

Key Facts and Financial Implications:

Outright purchase options

Financial Information and costs for

The Wyldewoods



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Welcome to The Wyldewoods

This booklet provides all the info you need about buying, living in and selling an apartment at The Wyldewoods.

It is important you understand the financial commitment.

If you need any help or support, one of our client advisors will be on hand to answer any questions. We're here to help every step of the way.

Giving freedom of choice

We believe everyone should have the opportunity to live well and age well. This means giving people more choice and making our amazing communities more affordable and accessible to more older people.

There are **2** ways to buy at The Wyldewoods:

Option 1

Guaranteed Repayment

Our new model offers reduced annual fees and certainty about resale returns:

- Reduced Monthly Management Fee (increasing annually according to an index).
- Standard Monthly Utilities Fee (increasing annually according to an index).
- Deferred Management Fee payable on resale: 8%-24% of your original purchase price, not the open market value at that time.
- No resale estate agency charges.
- Management fees payable only up to two months after you give the 'notice to vacate'.

Option 2

or

Open Market

Our traditional model offers standard fees with resale returns dependent on the market:

- Standard Monthly Management Fee (increasing annually according to an index).
- Standard Monthly Utilities Fee (increasing annually according to an index).
- Deferred Management Fee payable on resale of 10%-15% of the open market value at that time.
- Resale estate agency charges payable as for any other property resale.
- Management fees payable until the property is resold.

Key Facts Snapshot

Property Information

Operator	Retirement Villages Group Ltd.	
Landlord	The Wyldewoods Village Ltd.	
Management company	The Wyldewoods Village Management Ltd	
Community	The Wyldewoods, Whitchurch Road, Great Boughton, Chester CH3 5QD. Phases 1 and 2 completed in July 2025.	
Property types	155 apartments: 28 x 1-bedroom, 127 x 2-bedroom. All have a Build Zone building warranty.	
Property status	New build.	
Occupancy	1 or 2 persons	
Subletting	Subletting or renting out the apartment is not permitted.	
Tenure	Leasehold on a 999 year lease	
Care arrangements	Domiciliary (personal) care is available from external providers.	

Buying your apartment Cost of moving in

Purchase price	1-bed apartments £299,950 to £375,950. 2-bed apartments £325,000 to £758,950. Please see The Wyldewoods price list.
Reservation Fee	£1,000
Exchange Deposit	10% of the purchase price.
Other costs	Your legal costs and disbursements for acting on the purchase of the lease, Stamp Duty Land Tax and removal expenses.
Wellbeing assessment	No charge by The Wyldewoods Village Limited (If GP report required, buyers would meet cost).

Living in your apartmentOngoing charges payable to the operator

	Guaranteed Repayment	Open Market		
Management fee	£520 per month (£6,240 per year) for both single and double occupancy. Increases annually in line with the previous October CPIH figure from January 2026.	£917 per month [£11,000 per year] for both single and double occupancy. Increases annually in line with the previous October CPIH figure from January 2026.		
Ground rent	None.	None.		
Utilities	per year) for a 1-bed apartment. £202 per	Covers electricity, water, sewerage and internet access. £144.00 per month [£1,729 per year] for a 1-bed apartment. £202 per month [£2,425.20 per year] for a 2-bed apartment. ncreases annually in line with the previous October CPIH figure from January 2026.		
Emergency Response	Covered by the management fee.	Covered by the management fee.		
Parking	1 01 1 7 1	Car parking spaces £560 per year. A pool car is also available for use by residents. Increases annually in line with the previous October CPIH figure from January 2026.		

Care charges

Personal care	Available from external providers according to their schedules of charges.
Nursing care	Not provided but may be arranged through GPs and District Nurses.

Ongoing charges payable to third parties

TV licence Payable direct to TV Licensing, see <u>www.tvlicensing.co.uk</u> Telephone Payable direct to your chosen supplier.		
Telenhane Pavahle direct to your chosen supplier		
rayable affect to your chosen supplier.	Payable direct to your chosen supplier.	
Internet/Broadband Wi-Fi in the apartments and communal areas is included in the Managemen	t Fee.	
Digital TV Payable direct to your chosen supplier.		

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Selling your apartment

Charges when leaving or selling

	Guaranteed Repayment	Open Market
Deferred Management Fee	8% of your initial purchase price for a sale in the first year, 16% for a sale in the second year and 24% thereafter.	10% of the open market resale price for a sale in the first year and 15% thereafter.
Estate agency charges	The landlord will resell the property. There will be no charge for vendors. Charges may apply if vendors wish to remain living in the property after giving notice and the property remains unsold.	The landlord has an exclusive right to market the property for a six-month period. The charge for vendors will be 1.5% of the sale price plus VAT. Vendors may engage their own agent at their own cost on a multi-agency basis if the property remains unsold after six months.
Ongoing charges	The Management Fee and Utilities Fee remain payable during the two-month notice period. These fees remain payable thereafter only if the property remains unsold and the vendor wishes to remain living in it until a sale is completed.	The Management Fee and Utilities Fee remain payable until the property has been sold.
Redecoration costs	The landlord will normally redecorate and refurbish properties during the notice period and reserves the right to recharge these costs to owners. Vendors who choose to remain in a property until it is resold will be wholly responsible for these costs.	Vendors are responsible for redecorating and refurbishing properties prior to resale.

Insurance

Arranged by the landlord	Buildings, Public Liability and Employers Liability insurance. Costs included in the monthly Management Fee.
Arranged by the residents	Home contents Insurance.

Funding of Major Repairs

Major repair costs Funded by the landlord. No additional liability will fall on residents.

Constraints on selling

	Guaranteed Repayment	Open Market
Eligibility	At least one person aged 65 or over has to live in the apartment.	At least one person aged 65 or over has to live in the apartment.
Resale arrangements	Properties cannot be resold on the open market.	The landlord has an option to buy the property back. Otherwise, properties are resold on the open market.
Estate agency arrangements	Exclusively sold via The Wyldewoods Estate Agency Services only.	Exclusive rights to sell your property using our in-house dedicated sales team. If after a 6 months period a sale has not
		been agreed then the vendor may request an external estate agent to assist.

Deferred Management Fee [DMF]

A Deferred Management Fee [called an 'Event Fee' in the lease] is payable on re-sale to the landlord, The Wyldewoods Village Limited. The fee is calculated based on the length of ownership. The Deferred Management Fee provides a return on the original investment in developing the communal facilities. It does not contribute towards the cost of any services that are provided.



Whats included in the management fee?

Operation of Management Office including salaries of all village staff

Central support services [legal, accountancy, HR, etc]

Service contracts [for lifts, alarms, health & safety, etc.]

Repairs and Maintenance of buildings and communal areas

Upkeep of grounds

External window cleaning

Insurance (buildings, public liability)

Utilities for communal areas

Refuse collection

Sustainability obligations

Food & beverage operations and associated costs

Wellbeing services

Licences, IT and ARCO registration

Examples of the impact of the Deferred Management Fee

The following examples illustrate the Deferred Management Fees that may be payable under different scenarios. In all cases the examples exclude:

- Any outstanding Management Fee or Utilities Fee that you owe;
- Any mortgage costs, including the cost of paying off (sometimes referred to as redeeming) your mortgage;
- The costs of any solicitor, conveyancer or legal advisor you appoint to deal with the sale;
- Any estate agent fees [1.5% of the sale price + VAT for Open Market sales through the landlord; not normally applicable for Guaranteed Repayment sales]
- Legal and removals costs;
- Any costs of ensuring the property is in good decorative order prior to resale.

1. Examples of the Deferred Management Fee payable on the sale of a Guaranteed Repayment property

1.1 Guaranteed repayment sale of a low-price property purchased for £320,950

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	8%	£320,950	£25,676	£295,274
1-2 years	16%	£320,950	£51,352	£269,598
2 years onwards	24% (maximum)	£320,950	£77,028	£243,922

1.2 Guaranteed repayment sale of a medium-price property purchased for £460,950

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	8%	£460,950	£36,876	£424,074
1-2 years	16%	£460,950	£73,752	£387,198
2 years onwards	24% (maximum)	£460,950	£110,628	£350,322

The Guaranteed repayment is not affected by the housing market as the fee is calculated on the price you paid on purchase.

We can provide worked examples for any purchase price.



2. Examples of the Deferred Management Fee payable on the sale of an Open Market property

2.1 **Open Market** sale of a low-price property purchased for £320,950 assuming house prices increase by 3%* per year

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	10%	£330,578.50	£33,057.85	£297,520.65
1-2 years	15% (maximum)	£340,495.86	£51,074.38	£289,421.48
6-7 years	15%	£388,949.50.	£58,342.43	£330,607.07

2.2 **Open Market** sale of a low-price property purchased for £320,950 assuming house prices **decrease by 3%*** per year

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	10%	£311,321.50	£31,132.15	£280,189.35
1-2 years	15% (maximum)	£301,981.86	£45,297.28	£256,684.58
6-7 years	15%	£253,550.50	£38,032.58	£215,517.92

2.3 **Open Market** sale of a **low-price** property purchased for **£320,950** assuming house prices **do not change**

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	10%	£320,950	£32,095.00	£288,855.00
1-2 years	15% (maximum)	£320,950	£48,142.50	£272,807.50
6-7 years	15%	£320,950	£48,142.50	£272,807.50

2.4 **Open Market** sale of a **medium-price** property purchased for **£460,950** assuming house prices **increase by 3%*** per year

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	10%	£474,778.50	£47,477.85	£427,300.65
1-2 years	15% (maximum)	£489,021.86	£73,353.28	£415,668.58
6-7 years	15%	£557,749.50	£83,662.43	£474,087.07

2.5 **Open Market** sale of a medium-price property purchased for **£460,950** assuming house prices **decrease by 3%*** per year

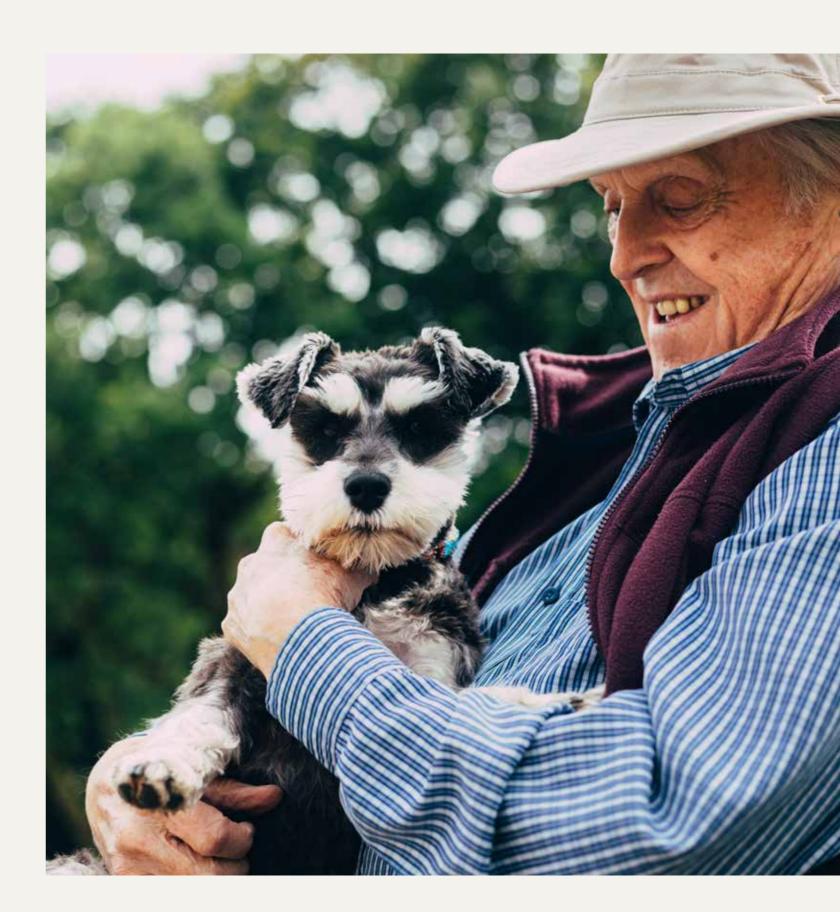
Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	10%	£447,121.50	£44,712.15	£402,409.35
1-2 years	15% (maximum)	£433,707.85	£65,056.18	£368,651.67
6-7 years	15%	£363,150.50	£54,472.58	£308,677.92

2.6 **Open Market** sale of a medium-price property purchased for **£460,950** assuming house prices **do not change**

Year of sale	Deferred Management Fee [%]	Purchase price	Fee payable	Repayment
Up to 1 year	10%	£460,950	£46,095.00	£414,855.00
1-2 years	15% (maximum)	£460,950	£69,142.50	£391,807.50
6-7 years	15%	£460,950	£69,142.50	£391,807.50

^{*}This rate of property price inflation is indicative only. Property prices may go up or down and vary from property to property.

We can provide alternative worked examples for any sale price, period of occupation, or rate of change in house prices.





Final thoughts.

We always encourage you to discuss your housing options with family and friends. It is also important to seek independent legal, financial / benefits and any other appropriate advice, support, and representation, before deciding to purchase a Retirement Villages apartment. When you're ready to buy, you'll need to appoint a solicitor to support you through the purchase process.

We are members of ARCO (the Associated Retirement Community Operators), which represents the Integrated Retirement Community sector in the UK. As ARCO 'Approved Operators', we aim to operate all our retirement communities according to the principles laid down in the ARCO Consumer Code.



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