

Unlocking Wealth: Homesafe Referral Partnership

Homesafe Wealth Release™ is an innovative, debt-free solution, empowering older homeowners who are “asset rich and cash poor” to use the equity in their home and live a comfortable retirement.





The Homesafe Solution

Debt-Free

Homesafe provides a unique debt free way to access funds without compounding interest charges or repayments.

Equity Release

Unlocking the equity in their home allows older Australians to access funds for financial needs, such as paying off debts, home maintenance or funding living costs.

Protections

Homeowners continue to own and live in their home and enjoy the benefits of remaining in their home until they choose to sell or pass away.

The Homesafe Story

Since 2005, Homesafe has been enhancing the lives of older Australians, by enabling homeowners to access the wealth built up in their homes, to fund their retirement and pay off debt.

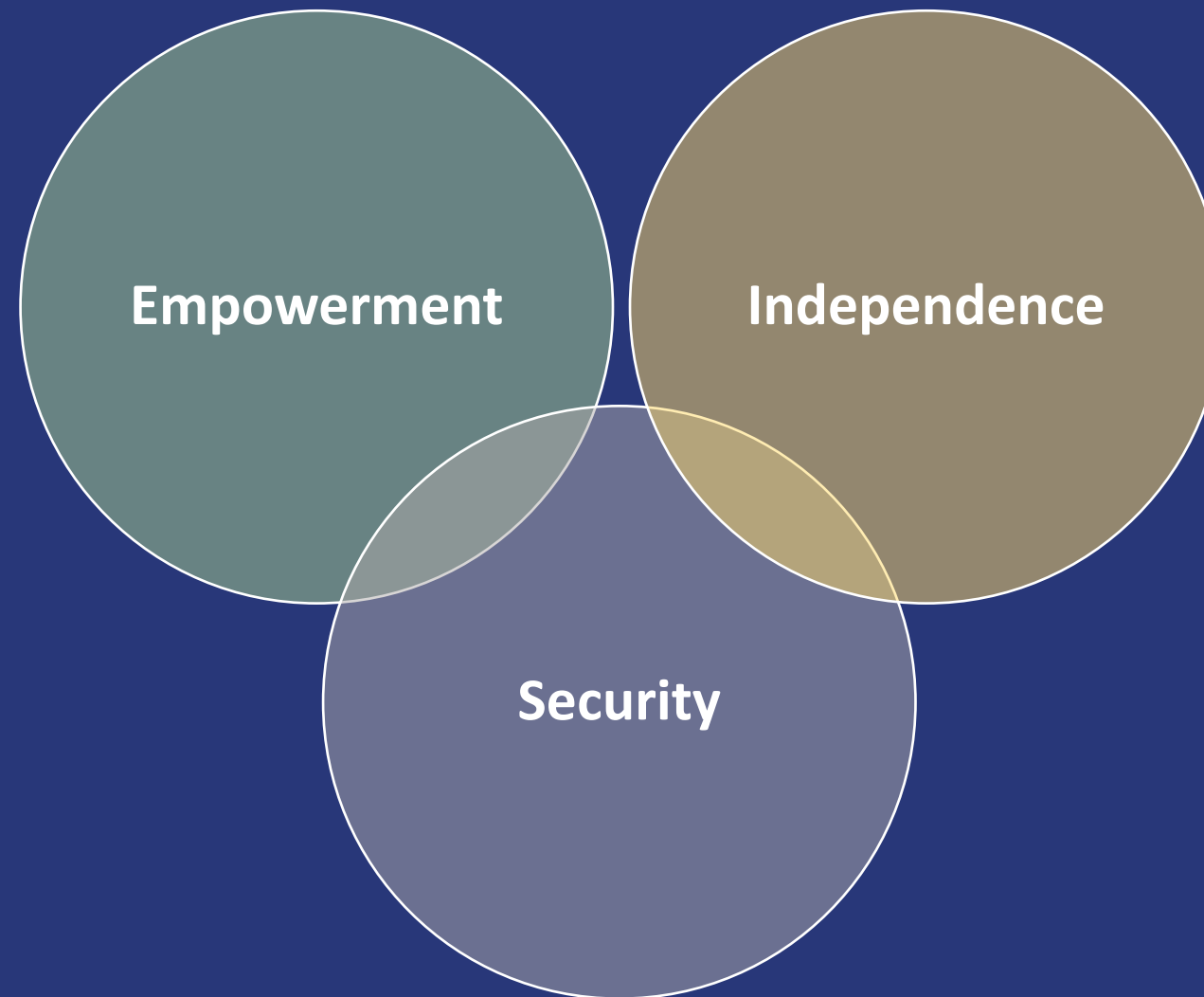
Homesafe is a purpose driven, customer centric business, focused on providing over 60s a fair, transparent and safe option for accessing housing wealth, via the protections of a property contract.

For over 19 years, Homesafe was a Joint Venture with the Bendigo & Adelaide Bank. In July 2024, Federation Asset Management acquired the Homesafe business and contract funding is now provided by one of the 'big four' banks.



Our 'why'

We believe that older Australians, should have the ability to access the wealth stored in their homes, when they need it most.



Homeowners should not have to sell their homes, in order to live a debt free and financially independent retirement.

Homeowners should have access to robust, principle-based equity release solutions providing long term customer value and protections.



What is Homesafe Wealth Release?



Homesafe Wealth Release is the **only debt free option** for homeowners over 60, to release the wealth built up in the family home.

Homesafe is **not a reverse mortgage or a loan**. There are no compounding interest charges to erode the equity in the home over time.

It is a property transaction. Stamp duty exemption has been approved by State Governments via legislation enacted in Victoria and NSW.

Homesafe purchases an entitlement to share in the sale proceeds of the home – when the home is eventually sold.

How does the Contract work?

TODAY

The homeowner sells a capped share of the future sale proceeds of their home.

In exchange for selling Homesafe an agreed share, the Homeowner receives an upfront cash amount.

The homeowner remains the legal owner of their home and protections are built into the contract so they control when the home is sold or their Estate will sell their home once they have passed away.

Due to the valuable entitlements and protections provided for life, the amount received by the Homeowner is less than the 'face value' of the share sold to Homesafe.

The difference between the value of the share today and the cash amount released is equivalent to a 'pool' of rebates the Contract provides for into the future.

FUTURE

Homesafe is not entitled to anything more than the agreed share of the sale proceeds it has acquired.

Homesafe will only receive its share of the sale proceeds when the Homeowner sells their home, or when the home is sold after the death of the surviving party to the Homesafe Contract.

The homeowner (or their Estate) can also buy back the share at any time.

Depending on when the home is sold and for what value, an Early Sale Rebate may be available to the homeowner.

This may result in Homesafe receiving less than the sold share and the homeowner receiving the balance of the sale proceeds. The amount the homeowner receives will be the share of the sale proceeds they retained plus the balance of the pool of rebates if available at that time.

Most common use of funds

- ✓ Supplement pension and provide funds to meet day to day living costs.
- ✓ Repaying existing loans or unsecured debt.
- ✓ To assist family members eg “Bank of Mum and Dad”
- ✓ Small renovations and property maintenance.
- ✓ Holiday, new car, travel, medical costs etc.
- ✓ Fund in-home care needs.
- ✓ Superannuation or savings top-up.
- ✓ Family law matters or financial settlement.





Why Partner with Homesafe?



Less work for you!

Yes, we do the 'heavy lifting'! Our team will handle the customer enquiry from start to finish. You just need to identify if the customer is the right age, lives in an eligible postcode, and the amount they are looking to access, and then send the details to us. We will take care of the rest!

Client choice

You may already know clients, over 60 years of age, who are looking for a solution but may not be interested in a debt solution

Personalised Service

Our values driven Team are experts at assisting older Australians with our unique product. Both you and your client will experience personalised service from start to finish – every time.

Accreditation not required!

As the Homesafe Contract is not a loan and as we will assist your client with their enquiry, broker accreditation is not required!

Established Referral Portal

An established online referral portal is available, with useful information for you and your client and is ready to receive enquiries and confirm initial key eligibility criteria.



Benefits for Your Clients



Choice

Your client can now access an alternative solution which is **debt free** to free up cashflow, resolve mortgage/debt stress and enhance their quality of life.



Enhanced Wellbeing

Your client can achieve financial peace of mind with a solution which is focused on providing a fair and ethical outcome and provides significant protections into the future.



Personalised care

Our Team of specialised mobile Consultants are here to assist and your client will receive the benefit of a dedicated Homesafe Specialist who will assist every step of the way.

A Valuable Partnership

Expanded Services

Offer a trusted option to your existing client base, addressing their evolving financial needs.

Customer Satisfaction

97.3% of customers surveyed between 2010 and 2025 would recommend Homesafe to others.
Leverage this positivity for your business.

Increased Revenue

You can assist clients and receive a 'spotters' fee where you may otherwise have not been able to do previously.



The Homesafe Referral Process

Identify suitable clients over 60 who live in a home in an eligible postcode in an eligible dwelling type.

1

2

Refer clients to Homesafe to confirm eligibility for a personalised consultation.

A Homesafe Specialist will assist the client throughout the process to ensure they can make an informed decision.

3

4

The client engages independent legal representation – not just advice – before finalising the Contract with Homesafe and funds are made available.

Receive a 'spotters' fee successful referrals.

5



Homesafe Expertise and Support

Experienced Professionals

The Homesafe Team are highly trained and have completed internal education programs which have been informed by the knowledge and experience the business has gained over 20 years.

Secure and Reliable

Homesafe is a reputable and trusted provider of a debt free equity release solution, committed to protecting your client's interests.

Dedicated Support

A dedicated support team is available to answer questions and address any concerns.

Referral Partner Experience

Homesafe has over 20 years' experience assisting the 5th biggest Bank in Australia with a mutually successful and beneficial referral program.

Next Steps:

Talk to us today to see how
a Referral Partnership with
Homesafe can help your clients.



Contact:

Vicki Ward

Manager Customer Care & Engagement

1300 307 059