

LIVE

Buyer's Guide





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EXECUTIVE SUMMARY

PROJECT NAME

Live

PROJECT LOCATION

10-14 Hinkler Avenue, Caringbah NSW

PROJECT DESCRIPTION

Live, Caringbah Apartments presents a premium collection of modern residences designed for those seeking a vibrant and convenient lifestyle in Sydney's Sutherland Shire. Ideally positioned in the heart of Caringbah, this boutique development offers contemporary living with seamless access to key amenities, transport, and coastal attractions. Located just minutes from Caringbah Station, Live ensures effortless commuting to Sydney CBD and surrounding suburbs. Residents will enjoy close proximity to Westfield Miranda for shopping and dining, Sutherland Hospital for healthcare, and a selection of reputable schools. The stunning Cronulla Beach is only a short drive away, providing the perfect weekend escape for relaxation and recreation.

KEY FEATURES:

- A development of 119 apartments
- 1, 2 & 3 bedroom configurations
- Open plan layouts
- Premium finishes
- Communal rooftop terrace and BBQ
- Ground floor common open spaces including workstations
- Generous balconies or courtyards
- Minutes from Caringbah Station
- Close proximity to Westfield Miranda, Sutherland Hospital, and a selection of reputable schools.



HERE, HOME ISN'T WHERE YOU LIVE *IT'S WHERE YOU ESCAPE*

THE INVESTMENT

-  10% Deposit | Nothing else to pay until settlement. Lock in today's price with no mortgage repayment until 2028
-  High capital growth potential, strong rental yield, low vacancy rate (currently 1.1%), and excellent tax depreciation benefits.
-  Superior build quality and finishes, featuring efficient, spacious, and thoughtfully designed low-maintenance unit layouts.
-  Ideally located just 5 minutes walk to Woolworth Wolli Creek , a 10-minute drive to Brighton-Le-Sands Beach, and only 10 minutes walk to Wolli Creek Train Station with direct connections to the Sydney Airport and CBD
-  Conveniently located near a range of local schools including Arncliffe Public School and St Dominic Savio School healthcare facilities such as St George Hospital and Arncliffe Family Medical Centre, and recreational destinations and several local parks including, within walking

THE INVESTMENT

Unit Type	Internal	External	Price Range
1 BRM	50 - 57	8 - 21	\$708,000 - \$841,500
2 BRMs	75 - 90	10 - 80	\$890,000 - \$1,158,500
3 BRMs	95 - 114	10 - 91	\$1,305,500 - \$1,574,000

Pricing is subject to change without notice. The rental estimates above are based on the current rental market of similar dwellings and may be subject to change pending supply and demand at settlement.

OUTGOINGS

Unit Type	Strata Rates	Council Rates	Water Rates
1 BRM	\$650 - \$800 / Qtr.	\$200 / Qtr.	400 / Qtr.
2 BRMs	\$850 - \$1100 / Qtr.	\$200 / Qtr.	400 / Qtr.
3 BRMs	\$1100 - \$1500 / Qtr.	\$200 / Qtr.	400 / Qtr.

Owners Corporation structure:

The Owners Corporation entity will be voted in by owners and will be responsible for all matters associated with the development and the associated common services plant. The costs above are estimates only and final costs will be provided on settlement.

IMPORTANT DATES

Project	Stage	Construction Start	Completion
Residential	Off Plan	-	3rd Qtr. 2027

Understanding THE PROPERTY market

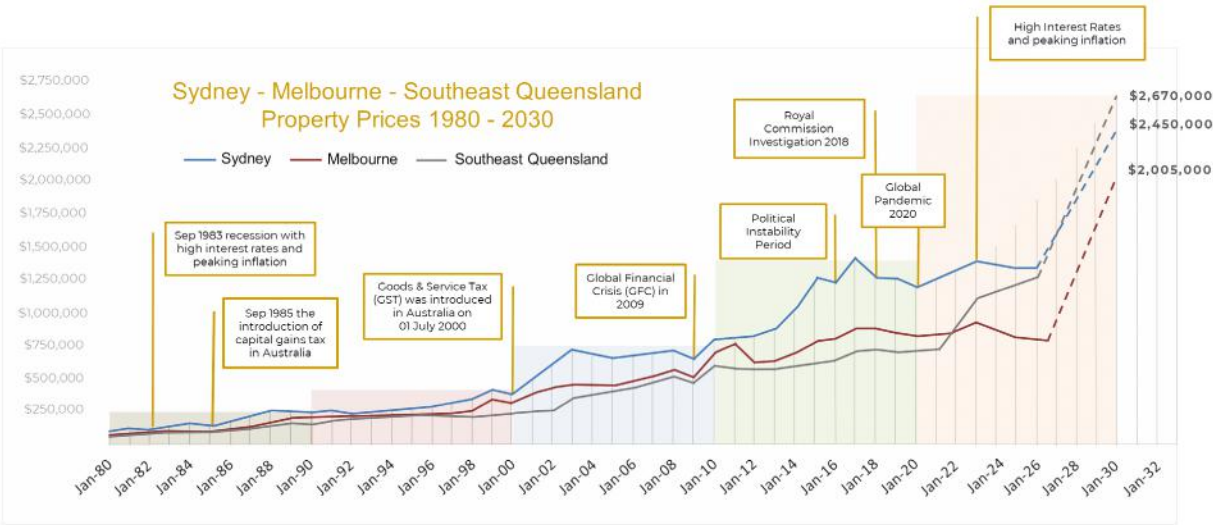
The Australian property market has experienced periodic downturns over the years, as is typical in any property market. As illustrated in the graph below, major economic or policy events have often triggered temporary declines in property prices. Examples include the introduction of Capital Gains Tax in 1983, the introduction of GST in 2000, the Global Financial Crisis in 2009, and the global pandemic in 2020. During each of these periods, property prices experienced a short-term dip. However, once the challenges passed and market confidence returned, property prices recovered strongly. In many cases, they not only rebounded but went on to increase dramatically over the following years, continuing the long-term upward trend in the Australian property market.



According to a recent study, Sydney may lose its position as the most expensive city in Australia by the end of the decade. The Gold Coast is predicted to take this unenviable title, with average house prices expected to reach approximately \$2.67 million.

Despite the periodic downturns the Australian property market has experienced over the years, property values have historically doubled on average every 10 years. The current median house price is approximately \$1.45 million. However, some analysts question whether prices can continue doubling at the same pace, as this would push the median price to more than \$2.6 million. Based on the same study, The Gold Coast Median House price is predicted

to reach approximately \$2.67 million, while Sydney median house prices is forecast to reach around \$2.45 million, and Melbourne is expected to recover strongly and reach an average house price of about \$2 million by 2030.



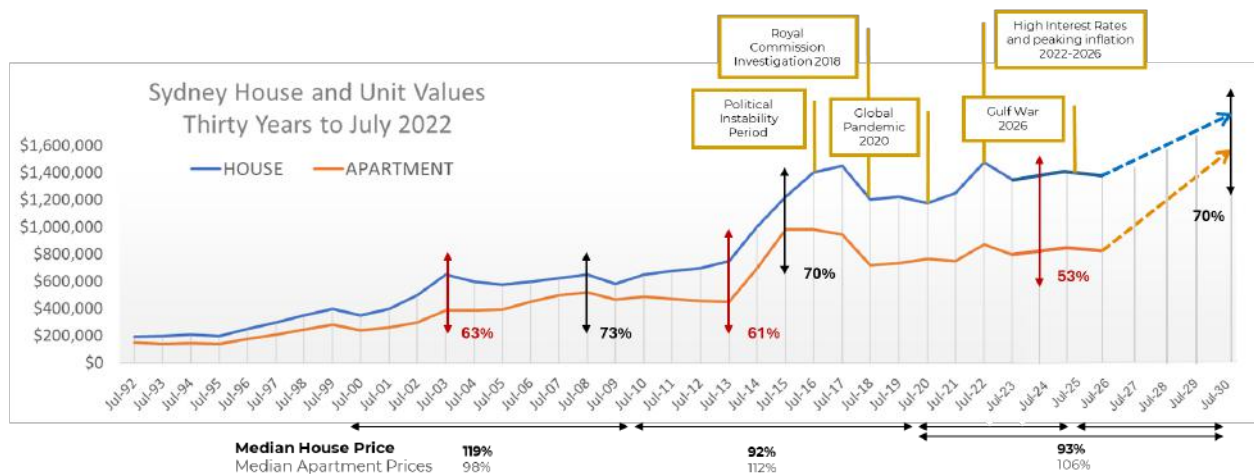
These projections suggest that once the current period of inflation and high interest rates eases, property prices may continue their long-term growth trend, potentially doubling again by the end of the decade.

Based on projected demand, Sydney requires approximately 30,000 new dwellings each year to keep pace with population growth. However, current construction levels are only around 11,700 dwellings annually. This significant shortfall is expected to push vacancy rates down from 2% to 1.2%, and with demand continuing to outstrip supply, property prices are forecast to increase by 20–25% over the next three to five years.

TOTAL NUMBER OF DWELINGS REQUIRED / YEAR	30, 000
TOTAL NUMBER OF DWELINGS DELIVERD / YEAR	11, 700
CURRENT VACANCY RATE IN SYDNEY	2%
PROJECTED VACANCY RATE ON SHORTFALL	1.2%
PROJECTED CAPITAL GROWTH 2025 - 2030	25%

THE OUTLOOK LOOKS STRONG

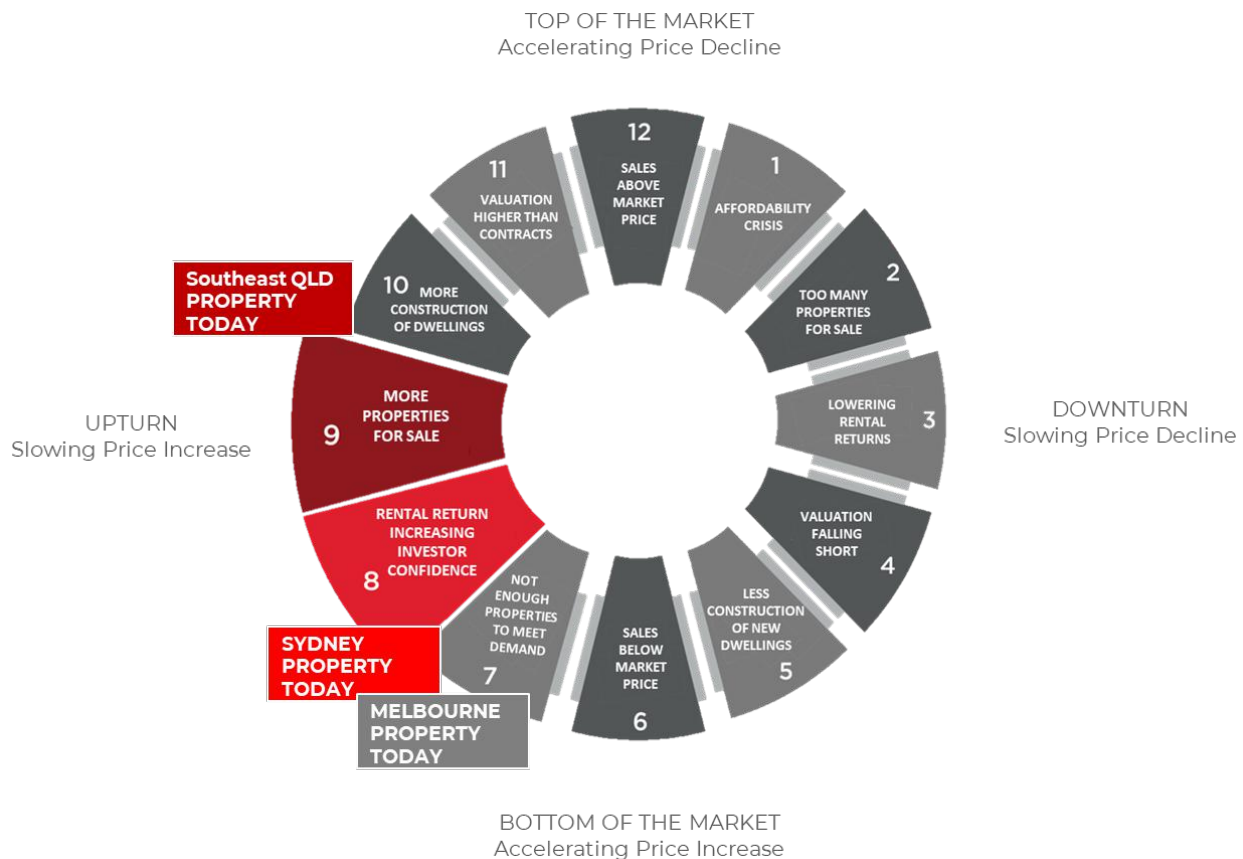
Understanding THE PROPERTY pricing



According to a recent study, Sydney may lose its position as the most expensive city in Australia by the end of the decade. The Gold Coast is predicted to take this unenviable title, with average house prices expected to reach approximately \$2.67 million. Despite the periodic downturns the Australian property market has experienced over the years, property values have historically doubled on average every 10 years. The current median house price is approximately \$1.45 million. However, some analysts question whether prices can continue doubling at the same pace, as this would push the median price to more than \$2.6 million. Based on the same study,

DEVELOPERS CAN'T DEVELOP
NEW APARTMENTS AT THE
CURRENT MARKET PRICE





Apartment Prices **SET TO** **REBOUND** *as Market Turns*

According to recent studies, apartment prices are expected to increase over the next five years as the market adjusts and the price gap between apartments and detached houses narrows back toward the long-term average of 30%. This anticipated correction is similar to the market cycle experienced in 2014, when apartment prices increased by approximately 30% to realign with the historical pricing relationship relative to detached dwellings. As a result, purchasing off-the-plan today may present a strong opportunity to enter the apartment market at current prices, while benefiting from potential market growth during the construction period. Buyers may also be well positioned to settle at a time when interest rates have stabilized and housing demand has strengthened, potentially allowing for capital growth before completion.

Think, **ABOVE &** **BEYOND** *the everyday* *investment*

Today's savvy investors are increasingly purchasing property with their future lifestyle in mind. Rather than viewing an apartment purely as an investment, many buyers are selecting locations, layouts, and living spaces that they would be proud to call home when they eventually retire. This forward-thinking strategy allows investors to benefit from long-term capital growth and rental income while securing a property in a desirable location today. When the time comes, instead of facing the uncertainty of future market prices, owners can simply transition from investor to resident—moving into a home they have already chosen for its comfort, space, and lifestyle appeal.





The Smart Investment

Buying off the plan allows purchasers to lock in today's property prices while delaying mortgage repayments until settlement. This structure can provide a strategic advantage, as buyers may benefit from capital growth throughout the construction period without immediately servicing a full mortgage. As a result, investors have the potential to maximize returns while minimizing upfront financial pressure.



Pay off the Property Before Retirement

Sydney's consistently low vacancy rates have driven rental growth of approximately 6.3% to 7.5% per annum over the past five years. This trend makes off-plan properties an attractive investment option, offering both long-term capital appreciation and high rental yield once the property is settled.



Retirement Planning Benefits

Many buyers consider off-plan purchases as part of their retirement strategy. By locking in a property now, they avoid paying significantly higher prices in the future. Over the years and as the property can serve as a profitable rental investment, retirement is a matter of just moving in saving you paying a much higher price should you wait until retirement



Huge Capital Gain Saving

When buying with retirement in mind, you live in your main home during your working years. Own an investment property at the same time. When you retire: Sell the main home with no capital gains tax. Move into the investment property –it becomes your new home. While investing the sale proceeds from your main home to boosts retirement income. This will avoid you buying a downsized apartment at inflated retirement-market prices and avoid selling the investment property while it still attracts Capital Gains Tax.

LOCATION MAP

































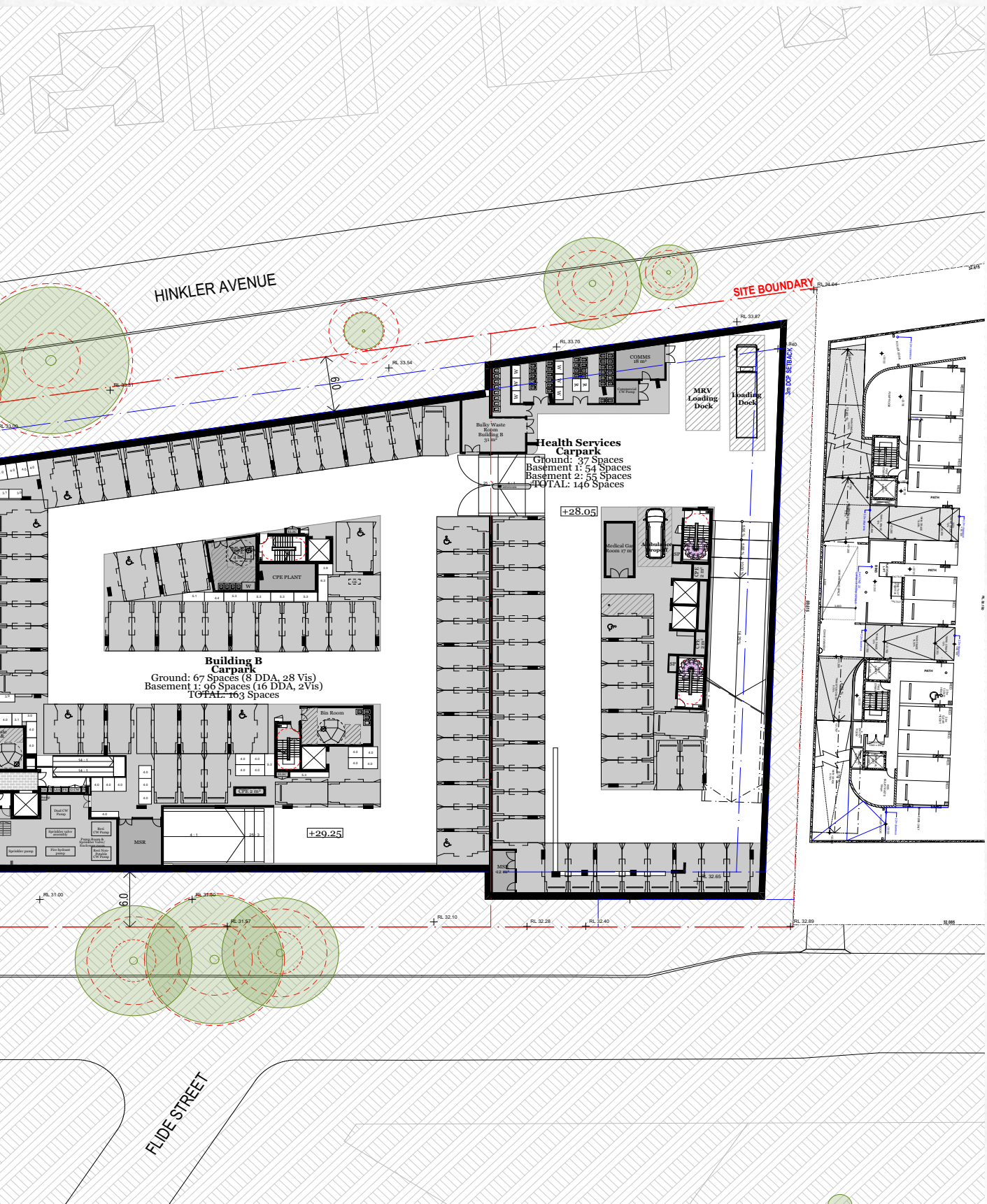








Rev.	Date	By	Ckd	Description
A	21/10/07	DF/OS/JS	IL	Issue for DA
B		CR	DF / NB	Issue for Council RFI
C		DF OS	NB	Issue for Council RFI
D		CR DF	NB	Without Prejudice



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Project Name
Project Address

Hinkler Avenue
6 - 20 Hinkler Avenue,
Caringbah, NSW 2229

Client

Landmark Group

Project Number
Drawing Name
Scale
Date

12755
Ground Floor Plan
1:250
October 2021

Drawing Number **DA203**
Revision **D**

FLOOR PLATES



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B	24/11/21	JC	DF	Issue for Council RFI
C		CR	DF / NB	Issue for Council RFI
D		DF OS	NB	Issue for Council RFI
E		CR DF	NB	Without Prejudice



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Client

Landmark Group

Project Number
Drawing Name
Scale
Date

12755
Level 1
1:250
October 2021

Drawing Number **DA204**
Revision **E**

FLOOR PLATES



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Project Name
 Project Address

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 Caringbah, NSW 2229

Project Number
 Drawing Name
 Scale
 Date

12/755
 Level 2 - 5
 1:250
 October 2021

Client

Landmark Group

Drawing Number
 Revision

DA205
D

Rev.	Date	By	Ckd	Description
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B		CR	DF / NB	Issue for Council RFI
C		DF OS	NB	Issue for Council RFI
D		CR DF	NB	Without Prejudice



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 Project Address

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 6 - 20 Hinkler Avenue,
 Caringbah, NSW 2229

Client

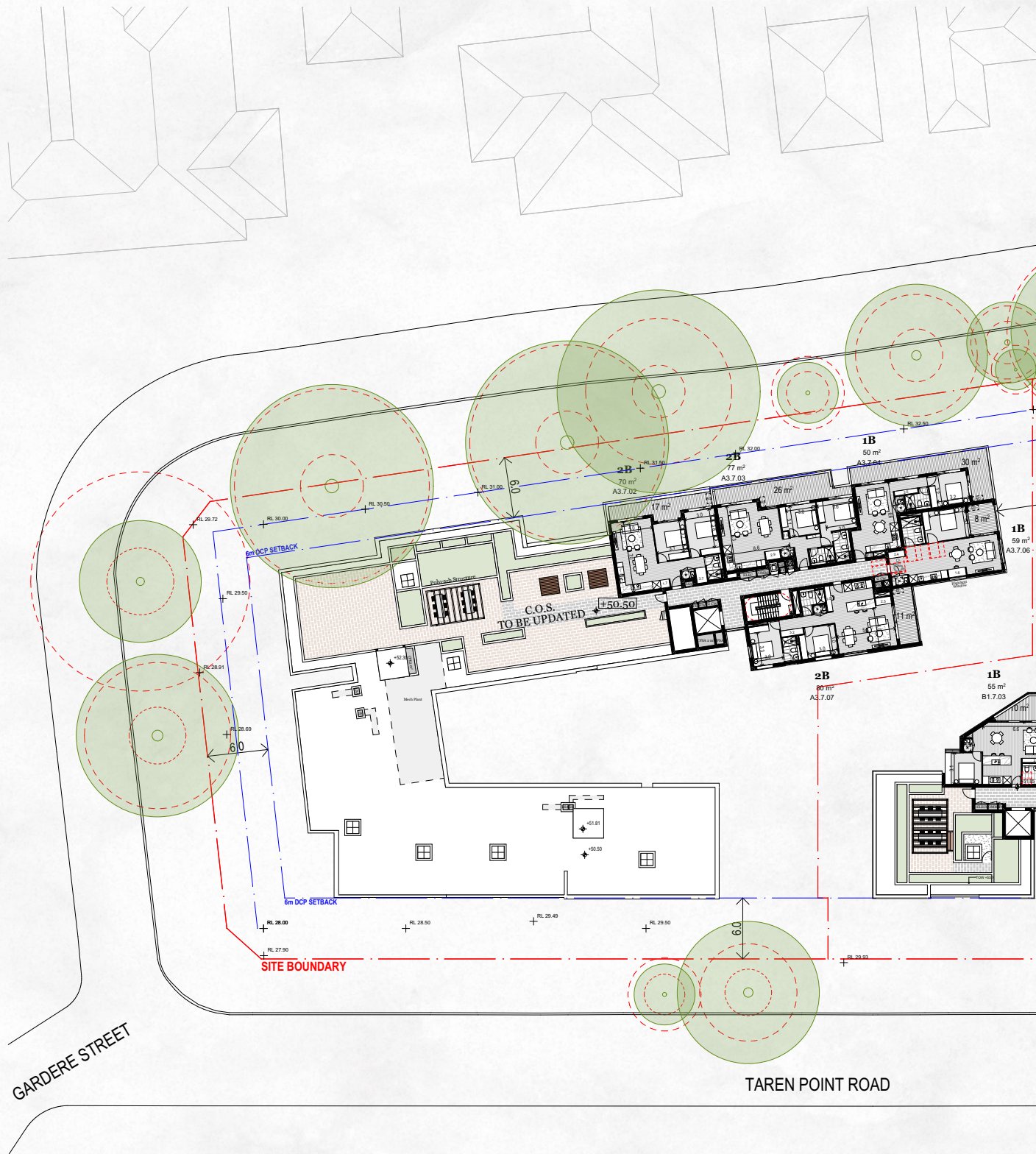
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Project Number
 Drawing Name
 Scale
 Date

12755
 Level 6
 1:250
 October 2021

Drawing Number **DA206**
 Revision **D**

FLOOR PLATES



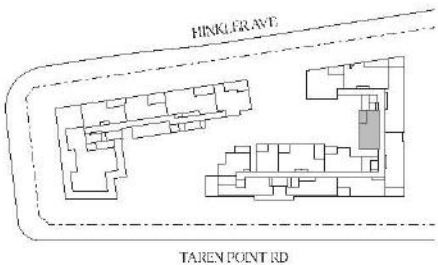
Unit
135

01
BEDROOMS + STUDY

01
BATHROOMS

01
CARPARK

INTERNAL	67m ²
EXTERNAL	8m ²
TOTAL	75m ²

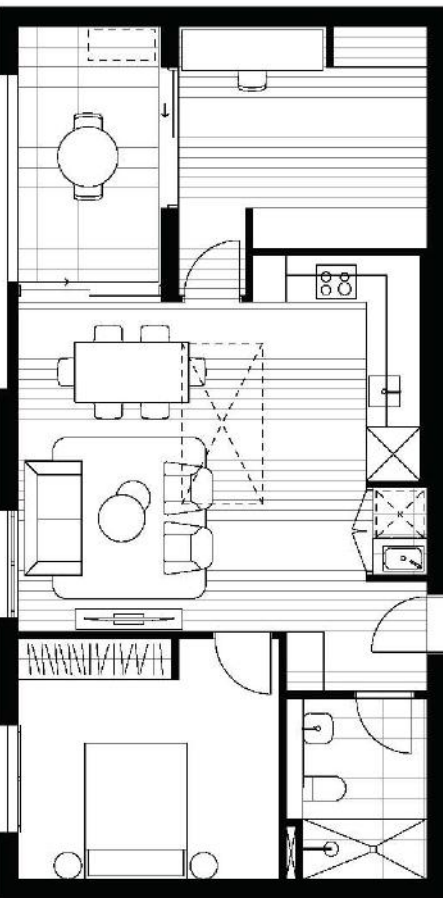


LEVEL 8



NORTH

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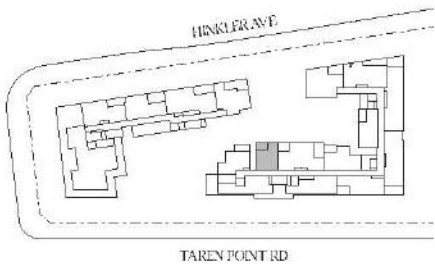
Unit
132

01
BEDROOMS

01
BATHROOMS

01
CARPARK

INTERNAL	53m ²
EXTERNAL	8m ²
TOTAL	61m ²



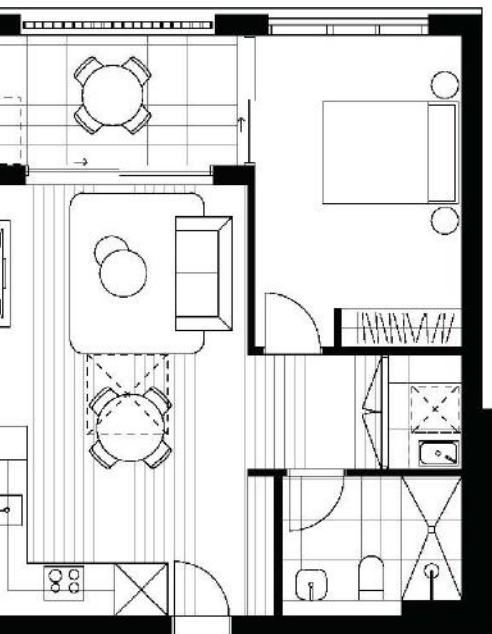
TAREN POINT RD

LEVEL 8



NORTH

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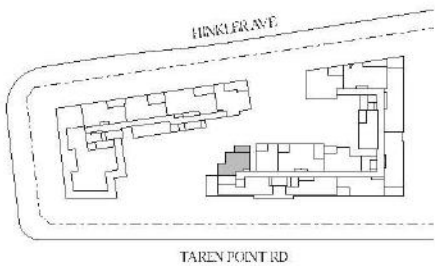
Unit
131

01
BEDROOMS + STUDY

01
BATHROOMS

01
CARPARK

INTERNAL	56m ²
EXTERNAL	9m ²
TOTAL	65m ²

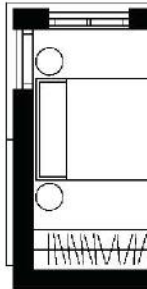


LEVEL 8



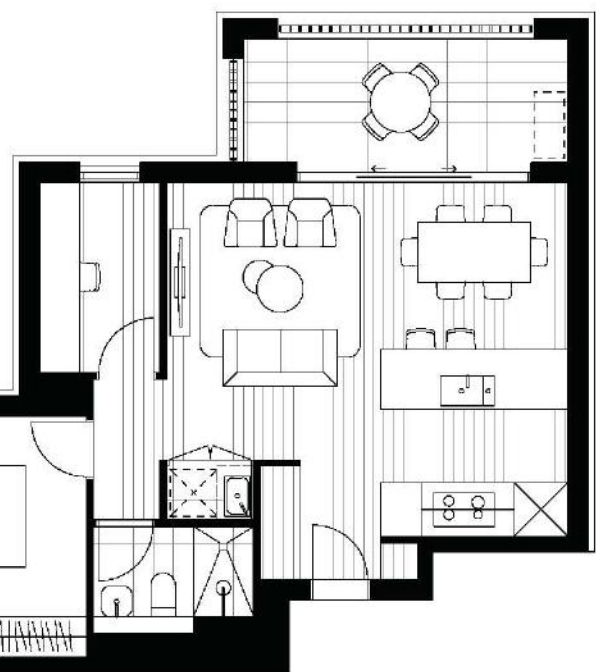
NORTH

Liv



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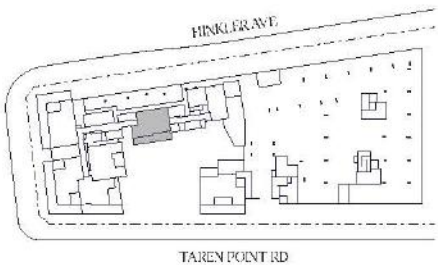
Unit
136

02
BEDROOMS + STUDY

02
BATHROOMS

01
CARPARK

INTERNAL	87m ²
EXTERNAL	27m ²
TOTAL	114m ²

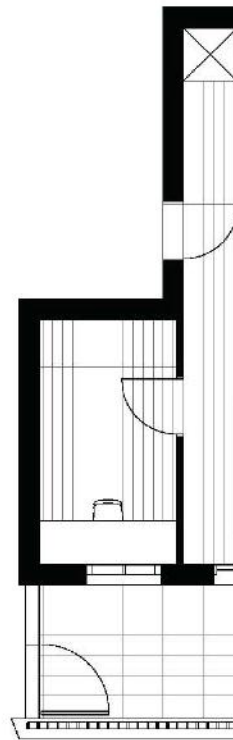


GROUND FLOOR



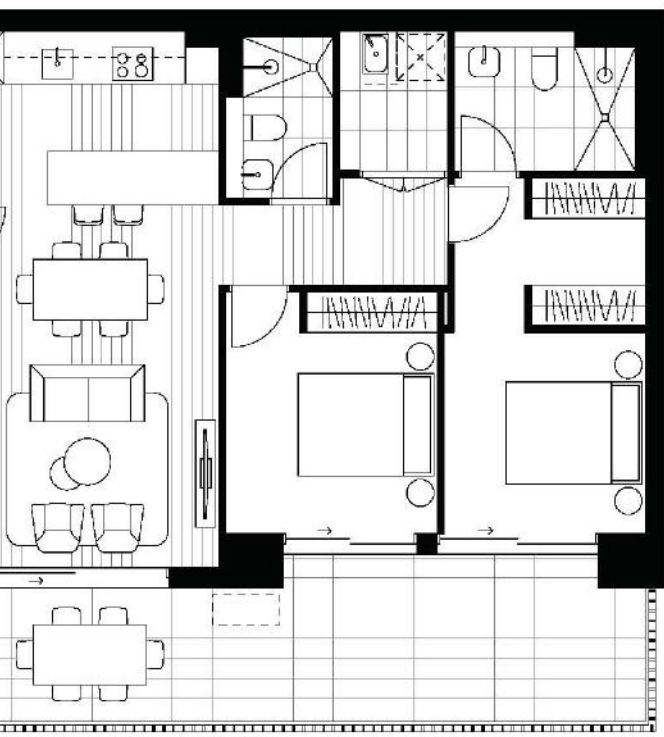
NORTH

Liv



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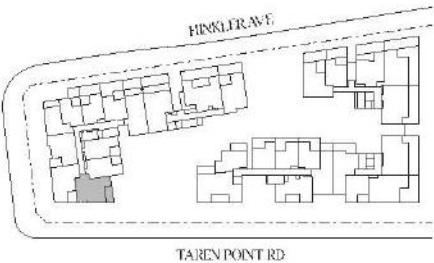
Unit
143

02
BEDROOMS

02
BATHROOMS

01
CARPARK

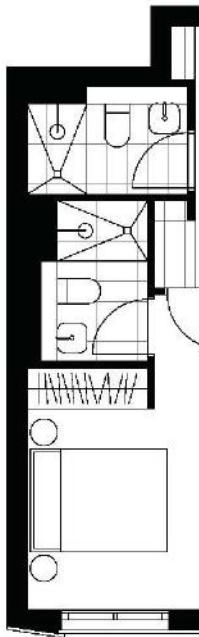
INTERNAL	81m ²
EXTERNAL	11m ²
TOTAL	92m ²



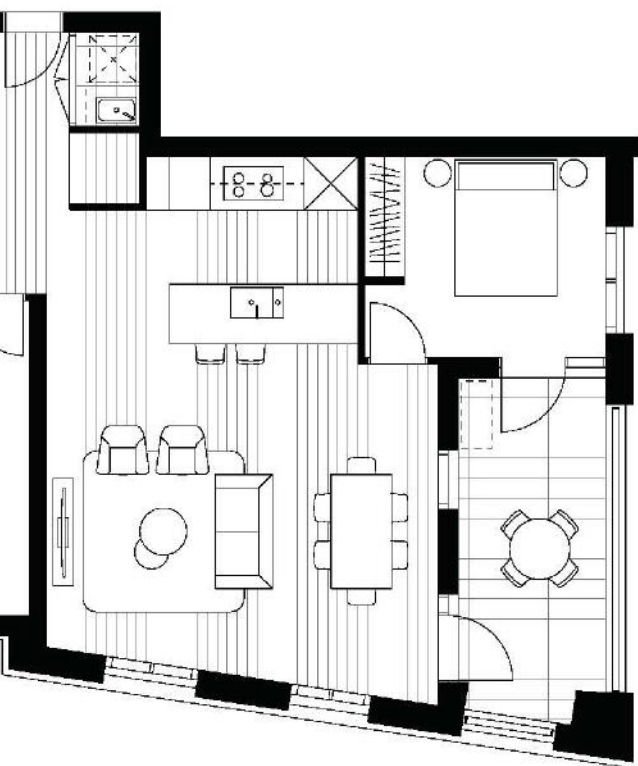
LEVEL 1



NORTH



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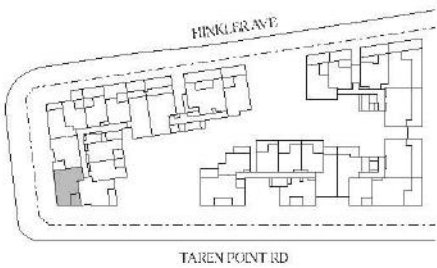
Unit 144

02
BEDROOMS

02
BATHROOMS

01
CARPARK

INTERNAL	81m ²
EXTERNAL	10m ²
TOTAL	91m ²



TAREN POINT RD

LEVEL 1

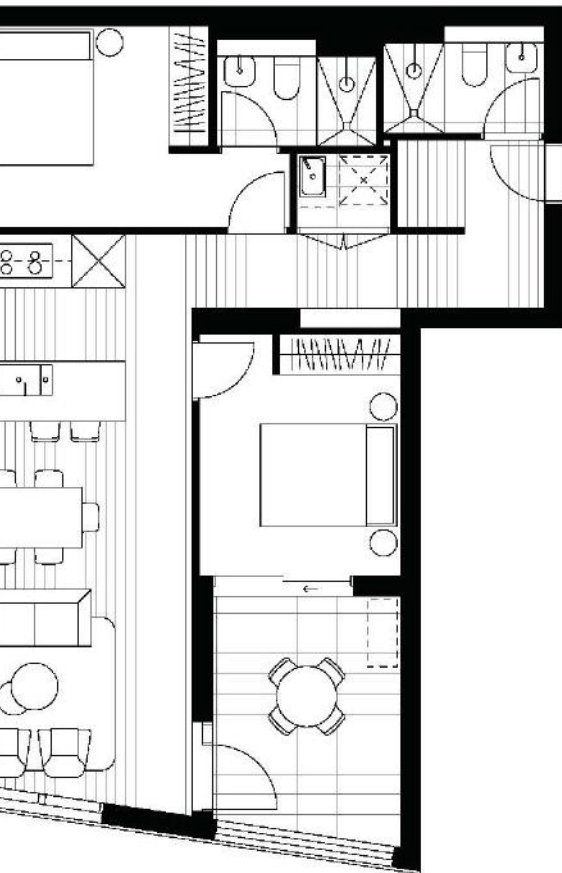


NORTH

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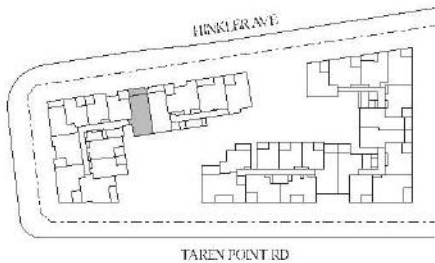
Unit
163, 177, 191

02
BEDROOMS + STUDY

02
BATHROOMS

01
CARPARK

INTERNAL	80m ²
EXTERNAL	10m ²
TOTAL	90m ²

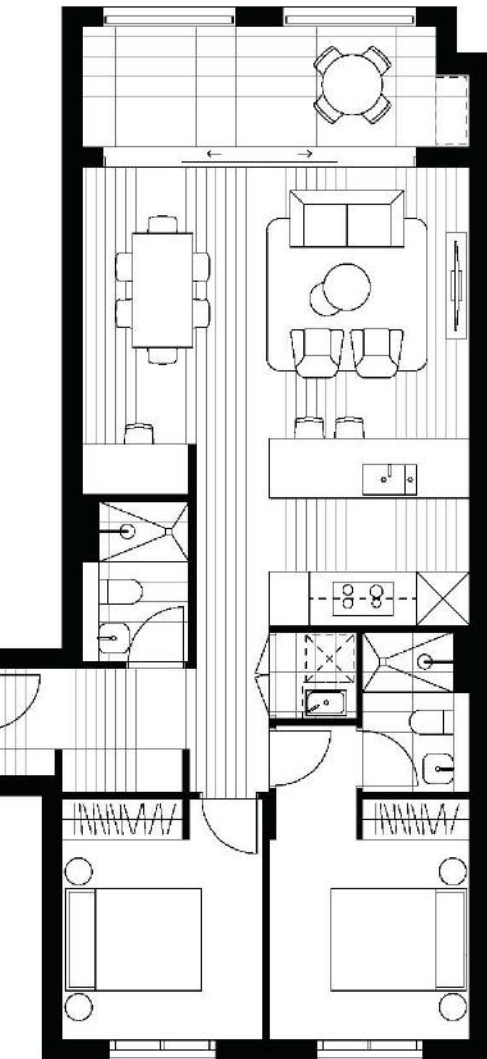


LEVEL 2-4



NORTH

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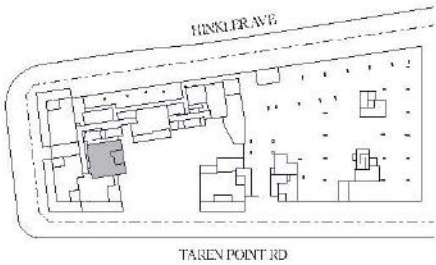
Unit 137

03
BEDROOMS + STUDY

02
BATHROOMS

02
CARPARK

INTERNAL	104m ²
EXTERNAL	13m ²
TOTAL	117m ²

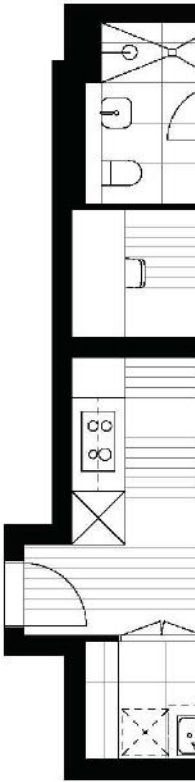


GROUND FLOOR

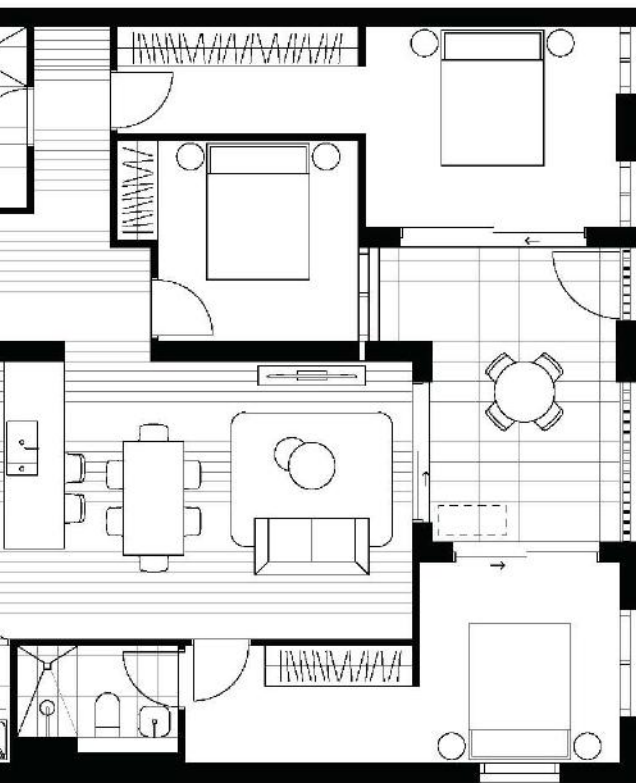


NORTH

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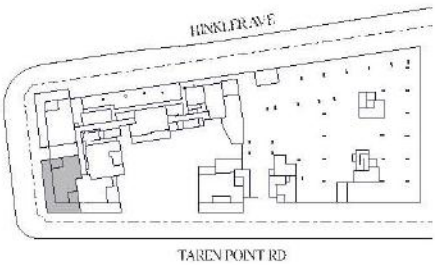
Unit
139

03
BEDROOMS + STUDY

02
BATHROOMS

02
CARPARK

INTERNAL	98m ²
EXTERNAL	91m ²
TOTAL	189m ²

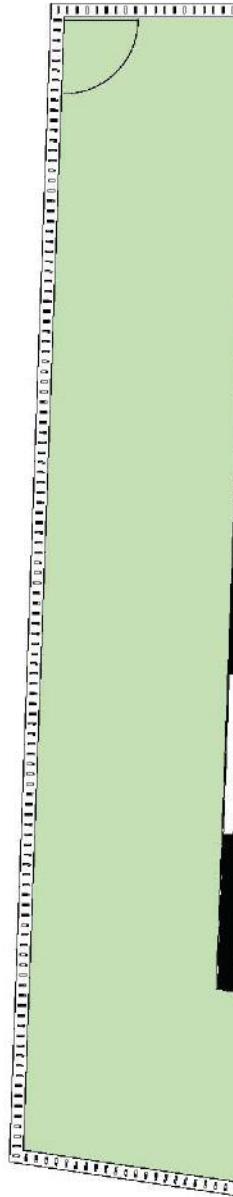


GROUND FLOOR



NORTH

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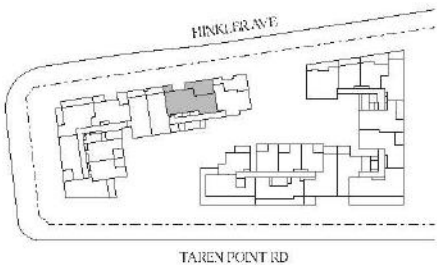
Unit 230

03
BEDROOMS + STUDY

02
BATHROOMS

02
CARPARK

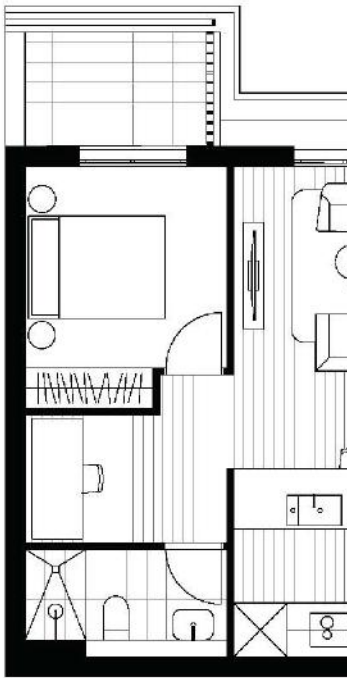
INTERNAL	108m ²
EXTERNAL	36m ²
TOTAL	144m ²



LEVEL 7

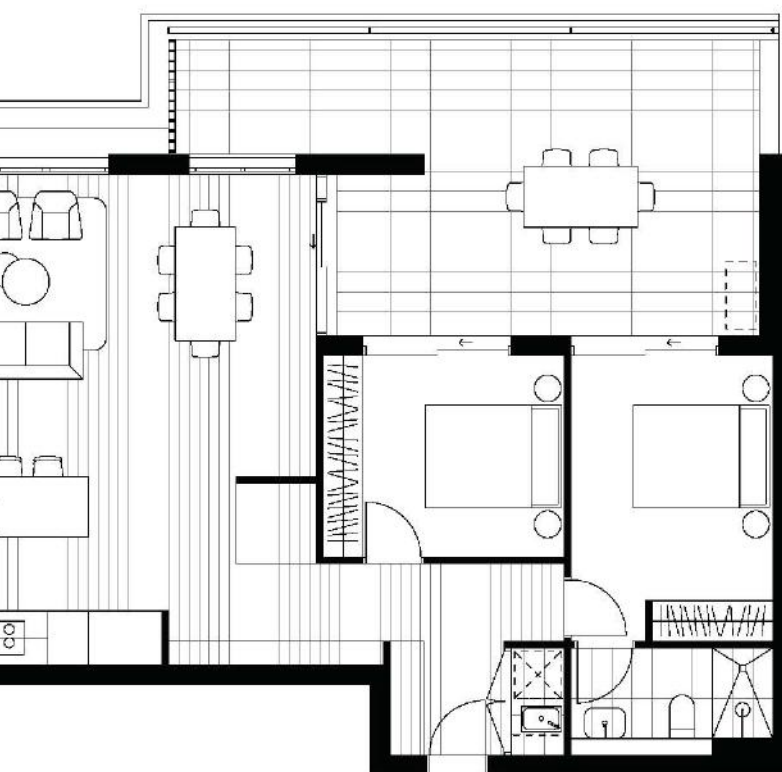


NORTH



Liv

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marketing purposes only. The information is believed to be correct but is not guaranteed. Subject to change in accordance with the contract for sale. Prospective purchasers must rely on their own inspection and the position of furniture and furnishings should not be taken to be indicative of final presentation for marketing purposes only and must not be relied upon.



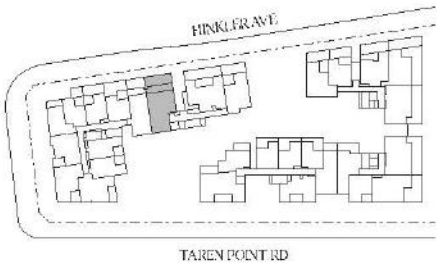
Unit 151

03
BEDROOMS + STUDY

02
BATHROOMS

02
CARPARK

INTERNAL	98m ²
EXTERNAL	45m ²
TOTAL	143m ²

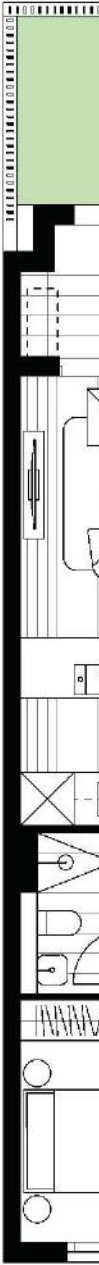


LEVEL 1



NORTH

Liv



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INVESTMENT RISKS

There are a myriad of influences that affect the value of capital growth and rental yields in property investments. There is no guarantee that targeted returns will be met. A prudent investor would consider the following non-exhaustive list of factors that could affect the financial performance of the investment property. The non-exhaustive list of factors that may affect the value of the investment property includes:

- Changes in legislation or government policy such as stamp duty, grants, and general taxes, with respect to property may result in the investor incurring unforeseen expenses, which in turn may affect rental returns and capital growth prospects;
- Natural disasters, events causing global unrest such as war or terrorism, other hostilities, civil unrest and other major catastrophic events can adversely affect Australian and International markets and economies;
- New developments in the vicinity providing competition/ alterations in demand- a sharp increase in the number of sites under construction within close proximity of the subject site may have an adverse effect, resulting in an oversupply from comparable properties, which in turn could have a negative impact on the ability of Investors to divest or sell their investment property at an acceptable price;
- Interest rate movement investors should be aware that the performance of any investment property can be affected by the conditions of the economy (or economies) in which it operates. Factors such as interest rates, inflation, inflationary expectations, changes in demand and supply and other economic and political conditions may affect the investment property's capital growth, value and/or rental yield;
- Potential investors should be aware that general economic conditions including inflation and unemployment can impact the value of the investment property and the ability of Investors to divest or sell their investment property at an acceptable price;
- Tenant risk, there is the risk of tenants defaulting on their obligations and costs to be incurred in enforcement proceedings and often costs in releasing the tenancy;
- Insurance Risk where feasible, damage from fire, storm, malicious damage etc. can be covered by insurance. However, the full extent of coverage is subject to the specific terms

and conditions of the insurance policy entered into by the body corporate manager on behalf of the investor;

- Vacancy risk, there is no guarantee a tenant will be readily found at settlement or that a tenant will renew their tenancy;
- Timing Risk, market conditions change, if at the time of selling the investment, the market is depressed, and the investor may realise a loss. Professional advice should be sought from your accountant, financial adviser, lawyer or other professional adviser before deciding whether to invest. Kandeal (and its associated entities, employees and representatives) do not provide financial advice.



