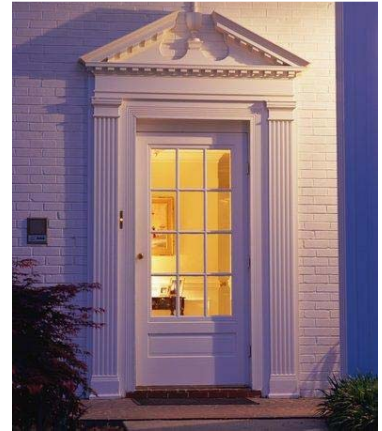


Frequently Asked Questions



- **How long is my lease?**
Ten Years
- **Who is my tenant?**
The Establishment Group Pty Limited
- **Who is the Establishment Group and what do they do?**
The Establishment Group Pty Limited specialises in **long stay corporate** residential leasing.

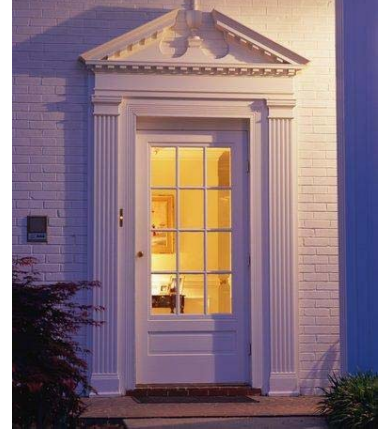
After extensive due diligence, The Establishment Group has signed an arrangement for RIA to supply it with quality townhouses for their long stay corporate clients. These clients include major Australian and international banking groups, Commonwealth and State Government Departments and listed public companies.

- **Who runs The Establishment Group?**
Carolyn Cruden - the principal director of The Establishment Group Pty Ltd. Carolyn has had a significant background in law, media and real estate. As well as being a licensed real estate agent, she is an active and respected Member of the Real Estate Institute of Victoria.
- **What if there is a vacancy?**
The Establishment Group must pay you rental for 52-weeks of the year for ten years without interruption – regardless of whether they have vacancies or not.
- **Who furnishes my townhouse?**
The Establishment Group will furnish your townhouse on an as needs basis. The cost of furnishing your townhouse is met solely by the Establishment Group.
- **When does my rental start?**
Your rental is guaranteed to commence on completion of construction.

Frequently Asked Questions...Cont

- **Can I cancel the lease at any time?**
Yes. You enjoy outstanding flexibility.

Let's say you want to sell your townhouse in (say) five years time. All you need to do is give the Establishment Group six months notice and your lease can be terminated. No explanation on your part is needed.



- **How does this help me?**

It means you can sell on a vacant possession basis – which may be your best option at that time. Note: a small cost to terminate the lease is payable – equating to two weeks rental. This (partially) offsets The Establishment Group's costs of relocating from your townhouse.

- **If I choose to sell my townhouse, can I sell it with a new 10 year lease?**

Yes. The Establishment Group will commit to lease on the same terms and conditions – with the single proviso that the rental is to be confirmed.

This means that you can sell on either a vacant possession basis or with a new 10 year lease – which will maximise your selling price.

- **Do the banks have any difficulty with me leasing to the Establishment Group?**

No. In fact the guaranteed rental stream coupled with your ability to terminate the lease is seen very positively by banks.

- **Can the Establishment Group cancel the lease?**

No. The Establishment Group is committed to leasing your property for ten (10) years.

- **Why is there a separate licensed property manager and what do they do?**

With these properties you have two assets: a townhouse *and* a valuable ten year lease. A fully licensed manager protects both assets. It ensures that any repair and maintenance issues are efficiently dealt with – without interruption to the Establishment Group's core business. A fee of 6% plus GST is payable. It is fully tax deductible.

- **What does the annual audit fee cover?**

The audit fee equates to one week's rental and covers the cost of a detailed report which closely monitors the condition of your property. It is fully tax deductible.

- **Does my rental increase?**

Yes – annually by CPI.