

Advantage

News from Heartland Seniors Finance – Helping Australians live a more comfortable retirement

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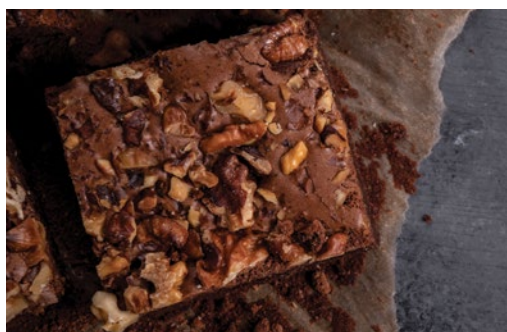
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A Heartland welcome to 2020

Happy New Year from all of us at Heartland! We hope you enjoyed spending time with family and friends during the festive season

First of all, I'd like to introduce myself. My name is Jeff Murray and I've lived in Melbourne for most of my life.

After 20 interesting and exciting years in the automotive industry, I wanted to make a change – for myself and for others. I was energised by the opportunity to make a meaningful difference to customers' lives by helping them live a more comfortable retirement. The team here at Heartland welcomed me about 12 months ago and I couldn't be happier with the move!

With the growing number of Australians transitioning into retirement, 2019 was a busy year for Heartland. We are so proud to say that we have now helped over 19,000 customers access the equity in their homes, enabling them to live more comfortably. Heartland has worked hard in 2019 to ensure we are delivering the best for our customers. This includes a website refresh, which offers a new online application and a more user-friendly interface. You may also have seen us pop up in a few more places than normal as

we endeavour to broaden the awareness of our product, including launching a television commercial series.

We are excited to share some of the results from our latest customer survey. The results are consistent with some of the latest research on retirees, which reiterates how helpful a reverse mortgage can be to those over 60, who don't want to downsize but need help funding their retirement.

We are also pleased to announce that Heartland Group has launched a small business finance product which has proved very successful in New Zealand.

All the best for 2020.

If you have any questions or feedback on this newsletter, please feel free to contact me on 1300 889 338.

Jeff Murray
Head of Distribution



Bold new look

Website refresh features same great content in a more user-friendly format

Here at Heartland, we are committed to constantly improving your customer experience. To this end, we invested in a website refresh in July 2019 based on feedback from our customers. Much of the information is the same, with easier navigation through a more user-friendly interface – and a brand new online reverse mortgage application. We hope this makes the process easier and helps users find the information they need.



If you have visited our website in the past few months, you may have noticed these changes – especially our bold new colour scheme! We like to think the combination of the more modern but relaxing colours represent a fresh start to your retirement, equipped with a reverse mortgage.

Check it out at www.seniorsfinance.com.au



What's happening now detective?

They're still there. You would have thought they'd moved out by now... got themselves a little unit somewhere.

We are on TV!

Heartland Seniors Finance uses television advert to broaden awareness of reverse mortgage product

During the second half of 2019, Heartland launched a new television commercial, which you may have already seen in between some of your favourite TV shows.

The theme of the commercial was light-hearted and fun, but with a solid message about how reverse mortgages can help seniors live a more comfortable retirement. The three-part series features a nosy neighbour

trying to determine why the older couple next door hasn't downsized yet, and wondering how they can afford various things in retirement without doing so. The verdict? Of course, they had a reverse mortgage from Heartland! They can stay in the family home, "which means the world to them", and do many other things to better enjoy life in retirement. Haven't seen it? Check it out for yourself on our website. ■

Heartland gets tick of approval

Customers are satisfied with their Heartland Reverse Mortgage

In the last edition of *Advantage*, we included a customer feedback survey. The results show that customers overwhelmingly recommended Heartland, with 93% of respondents saying they would recommend us to friends and family! Additionally, 94% said they would also recommend taking out a reverse mortgage.

Heartland's Marketing Manager Sharon Yardley said the results help illustrate how reverse mortgages genuinely help Australian seniors live a more comfortable retirement.

"Our focus is to help Australian seniors live a better and more comfortable life, with independence and dignity," said Mrs Yardley. "Reverse mortgages provide the ability to release equity from their home, while still remaining there for as long as they choose. It's a great alternative to downsizing, which often forces a move away from friends and family."

'Home improvements for comfort' was the most common use of funds

among those who took the survey (41%). When we asked, 'what was the most important thing in retirement?', 'peace of mind from financial stress' was the top response (80%), followed closely by 'continuing to own and live in my own home' (76%). Ninety-six percent of customers also said their reverse mortgage made retirement more comfortable.

Mrs Yardley added that it was a great pleasure to read the feedback from customers in the survey. These included:

"Thank you Heartland, you have made my life stress-free."

"The reverse mortgage has made life more comfortable, helping me to meet ongoing expenses and commitments."

"This reverse mortgage was a lifesaver; it has enabled me to do what I want to in my retirement. Great product."

Thank you to everyone who completed the survey! ■

Heartland Group expands

Heartland looks to support small business in Australia through custom online loans

Hearthland Group Holdings has been establishing itself as a leader in small business finance in New Zealand since 2015. It has been a goal to expand this to the Australian market under Heartland Australia Group – so we are excited to announce it is finally here, **Open for Business Australia!**

Heartland Group's focus, no matter where it is, is to deliver financial solutions that others may not necessarily provide or focus on. Open for Business provides you with a quick and simple online business finance

application – so you can spend less time dealing with a bank or finance company and more time working on your business.

If you or anyone you know is looking for business finance options, give the Open for Business team a call on **1300 791 772** or go to **www.heartlandfinance.com.au** to see if they can help you. ■

Heartland Group's small business finance success in NZ

- **5,265 businesses funded, and counting**
- **\$264 million made available to small businesses**

Ageing in place preferred option for retirees

Research suggests Australian retirees prefer to own and live in their own home

Nearly three quarters of Australians are staying in their homes up to the age of 79, according to recent research from the University of Sydney. While this is the preferred option for many, it could be a necessity in the future, with our ageing population leading to an increased demand for limited aged-care services.

The preference to age in place is not surprising, considering how invaluable the family home can be to homeowners. It provides familiarity and a level of comfort, safety and security – often with years of memories attached to it. It's often not only the home itself, but the strong relationships with and involvement in the surrounding community and services.

Our recent customer survey results reflect this mindset –

76% of respondents said that one of the most important things to them in retirement is continuing to own and live in their own home. Testament to this is the fact that some of their most popular loan purposes were used for this purpose: 41% used their reverse mortgage for home improvements for comfort and 32% used it for essential home repairs or modifications.

“Australian seniors want to ensure they can remain in their home during retirement, as opposed to looking at other options such as downsizing or moving into a retirement village,” says Heartland Marketing Manager Sharon Yardley. “Heartland is here to help. Our reverse mortgage is a solution to those wanting to age in place, but who don't necessarily have the means to fund it.” ■



Heartland gives back for Christmas

For many, Christmas is a joy-filled time of year for celebrating and giving back to family, friends and the community. To ensure as many as possible enjoyed Christmas this year, Heartland decided to get involved with Operation Christmas Child

A project of non-profit organisation Samaritan Purse, Operation Christmas Child provides gift-filled shoe boxes to children in developing nations between the ages of 2 to 14 years. For some, this may be the only gift they ever receive. At Heartland, we were pleased to pack and send away 19 shoe boxes for children in the Philippines, and we couldn't be happier knowing there will be a few more smiles this Christmas!

There is also a range of other initiatives that take place year-round with Samaritan Purse, which provides emergency relief and development assistance to suffering people around the world.

To get involved or find out more head to their website: www.samaritanpurse.org.au/what-we-do/operation-christmas-child/ ■



All wrapped up and ready to send!

Sharon's 'Brownies in a flash'

Ingredients

- 200g Dark chocolate
- 250g Unsalted Butter
- 200g Caster sugar
- 6 tablespoons cocoa
- 5 tablespoons self-raising flour
- Pinch salt
- 4 eggs
- Walnuts and dried cranberries to sprinkle on top

Sharon, our Marketing Manager, shares her brownie recipe – a speedy twist on the classic brownie recipe that's just too hard to resist!

Makes: 24 brownies

Prep time: 20 mins

Cooking time: 12-14 mins

1. Preheat the oven to 180°C. Line a large baking/cookie tray with baking paper, and then grease the paper.
2. Chop up the chocolate and butter. Pop into a food processor with the sugar, cocoa, flour and salt. Blitz until mixed and the chocolate is broken up.
3. One by one, add the eggs, pulsing the processor after each one.
4. Tip the brownie mixture onto the tray. Spread it out so it's nice and thin. Sprinkle with cranberries and walnuts.
5. Bake for 12-14 minutes, until cooked and the brownie is set but still gooey in the centre (should bounce back a little, but have some softness in the centre).
6. Leave to cool on tray, so it can be handled, then eat!

Tips:

- For a more decadent brownie, use Dutch cocoa and 70% dark chocolate.
- You can mix up the nuts and fruit – try pecans and dried cherries, macadamias and orange peel (or orange zest), almonds and sultanas.
- Add some spice with the flour and cocoa – some ginger, cinnamon or nutmeg works well.
- If it's tricky to cut, chill the cooked brownie in the fridge first.

Winners!

- The winners of the survey competition featured in the last edition of *Advantage* were **K Sack, B Baker, M Croft, T & V Merrick, J Kingelty, H Davies, M Butler, P Isaacs, G Connell, R Wilkinson.**
- The winners of the solar giveaway featured in the January 2019 edition of *Advantage* were **L Klein** and **P & M Dowley.**

Congratulations to you all!

Contact us

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IMPORTANT NOTICE: Every situation is different - this information has been prepared without taking into account your needs, objectives, or financial situation. If you are considering a reverse mortgage, we encourage you to understand how it may affect your personal circumstances - talk to friends and family, speak to professionals, and use the resources and tools Heartland has available. Loans are subject to loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd. Please note the information set out in this newsletter may change from time to time

Australian Credit Licence Numbers:

Australian Seniors Finance Pty Ltd - 386760 (ACN 108 875 636) / ASF Custodians Pty Ltd - 386781 (ACN 106 822 780)