Exceptional financial management has been key to the Club's success.

Elements of Toronto is the result of extensive research and planning, crafted by a team of visionaries. They have created an independent living experience focused on security, comfort, and care, set against the stunning backdrop of Lake Macquarie and the amenities of Toronto town centre. Elements of Toronto offers the support of the Toronto Workers Club.

A LOCATION THAT MAKES LIFE EASIER

Live Closer to Everything That Matters

Toronto is a sought-after retirement destination, located just 90 minutes from Sydney and 30 minutes from Newcastle. Its biggest attraction is the stunning shores of beautiful Lake Macquarie, along with its close proximity to beaches, quality medical facilities, restaurants, and cafes.

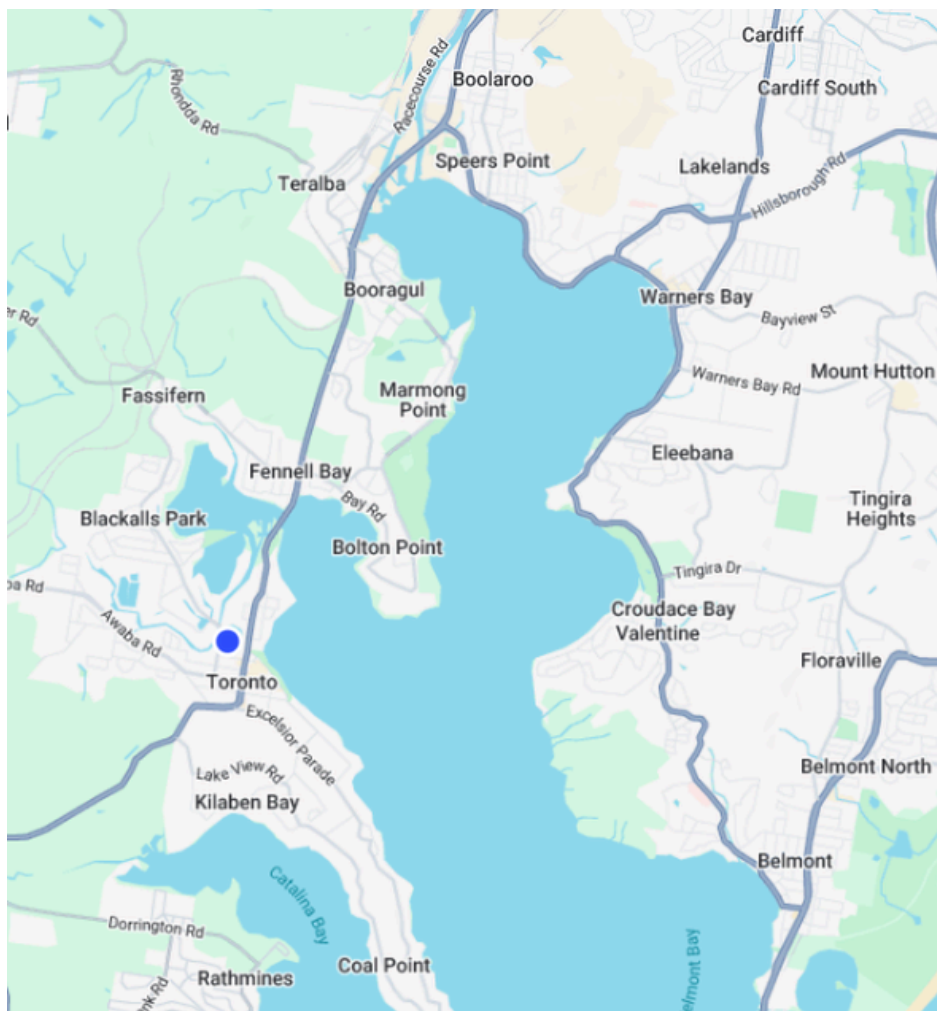
Residents will appreciate a safe and vibrant township atmosphere, where every convenience is just a short distance away.

Local Amenities

- Cafés & Bars
- Retail Village and Shops
- Hair and Beauty Salons
- Restaurants
- Entertainment
- Sports & Recreation

Situated next to the popular Toronto Workers Club, residents can take advantage of the dining and entertainment options available.





SEAMLESS CONNECTIVITY & EASY ACCESS

Prime Location with Short Commute Times

Destination	Travel Time
Cafes & Restaurants	2-10 minutes
Hospitals & Healthcare Centres	10-20 minutes
Shopping & Entertainment	2-10 minutes
Public Transport (Bus/Train Station)	5 minutes
Business District & Town Centre	10 minutes

No more long, stressful commutes. No more worrying about accessibility. Here, every place you need is within reach.

A THRIVING NEIGHBORHOOD A BETTER LIFE

"Home is more than just a place—it's the people, the surroundings, and the life you build within it."

WHY CHOOSE ELEMENTS?

Wake up to the beauty of Lake Macquarie and enjoy the freedom to spend your days your way. From waterfront walks and local cafés to nearby, restaurants, shopping, and quality healthcare, Toronto offers a relaxed lifestyle with all the conveniences you need.

Residents can also enjoy the amenities at the Toronto Workers Club, merely a short walk from their doorstep. Here, you can indulge in cakes and pastries made by the in-house pastry chef, as well as delightful lunches and dinners at the restaurant or café, all while enjoying the company of fellow patrons. Public and private shared spaces are easily accessible, creating an inviting environment for every mood.

Whether you seek companionship or prefer the tranquility of your own space, the choice is entirely yours. Additionally, residents of Elements of Toronto can take advantage of memberships at the local golf course, driving range, and the Toronto Workers Club.

A brief drive or walk will lead you to a shopping strip that offers a wide range of selections and services.

Every aspect of your home's design has been thoughtfully considered with your needs in mind, including future requirements. The result is a development where you can confidently craft the next chapter of your life, secure in the knowledge that it will be enjoyable.



A Safe & Peaceful Community

Elements is designed for couples and individuals who value a quiet, secure, and friendly environment.



Green Spaces & Fresh Air

Walk along tree-lined streets, enjoy morning jogs in the park, or relax in a community built for a healthy lifestyle.



Everything You Need Nearby

From supermarkets and coffee shops to medical clinics and fitness centres, daily essentials are just around the corner.



Reading Nook in the Community Centre

THE 5 EASY STEPS
TO YOUR NEW
HOME

We've made the move to village living simple and hassle-free. Follow these five easy steps, and you'll be settling into your new home and community before you know it!

01

Discover Your Ideal Lifestyle

Explore our available homes and discover the one that best suits your lifestyle and needs.

Our team is here to guide you through the options, provide village tours, and answer any questions to help you make an informed decision.

02

Financial & Village Information Consultation

Meet with our team to discuss pricing, ongoing fees, deferred management fees, and the services and amenities available within the village.

We encourage you to seek independent financial and legal advice to ensure you have all the information needed to make an informed decision.

Once you've chosen your preferred home, we'll guide you through the deposit process and work closely with you to coordinate settlement and your move, including the sale of your current home where applicable.

03

Prepare and Sign Your Village Documentation

Once the 14-day cooling-off period following the issue of the Disclosure Statement has ended, our solicitors will prepare and finalise your village contract.

We will then guide you through the remaining steps leading up to settlement and your move into the village.

04

Home Construction & Handover Process

If your new home is under development, we'll keep you informed of its progress and provide regular updates along the way. If it's ready to move into, we'll arrange your home handover and help prepare for your transition into the village.

05

Welcome Home. Your Next Chapter Begins Here.

Receive your keys and start the next chapter of your life, enjoying the comfort, convenience, and community of Elements of Toronto.

THE PERFECT HOME FOR YOU

Cozy & Practical for Retirement Living

The Designs

The spacious two and three-bedroom homes have been thoughtfully crafted with both comfort and functionality in mind. Upon examining the dimensions, you will find generously sized bathrooms and kitchens, adorned in natural and muted tones that cater to various tastes, providing a versatile canvas for personalisation.

- **Outdoor Living:** Expansive outdoor terraces offer alfresco living options, many of which boast views of the surrounding bushland.
- **Architectural Excellence:** Leading local architects have dedicated time to designing warm, spacious areas that exude quality.
- **Flexible Spaces:** Each home's large bedrooms make it easy to create a study or reserve a guest bedroom for visiting friends or grandchildren.

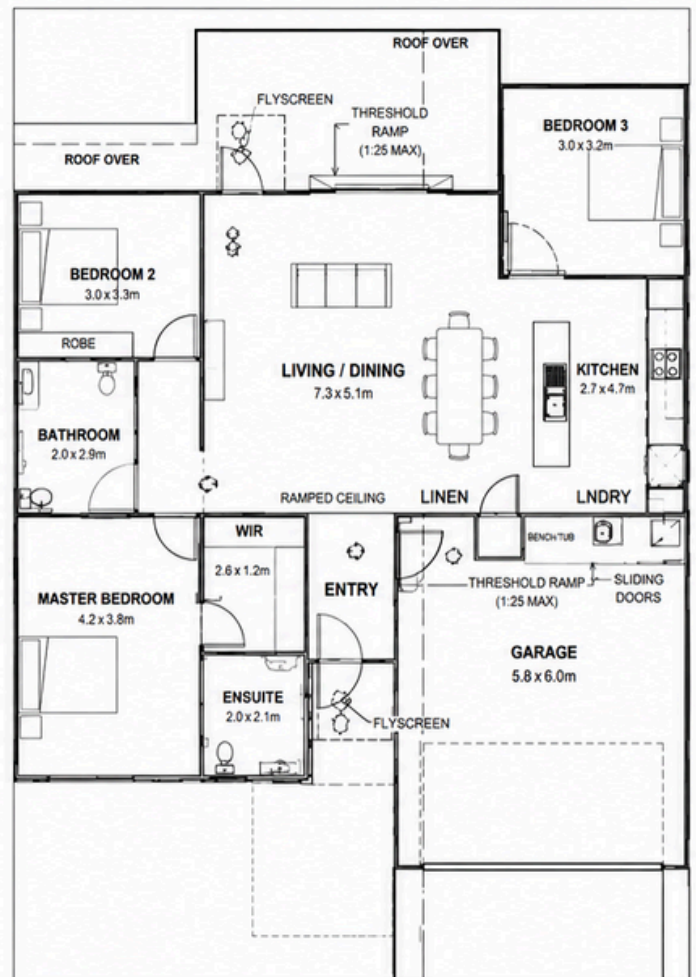
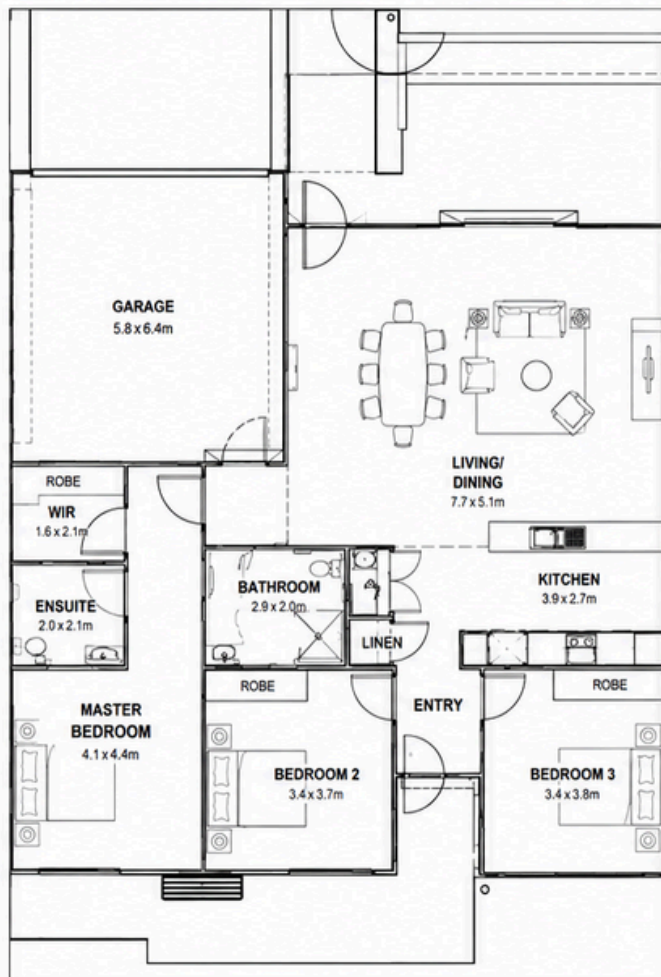
All designs feature:

- **Generous Living Areas:** Ample living spaces, high ceilings, and sun-drenched terraces.
- **Timeless Interiors:** Carefully selected interiors present a fresh and timeless palette, including window coverings.
- **Quality Finishes:** All two and three bedroom homes are equipped with durable timber floors throughout, complemented by the softness of carpet in the bedrooms. Kitchen stone benchtops and stone vanity tops in the bathrooms with beautiful natural light to enhance the living spaces.





3 BEDROOM





2 BEDROOM



ANSWERING YOUR QUESTIONS

What is the process of buying a property in this village?

Make an appointment to speak to an Elements representative. At this initial appointment, you will be guided through the process and given time and information to address any of your concerns. We are here to take care of the little things right from the beginning and can assist you every step of the way. At this appointment, you will be given a general inquiry document that will answer many of your questions pertaining to Elements. Once you have made the decision and wish to consider moving forward with a purchase our sales staff will provide you with a copy of our disclosure statement, which clearly sets out the structure of the development.

Elements homes are sold as leasehold and not a freehold purchase with strata - Why?

Leasehold is the most common form of retirement living in Australia. You have your name on the title and similar rights as a freehold title but with major financial benefits. You will not have to pay stamp duty on your new home, which will be a significant saving. Your financial adviser will be able to answer many of your individual questions. When it comes time to sell your home at Elements a new lease will be granted. This form of retirement village living is very well protected under the Retirement Villages Act ensuring your security at all times. This also protects you from the high costs sometimes associated with strata villages.

What happens if you want to sell your retirement home?

You can sell your home at any time, just as you would any purchase by engaging either the Operator or a real estate agent of your choice. One of the major benefits of choosing Elements is the offering of a 12-month buyback guarantee. Therefore, if your home is not sold within the 12-month period, you and your family can be assured of receiving your money back without long delays.

What are the ongoing costs?

There will be a weekly service fee. This will be debited directly each week and pays for the following types of services:

- Ongoing maintenance of the building and gardens
- Property and public liability insurance (this means you will only require contents insurance)
- Provision of the 24-hour emergency call service
- Employment of the Village staff and maintenance staff
- Costs associated with generally maintaining the common areas and grounds

Instead of worrying about council rates, property maintenance, or a range of household expenses, you only pay for the water and electricity you personally use in your home. Your recurrent charges also provide the benefit of maintaining the village's beautiful shared facilities and grounds, allowing you to enjoy your retirement without the stress of ongoing upkeep.

For added peace of mind, these fees are capped so that they increase only in line with the Consumer Price Index (CPI), giving you greater certainty and confidence when planning your future living expenses.

Departure Fee Structure

This fixed formula provides reassurance, as you and your family know the costs from the outset (no hidden, ongoing charges). As it is the responsibility of the operator to refurbish your home to ensure the high standard is retained. This once again guarantees peace of mind.

Can I make changes to my home?

Any changes you wish to make to your chosen dwelling must be addressed with the Village Manager. Any additions or changes are at your own expense and will need to be restored to original form prior to resale. Please note each addition or change will be judged on an individual basis and appropriate action taken after consultation between the owner of the home and the operator.

Who Manages the Village?

Toronto Workers Club has been a huge participant in the Toronto Community and extended West Lakes area for almost 70 years. With the successful experience behind them, they are well equipped to manage and guarantee a formidable Retirement Village. It is added security to have an operator who is already established and invested in the area and therefore has your best interests at heart. We would love to take you for a walk through Elements of Toronto and look forward to answering any questions you have about this village and retirement living.

RESIDENT TESTIMONIALS

Transitioning to Retirement Living



Retirement living is about enjoying more freedom, comfort and peace of mind. Whether you're looking to downsize, reduce home maintenance or become part of a welcoming community, making the move can open the door to a more relaxed and rewarding lifestyle. With the right support and planning, transitioning to retirement living can be an exciting new chapter filled with opportunities to stay active, connected and independent.

CATHERINE

RESIDENT SINCE 2021

"Once I stopped working, I had too much alone time. I found that I needed to replace workmates with a community. Elements has given me all the company I need and as an introvert, all the privacy that I also need. I can join in movie nights, card nights, social drinks and special occasions, as I desire.

Retiring also meant that I can no longer manage many things. My garden is maintained, even a new light bulb is no more than a maintenance request away. There are no unexpected big bills from electricians, plumbers, etc. as the costs are covered by our levies.

I moved from Sydney and have found Elements to be a place of friendship, peaceful sounds of local birds and peace of mind, with an approachable and helpful manager."

MICHAEL & DEIDRE

RESIDENTS SINCE 2021

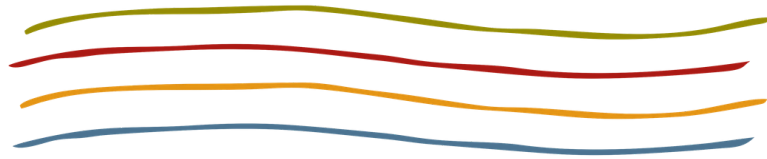
"After spending a long time in Sydney growing our own three daughters and watching them blossom into wonderful family makers themselves, we decided it was our time to focus and experience a new lifestyle.

It was an arduous task locating an area that would suit both our needs, but the minute we were introduced into the Elements of Toronto family it was obvious that we had arrived at our next phase of life.

Everything we need is well within a short travelling distance. The design of Elements is significant as Deidre utilises a Mobility Scooter which enables her to move around safely and freely.

We have made some exceptional friendships and are sure to make more. We celebrate every day on our good fortune here at Elements"

ELEMENTS



of Toronto

Take a Virtual Tour
& Explore Your
Future Home!



CONTACT

Village Manager

Jenna Gillott

Email Us

manager@elementsoftoronto.com.au

Sales Office

14 Cook Street, Toronto

Visit Our Website

www.elementsoftoronto.com.au

Call Us

0448 729 308