Riverstone
KENSINGTON

Value in Choice – Riverstone's Fee Structure

We believe passionately in enabling people to live the life they want to live. The key to this is recognising people's different financial situations and views around value and cost. Particularly important when making a significant financial decision in planning for your future. Like all things in life, it is better to think about it before you need it. At Riverstone, we believe in the 'Value in Choice', which is why we offer you options, including the introduction of our new fourth option.

How does it work?

Buy – When you purchase your apartment at Riverstone, the initial sale price is lower than that of a traditional residential development with an equivalent amenity and service offering.

Live – Riverstone ensures the highest level of service offering, from five-star concierge to wellbeing support at affordable levels with cost certainty. Riverstone does not make a profit from your monthly membership fee.

Sell – When you come to sell, you will pay us a Deferred Fee - a common payment structure in the retirement living sector. The Deferred Fee covers the cost of capital works and improvements and community infrastructure. It also covers the cost of maintaining the extensive and high-quality communal amenities in the long term. We share a common interest, as we want to see you achieve the highest sale price possible for us both to achieve the maximum return on our investment.

Riverstone's "Value in Choice" fee structure

We recognise the importance of offering choices that cater for each buyer's financial circumstances, preferences, and perception of value. This is why we have created Riverstone's "Value in Choice" offering. We are pleased to include on a time limited basis our new Option 4, which is available to buyers who reserve before **31 December 2026**. Full terms and conditions available **here**.

The Deferred Fee and Membership options you can choose from:

Option	Deferred Fee Cap	Annual Accrual	Accrual Period	Monthly Membership Fee	Membership Fee Growth
Option 1	28%	4%	7 yrs	100%	Indexed – 4% Cap
Option 2	30%	6%	5 yrs	100%	Fixed
Option 3	35%	7%	5 yrs	50%	Fixed
Option 4	40%	8%	5 yrs	25%	Fixed

The Annual Deferred Fee Accrual Profile is set out below for each Option:

	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
Option 1	4%	8%	12%	16%	20%	24%	28%	28%	28%	28%
Option 2	6%	12%	18%	24%	30%	30%	30%	30%	30%	30%
Option 3	7%	14%	21%	28%	35%	35%	35%	35%	35%	35%
Option 4	8%	16%	24%	32%	40%	40%	40%	40%	40%	40%

Apartment type Monthly Membership Fee Options

	Option 1	Option 2	Option 3 (50% lower)	Option 4 (75%lower)
1 Bed	£1,574.47	£1,574.47	£787.23	£393.62
2 Bed (Small)	£1,674.73	£1,674.73	£837.36	£418.68
2 Bed (Med/Large)	£1,751.37	£1,751.37	£875.69	£437.84
3 Bed	£2,014.74	£2,014.74	£1,007.37	£503.69

Option 1

The Membership Fee increases each year on 1st January in line with inflation. However, we include a cap which means the Membership Fee cannot increase more than 4% in any one year. For example, if inflation runs at 6% in the first year and 8% in the second year, your Membership Fee will still only increase by 4% in year 1. It would then increase by a further 4% in year 2.

Option 2

The Membership Fee is set at the same level as Option 1 for each apartment type but is fixed "for life" and will not increase annually in line with inflation during your period of ownership.

Option 3

The Membership Fee is set 50% lower and also fixed "for life" and will not increase annually in line with inflation.

Option 4

The Membership Fee is set 75% lower and also fixed "for life" and will not increase annually in line with inflation. This option is available to buyers who reserve before **31 December 2026**.

The choice is yours

It is your decision as to which option you choose. Some buyers will prefer to pay a higher Membership Fee in return for a lower Deferred Fee. Others would be comfortable paying a lower Membership Fee each year but a higher Deferred Fee when the apartment is sold. Please speak to a Client Advisor about your individual preferences.

We always strongly recommend you take independent legal and financial advice. When deciding which option you would like to select under Riverstone's 'Value in Choice' offering, it is vital you discuss this with your advisor.

What's included in the Membership Fee?

The following are some of the services covered by the Membership Fee:

- 24-hour concierge service including valet parking, managing visitor access and handling deliveries
- The staffing, management and upkeep of the building and the cost of utilities and services in the common areas
- Emergency call response system, estate management system and building management system to ensure Riverstone is a safe and secure place for residents
- Access to the amenities and events at all Riverstone locations as part of the Riverstone Club
- Access to the Riverstone Wellbeing services and support, including the Wellbeing team comprising of Wellbeing Ambassadors and Fitness instructors