



**Homesafe**  
**WEALTH RELEASE®**



## Your Guide to Homesafe Wealth Release

Since 2005, Homesafe Wealth Release® has assisted older homeowners to access the equity in their home **debt free** and find peace of mind in retirement.

**Call Homesafe on**  
**1300 307 059**  
**or visit [homesafe.com.au](https://homesafe.com.au)**

## **What is Homesafe Wealth Release®?**

Homesafe Wealth Release is the popular option for asset rich, cash poor homeowners to access the wealth tied up in their home, without going into debt. Homesafe is not a loan or a reverse mortgage. There are no repayments and no compounding interest charges to erode the equity in your home. With Homesafe you receive cash today in exchange for selling a share of the future sale proceeds of your home and you have control over when your home will be sold.

Homesafe Wealth Release® was created to provide secure and simple way for seniors to access the wealth built up in their homes, without taking out a loan.

## **Why have thousands of homeowners chosen Homesafe?**

Since 2005 Homesafe has assisted thousands of homeowners to use the equity in their home to really live a financially comfortable and independent retirement. Homesafe has assisted many asset rich and cash poor homeowners to avoid the need to go into debt or sell their home just to find the funds to live on.

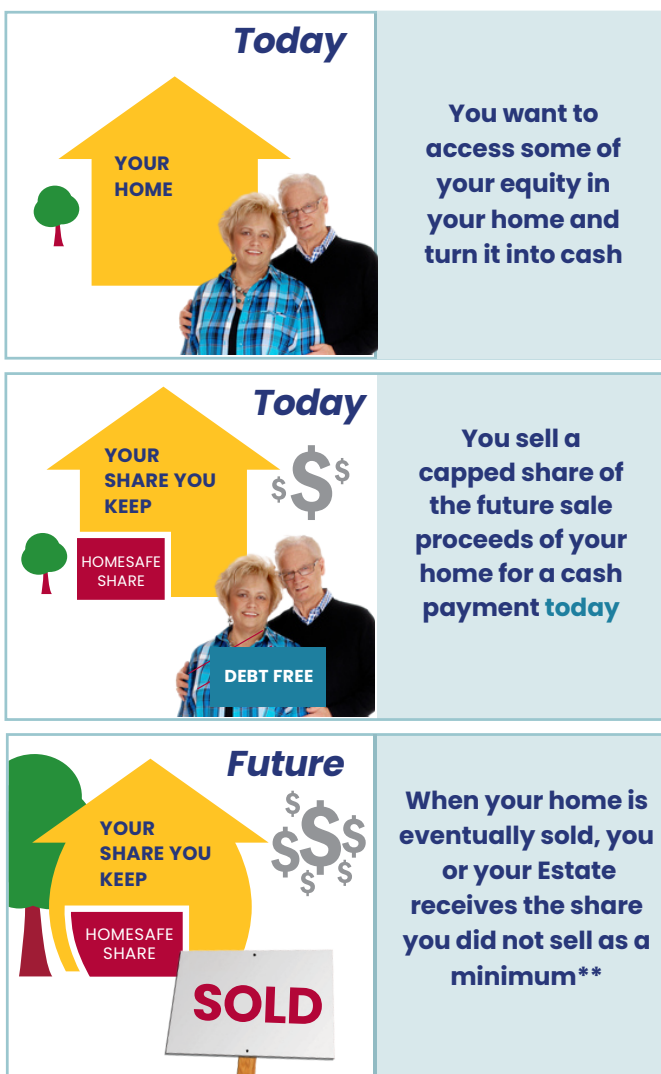
What sets us apart is our dedication to customer service and transparency. We provide a dedicated specialist who will be with you every step of the way and we provide an obligation free meeting, in the privacy of your home, to ensure you receive all the information you need to make an informed decision.

## **You always know where you stand.**

Equity release solutions provide older homeowner with access to funds they need in retirement and most do not require a repayment or receive their entitlement to the sale proceeds of a home until the homeowner sells. This can create uncertainty for a homeowner as it is impossible to predict, many years into the future, how much their home may sell for or for a loan product, how interest rates will change over time.

However, with Homesafe, there is no interest rate, and the homeowner has peace of mind that there will always be a 'protected' share of the sale proceeds that they will receive, as a minimum.

## So how does the Homesafe share work?



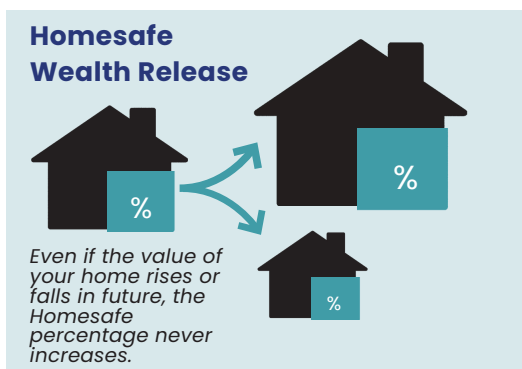
- Based on your age and the value of your home today, Homesafe determines the amount of cash it can provide to you in relation to the future share of your proceeds you wish to sell;
- You receive a lump sum cash amount up front and Homesafe is entitled to the agreed percentage of the future sale proceeds of your home, whenever that might be.
- **However** If you sell earlier than anticipated, at the time of the sale of your home, Homesafe may receive less than the share you have sold if you are entitled to an Early Sale Rebate. If this is the case, you receive the difference\*\*!

## What protections are provided to Homesafe Customers?

The Homesafe Contract has been carefully designed to protect your right to live in your home and the right to sell your home whenever you choose. It's only when the home is sold that Homesafe receives its share of the sales proceeds. You remain the legal owner until that time.

For example, if you sell a 20% share, you will receive (at least) 80% of the proceeds when your home is sold. The Homesafe share will never increase, but Homesafe's entitlement may decrease, if your home is sold earlier than anticipated.

So, even if your home is sold many years later, or if you live for a long time, Homesafe is still only entitled to (at most) its agreed capped share.



## Do you need to get advice?

Deciding to use any Equity Release product, including a Homesafe Contract, is a big decision which requires serious consideration. All Homesafe customers receive detailed information from a Homesafe specialist which explains how the Contract works and what the future outcomes may look like for the customer. Homesafe does require all Homesafe Customers to engage a Solicitor to assist them and to ensure they receive independent advice to confirm a Homesafe Contract is right for them.

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

## Key features\*.

- ☐ Access a cash lump sum between \$25,000 and \$1,500,000<sup>^</sup>.
- ☐ You determine what share you sell (up to 65%).
- ☐ You remain the legal owner of your home.
- ☐ You can sell your home whenever you like.
- ☐ You or your Estate can buy back the sold share at anytime.
- ☐ You can rent out your home.
- ☐ Rebates may increase your share of the sale.
- ☐ No on-going property maintenance requirements.

## Why choose Homesafe?

- ✓ Access the wealth in your home without going into debt.
- ✓ No compounding interest charges.  
No repayments.
- ✓ Protect a share of the future equity in your home for family or other beneficiaries.
- ✓ Live the retirement you deserve



*\* Subject to conditions and eligibility.*

*<sup>^</sup> Depending on eligibility*

## Is Homesafe right for you?

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

However, if you are concerned about going into debt and want to safeguard a share of the sale proceeds of your home to pass onto your family, then Homesafe may be for you.

Homesafe Wealth Release® requires a few essential criteria\*.

- Homeowners must be 60 years of age or older at the date of contract;
- Your home must be situated in an eligible postcode;
- You must own your home outright, or use some or all of the funds received from Homesafe to pay out your existing mortgage;
- 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.*

**Thousands of Homesafe customers have used Homesafe Wealth Release® for many different needs, including:**

- **Funds to live on**
- **To pay off a mortgage and other debts**
- **Investment and super top ups**
- **To cover medical costs**
- **Home renovations**
- **A new car**
- **To help a family member**
- **To provide a 'living' inheritance**
- **Or just to take that long overdue holiday!**

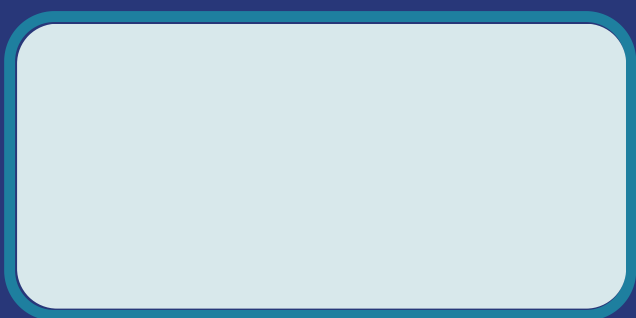
To find out more about  
**Homesafe Wealth Release®**  
Call **1300 307 059** today!



## **Homesafe Solutions Pty Ltd**

P.O Box 50, Collins Street West VIC 8007

Homesafe Wealth Release is a product of Homesafe Solutions Pty Ltd (ACN 106 784 918), a company owned 100% by Federation Asset Management. Terms, conditions and eligibility criteria apply. This product involves the sale of a part interest in the future value of homeowner's property. For more details call 1300 307 059 or visit the website [www.homesafe.com.au](http://www.homesafe.com.au).



**For more  
information  
☎ 1300 307 059**

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