



Meeting an inevitable,
growing demand -
invest in premium
senior living.



8%
RETURN

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

PIE FUND



Senior Trust
BUILDING WEALTH & WELLBEING



The opportunity:

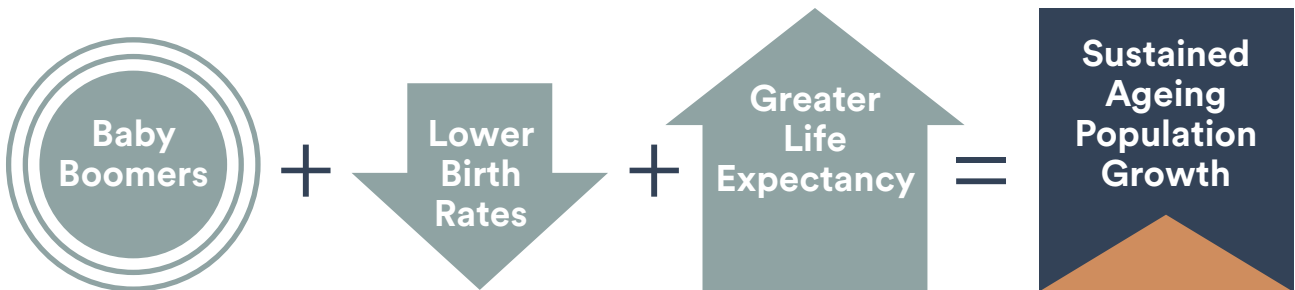
A growing need to build and provide more senior living facilities presents unique investment opportunities.



**BY 2033
SHORTFALL OF
8,400
units***

*As reported in The Press, September 2, 2024. JLL's 12th Annual Report on the NZ Retirement Village and Aged Care Sector.

Despite ten years of significant growth as New Zealand's largest supplier of new housing, the thriving senior living sector is still facing a supply shortfall due to growing demand from an ageing population. Unlike some other industries, stability in the sector has proven to be resilient through a challenging economic environment.



Factors driving stability and growth in the senior living sector:

- Sustained ageing population providing domestically driven demographic demand
- Increased popularity and acceptance of senior living communities
- Improved commercial terms and enhanced product and care options
- Steady cash flows over a long term
- Well-regulated, rigorous statutory oversight
- Ability to modulate delivery of new dwellings
- New Zealand's ongoing housing shortage

Fastest growing demographic:

65+
YEARS OLD

OLDEST
10%
of population
is getting older

Stats^{NZ}
Tatouranga Aotearoa

<https://www.stats.govt.nz/information-releases/national-population-projections-2022base2073/#ageing>

Senior living sector info - click here

Proven track record, experienced hands.

We are specialist lenders to the senior living sector. Lending to experienced, financially committed operators secured by mortgage-backed property assets - as with typical bank mortgages - provide a stable form of property investment. We generate attractive, reliable income for our investors (\$1000 minimum investment), while enabling much needed, quality housing for senior kiwis - with the added advantage of being a PIE fund.

Our experienced Management Team are well poised to leverage 20+ years of industry experience, to capitalise on senior living sector opportunities for the benefit of our investors, many who have been with us for a number of years and continue to increase their investment.

Investor income paid at or above targeted distribution rate:

2020 2021 2022
 2023 2024

Existing investors increasing their investment:

58%
of total investment
For the 12 months to 31 March 2024

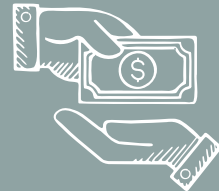
[Investment info - click here](#)

[Click here to invest](#)

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PIE FUND



Potential to access funds minimum 30 days notice

We understand things can crop up. Our responsive investor care team are here to help. Refer to the PDS for more info.

[View PDS](#)

INVESTOR TESTIMONIAL

“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



MANAGEMENT
TEAM

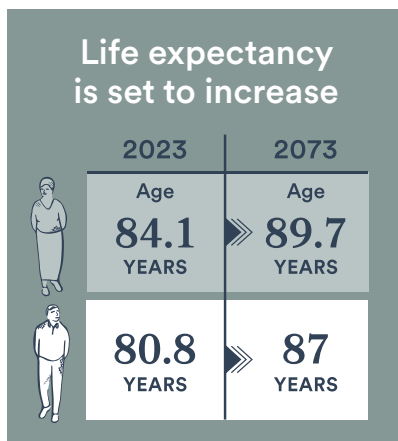
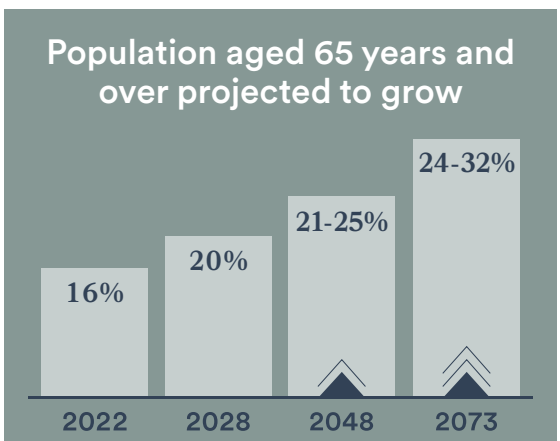
20+
YEARS
INDUSTRY
EXPERIENCE

Increasing need for continuum of care

Top heavy, ageing population with an increased life expectancy, exacerbated by decades of under-investment are contributing factors to Health New Zealand undertaking a review of aged care funding and services. The provision of a continuum of care is an ever-increasing component in the conversation with prospective residents.

As part of our growth strategy, Senior Trust has signed a Memorandum of Understanding with Radius Care Limited.

Over many years, we have built strong relationships with premium senior living operators nationwide, this agreement provides an opportunity to fund aged care solutions working with a leading, reputable provider.



HDC HEALTH & DISABILITY COMMISSIONER
TE TOIHAU HAUORA, HAUĀTANGA

*As reported by the Aged Care Commissioner March 2024

[Click here to invest](#)

500,000 by 2073

The fastest growing age group in our population, are those **aged 85 and over**. Male life expectancy is also projected to increase from 80 to 87 years old.*



THE GROVE,
OREWA

Our nationwide lending portfolio

Hauraki Village
Pacific Coast
Vision Papamoa
Bethlehem Shores
Freedom Village
Vision Forest Lake
Frimley
Ranfurly Manor, Promisia
Whitby Lakes Village



[View portfolio detail](#)

Key:

○
2024 LOAN CONTRACTS

—
SENIOR TRUST MANAGEMENT TEAM
TRACK RECORD OF LENDING

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.

[Meet the team - click here](#)

What are the tax implications?

The Income Generator is a Portfolio Investment Entity (PIE), which means investors pay tax based on their individual Prescribed Investor Rate (PIR). Current PIR rates for individuals are 10.50%, 17.50%, and 28%. Companies, Trusts and Charities can elect a PIR of 0%. The PIE tax rules are intended to encourage investment and may result in tax savings for some investors.

Benefits of investing with us

- **Secure investor portal** - access to your investment, personal details, transaction history and quick links.
- **In-house share register management** - details held in secure, audited environment for quick and easy-to-update info.
- **Tax certificates via email**
- **Easy reinvestment link**

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 where they may need to cash in some or all of their investment to cover unforeseen events.

While we can't guarantee to buy back all shares, our funded buy back arrangement, offers a potential exit option for investors who need to cash in some or all of their investment. To encourage enduring investment, fees will be charged on shares bought back in the first three years of investment.

[Commonly asked questions](#)

INVESTOR TESTIMONIAL

"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**

INCOME GENERATOR

Invest in the thriving
senior living sector:

8% RETURN

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

PIE FUND

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, reliable 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 0800 609 600

www.seniortrust.co.nz

[Click here to invest](#)

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

