TOTALCARE
LIVING

PROS AND CONS OF OWNING A LIFE RIGHT



LIFE RIGHT EXPLAINED

TOTALCARE offers you the unit to use, occupy, and enjoy throughout your lifetime or until you decide to sell and relocate. 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 to the next resident.

PROS AND CONS OF OWNING A LIFE RIGHT

PROS

Lower Initial Cost
A lower upfront cost compared to purchasing a traditional property or sectional title.

Lifetime Tenure
Grants you the right to live in the property for the rest of your life, without the concerns of a lease expiring or ownership transfer complexities.

Predictable Expenses
Include predictable monthly fees that cover various services such as maintenance, and security.

Community and Amenities
Designed for over fifties, offering amenities such as communal areas, healthcare facilities, recreational activities, and social opportunities.

Discount on care services.
Pay 30% less on TOTALCARE services.

No transfer fees.

Full capital guarantee.

CONS

No Ownership or Capital Growth
You do not own the property. Instead, you own the right to live there for life.

Restrictions on Resale
Typically not transferable or inheritable, meaning you cannot sell or bequeath the right to someone else. Upon your departure, the right reverts to the retirement community or estate.

Potential for Fee Increases
Monthly fees can increase over time, potentially impacting your retirement budget.

Limited Control
Because you do not own the property, you may have limited control over modifications or renovations.

OUR UNIQUE TWIST ON A TRUSTED MODEL

Option A

Receive 90% of the purchase price back when moving on.

Option B

Free Frail Care for Life.
Receive 0% back.

Option C

Receive 90% of the purchase price as a credit for Frail Care.

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Pricing is reviewed each year so that the product stays sustainable and continues to deliver on its promise — guaranteed lifetime care, exclusivity, and financial security. Longevity Plus is offered subject to the written agreement; where this infographic and that agreement differ, the agreement applies. This infographic is general information and is not financial, tax, legal or medical advice.