

Highest costs
Lowest costs
Assumptions applied
All original costs at \$400,000
2% marketing fees to agent
\$10,000 refurbishment cost
Hasn't factored in annual and monthly levies, fees, costs and charges

Retirement home exit fee analysis

Exit fee comparison with 1.5% annual sales price growth

	Village 1	Village 2	Village 3	Village 4	Village 5	Village 6	Average	High/Low Diff
Original cost	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	
5 year scenario								
Increase in sales value	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	
Total exits cost 5 years	\$ 152,600	\$ 127,600	\$ 126,100	\$ 95,190	\$ 66,975	\$ 61,580	\$ 105,008	\$ 91,020
Average yearly cost	\$ 30,520	\$ 25,520	\$ 25,220	\$ 19,038	\$ 13,395	\$ 12,316	\$ 21,002	
Loss on property after capital growth	\$ 122,600	\$ 97,600	\$ 96,100	\$ 65,190	\$ 36,975	\$ 31,580	\$ 75,008	
Percentage above/below average	-63%	-30%	-28%	13%	51%	58%	\$ -	
10 year scenario								
Increase in sales value	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	
Total exit cost 10 years	\$ 213,200	\$ 149,200	\$ 203,200	\$ 181,580	\$ 122,700	\$ 111,170	\$ 163,508	\$ 102,030
Average yearly cost	\$ 21,320	\$ 14,920	\$ 20,320	\$ 18,158	\$ 12,270	\$ 11,117	\$ 16,351	
Loss on property after capital growth	\$ 153,200	\$ 89,200	\$ 143,200	\$ 121,580	\$ 62,700	\$ 51,170	\$ 103,508	
Percentage above/below average	-48%	14%	-38%	-17%	39%	51%	\$ -	
15 year scenario								
Increase in sales value	\$ 90,000	\$ 90,000	\$ 90,000	\$ 90,000	\$ 90,000	\$ 90,000	\$ 90,000	
Cost exit 15 years	\$ 225,800	\$ 166,800	\$ 215,800	\$ 205,020	\$ 185,175	\$ 166,780	\$ 194,229	\$ 59,000
Average yearly cost	\$ 15,053	\$ 11,120	\$ 14,387	\$ 13,668	\$ 12,345	\$ 11,119	\$ 12,949	
Loss on property after capital growth	\$ 135,800	\$ 76,800	\$ 125,800	\$ 115,020	\$ 95,175	\$ 76,780	\$ 104,229	
Percentage above/below average	-30%	26%	-21%	-10%	9%	26%	\$ -	
20 year scenario								
Increase in sales value	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	
Cost exit 20 years	\$ 238,400	\$ 176,400	\$ 228,400	\$ 229,960	\$ 254,400	\$ 228,400	\$ 225,993	\$ 78,000
Average yearly cost	\$ 11,920	\$ 8,820	\$ 11,420	\$ 11,498	\$ 12,720	\$ 11,420	\$ 11,300	
Loss on property after capital growth	\$ 118,400	\$ 56,400	\$ 108,400	\$ 109,960	\$ 134,400	\$ 108,400	\$ 105,993	
Percentage above/below average	-12%	47%	-2%	-4%	-27%	-2%	\$ (0)	

Exit fee comparison with nil annual sales								
price growth	Village 1	Village 2	Village 3	Village 4	Village 5	Village 6	Average	High/Low Diff
Original cost	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	
5 year scenario								
Total exits cost 5 years	\$ 140,000	\$ 118,000	\$ 118,000	\$ 89,200	\$ 66,975	\$ 57,973	\$ 106,435	\$ 82,027
Average yearly cost	\$ 28,000	\$ 23,600	\$ 23,600	\$ 17,840	\$ 13,395	\$ 11,595	\$ 21,287	
Loss on property after capital growth	\$ 140,000	\$ 118,000	\$ 118,000	\$ 89,200	\$ 66,975	\$ 57,973	\$ 106,435	
Percentage above/below average	-32%	-11%	-11%	16%	37%	46%	0%	
10 year scenario								
Total exit cost 10 years	\$ 188,000	\$ 138,000	\$ 178,000	\$ 159,200	\$122,700	\$ 97,967	\$ 157,180	\$ 90,033
Average yearly cost	\$ 18,800	\$ 13,800	\$ 17,800	\$ 15,920	\$ 12,270	\$ 19,593	\$ 15,718	
Loss on property after capital growth	\$ 188,000	\$ 138,000	\$ 178,000	\$ 159,200	\$122,700	\$ 97,967	\$ 157,180	
Percentage above/below average	-20%	12%	-13%	-1%	22%	38%	0%	
15 year scenario								
Cost exit 15 years	\$ 188,000	\$ 138,000	\$ 178,000	\$ 169,200	\$185,175	\$137,984	\$ 171,675	\$ 50,016
Average yearly cost	\$ 12,533	\$ 9,200	\$ 11,867	\$ 11,280	\$ 12,345	\$ 27,597	\$ 11,445	
Loss on property after capital growth	\$ 188,000	\$ 138,000	\$ 178,000	\$ 169,200	\$185,175	\$137,984	\$ 171,675	
Percentage above/below average	-10%	20%	-4%	1%	-8%	20%	0%	
20 year scenario								
Cost exit 20 years	\$ 188,000	\$ 138,000	\$ 178,000	\$ 179,200	\$198,000	\$177,978	\$ 176,240	\$ 60,000
Average yearly cost	\$ 9,400	\$ 6,900	\$ 8,900	\$ 8,960	\$ 9,900	\$ 8,899	\$ 8,812	
Loss on property after capital growth	\$ 188,000	\$ 138,000	\$ 178,000	\$ 179,200	\$198,000	\$177,978	\$ 176,240	
Percentage above/below average	-7%	22%	-1%	-2%	-12%	-1%	0%	



Exit fee comparison with 3% annual sales price growth								
	Village 1	Village 2	Village 3	Village 4	Village 5	Village 6	Average	High/Low Diff
Original cost	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	
5 year scenario								
Increase in sales value	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	
Total exits cost 5 years	\$ 165,200	\$ 137,200	\$ 134,200	\$ 101,080	\$ 70,950	\$ 65,169	\$ 121,726	\$ 100,031
Average yearly cost	\$ 33,040	\$ 27,440	\$ 26,840	\$ 20,216	\$ 14,190	\$ 13,034	\$ 24,345	
Loss on property after capital growth	\$ 105,200	\$ 77,200	\$ 74,200	\$ 41,080	\$ 10,950	\$ 5,169	\$ 61,726	
Percentage above/below average	-70%	-25%	-20%	33%	82%	92%	0%	
10 year scenario								
Increase in sales value	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$120,000	\$120,000	\$ 120,000	
Total exit cost 10 years	\$ 238,400	\$ 176,400	\$ 228,400	\$ 203,960	\$137,400	\$124,357	\$ 196,912	\$ 114,043
Average yearly cost	\$ 23,840	\$ 17,640	\$ 22,840	\$ 20,396	\$ 13,740	\$ 12,436	\$ 19,691	
Loss on property after capital growth	\$ 118,400	\$ 56,400	\$ 108,400	\$ 83,960	\$ 17,400	\$ 4,357	\$ 76,912	
Percentage above/below average	-54%	27%	-41%	-9%	77%	94%	0%	
15 year scenario								
Increase in sales value	\$ 180,000	\$ 180,000	\$ 180,000	\$ 180,000	\$180,000	\$180,000	\$ 180,000	
Cost exit 15 years	\$ 263,600	\$ 195,600	\$ 253,600	\$ 240,840	\$217,350	\$195,576	\$ 234,198.00	\$ 68,024
Average yearly cost	\$ 17,573	\$ 13,040	\$ 16,907	\$ 16,056	\$ 14,490	\$ 13,038	\$ 15,613.20	
Loss on property after capital growth	\$ 83,600	\$ 15,600	\$ 73,600	\$ 60,840	\$ 37,350	\$ 15,576	\$ 54,198	
Percentage above/below average	-54%	71%	-36%	-12%	31%	71%	0%	
20 year scenario								
Increase in sales value	\$ 240,000	\$ 240,000	\$ 240,000	\$ 240,000	\$240,000	\$240,000	\$ 240,000	
Cost exit 20 years	\$ 288,800	\$ 214,800	\$ 278,800	\$ 280,720	\$310,800	\$278,765	\$ 274,784	\$ 96,000
Average yearly cost	\$ 14,440	\$ 10,740	\$ 13,940	\$ 14,036	\$ 15,540	\$ 13,938	\$ 13,739	
Loss (gain) on property after capital growth	\$ 48,800	\$ (25,200)	\$ 38,800	\$ 40,720	\$ 70,800	\$ 38,765	\$ 34,784	
Percentage above/below average	-40%	172%	-12%	-17%	-104%	-11%	0%	