

**EDEN'S
CROSSING**

**THE BEST
NEW ADDRESS
IN THE WEST**

EXECUTIVE SUMMARY

Remember what it was like when you were a kid? How you used to play outdoors with the other kids from your street without a care in the world.

It seems like a simpler time. A time when down-to-earth family values were important. An era when people took pride in their homes and their community.

Do you ever wish you could give your own kids that sort of upbringing? Well at Eden's Crossing you can. This welcoming, safe community is where your kids can create memories of their own that they'll always cherish.

You'll never feel closed in here with hectares of beautiful natural bushland to explore and sporting fields for budding athletes. Yet all the things you need, like transport, shopping and schools, are nearby.

It's a place that's connected to services and connected to nature. And it's a place where you'll forge long lasting connections - to friends, to family and to memories.



CONNECTED TO MEMORIES. AND THE FUTURE.

PROJECT SUMMARY

ADDRESS	SCHOOL ROAD, REDBANK PLAINS
THE PROPERTY	HOME AND LAND PACKAGES
NO. OF LOTS	ROLLING ALLOCATION - ESTIMATED 1100 ON COMPLETION
PARKING	2 CAR
RENTAL ESTIMATE	\$370 - \$390/WEEK (APPROX)
REGISTRATION	UNDER ROLLING ALLOCATION
DISPLAY OFFICE	CNR SCHOOL ROAD AND ALAWOONA ST REDBANK PLAINS QLD 4301
COUNCIL	IPSWICH CITY COUNCIL



EDEN'S CROSSING

A NATIVE BIRD'S EYE-VIEW



FUTURE
PRIMARY SCHOOL
PLANNED TO OPEN
2017

REDBANK PLAINS
STATE SCHOOL

RED EDGE
SHOPPING VILLAGE

REDBANK PLAINS
RECREATIONAL
RESERVE

COUNCIL
SPORTING
OVALS

REDBANK
PLAINS
SHOPPING
VILLAGE

MT. JULLERAT

SPRINGFIELD
CENTRAL
5 KILOMETRES

BRISBANE
34 KILOMETRES

WOOLWORTHS
RETAIL SITE

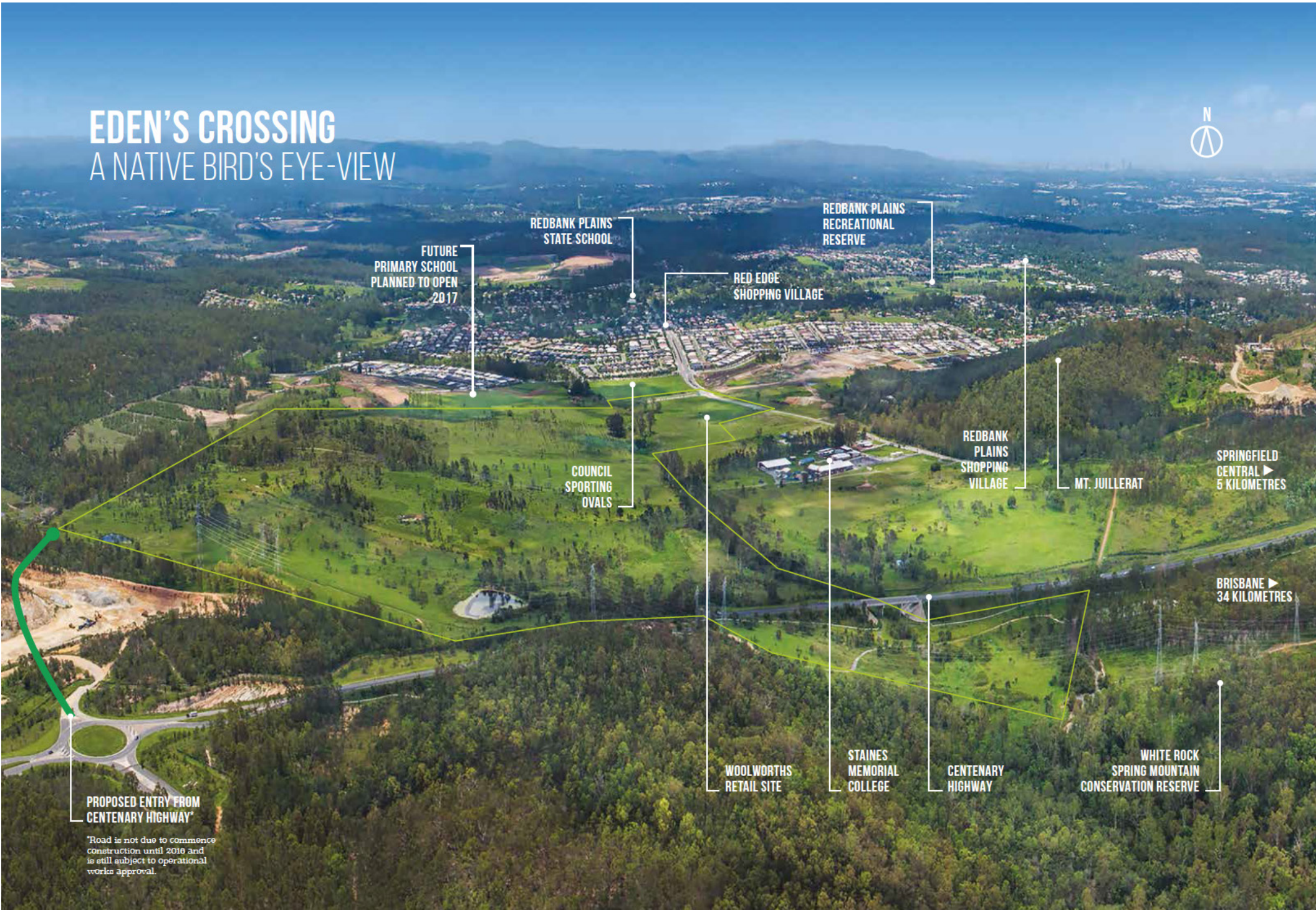
STAINES
MEMORIAL
COLLEGE

CENTENARY
HIGHWAY

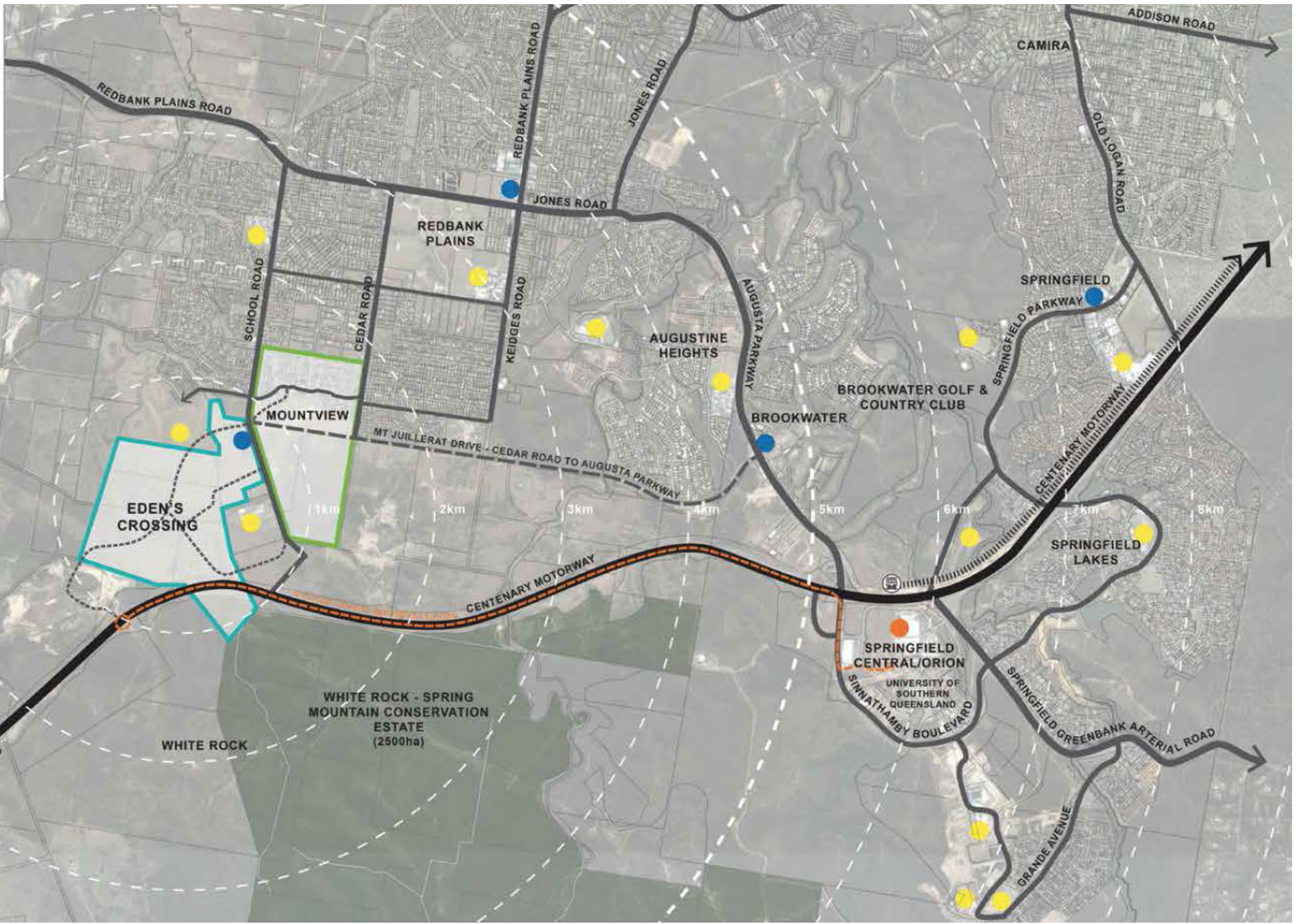
WHITE ROCK
SPRING MOUNTAIN
CONSERVATION RESERVE

PROPOSED ENTRY FROM
CENTENARY HIGHWAY*

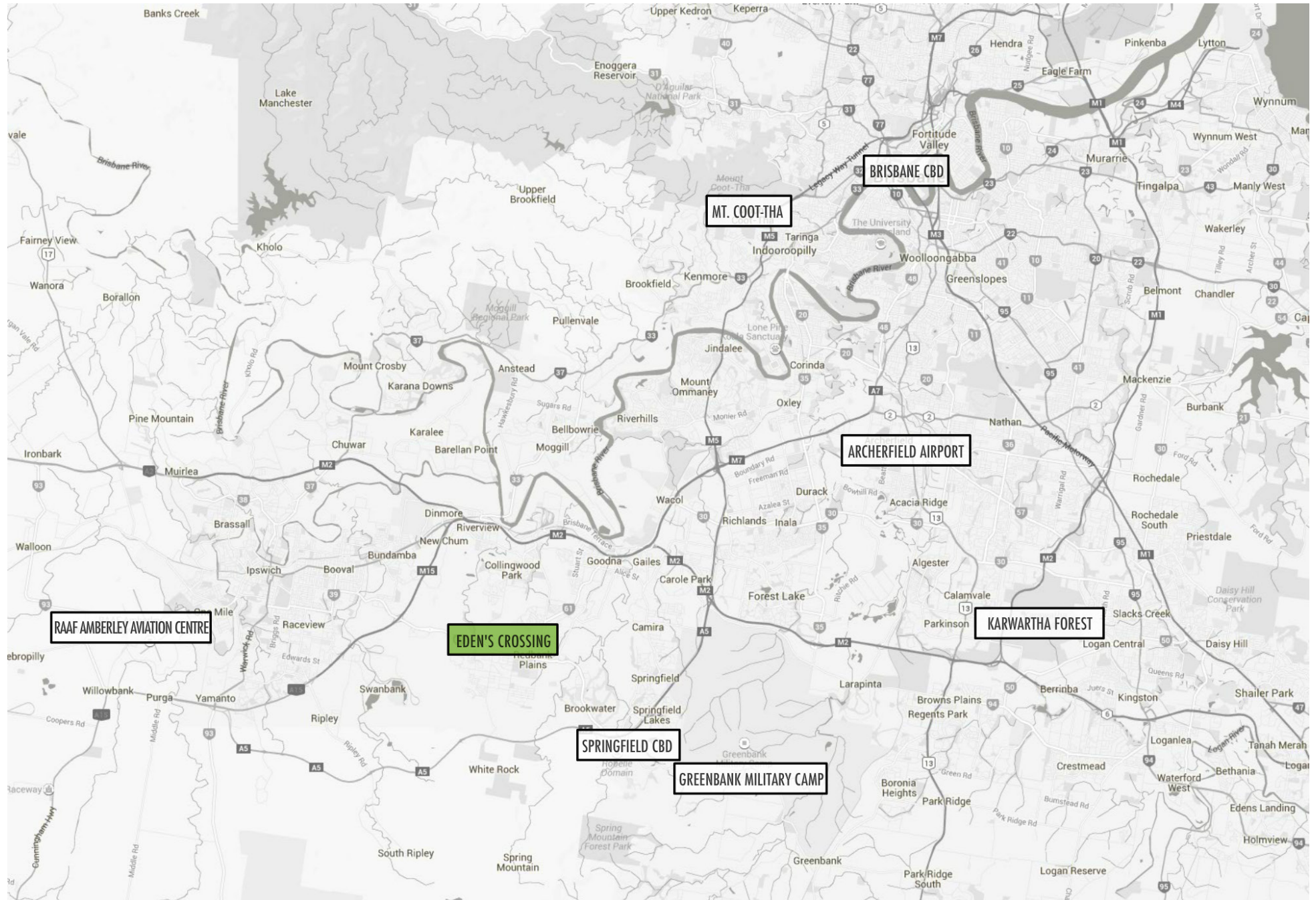
*Road is not due to commence construction until 2016 and is still subject to operational works approval.



- Legend**
- Eden's Crossing
 - Mountview
 - School
 - Major Shopping Centre
 - Shopping Centre
 - B Train Station
 - Future site access
 - 4 minute drive to Town Centre
 - Major road network
 - Railway line



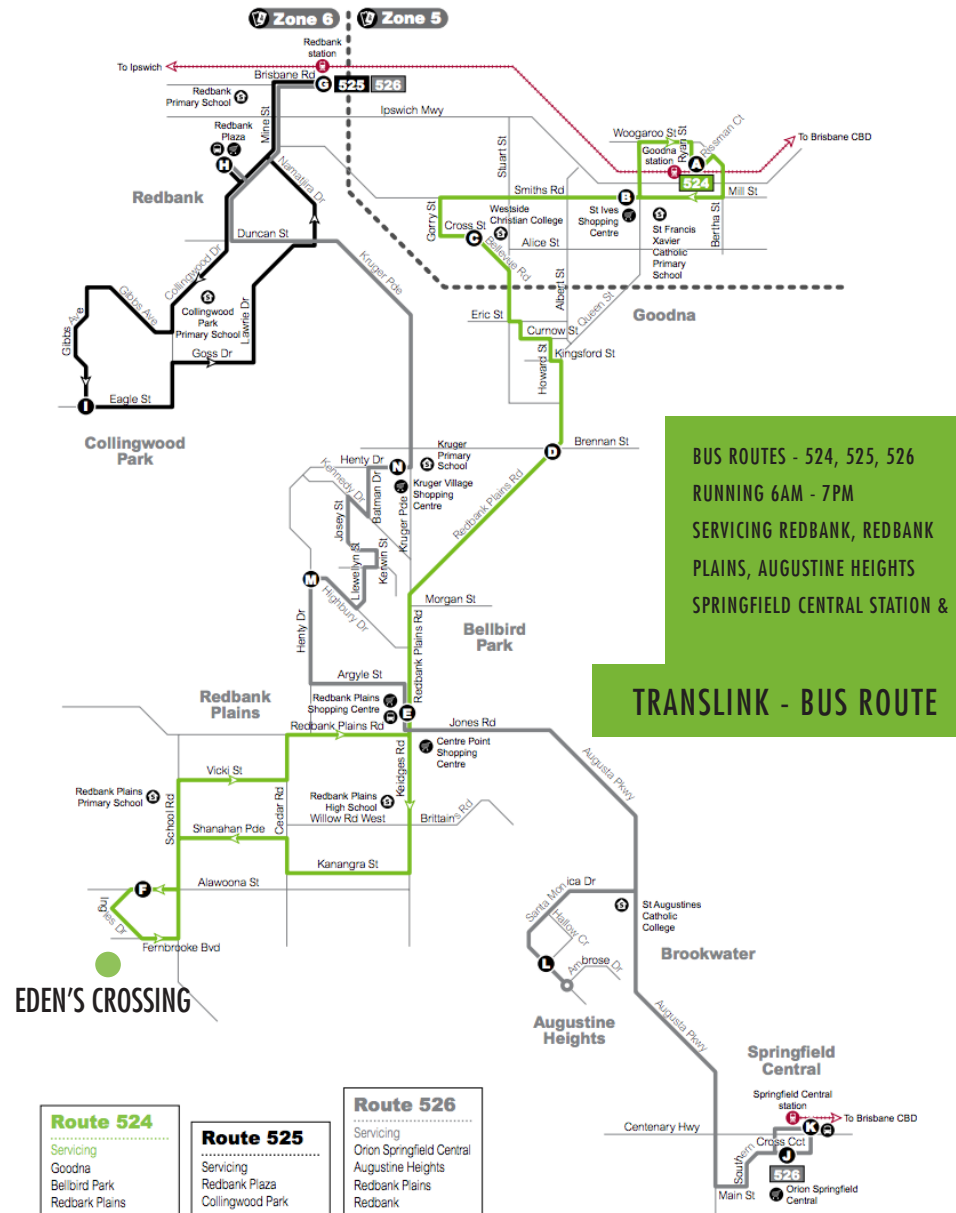
LOCATION - MACRO



LOCATION - MICRO



LOCATION - PUBLIC TRANSPORT



LOCATION - DISTANCE



2km

REDBANK PLAINS RECREATION RESERVE



4km



7.3km

BROOKWATER GOLF CLUB



9.9km

ORION SHOPPING CENTRE



34km

BRISBANE CBD

LONGER DISTANCE



70m

BUS STOP



850m

STAINES MEMORIAL PRIMARY SCHOOL



3.9km

WOOLWORTHS REDBANK PLAINS



6.4km

ST. AUGUSTINE'S COLLEGE



9.8km

SPRINGFIELD CENTRAL



15.5km

GREEN MILITARY CAMP



42km

BRISBANE AIRPORT



500m

RETAIL HUB



2.8km

REDBANK PLAINS STATE HIGHSCHOOL



9.9km

MATER PRIVATE HOSPITAL



17km

RAAF BASE AMBERLEY



10km

UNIVERSITY OF SOUTHERN QUEENSLAND



Monday 31st October 2016

C/- Platform Properties

Rental Appraisal – Residential Development – “EDENS CROSSING” Redbank Plains QLD

To whom it may concern,

Thank you for the opportunity to conduct a Rental Appraisal on the residential development at “EDENS CROSSING” Redbank Plains.

At Running Property, we pride ourselves on our up-to-date market knowledge as well as our hands on approach to Property Management. Being the sole property manager, I am consistently and proactively managing your property and am absolutely up to date on the status of your property and your tenants at all times. With our individual and custom approach to property management, we work closely with all relevant parties to ensure we are constantly delivering the very best customer service at all times and ensuring a 100% client satisfaction rate and a very minimal vacancy period.

Please find following the Rental Appraisal. When conducting such an appraisal, we take in to account factors that assist in leasing your property promptly. This includes comparison of similar properties, current vacancies, market trends, individual features and proximity of the property to nearby schools, shopping precincts, public transport and major arterial roads. Obtaining a realistic rental price ensures that your property is leased as quickly as possible for a better financial return on your investment.

The Rental Range is provided so that you can make a sound decision based on your personal situation. The higher figure reflects a return that may be achieved with time and is variable based on market conditions, the lower end reflecting a minimum expected price. A figure located in the middle would be considered a sound representation of current market rental rates. It is important to consider that rental prices fluctuate based on a number of factors and ultimately, it is the market themselves that dictate the final return. I strongly recommend obtaining a further appraisal just before listing to have a more accurate figure that may be achieved.

Accordingly, it is of my professional opinion, that we would be able to achieve a rental return in the current market of between: \$370.00 per week and \$390.00 per week.

These properties being new residential developments with four bedrooms, 2 bathrooms and double lock up garage is sure to be a popular choice amongst prospective tenants. The main demographic of Redbank Plains is couples with children, of which there are over 47% (ABS Census, 2011) and so I have no doubts that this property will rent without any delay and with a good return. Recent results in this estate suggest tenants are happy. Edens Crossing is about to receive a Woolworths shopping centre in the heart of the estate, which will only attract more tenants and higher rents moving forward.

I welcome the opportunity to manage your investment with your individual needs in mind. Please don't ever hesitate to contact me on 0477 778 430 or via email at anthony@runningproperty.com.au

Yours faithfully

Anthony Wright
Senior Property Manager
Running Property – Proactive Asset Management

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Rental Appraisal & Comparative Market Analysis

Running Property – Property Management

The following statement is a rental appraisal for the property at

“EDENS CROSSING” Redbank Plains QLD

Based on the market facts stated below, it is estimated that the weekly amount which may be achieved for the above mentioned property is:

\$370.00 per week to \$390.00 per week

In accordance with Section 215 of the QLD Property Occupations Act 2014, the Property Manager has based the rental appraisal amount on the following material facts:

Address	Property Type	Area	RPD	Current Rent Price	First Rent Price	Month Listed
15 GANNETT ST, REDBANK PLAINS 4301	House	508 m ²	L650 SP264172:PAR BUNDAMBA	\$370	\$370	October 2016
20 CREEKSTONE AVE, REDBANK PLAINS 4301	House	420 m ²	L288 SP277256	\$390 per week		September 2016* (Rented)
28 CREEKSTONE AVE, REDBANK PLAINS 4301	House	315 m ²	L272 SP277256	\$370 per week		September 2016
19 SHELLEY ST, REDBANK PLAINS 4301	House	315 m ²	L285 SP277256	\$370	\$370	August 2016* (Rented)

DISCLAIMER:

This appraisal has been prepared solely for the information of the client and is not intended for any third party. Although every care has been taken in arriving at the figure stated, we stress that it is an opinion and not be taken as a formal valuation. We shall not be responsible should the appraisal be incorrect or incomplete in some way or if this information is used for a purpose than that intended.

QUEENSLAND RESEARCH



QUEENSLAND POPULATION CONTINUES TO GROW

QLD's population was 4,560,060 at 30 June 2012 after growing by 85,960 or 1.9 per cent over the year. QLD's annual population growth rate in the year to 30 June 2012 at 1.9 per cent was greater than that recorded at the national level (1.6 per cent)

// QLD's population is projected to double to around 9.1 million people by 2056 //

- Australian Bureau of Statistics

QUEENSLAND ECONOMIC PERFORMANCE & OUTLOOK

- The QLD economy is expected to be the fastest growing of all the states from next year, with Gross State Product (GSP) forecast to rise 3% in 2014 - 15 and 6% in 2015-16, stronger than the 2.5% & 3% growth forecast nationally over the same period
- Supported by sustained low interest rates, rising asset prices and a lower exchange rate, economic growth in 2013-14 is expected to be underpinned by household consumption growth, a recovery in dwelling investment and a significant contribution from net exports

// QLD offers a range of business advantages including a stable economy, supportive government, and a solid growth forecast. QLD's low operating costs, highly skilled workforce and strategic Asia-Pacific location create an attractive investment decision //

- Budget Strategy and Outlook 2014-15

GREATER SPRINGFIELD RESEARCH

COMMERCIAL OVERVIEW

Greater Springfield is fast becoming Brisbane's second CBD and is already the business heart of the high-growth Western Corridor. Springfield Central, occupying some 390ha, will provide an employment base for 30,000 workers within an area containing in excess of 1.4 million m² of office, retail, educational, health and technology facilities. In the heart of the Springfield CBD is Robelle Domain - Springfield Central Parklands. A \$30 million, 24ha central parkland, with many facilities include cafe, free wifi and water play area. When complete, the investment in Greater Springfield is calculated to be worth more than \$85 billion. More than \$10.3 billion has been invested to date and more than \$600 million approximate growth expenditure as at 2015.

Be a part of one of the fastest growing regions in Australia.

- Range of opportunities for immediate occupancy space to purpose built office building
- Greenfield city offering opportunities to achieve 4, 5 or 6-Star Green Star Rating depending on corporate mandates.
- Opportunity to provide the largest floor plates in Australia of between 2,500m² - 8,000m²
- Access to a catchment of a qualified and ready workforce of more than 706,000 people (this equates to more than 83% of the Brisbane workforce within a 32-minute drive)
- \$30 million Robelle Domain recreational hub offers staff immediate access to 24ha of landscape parkland
- \$1.2 billion Springfield Rail connects Springfield Central to Brisbane and beyond
- Dark fibre optic network connectivity between Springfield Central's commercial, office and retail buildings, companies can connect to the internet or interstate offices using high-bandwidth services. The Tier 3+ Polaris Data Centre - one of Australia's most advanced ICT facility - offers high availability, high-security data storage and co-location hosting services, and forms the ICT Hub in Greater Springfield.



SPRINGFIELD CENTRAL



MATER HOSPITAL

GREATER SPRINGFIELD RESEARCH



EDUCATION OVERVIEW

The vision for lifelong learning embraces a goal to deliver one job for every three residents of Greater Springfield.

Greater Springfield aims to enhance and enrich the entire region through world class education facilities and leading technology - allowing students to reach their aspirations.

With more than 14,000 students from daycare to university already in Greater Springfield, there are many opportunities for life-long learning.

Education City provides a central nucleus for education in Greater Springfield. Under a hub-and-spoke model, Education City functions as a focal point in the broader educational services offered throughout Greater Springfield and beyond. The campus is already home to numerous education providers such as University of Southern Queensland, TAFE Queensland South West, Union Institute of Language, The Studio of Performing Arts Springfield and two Kindy Patch Early Education Centres. Education City offers a fully integrated educational experience that is geared toward preparing students for a career anywhere around the world.

Greater Springfield is a fully master planned city founded around the pillars of education, health and technology. Education City rightly takes its place within a national and global community through the use of Greater Springfield's dark fibre provision which enables an advanced digital learning network.

GREATER SPRINGFIELD RESEARCH

HEALTH OVERVIEW

Health City Springfield is a 52 hectare integrated health precinct which aims to deliver a health and wellness experience for the community through the provision of quality healthcare, medical education and research as well as aged and seniors living.

Health City Springfield will provide a comprehensive health and wellness city incorporating hospitals, medical centres, day surgeries, diagnostic service, wellness and fitness centres, dental, optometry and respite centres as well as aged care facilities and retirement complimented by linked open space accommodating a range of settings from lakes and wood lands to formal sporting fields all emanating from the 24 hectare Springfield Town Centre Park.



GREATER SPRINGFIELD RESEARCH

TECHNOLOGY OVERVIEW

Technology is one of the key pillars of Greater Springfield - and one of the few cities in the world to have its own Digital City Master Plan. The Digital Master Plan for Greater Springfield provides a guide for the city in terms of adaption, creation and adoption of digital technologies and processes. It will lead to a more efficient community, overall management of the city, its resources and everyday activities.

The primary deliverable of the plan is to facilitate further innovation in Greater Springfield, long-term sustainability, enhanced citizen-focussed governance and job creation. In doing so, it will improve the attractiveness of the city for home owners and businesses looking for an edge or tech companies and digital start-ups.

The plan will provide policy guidance and help ensure that various actions that are already underway are not being pursued in isolation but as part of a comprehensive plan and vision. It will be adaptive, disruptive and flexible.

The Digital City Master Plan is designed to improve quality of life for the community, improve business processes.

The Polaris Data Centre is widely regarded as Australia's leading, most modern, highly secure, purpose-built, Tier 3+ data centre. The facility is unique in delivering an N+2, high availability solution that is reinforced with a Service Level Agreement (SLA) assuring a class leading 99.99% availability. The Tier 3+ rating demonstrates a concurrently maintainable, high security, high availability (N+2) facility that is successfully meeting the requirements of its tenants.

As part of the backbone to the Digital City the city has its own dark fibre network around the CBD, a move considered essential to attract supporting tech companies to invest in services to support the community. It has also established the Polaris Data Centre, to provide technology companies the ability to house their Cloud Infrastructure to support the community and abroad.



IPSWICH RESEARCH

Ipswich is projected to grow faster than the rest of South East Queensland. Since 2006, its population has increased by about 25,000 to more than 166,000, with the economy increasing from \$4.2 billion to an estimated \$4.9 billion gross value-added production (2008) - an increase of 17.8% in 2 years.

By 2026, the economy is projected to be worth \$12.7 billion with a population of 355,000.

A number of established developments in Ipswich significantly contribute to employment and economic activity, including:

- office and commercial space in Ipswich Central
- industrial/manufacturing areas such as the Carole Park and Wulkuraka Industrial Estates and the Dinmore Abattair
- retail precincts such as Ipswich Central, Riverlink and Orion Springfield
- health and education facilities such as Ipswich Hospital, the University of Queensland (Ipswich campus) and the Southern Queensland TAFE
- infrastructure such as the Swanbank Power Station and Amberley Air Force Base
- the recreational precinct of Willowbank Raceway

New retail and residential developments, such as Ripley Valley, will be largely linked to and driven by population demands or growth in economic activity.

The region's economic development fosters innovative companies that will continue business growth after the residential and retail construction boom. These companies become the foundation for a long-term sustainable economy.

RESIDENTIAL POPULATION

188,047

ABS ERP

LOCAL JOBS

68,220

NIEIR 2014

LOCAL BUSINESSES

7,966

BUSINESS REGISTER 2014

EMPLOYED RESIDENTS

89,739

NIEIR 2014

GROSS REGIONAL PRODUCT

\$7.12 BILLION

NIEIR 2014

LARGEST INDUSTRY

MANUFACTURING

NIEIR 2014

REDBANK PLAINS RESEARCH

Suburbs along the eastern fringe of Ipswich, such as Redbank Plains, are tipped to boom from increased population as well as government investment in coming years. Surrounded by bushland and farms, Redbank Plains is a large suburb that may have a semi-rural location but actually has all the modern facilities a family requires. The suburb is conveniently located near the Redbank Plaza, Ipswich CBD, and train stations. The entire area, including nearby Collingwood Park and Bellbird Park, is home to a large number of parks, and coupled with its affordable prices, the suburb is becoming increasingly attractive to young families, first home buyers and investors. There are a number of primary and secondary schools in the area. The area's growing population ensures employment opportunities abound for tradesmen.



HIGH DEMAND MARKET

VACANCY RATE

2.5%
VACANCY RATE

LOCATION

17,468

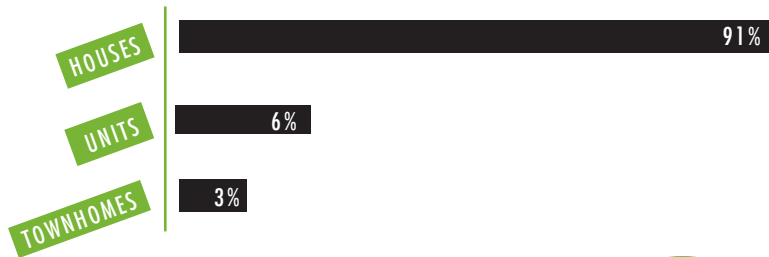
LIFESTYLE

CLOSE TO PUBLIC TRANSPORT, MAJOR
ARTERIALS & SHOPPING CENTRES.
REDBANK PLAINS IS CONVENIENT &
FAMILY-FRIENDLY



REDBANK PLAINS RESEARCH

DWELLING STRUCTURE

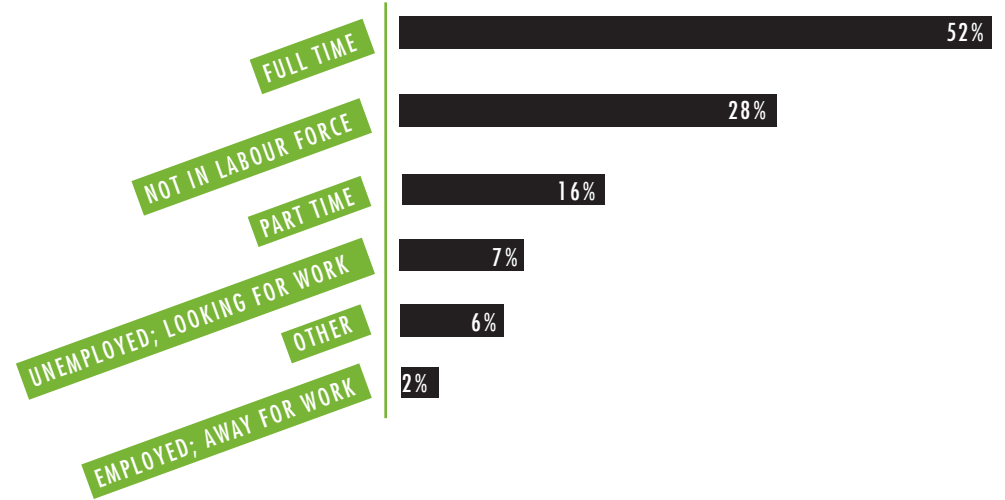


HIGH DEMAND FOR FAMILIES

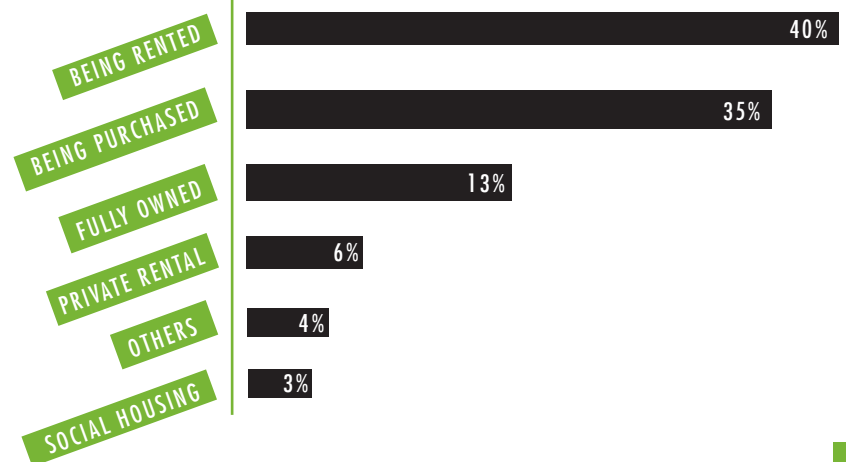


SOURCES: Australian Bureau of Statistics
Census 2011

EMPLOYMENT



HOME OWNERSHIP



SURROUNDING INFRASTRUCTURE - DUSIT THANI BROOKWATER GOLF AND SPA RESORT

BROOK WATER GOLF RESORT TO BRING HUNDREDS OF JOBS

JOEL GOULD, THE QUEENSLAND TIMES - JUN 2015

Young Ipswich jobseekers are going to be the major beneficiaries of the imminent construction of the \$550 million Dusit Thani Brookwater Golf and Spa Resort. Fifty guest services officer jobs in the resort will be available in the initial intake of employees with local staff to be engaged.

There will be 500 jobs created in the construction phase alone with a further 300 operational positions to be filled when the resort opens in early 2017. The resort, to be built overlooking Brookwater Golf Course, will sleep 1500 people and include a convention centre, water park, retail emporium, restaurants, recreation clubs and a tennis complex capable of hosting International WTA tournaments

Brookwater Resort Investments CEO Richard Turner said "a unique employment and training opportunity" awaited Ipswich jobseekers. "I would have thought by June next year at least 50 people from the local area would be hired," he said. "Call for applications would probably be in the last quarter of this year towards Christmas."

"At this stage Dusit's technical services team are due at the end of July or early August and from there they will put together a program which will include when they want to start interviewing for positions and conducting training.

"Training will be for at least six months prior to opening and we are talking about at least 50 staff for that initial training program.

"We are unique in that there hasn't been a five-star resort or hotel of any significance opened in Australia in 20 or 25 years and the international norms that were available back then where every person had a defined role no longer exist.

"Now, on completion (of the resort) we will have 100 staff all with the same title of guest services officer, which means any individual staff member can be trained in half a dozen or more roles.

"That gives people flexibility to work in any department at any time on an on-demand basis."

Mr Turner said the resort would ideally be seeking young, enthusiastic staff along with a certain percentage of experienced employees.



SURROUNDING INFRASTRUCTURE - GE OFFICE OPENS IN QUEENSLAND HEADQUARTERS

GE OFFICIALLY OPENS FIRST QUEENSLAND HEADQUARTERS IN GREATER SPRINGFIELD

GREATER SPRINGFIELD NEWSLETTER - JUN 2015

GE today officially opened its new 10,000 square metre Springfield office at a ceremony held on-site with Queensland Premier Anastacia Palaszczuk. The facility brings together multiple business units, teams and roles under one roof in an agile workplace designed to encourage greater collaboration and innovation across GE's businesses.

"This is a significant investment in GE's Queensland operations, and provides a dynamic state-of-the-art environment for our people to work in," said Geoff Culbert, President & CEO, GE Australia, New Zealand and PNG. "The open plan space allows teams to mix and more easily interact, facilitating the cross-pollination of ideas across the business – which is when the best innovations occur. We're excited to bring our businesses together in Springfield, and are proud of the facilities we have created here."

City founder and Chairman of Springfield Land Corporation Maha Sinnathamby said he was delighted that GE had chosen Greater Springfield for its first ever consolidated Queensland state headquarters. "This is another welcome affirmation for Greater Springfield and a great endorsement for Queensland as a place to conduct business."

"The \$72 million building is cutting edge in its design which reflects the world class innovation and expertise that GE demonstrates daily across its entire business.

"We can only anticipate with excitement about what the future holds for GE in Greater Springfield, given the potential synergies that exist between what GE does and our world-first health and education precincts which are nation building projects."

The new GE Queensland Headquarters will house 500 GE staff over three floors and will bring together GE businesses including Power & Water, Mining, Healthcare and Transportation.

GE's history in Queensland dates back to 1896 with the supply and installation of the electric motors that powered Brisbane's first tramways. Today, GE is involved in every LNG project in the state.

7KM FROM REDBANK PLAINS



SURROUNDING INFRASTRUCTURE - REDBANK PLAINS SUPER CENTRE

COLES AND TARGET SECURED AS ANCHOR TENANTS FOR THE NEW REDBANK PLAINS SUPER CENTRE IN IPSWICH

CHRIS HERDE, THE COURIER MAIL - DEC 2014

The Redbank Plains Super Centre has secured Coles and Target as anchor tenants for the first stage of development.

The two-stage development, approved by Ipswich City Council last week, will start construction early next year and is a joint venture between local retail property developer Capital Transactions and investment and advisory group Alceon.

Capital Transactions managing director David Watson said the project would quadruple the size of the existing centre to nearly 28,000sqm, turning it into a subregional retail land community hub servicing the rapidly growing eastern suburbs of Ipswich.

Capital Transactions and Alceon purchased the Woolworths' anchored 590sq m Redbank Plains Shopping Village and 4ha of undeveloped land fronting Redbank Plains Rd South for more than \$20 million in 2013. Construction of the 18,000sq m Stage 1 development on the 4ha will start in the first quarter of next year, and open by Easter, 2016.

Coles and Target will be supported by 3,000sq m of big box retail, specialty retailing, a casual dining precinct and traditional service providers for the rapidly expanding catchment. Stage 2 includes the expansion and integration of the existing Woolworths centre.

"Our commitment is to provide a retail offering with a point of difference to other centres, that meets the needs of the Ipswich community but also adds to the social capita lfo the area," Mr Watson said. "From our initial discussions with Coles and Target, both expressed keen interest to locate in this fast growing catchment."

Mr Watson said 900 car spaces will be created across the ground floor and a lower level, and Ipswich City Council will upgrade major access road Redbank Plains Road East to four lanes. "The retail village will have distinct precincts — a financial and services precinct, a specialty retail precinct, and a casual dining precinct," he said.

"Through our structural design of the Centre we have allowed for future expansion so the centre will keep pace with the growth of the trade area." Alceon director Todd Pepper said the commercial upside for the project was significant. "The development is a response to the continued growth in population in the eastern suburbs of Ipswich, more than three times the Queensland and Australian averages," he said.

"The trade area population will double in the next 16 years, and the Redbank Plains Super Centre will become a major asset for the community."

400M FROM
REDBANK
PLAINS



SURROUNDING INFRASTRUCTURE - CALLS FOR SPRINGFIELD TO REDBANK PLAINS RAIL LINE TO BE FAST TRACKED

CALLS FOR SPRINGFIELD TO REDBANK PLAINS RAIL LINE TO BE FAST TRACKED

REBECCA DANSLOW, QUEST NEWSPAPERS - DEC 2015

Residents want the Springfield rail line extended to Redbank Plains South. Ipswich residents say the extension of the Springfield rail line to Redbank Plains must happen now to meet growing demand in the eastern suburbs.

On Monday Ipswich mayor Paul Pisasale lobbied for the 'no brainer' extension in Canberra as part of the Council of Mayors delegation.

"The two stations at Keiges Rd and School Rd, Redbank Plains, would service the suburbs of Augustine Heights, Bellbird Park and Redbank Plains, one of the fastest growing areas in Ipswich," Cr Pisasale said.

Redbank Plains resident Karina Salmon said her suburb had been forgotten.

Springfield and Ipswich seem to be taking off. I think we are the forgotten suburb in this area," she said.

A Department of Transport and Main Roads spokesman said the Ipswich to Springfield public passenger transport corridor was a project reserved for down the track.

Councillor David Morrison (Div 1) said he hoped the extension would happen within two years.

"Redbank Plains has some of the youngest demographic in the region who would benefit greatly from improved public transport," Cr Morrison said.

Public transport activist and Goodna resident Robert Dow agreed the extension should be fast tracked.

"Of all the railway extensions that could be done, heavy rail from Springfield Central to Redbank Plains south is a priority," Mr Dow said.

"What will be more difficult is getting heavy rail through to the back of Ipswich but I think we could look at other options there such as a bus rapid system."

Real Estate agent Lise Vasiliou said the extension would put Redbank Plains on the map.

"This area has so much going for it except for the transport," Mrs Vasiliou said.

"There's so much growth out here and we're not keeping up. It would be a huge asset for the area."

A spokesman said TransLink would continue to monitor the need in Springfield and surrounds to deliver services which meet the demand for growth.

GROWING
POPULATION AND
INFRASTRUCTURE



DEVELOPER PROFILE



The Peet Group operates around the nation with successful communities in Western Australia, Victoria, Queensland, New South Wales, South Australia, the Northern Territory and ACT.

Peet Group's success is built on the strength of their land bank - one of the largest of any ASX-listed property group - and their innovative built form projects. They manage and market a diverse portfolio comprising around 70 company-owned, syndicated, managed and joint venture projects across Australia.

Peet Group's Queensland Communities stretch from the premier masterplanned community of Vantage in North Queensland to Flagstone in South-East Queensland. All Queensland communities offer a variety of lifestyle options with a wide range of lot sizes and housing options.



DISCLAIMER

The information and forecasts given in this document are predictive in character. Whilst every effort has been taken to ensure that the assumptions on which the forecasts are based are reasonable, the forecasts may be affected by incorrect assumptions or by known or unknown risks and uncertainties.

The ultimate outcomes may differ substantially from these forecasts. Information current as at November 2016. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation or needs.

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