

# Unlock the possibilities

How advisers can help clients live well using the value in their home



**HEARTLAND**  
— BANK —

Reverse Mortgages

# Who is Heartland Bank?

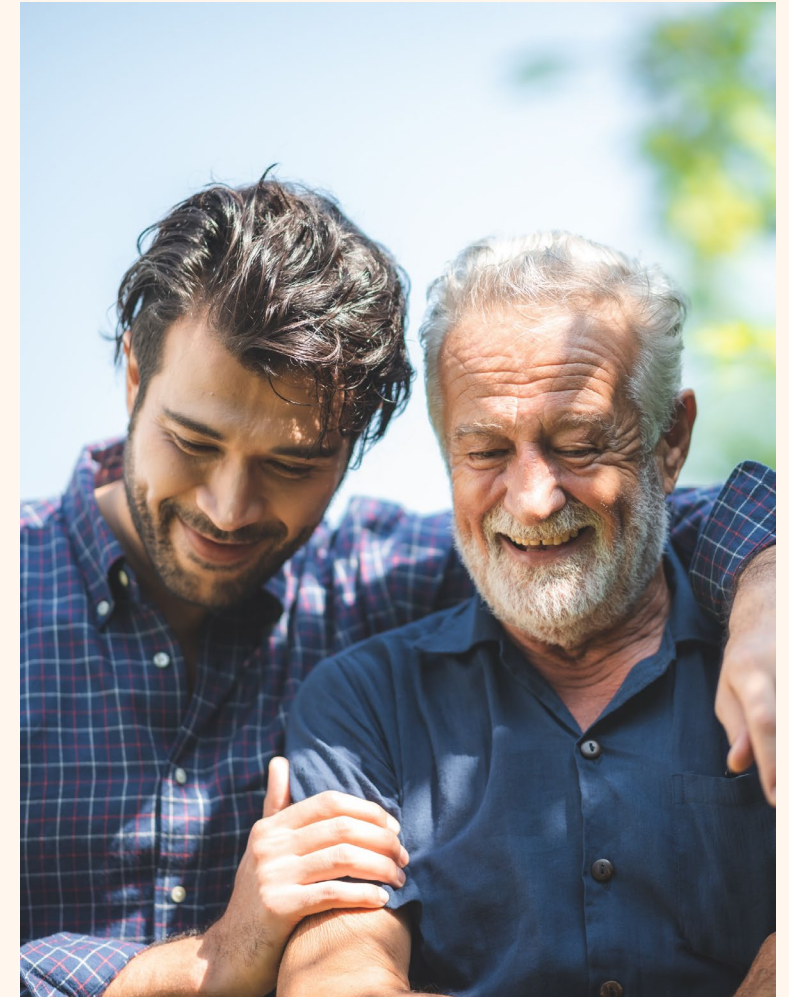


- A **NZ-owned specialist bank** with roots going back to **1875**
- Serving markets not always well supported by the major banks
- Deliberately focused on specialist lending and savings products
- The **market-leading Reverse Mortgage specialist in NZ**
- With more than a decade of specialist experience
- Has helped over 26,000 Kiwis unlock the value in their homes.

# Why are we talking with you?

We believe there are better outcomes for senior clients when advisors are supported with the right education and specialist expertise.

- **Advisors are trusted guides for clients aged 60+**
- **Reverse Mortgages are ideal for the advisor's toolkit**
- **Better education leads to better client outcomes**
- **Heartland brings specialist expertise**
- **Strong protections help advisors support clients with confidence**
- **We support advisors, not compete with them.**





# What is a Reverse Mortgage?

Reverse Mortgages  
Unlock the possibilities

HEARTLAND  
BANK

# Why is this product important?

Designed to support better retirement outcomes, reverse mortgages give advisors a safe, flexible way to help clients unlock options without pressure.

- **Solves a real retirement funding gap**
- **Helps clients stay in the home they love**
- **Supports modern retirement realities**
- **Shifts the product from 'last resort' to planning tool**
- **Designed with strong customer protections**
- **Supported by specialists, not advisors alone.**



# Who else offers similar solutions?



## **SBS Bank Unwind Loan**

SBS offers a reverse-equity style mortgage positioned as a retirement funding option, making it the clearest like-for-like competitor in New Zealand.



## **Lifetime Retirement Income**

Positioned as an emerging substitute, offering retirement income solutions that compete with reverse mortgages for consideration when clients think about funding later life.

# How does this benefit your clients?

A Heartland Reverse Mortgage is designed to help older homeowners unlock flexibility, security, and peace of mind in retirement.

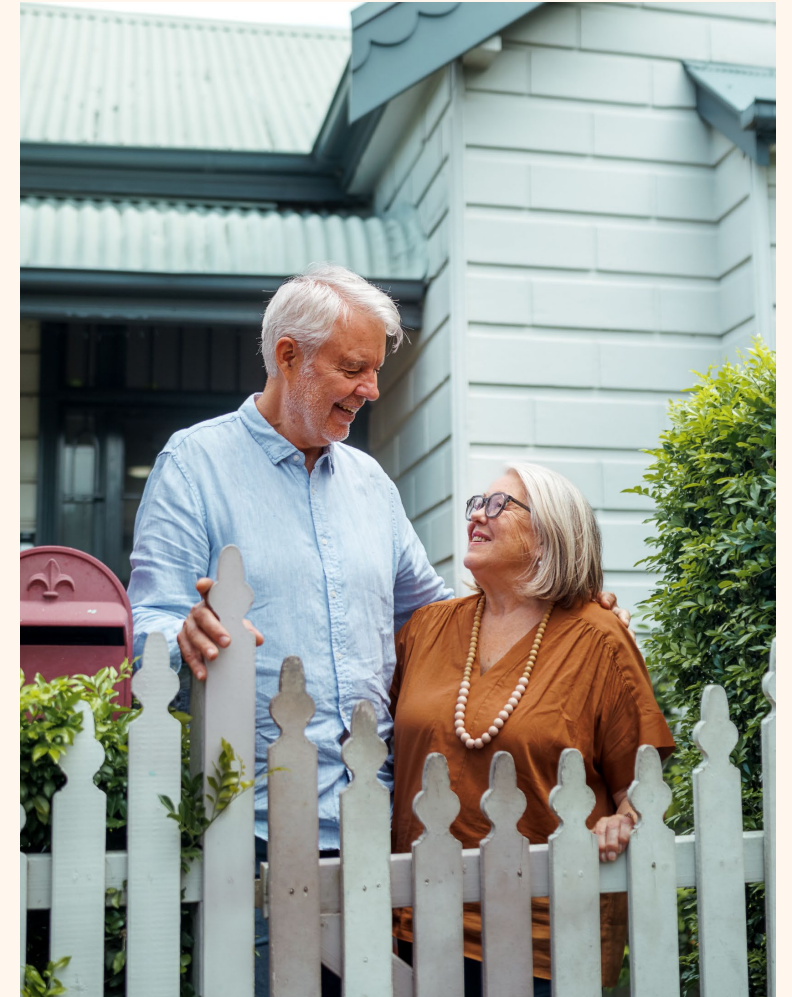
- **Stay in the home they love**
- **Unlock the value they've already built**
- **No required regular repayments**
- **Flexible access to funds**
- **Strong protections built in**
- **Supports independence and choice**
- **Designed for informed, pressure-free decisions.**



# How does this benefit you?

Heartland Reverse Mortgages help advisors solve complex later-life scenarios with confidence, while keeping the advisor firmly at the center of the client relationship.

- **Expands the advisor product offerings**
- **Strengthens advisor-client relationships**
- **Simple referral, specialist execution**
- **Keeps advisors in control of the relationship**
- **Supports better long-term client outcomes.**



# What do you need to do next?

When you identify a client aged 60+ who may benefit, Heartland makes it simple to take the next step and hands the complexity over to our specialists.

- **No need to make an application**
- **You can use the Advisor Hub for helpful tools and forms**
- **Heartland takes over client engagement**
- **Earn a \$2,000 referral incentive**  
Upon settlement, with no claw back provisions.



# Customer stories

**Dave & Adrienne** - Christchurch



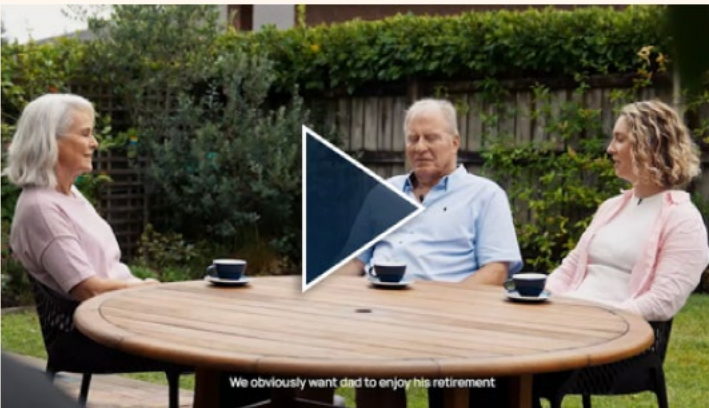
**Anne** - Rotorua



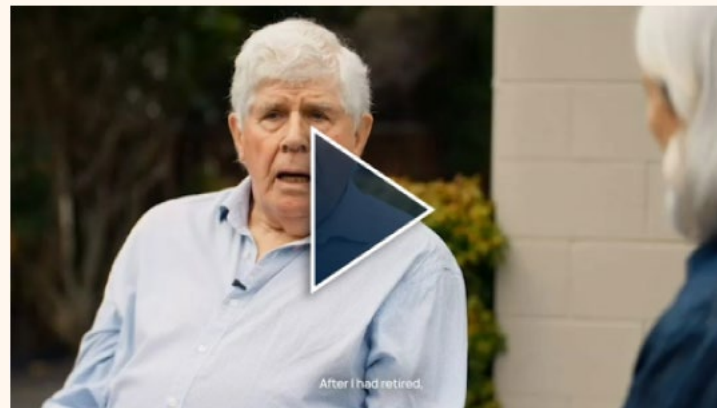
**Peter** - Auckland



**Tim & Kathryn** - Auckland



**Guy** - Auckland



**Jill** - Christchurch



# Questions & Answers

Visit the **Advisor hub** to find your nearest BDM or email [advisorsupport@heartland.co.nz](mailto:advisorsupport@heartland.co.nz)



**Colin**  
027 344 6074

Auckland to  
Northland



**Robyn**  
027 527 3172

Waikato, BOP,  
Whakatane & Taupo



**Tony**  
027 329 1497

Wellington,  
Horowhenua &  
Wairarapa



**Jim**  
027 534 7150

Nelson, Marlborough  
& Central North Is



**Ben**  
027 307 7054

Southland to  
Canterbury



**Andrew**  
027 344 6074

National - Village  
Access and Bridging  
Finance

**Thank you.**

**HEARTLAND**  
— BANK —