

# A new way to access cash in retirement. **100% Debt Free.**



To find out more about  
**Homesafe Debt Free Equity Release.™**  
please contact your Homesafe  
Customer Consultant.



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A product of Homesafe Solutions Pty Ltd (ACN 106 784 918). This product involves the sale of a part interest in the homeowner's property to Homesafe Solutions Pty Ltd. For more details call 1300 307 059. Conditions apply. HS01226508



**Homesafe Debt Free Equity Release.™**



## Why go into debt to cash in on your home equity?

You'd like to access some extra money in retirement. You have heard about drawing down on the equity in your home. So you read about the various options, and read some more. But something doesn't quite add up.

Practically all of them will put you into debt. From the very moment you draw down on a reverse mortgage, for instance, you are back into debt.

## Is there an alternative?

There is a new alternative. It's called, not surprisingly, Homesafe Debt Free Equity Release.

Homesafe was created to provide a secure and simple way for seniors to access extra funds from their own home, without taking out a loan.

## What's the difference?

The difference is really simple. Homesafe pays you cash today in return for an agreed capped percentage of your home when it is sold in the future.

The cash amount you are paid is less than the current value of this capped (maximum) percentage, because you are entitled to live in your property (with all of your entitlements) for the rest of your life.

The cash amount is determined by your age and property value.

Once we have paid you the funds, you can get on with your life.


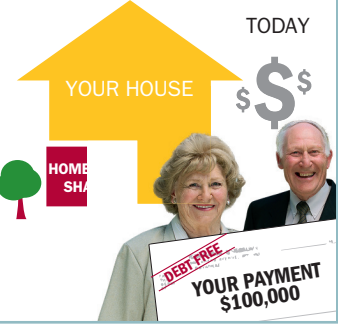

## You always know where you stand.

With Homesafe, you always know that you will retain at least the share of your home that you have not sold to Homesafe.

In fact, the share you retain may increase if you decide to sell your home earlier than anticipated, due to Homesafe's unique Early Sale Rebate\*.

And if your home is sold for more than expected, you also get to share in any excess proceeds (through the Excess Proceeds Rebate\*).

## In a nutshell.

	<p>You want to access the equity in your home to release funds.</p>
	<p>You sell part of the future equity in your home to Homesafe.</p>
	<p>When the house is eventually sold, Homesafe receives its agreed share and you (or your estate) receive the rest.</p>

\* Patent Pending

## How fair is it?

Homesafe has been designed to work over many years so it benefits everyone. It's only when the home is sold that Homesafe receives its agreed percentage of the sales figure. You remain the legal owner until that time.

For example, if you sell us up to a 20% share of your home, you will receive at least 80% of the proceeds when the home is sold in the future. But the really fair part is the sliding scale which can give you back more than the agreed minimum if the home is sold earlier. So, no matter if your home is sold many years later, or if you live for a long time (and we sincerely hope you do), Homesafe is still only entitled to its agreed capped share.

This means you and your family have certainty and security.

We don't tell you how to spend your money, that is up to you. And by the way, you or your family can keep the home in the family by buying back the share owned by Homesafe.

## What about the fine print?

Selling part of your home is a serious matter and Homesafe produces detailed information that sets out how the part-sale works. You should study this information carefully with your family, lawyer, financial advisor or other professional consultant. If you have any questions or concerns, give us a call and we will answer your questions or arrange a meeting.

This document is only a simple overview and should not be used as the basis of any decision.

## Key Features.\*

- ✓ Access a cash lump sum between \$25,000 and \$1,000,000.
- ✓ Use the funds for what ever you like.
- ✓ You determine how much equity can be sold (up to 65%)
- ✓ You can live in your home for as long as you like
- ✓ Remain the legal owner of your home and on title.
- ✓ Sell your home whenever you like
- ✓ Rent out your home if you like
- ✓ Buy back the sold share at anytime
- ✓ Rebates may increase your share home is sold early.
- ✓ No maintenance requirements

## The Homesafe Advantage.

You are not put into debt.

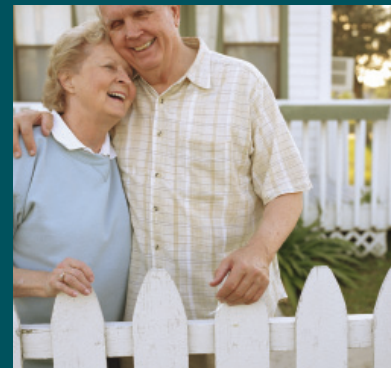
You can safely access large cash amounts.

You can retain a fixed share of your home equity regardless of circumstances.

You remain in control.

\*Subject to conditions and eligibility.

*“Homesafe makes sense to us. Why should we have to take out a loan just to access the money tied up in our own home?”*



## Is Homesafe right for you?

As with most home equity products there is no single solution that is right for everyone.

However, if you are concerned about going into debt and want to ensure you have a substantial share of your home to pass onto your family, then Homesafe may be for you.

Homesafe Debt Free Equity Release requires a few essential criteria.

- You must be aged 60 and over. If you're part of a couple, the younger must be at least 60.
- You must own your home outright, or use some of the Homesafe funds received to pay out your existing mortgage.
- Currently, your home must be situated in certain postcodes within Melbourne and Sydney.
- As a general rule, your home needs to be free standing. Other property types are subject to approval from Homesafe. Other conditions may also apply.

## Now you can access money for the things you need without going into debt.

Homesafe Debt Free Equity Release lets you tap into the value of your home without the need to take out a loan or move out. You are in control of your home, so you can get on with living your life the way you want to. Your cash payment can be used for:

- ✓ Investment and super top ups
- ✓ Access income for everyday costs
- ✓ Pay off your mortgage and other debts
- ✓ Pay for essential services
- ✓ Renovate
- ✓ Buy a new car
- ✓ Provide an early inheritance
- ✓ Take a long overdue holiday
- ✓ Any purpose

## Take the next step.

To find out more about Homesafe Debt Free Equity Release you will need to talk to a Homesafe customer consultant.

If you are eligible, we will send you an information pack explaining Homesafe in detail. You will also be able to meet with a Homesafe consultant to arrange an obligation free quote.

Visit [www.homesafesolutions.com.au](http://www.homesafesolutions.com.au)



*“It was actually my kids who suggested I take some equity out of my home to enjoy what the world has to offer. It feels like I’m 20 again, flying off on an adventure.”*