



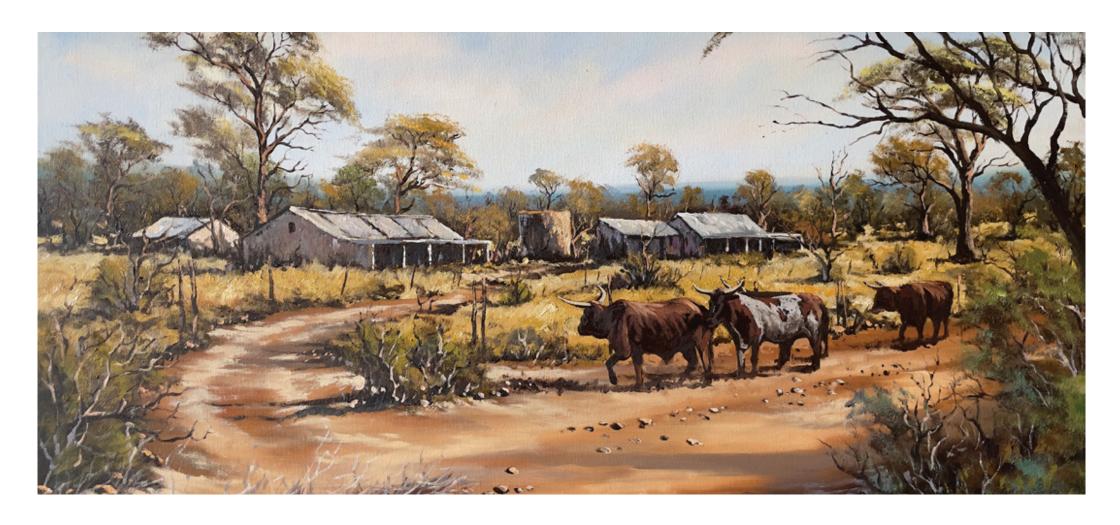
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Welcome to the Bushveld!

The Bushveld is synonymous with tranquillity, natural beauty, and a quality lifestyle. It's also why Bergvallei Retirement Estate – the fourteenth in Central Developments' series of successfully developed retirement estates – fits perfectly into the Bushveld climate of the north-east of Pretoria. Unforgettable sunsets, the symphony of the Bushveld's rich bird life, the incredible smell of Bushveld trees after the rain, a sense of security, and the warm camaraderie of people who genuinely care for each other - this is what

you will experience when you choose Bergvallei Retirement Estate as your retirement address. This is a place where every part of your being - physical, emotional and spiritual – is nurtured and supported by the beautiful environment in which you find yourself.



The developer

Central Developments, the developers of Bergvallei Retirement Estate, is part of the Cosmopolitan Projects and Central Developments Property Group, which has been developing property in South Africa for more than three decades. The group mainly focuses on the development of residential property but has also successfully delivered several commercial properties. In total, the group has successfully completed over 75 000 residential units to date. More than 6 000 of these were retirement units developed over the past fifteen years, in thirteen different retirement estates in Gauteng. All these retirement estates have been developed in a full ownership model with healthcare facilities, lifestyle centres, and a variety of lifestyle facilities. Central Developments' retirement estates are widely regarded as developments in which the needs of modern retirees are fully understood.

Central Developments' success is attributed to its holistic approach to property development, where every aspect of the development process, from the identification and acquisition of suitable land for development, the initial project and town planning, construction, project management,

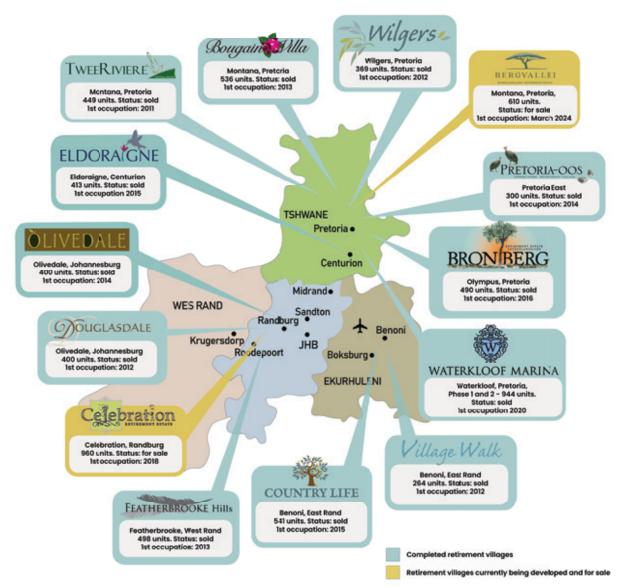
and the marketing of the property are all done in-house. This, together with the scale of the projects, ensures that the development process takes place more efficiently. There are no unnecessary external parties pushing up costs, ensuring that property buyers receive exceptional quality and value for money.

Central Developments' impeccable and long-standing track record of successful developments gives buyers the peace of mind that not only will new developments be delivered on time and to the highest quality standards but they will also receive the ongoing after-sales service and support that Central Developments is known for.

Read more about other projects that Central Developments is currently working on at www.centraldevelopments.co.za.



Historical retirement estates





"I never knew of a when I woke up tha

- Ernest H



morning in Africa at I was not happy." emingway

More about the area

Bergvallei Retirement Estate is located in Montana Gardens in the north-east of Pretoria, a region that has become hugely popular with retirees over the past two decades. Those who have already settled here, attribute this to the delightful, temperate Bushveld climate and the excellent infrastructure and amenities of the area. The estate lies directly next to a nature park where the free-roaming impala, the stream and Bushveld vegetation bring the tranquillity of the Bushveld to the city. Bergvallei Retirement Estate's residents have access to hiking and walking trails in this nature park, enabling them to fully enjoy the natural beauty that surrounds them.

At the same time, Bergvallei combines the very best of country living and urban convenience so retirees can move around with confidence and peace of mind. Several larger chain stores, small businesses and family businesses are located even within walking distance of the retirement estate. Because so many retirees have already settled in the area, there is also excellent medical facilities close by.

Some popular amenities in the area include:

Food Lover's Market Montana	2,4	km
Zambezi Junction Shopping Center	2,5	km
Kolonnade Shopping Center	2,6	km
Netcare Montana Private Hospital	3,2	km
Wonderboom National Airport	6,0	km
Dinokeng Game Reserve	31	km

The estate offers quick and easy access to the N1 and N4 highways and is located only 60 kilometres from O.R. Tambo International Airport.

Locality map



A healthy, active lifestyle

Today's residents of retirement estates look very different from thirty years ago. In general, they live much longer and healthier lives, are often still active in the labour market, are familiar with the latest technology and make use of it. Central Developments' challenge is not only to keep abreast of the changing needs of today's over-50s, but also to design and develop retirement estates in such a way that they effectively address the needs of the older market.

Bergvallei Retirement Estate offers people over 50, retired or not, the opportunity to maintain a healthy, active lifestyle, while at the same time providing the peace of mind of having complete and effective care services when needed. Units are sold with full ownership.





"In the jungle, the mighty jungle, the lion sleeps tonight."

- Solomon Linda, South African Musician

The most important needs addressed at Bergvallei Retirement Estate are:

- · care,
- security,
- stimulating social interaction,
- a healthy, active lifestyle, and
- financial security.

Lifestyle facilities for the young at heart

Bergvallei Retirement Estate has a wide variety of facilities that make it possible for residents to enjoy the **healthy, active lifestyle** they are used to. Although the estate is located in a peaceful and tranquil environment, there's no need to sit still! The adjacent Bushveld nature park offers **walking trails** and is a fauna and flora enthusiast's dream. Apart from the rich bird life, hikers may even spot a few impalas which regularly make their appearance among the dense Bushveld vegetation.

For those who enjoy a more relaxed atmosphere, there is a restaurant and coffee shop on the premises for socialising and get-togethers with friends and family. The recreation hall, central lounge, and library provide further opportunities for healthy social interaction. Bergvallei offers a relaxed retirement lifestyle for residents who want to continue their normal, day-to-day activities, but at the same time, want to live in a safe environment that takes care of their needs in their later years.

Bergvallei Retirement Estate's lifestyle center is fully operational from the first phase and has the following services and facilities:

- 24-Hour frail-care unit
- Medical consulting rooms
- Restaurant
- Coffee shop
- Central lounge
- Recreation hall
- Activity rooms for group activities
- Library

- Hair salon
- Laundromat
- Kiosk
- Transport service





Technology

Connectivity has never been more important in our digitally enabled lifestyles. Bergvallei Retirement Estate, in collaboration with a prominent South African service provider as their technology and network partner, offers a fibre-optic connection in every residential unit that gives residents access to high-speed internet connectivity. The basic package offers unlimited data usage at 25 megabits per second and 200 minutes calltime to any South African network.

Residents can use their fibre connection as follows:

- **Airtime:** call family, friends, and business contacts affordably as much and as often as you want.
- **Video conferencing:** stay in touch with family and friends through highquality video conferencing and share special moments virtually with those who are far away.
- Online entertainment: watch movies, listen to music, and explore a world of online entertainment.
- **Digital services:** access various digital services such as online banking, shopping, and health appointments from the comfort of your home.
- **Learning opportunities:** participate in online courses, virtual workshops, and other learning platforms to expand your knowledge and skills.

Lifestyle centre



Load-shedding solutions

Life would be so much better without load-shedding, but while it is part of our world, it is addressed in a practical way at Bergvallei Retirement Estate! Units are equipped from the outset with effective power back-up systems that include the following:

- A solar-assisted electric geyser (houses only).
- A standard gas stove with an electric oven in every house. Please note that for safety reasons the apartments in the apartment blocks are only equipped with electric stoves.
- An inverter and lithium battery back-up solution which supplies each house and apartment with up to four hours of back-up power to keep at least the following basic appliances in operation:

 - Five lights

 - Wi-Fi

These systems are perfectly scalable and can be upgraded for greater capacity if needed.

- - Refrigerator

 - Television

13. Boardroom

1. Sales Office

2 Hair Salon

4. Restrooms

6. Restaurant

8. Coffee Shop

7. Restaurant Patio

10. Recreation Hall

11. Restaurant Reception 12. Administrative Offices

3. Library

5. Lounge

9 Kitchen

14. Entrance Foyer

15. Main Reception

16. Frail-care Entrances

17. Consulting Rooms

18. Matron's Office

19. Frail-care Rooms

20. Nurse's Station

21. Frail-care Dining Room

22. Frail-care Lounge

23. Ambulance Bay







Health and care facilities

You only realise the value of a spare wheel when you need it! The same goes for good medical care services as you get older.

With a **24-hour care unit on site**, residents have the peace of mind that medical care and support are within easy reach, should they need it in their later years. At Bergvallei Retirement Estate, the 24-hour care and support services are already in operation from the first phase. The on-site care unit is operated by a specialist contractor who adds value to the lives of the residents with a variety of services. Residents also only pay for the services they use.

The following services are offered at the care unit:

- 24-Hour frail-care services.
- Dementia care.
- Home-care services.
- Consulting-room service.
- Healthcare clinic.
- 24-Hour emergency support (panic button).

Living in a retirement estate with a specialised frail-care unit on site has several advantages:

- Residents are always assured of priority access to the frail-care unit and home-care services.
- The cost of care is more affordable than hospital care. Because the entire care unit is developed and equipped by the developer, the contractor provides their services at a more affordable rate than is generally available in the market.
- As there is already a care unit with staff available on the premises, homecare services can be offered more cost-effectively.
- In an emergency, residents can call for immediate help from qualified staff via the 24-hour panic button.

- Residents are enabled to live independently in their own homes for as long as possible with appropriate support.
- Where one person in a couple needs care, it can be done within easy reach of the other person even at home. This enables couples to live together and support each other as long as possible.
- Residents have daily access to the advice of qualified medical staff at the healthcare clinic.
- A doctor is regularly available by appointment at the consulting room on the premises and can be reached easily without leaving the estate.

Bergvallei Retirement Estate's 24-hour care unit offers peace of mind to every resident with modern and specialised frail care.



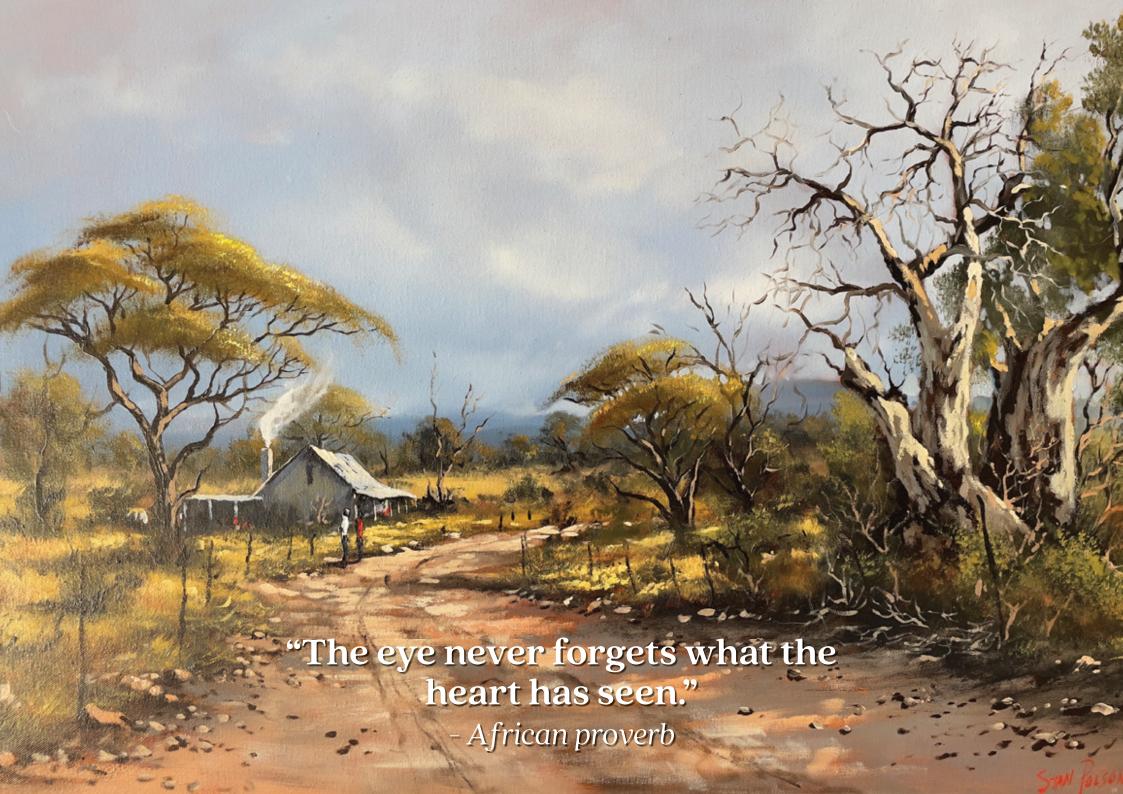
Safety first!

Your safety, that of your loved ones, and all that you have worked for is important. Bergvallei Retirement Estate uses technologically advanced equipment to control access to the estate and secure the perimeter, so that residents can live and move around the estate with complete peace of mind that their safety and security is taken care of.

The following security measures are in place:

- 24-Hour security.
- 24-Hour patrols.
- 24-Hour panic buttons.
- Effective access control.
- Electrified fences on the boundary walls.
- CCTV cameras on the boundary walls and fences.





Choose your retirement home

Bergvallei Retirement Estate offers prospective residents a variety of residential units to choose from in different sizes and layouts. The units are built in a contemporary style with facebrick and tiled roofs to minimise future maintenance. Beautiful walkways, parks, and landscaped gardens bring nature to the doorstep of each unit. The houses are equipped with a solar geyser and both houses and apartments have backup power systems installed to assist during load-shedding and power outages.









Apartments

One- and two-bedroom apartments offer prospective buyers a more affordable option to retire in a retirement estate with comprehensive care and support facilities. In designing the apartments, the focus was to create units that are sunny and light, spacious and safe. With cosy patios, secure covered parking, and lifts with emergency power support, the apartments are the ideal choice for those for whom safety, affordability, and a good support structure are important.







Apartment 1A/B

40 m²
5 m ²
35 m ²

Apartment 2A/B

Total	56 m²
Patio/Balcony	5 m ²
Apartment	51 m ²

Apartment 2D/E

Total	70 m ²
Patio/Balcony	12 m ²
Apartment	58 m ²

⁻Sizes indicate total footprint areas.

⁻The floor plans in this brochure are only an extract from the available plans. A complete range of floor plans is available on request at the marketing office.

Houses

Bergvallei Retirement Estate also offers a wide variety of homes in one-, two- and three-bedroom configurations. The smaller, more affordable houses have a carport, while the larger houses have single and double garages. House residents have access to their own gardens and may also keep a small pet. Each house has a north-facing patio with paving and the option of adding a roof over the patio. A braai with a chimney is another optional extra.







House 1A

House	50 m ²
Patio	6 m ²
Carport	13 m ²
Total	69 m ²

House 2A

House	54 m²
Patio	6 m ²
Carport	13 m ²
Total	73 m²

House 2E

House	85 m²
Patio	11 m ²
Garage	19 m²
Total	115 m²

⁻Sizes indicate total footprint areas.

⁻The floor plans in this brochure are only an extract from the available plans. A complete range of floor plans is available on request at the marketing office.





House 3A-G

House	85 m ²
Patio	11 m ²
Garage	40 m²
Total	136 m²



House 3B

House	95 m²
Patio	11 m²
Garage	40 m²
Total	146 m²

House 3C

House	110 m ²
Patio	13 m²
Garage	40 m ²
Total	163 m²

⁻Sizes indicate total footprint areas.

An investment that grows

An investment in retirement property is in many ways like the Bushveld's baobab trees. The latter not only offers shelter, safety, and food to a variety of animals and even people, but is strong, steadfast, and grows to incredible heights - even through droughts!

The higher life expectancy of those retiring these days, and the fact that the South African public sector's support services are no longer adequate to meet the needs of all retirees, is stimulating the high demand for retirement property, such as Bergvallei Retirement Estate, with proper support facilities and full ownership rights. This high demand, coupled with its extremely limited supply in the market, ensures that this retirement property will reward the investor many times over.

Apart from the typical benefits of property investment, a retirement property offers the additional benefit that it can also be used by the investors themselves or their families. Central Developments' retirement developments also offer full ownership rights, and not just life rights as with many other retirement facilities, which means the property can also be passed from one generation to the next and thus become an important part of a family's long-term financial planning.





Over the past 15 years, several investors in Central Developments' retirement developments have already benefited from the above-average capital growth and rental income from their properties. Proven investment returns of as much as 20% per annum have already been realised. There is no reason why an investment in a Bergvallei property cannot perform just as well, or even better. Bergvallei's property fits into the more affordable section of the retirement market with a strong capital growth due to a demand that still exceeds the supply.

With strong growth in the retirement rental market, investors can rest assured that there will always be a high demand for their rental property. Another notable advantage that these investors also enjoy, is a good profile tenant who takes good care of their property, pays their rent faithfully, and prefers to rent for a longer term.

Feel free to speak to one of our consultants at the sales office about an investment in Bergvallei Retirement Estate.

Effective management

Typical of Central Developments' retirement estates is the fact that great emphasis is placed on efficient management. Bergvallei Retirement Estate is managed by CSi Property Management under the supervision of the homeowners' association's board of directors. CSi Property Management specialises in the day-to-day management of all the estate's facilities and services and currently manages twelve of Central Developments' fourteen retirement estates. Their management service includes:

- Collection of levies and financial management.
- The appointment and management of the service providers to ensure quality services within the retirement estate, for example the care unit and medical services, restaurant service, security, garden services, as well as maintenance and upkeep.

Good management ensures that residents can settle here with peace of mind, knowing that they and their interests will be well looked after over the long term.



Frequently asked questions

Prospective buyers and residents are welcome to visit Bergvallei Retirement Estate's sales office and discuss any questions they may have with our friendly consultants.

• How old do I have to be to buy here and live here?

Any person who can conclude a legal purchase transaction may purchase property in Bergvallei Retirement Estate. However, residents must be fifty years or older. Where one member of a couple is over fifty and the other is younger, the younger spouse also qualifies to live in the estate. However, children under the age of fifty may not live with their parents.

Can I rent out my unit?

You may rent out the unit to a tenant who is over fifty. CSi Rentals provides a turnkey rental service as part of our service to buyers. They rent out units and manage the rentals on behalf of the owners. Owners may also use other rental agencies or manage their rentals themselves.

• What monthly expenses am I responsible for as an owner?

Unit owners have the following expenses:

- The monthly estate levy.
- Basic meal levy and data charge.
- Property tax.
- Electricity (prepaid meter).

Most residents in Central Developments' retirement estates are surprised to find that their monthly expenses are less than where they lived previously. Feel free to speak to our consultants to get more information about your monthly expenses.

• What happens to the property when I die?

You are buying full ownership and not life rights. Consequently, you can

bequeath the property to your heirs in your will. They can decide whether they want to live in it themselves (if they are over fifty), rent it out as an investment, or sell it.

How does it work if I want to sell the property again?

You may use your own agent to market the property for you. After the agent's commission has been paid, 3.5% of the sale price is payable as a levy in a levy stabilisation fund. This fund is used to stabilise the annual increase in expenses and the resulting increases in levies. It is important that the retirement estate's annual increases in charges are well managed so that it remains affordable for residents to live there.

• Why are there compulsory meals?

One of the most important needs in a retirement estate is the provision of nutritious meals on an affordable and reliable basis. Older residents in particular, are largely dependent on the meals provided daily. By making a small number of meals compulsory for all residents, the restaurant's service provider, who is not subsidised by normal levies, is assured of a constant flow of business which then enables them to maintain an affordable and viable service. Residents in retirement estates generally appreciate the benefits of the cheaper, reliable meals provided.

• How do I go about buying a property in the retirement estate?

After a buyer has decided on a suitable unit, a purchase agreement is completed. Seven days after signing the purchase agreement, a deposit of 10% of the purchase price must be paid into the transfer attorney's bank account. Within 30 days the buyer must provide the transfer attorneys with a guarantee from a financial institution or proof of an approved bond for the balance of the purchase. All monies are paid into the transfer attorney's account where it is held in trust until the transfer of the unit in the buyer's name. With the buyer's consent all funds are also deposited in investments

where they can earn better interest for the buyer's benefit. Please confirm the account details by phone before any transfers are made to the attorneys.

• Who are the conveyancing attorneys?

Van Rensburg Attorneys Incorporated handles the transfers of units for the entire development. The firm was established in 1991 and is based in Pretoria. Van Rensburg have been dealing with transfers in Central Developments' developments for many years and are known for the professional way in which they assist clients. Bergvallei Retirement Estate offers a unique retirement opportunity

- for a healthy, active lifestyle,
- in a positive social environment,
- close to nature in a Bushveld atmosphere,
- which is affordable,
- with load-shedding solutions,
- and the peace of mind of 24-hour care and
- effective security.

Bergvallei Retirement Estate is on show daily!

Feel free to visit the show units and the sales office for more information.

Call 0600 867 314

or visit







