

A photograph of an elderly couple riding bicycles on a sandy beach. The man is on the left, wearing a white polo shirt and khaki shorts, smiling. The woman is on the right, wearing a pink floral patterned shirt and white pants, also smiling. They are both looking towards the right. The background shows the ocean and a clear blue sky.

5 KEY QUESTIONS FOR MANY RETIREES

1. Are you retired, still **independent** and enjoying your golden years?
2. Are you **planning on buying** into a retirement community in the future knowing that you will inevitably become dependent on emergency medical or care facilities?
3. Are you aware that most retirement developments have **long waiting lists**, meaning that the longer you must wait - the more you will eventually pay for your Life Right?
4. Are you aware of the fact that if you buy at any retirement development and you **don't immediately occupy** the unit you've bought, you **have to pay the levies** and other costs until date of occupation?
5. Are you aware that most retirement developments are designed and built **without** any commercial or additional **income generating facilities** incorporated in the development i.e. hotels, restaurants, shops etc? The result is that all the costs and expenses of the retirement development are **passed on to the retirees** through the monthly levies.





THE ANSWER & SOLUTION



The Villa Blanca Multi-purpose Resort in Strand is the **only retirement resort** in South Africa that offers a **LifeShare program**, which is a **unique combination** between **Life Right** and **Timeshare**.

Essentially you can now **secure** your future retirement accommodation early (before you need it) whilst placing your luxury villa in the **boutique hotel rental pool** and earning a passive annual income. This ultimately **finances** your Life Right purchase by providing you with a return on your investment and allowing you and your family **6 weeks Leisure Time usage** per annum.

The Life Right on a 1-bed villa at Villa Blanca starts at R 1,950,000 and, by paying a 10% premium on the normal Life Right purchase price, the Life Right holder **qualifies** to participate in the **LifeShare** program, which provides him/her with **80% of the net profit** of the villa's hotel rental income **until** such time that the Life Right holder takes up **permanent occupation** at Villa Blanca. The LifeShare period does not have any time limit and the Life Right holder can take up occupation 1 year or 10 years after investment. Should the Life Right holder, for example, be 65 years of age and he/she is still **independent** and decides to take up occupation **5 to 10 years** after making the LifeShare investment, the villa could effectively be **paid off** through the **majority profit sharing** by the time the Life Right holder occupies the villa. Should the person invest in a Villa Blanca villa or similar property 10 years down the line, the capital investment could be **more than double**, which effectively saves the retiree substantially due to an **early** and **smart investment** made in a **luxury retirement property**.

A portion of the premium on the Life Right purchase is **invested** in the furniture & fittings of the villa and the Life Right holder would have **no further capital layout** or incur monthly levv costs until date of occupation.


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