TOTALCARE
LIVING

# LIFE RIGHT

TOTALCARE Living's LIFE RIGHT model offers you the assurance of long-term peace of mind. It's a secure lifestyle investment that carries you through every phase, including assisted living and frail care when you need it most.

### 24-HOUR CARE

Our care is designed with your needs in mind.
You will receive 24-hour nursing care with assistance with activities of daily living, nutritious meals and snacks, physical activities, mental stimulation, care companions, and much more.

### THOUGHTFUL UNITS

Our units are carefully crafted to cater to your every need, from mindfully applied features like built-in cupboards, single or double room options, en-suite bathrooms, wheelchair accessibility, lift access, serene walkways, coffee spots, cozy bedrooms to functional bathrooms, ensuring each space is a sanctuary of comfort.

### COMMUNITY

TOTALCARE offers safe, affordable accommodation within a supportive and compassionate environment.
With options to rent or own, you will enjoy the warmth of community and the comfort of care – backed by TOTALCARE's trusted expertise.

## LIFE RIGHT EXPLAINED

A Life Right is a form of tenure commonly used in South African retirement villages, where you purchase the right to occupy a specific unit for the remainder of your life without acquiring ownership of the property.

In exchange for the right of occupation, you provide TOTALCARE with an interest-free loan, which is the 'purchase price' for the Life Right.
Upon termination of the Life Right, provisions are made for a refund of the original interest-free loan when the unit is resold.

A Life Right often comes with advantages such as
• No transfer duties,
• No VAT
• No capital gains tax The developer typically remains responsible for maintenance and management of the property, ensuring a hassle-free living environment for you.

A Life Right grants you the legal right to live in a property for the remainder of your life with benefits such as
• Lower initial cost
• Predictable expenses
• Community and amenities
• Maintenance
• Full capital guarantee

## LIFE RIGHT AT TOTALCARE

TOTALCARE's Life Right options provide residents with access to premium living accommodations, comprehensive nursing care, and a range of services, all without the risks and costs associated with traditional home ownership. Our model emphasizes long-term stability and peace of mind, including built-in access to frail care as your needs evolve.

## UNIQUE LIFE RIGHT OPTIONS AT TOTALCARE

### A

**Receive 90% of the purchase price back when moving on**
Enjoy the confidence of knowing that 90% of your original purchase price will be refunded, preserving your estate and providing peace of mind for your loved ones.

### B

**Receive 0% back**
**Frail Care included and secured**
Secure all future frail care services at no additional cost, ensuring that your evolving healthcare needs are met without financial strain.

### C

**Receive 90% of purchase price as a credit for Frail Care**
90% of your purchase price credited
to your Frail Care account. This credit will cover your care expenses until fully utilized, then you will begin making monthly payments. Should the full credit not be used, the remaining balance will be refunded to you.

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