

INCOME GENERATOR

An investment in senior living.

Earn more, live well.



Senior Trust
BUILDING WEALTH & WELLBEING



Invest in the thriving senior living sector:

8%
RETURN

Targeted per annum, pre-tax distribution rate, paid quarterly.

PIE FUND

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Tap into a superior investment opportunity, driven by New Zealand's housing shortage, ageing population and growing, ongoing need for new senior living communities - who's popularity continues to increase.

“Over the past two decades of involvement in the industry, the most satisfying aspect has been the ability of our team to meet the expectations of our investors, through ups and downs.”



John Jackson
EXECUTIVE DIRECTOR

Stable capital, steady income.

The opportunity



Over the past 20+ years our Management Team has been involved in building wealth and wellbeing, lending to premium senior living communities that meet our strict criteria, to deliver steady attractive returns for our investors. It's a proven strategy, that enables much needed quality housing for senior New Zealanders, helping Kiwis live more comfortable lives.



Proven track record of attractive, consistent returns



Potential to cash in on minimum 30 days notice, refer page 9



Access to unique investment, easy online entry, \$1000 minimum



Total nationwide portfolio facility limit



Mortgage-backed, bricks & mortar security




The Senior Trust Team - experienced, hands-on investor support.

Despite a decade of significant growth, New Zealand's thriving retirement sector is still struggling to keep pace with demand from an ageing population*.

*JLL NZ's 10th annual Retirement Villages and Aged Care Report - reported by Voxy 19 July 2022.

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An aerial photograph of a modern residential community. The houses are light-colored with dark roofs, arranged in a planned layout. A large, winding pond with a wooden deck and a gazebo is a central feature. The surrounding area is lush with greenery and palm trees. The sky is clear and blue.

Specialist lenders funding the
premium senior living sector, in
sought after locations nationwide.

Quail Ridge Country Club, Kerikeri

A growing senior living community aimed at the higher-end retiree market. Situated just 5km from Kerikeri town centre in the winterless north.

Baby boomers driving growth

Conservative estimate of units needed by 2033. Current pipeline forecasts delivery of only 20,746 over this timeframe leaving a shortfall for almost 5000 prospective residents.

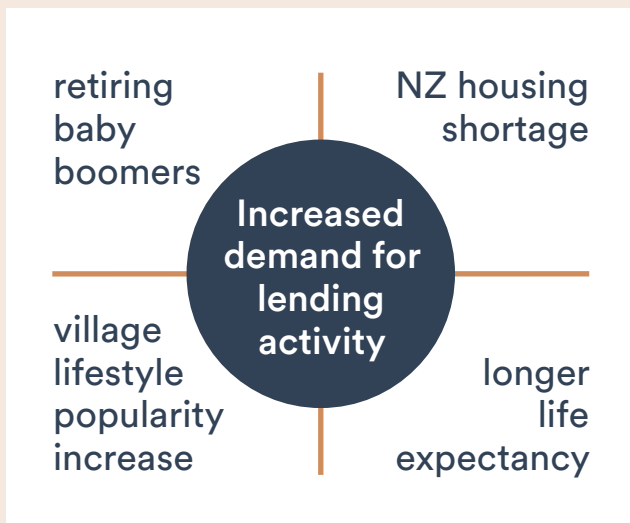
*JLL Retirement Village Market Report. Voxy, 19th July 2022

NUMBER OF UNITS NEEDED BY 2033*

24,507



Factors driving development



We're seeing a 'perfect storm' of wider economic and societal trends, all converging to make lending to the senior living and aged care sector attractive for investors.

Seniors are increasingly cashing up the freehold family home and choosing to spend their golden years in safe, sociable environments with other like-minded residents. Seniors aged 75+ opting to live in villages has almost doubled up from 8% to 14% since 2008.



This trend extends beyond the boundaries of our main city centres - where larger players are competing - into smaller rural and coastal towns that offer an enhanced lifestyle.

Unlike some other industries, stability in the senior living investment sector, has proven to be covid resilient.

*SOURCE: JLL Whitepaper June 2021, as reported in Scoop July 2021

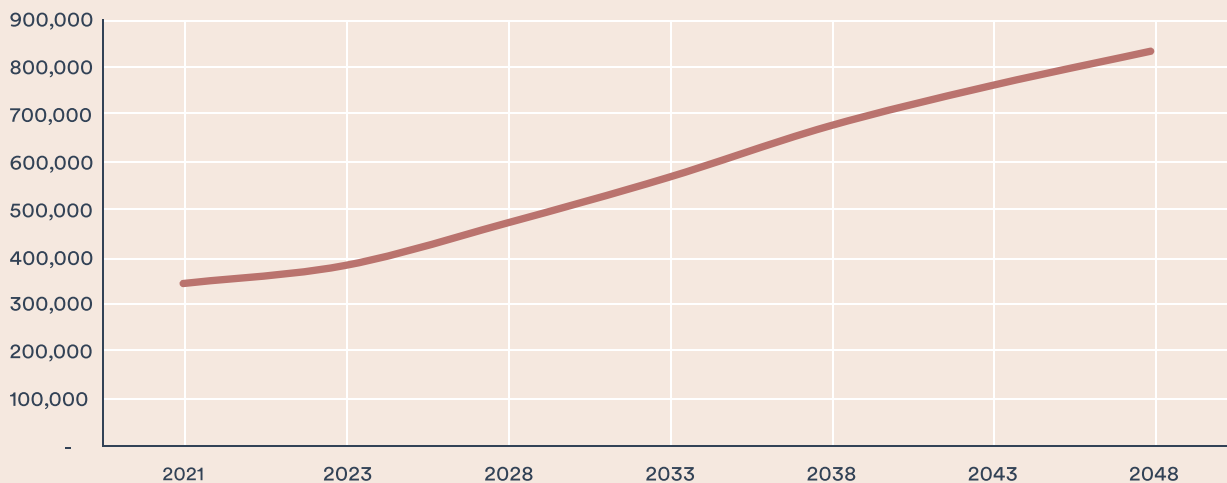
The thriving senior living sector is New Zealand's largest supplier of new dwellings and contributes significantly to easing the shortage of new housing.



Meeting an inevitable demand

Despite a decade of significant growth, New Zealand's thriving senior living sector is still struggling to keep up with demand from an ageing population, that is living longer. As a country, we need to plan and build to be ready for the resulting changes in the next 20-40 years, and this means investing in living spaces beyond just the main city centres.

Total NZ 75+ population 2021-2048



*JLL NZ's 10th annual Retirement Villages and Aged Care Report - reported by Voxy 19 July 2022.

According to Statistics New Zealand, the baby boomer demographic is forecast to increase. A large proportion of the population is, and will be, retiring with an increased life expectancy. Further population growth in the 65+ demographic drives increased development activity.

Lending to the thriving senior living sector secured by bricks and mortar assets, is a unique property investment proposition,

with a stable long-term outlook and a proven track record of generating attractive investor income.






The senior living sector is orderly, well-regulated and provides a quality lifestyle for retirees. Driven by demographic demand, the opportunities are set to grow.

[Click here to invest](#)

A proven investment strategy

Lending exclusively to senior living communities, Senior Trust’s management team has been instrumental in funding the building and expansion of quality facilities throughout New Zealand.

Applying this experience, we’ve developed **stringent lending criteria** that protects our investors’ returns and contributes to high standards of senior living properties. We focus on carefully selected operators, delivering high quality facilities in sought after, demographically proven locations.

Income Generator - a proven investment strategy				
1.  Investors entrust their hard earned capital with Senior Trust	2.  Strict lending criteria* used to select premium facilities to fund	3.  Lending secured by bricks and mortar mortgages	4.  Interest earned on lending return	5.  Investor income paid or reinvested
*LENDING CRITERIA: <ul style="list-style-type: none"> • Max. limit - 75% of independent valuation • Experienced, financially committed operators • Location - proven demographic demand 			<div style="font-size: 2em; font-weight: bold;">8%</div> <div style="font-weight: bold;">RETURN</div> <small>Targeted pre annum, pre-tax distribution rate.</small>	<ul style="list-style-type: none"> • PIE Fund Structure • Quarterly distributions
The Manager - Senior Trust Management Ltd (STML)				

A conservative, measured approach that has seen us deliver consistent, attractive returns.

[Click here to invest](#)

What if I need my money back?



Our investors choose us because we offer a steady income and stable capital value throughout a medium-term investment. Many have been investing in the senior living sector for years and have reached a life stage when they may need cash to cover unforeseen events.



Flexible investment duration

Potential to cash in, some or all of your investment on minimum 30 days notice, no buyer required.

Our Share Repurchase by the Manager arrangement, offers a potential exit option for investors who need to cash in some or all of their investment, with a minimum of 30 days' notice. No need to wait for another buyer. To encourage enduring investment, fees will be charged on shares bought back in the first three years of investment.

While we can't guarantee to buy back all shares, our arrangement offers an exit option for investors who need to cash in some or all of their investment. Read our Product Disclosure Statement for more information.

[Click here to request a call](#)



WHAT OUR INVESTORS ARE SAYING:

“I have been an investor with Senior Trust for many years. I recently needed money urgently to buy a car and was able to do so quickly and efficiently using the Income Generator buy back facility.”

David, Horowhenua

Experienced hands



Steady capital, stable income

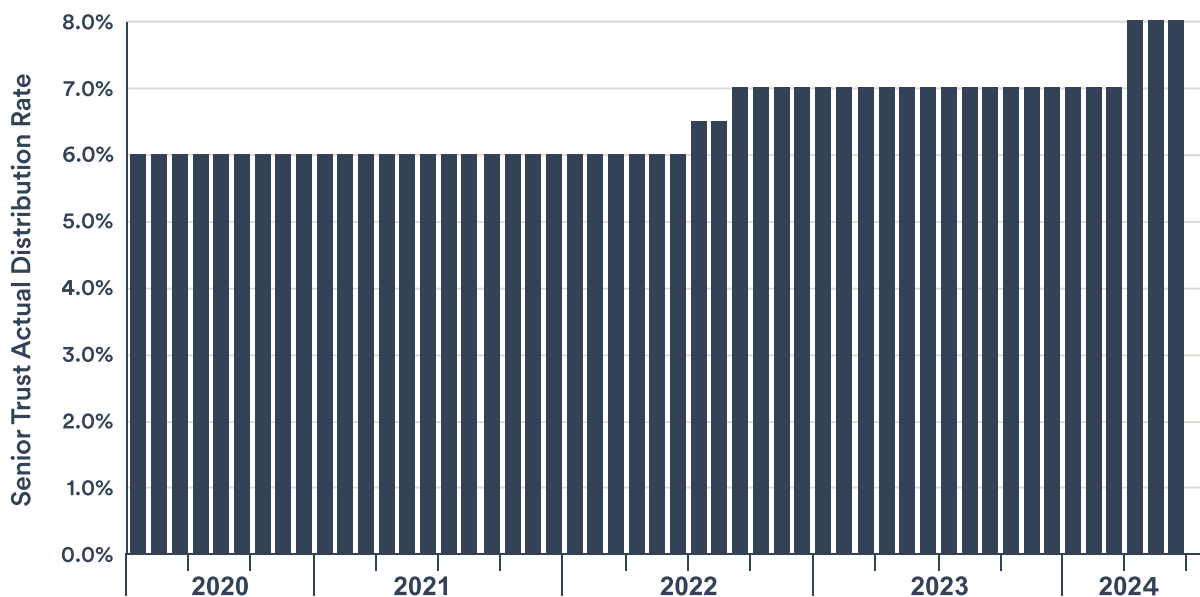
As demonstrated in the graph below, our ability to provide consistent, attractive returns while effectively managing risk is thanks to the experience and capability of our people. The team’s specific expertise and stability is our unique point of difference.

A long involvement in the senior living sector, has enabled us to establish solid relationships. Our investors not only benefit from our depth of expertise, but also an extensive network built up over twenty years that provide specific services and expertise helping us deliver on behalf of our investors.



Performance track record

Senior Trust Retirement Village Income Generator Limited



[Click here to invest](#)

Investor care team



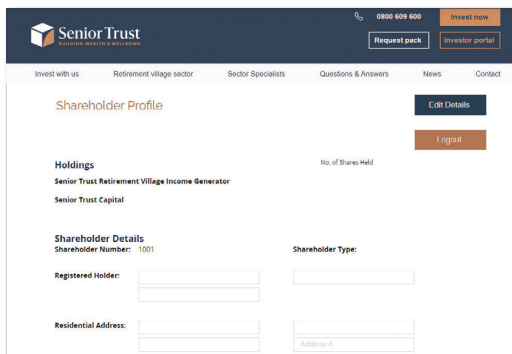
Support when you need it

Our experienced agile team is here for you, delivering 24/7 accessibility. With clear, regular communication, attuned to the specific needs of senior investors - whether you're a new investor or you've been with us for years.

We cater to a variety of investors from individuals and joint accounts to Trusts, Companies or Limited Partnerships.

Benefits of investing with us

When you come on board with Senior Trust, we can assist you with access to information and management of your investment.



Secure investor portal

Allows you to access your investment, personal details, transaction history and quick links to the Operations Team for any queries you may have. Easily edit your details should things change.

In-house share register management

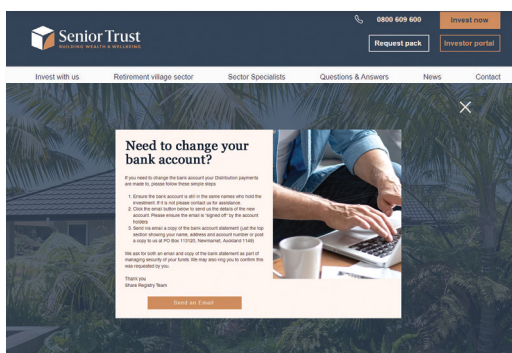
Your details are held in a secure (audited) environment, making it quick and easy to update details or send you information.

Tax certificates via email

Allotment, Quarterly Distribution and Annual Tax certificates emailed so you receive them quickly.

Easy reinvestment link

For existing investors, your verified account makes it simple to add to your investment with minimal information.



Our loan portfolio

TOTAL PORTFOLIO FACILITY LIMIT

\$198.1m

as at August 2024



QUAIL RIDGE
COUNTRY CLUB

\$33m



THE GROVE
OREWA
RETIRE TO THE BEACH

\$10m



LONGRIDGE
COUNTRY ESTATE

\$26.5m



Orewa Sands
SENIOR LIVING

\$61m



THE BOTANIC
SILVERDALE

\$33m



Vision Bay of Islands

Hauraki Village

Pacific Coast
Vision Papamoa
Bethlehem Shores
Freedom Village
Vision Forest Lake

Matamata Country Club,
Sanderson

Frimley

Ranfurly Manor,
Promisia

Whitby Lakes Village

Deverton
Belmont
Ranfurly Village
Vision Waitakere
Vision Dannemora
Mt Eden Gardens

The Income Generator operates exclusively within the senior living sector where the Senior Trust management team has built up significant expertise, capitalising on the continued growing demand for quality senior housing across New Zealand.

Our investment philosophy is that soundly-run, premium facilities in demographically proven locations, provide opportunity for investment secured by solid assets, that generate stable, attractive returns for our investors.



Key:



2024 LOAN CONTRACTS



SENIOR TRUST MANAGEMENT TEAM
TRACK RECORD OF LENDING

Our commitment

Invest in the booming senior living sector:

8% RETURN

Targeted per annum, pre-tax distribution rate, paid quarterly.

PIE FUND

As fellow stakeholders in the Senior Trust Income Generator, we invite you to join us in this opportunity to enjoy attractive returns in the booming senior living sector.

Having successfully managed numerous public offers focused on the senior living sector, we have a successful track record in delivering targeted returns.

We remain dedicated to providing investors with the opportunity to benefit from the growth of the senior living industry with steady, attractive income returns, secured by solid bricks and mortar assets, in a well-regulated and orderly industry.

The senior living sector has a history of stability and a long-term trend of steady growth. Economic conditions within the sector remain positive and unlike other industries, appear to be unaffected by the pandemic and other adverse global events.

We recommend you read the Product Disclosure Statement carefully and seek the appropriate independent advice relevant to your circumstances.



John Jackson
EXECUTIVE DIRECTOR



Scott Lester
EXECUTIVE DIRECTOR

[Click here to invest](#)



WHAT OUR INVESTORS ARE SAYING:

“Senior Trust’s concept of funding well-established and well-managed retirement villages has strong appeal together with an attractive interest rate. We have high regard for their integrity and management. We will be increasing our investment and would certainly recommend Senior Trust to others.”

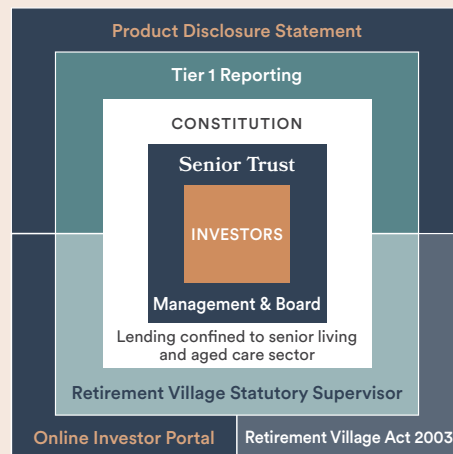
John, Rangiora

Strong governance delivers solid performance

Senior Trust Board and Management are committed to strong corporate governance, maintaining the highest ethical standards and operating with integrity in a highly regulated environment.

A stable form of property investment with predictable long-term revenue streams, retirement villages are also well-regulated by the Retirement Villages Act 2003.

The Act sets out a code of compliance, ensures regular audits, and is overseen by an Independent Statutory Supervisor appointed to each registered village.



The senior living sector is orderly and well-regulated, with a proven investment track record.

Application process

Applying is simple and takes around five minutes via our online application form.

1. Click the **INVEST NOW** button top right on our website (www.seniortrust.co.nz) then select the **New Investor** option. This will take you to the application form, we suggest having your drivers licence or current New Zealand passport handy.

[Click here to invest](#)

2. Once your application is received, it is typically processed within a week. You'll receive confirmation emails from us at each step, to keep you fully informed while we establish your account.

3. You will receive your Investor Portal account details, where you can access your investment, transaction history and contact details.

4. You can freephone our Investor Care Team on **0800 609 600** for personal assistance at any time should you need it.

[Click here to request a call](#)





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WHAT OUR INVESTORS ARE SAYING:

“Just a quick note to convey our appreciation on the easy process of withdrawing funds from the Senior Trust Income Generator. As you are aware, I called you and said I would like to withdraw some capital to help the grandchildren. John said ‘sure, email me with the amount you wish to withdraw, and we’ll send through the documents by return email’.

No follow ups needed, money deposited in Bank Account on the agreed date, it really was such an easy transaction. A big thank you to Senior Trust, having our well-earned retirement funds with your company has been a very smart move we believe. Always kept informed, dividends paid quarterly, always on time, makes planning financial decisions a breeze.”

Kind regards, Julie & Ben Carter



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Building wealth and wellbeing, to help Kiwis live more comfortable lives.

Senior Trust Income Generator, specialist funding of premium senior living communities that deliver attractive, solid returns while helping create quality places to live.

We invite you to get in touch.

SENIOR TRUST RETIREMENT VILLAGE INCOME GENERATOR LTD

EMAIL info@seniortrust.co.nz

CALL CALL 0800 609 600

www.seniortrust.co.nz

When investing, past performance is no guarantee of future performance. Note that the definition of "Retirement Village" used in the PDS is wider than a village which is registered under the Retirement Villages Act and includes other types of residential accommodation for persons above a defined age. A minimum subscription of \$1,000 applies. Applications will only be received on the application form supplied with the Product Disclosure Statement (PDS). Senior Trust Retirement Village Income Generator Limited is the issuer of the products. The latest information about our current loans is set out in the 'Table of Loans' document on the Disclose Register. The Product Disclosure Statement for the offer is available and can be obtained at www.seniortrust.co.nz



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BUILDING WEALTH & WELLBEING

