

# HEALTHY AGEING in your own home with CARE and SUPPORT as you need it.

**HEARTLAND**  
BANK

**Heartland is a New Zealand bank with roots stretching back to 1875.**

Heartland Bank has helped over 17,000 Kiwis release equity from their home, helping them to stay in their home and live a more comfortable retirement. A reverse mortgage is like a normal home loan that has been designed for the needs of seniors. Unlike a standard home loan, you don't need to make regular repayments, although you can choose to do so if it suits your needs.

Heartland Bank's Reverse Mortgage offers flexible options so that you can access funds as you need offering an upfront drawdown, a monthly regular advance and a cash reserve facility. Heartland Reverse Mortgage offers multiple protections - including guaranteed lifetime occupancy, a no negative equity guarantee and no regular repayments required, along with a thorough application process to ensure customers make an informed decision.

Heartland Bank's lending criteria, terms and conditions apply.

**Together, Access Community Health and Heartland Bank can help you or your loved ones access and achieve an affordable level of care and support needed while encouraging independence, safely.**

 **Access**  
community health

**Access Community Health has been supporting people to live independently within their own homes since 1927.**

- + We have fully qualified, specialised nurses who are able to support your complex needs, including palliative care and dementia care.
- + Our care & support workers are able to look after your personal care needs, doing the laundry, helping with keeping your home clean and safe and those tasks that may be getting that bit more difficult to manage.
- + We'll help you get out and about, be it socialising with your community networks, collecting your prescriptions or just having someone to talk with about your health and wellness.



**To find out more about this Heartland Bank and Access Community Health initiative call 0800 488 740 for a confidential discussion.**

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