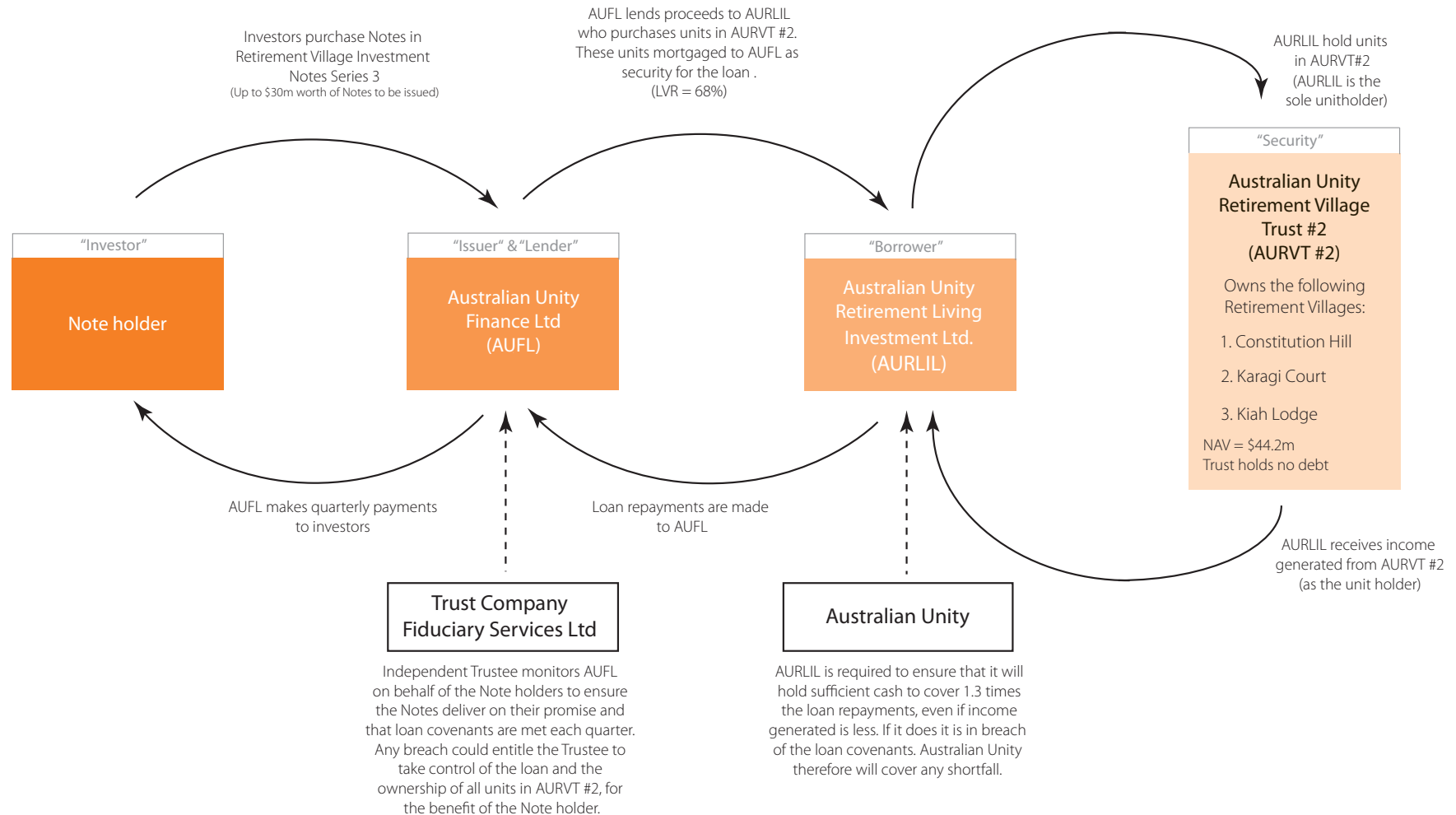


Retirement Village Investment Notes - Series 3

Understanding the process



Important Information

Retirement Village Investment Notes Series 3 ('Notes') are issued by Australian Unity Finance Limited (ABN 35 114 646 070) ('Australian Unity Finance' or 'Issuer'). Australian Unity Finance is the issuer of the prospectus and takes full responsibility for it. The Notes have not been rated by a recognised credit rating agency, therefore an independent assessment has not been made about the capital risk of investors losing all or part of their principal; the interest rate of the Notes and the repayment of capital are not guaranteed. This information has been prepared as general information and is not intended to take the place of professional financial advice and should not be taken as such. While every care has been taken in the preparation of this information, we reserve the right to make corrections. Applications for Notes may only proceed on an application form attached to the current Prospectus dated 23 June 2009. A copy of the Prospectus may be obtained by contacting us on 1800 649 033 or from our website australianunityinvestments.com.au. This document and the information in it, is current as at 1 July 2009.