

A man and a woman are smiling and looking at a laptop screen. The woman is on the left, wearing a red top, and the man is on the right, wearing a blue shirt. They are sitting at a table with a large color palette and some papers. A dark blue circle is overlaid on the image, containing the text "PAY OFF YOUR HOME LOAN FASTER".

PAY OFF YOUR
HOME LOAN
FASTER

S O V E R E I G N

Why a Go Home Loan?

Buying a home is
a big step, whether
it's your first home,
an investment
property or a
place to retire.

EXPERT HELP WHEN YOU NEED IT

A home loan adviser can advise you on all aspects of the home loan process and recommend the solution that best suits your needs. They understand the many different loan structures on offer and the criteria lenders may have. Advisers can negotiate with the lenders on your behalf, as well as helping you pay off your home loan more quickly. In short, your adviser can do the leg work for you, leaving you to focus on getting into your new home.

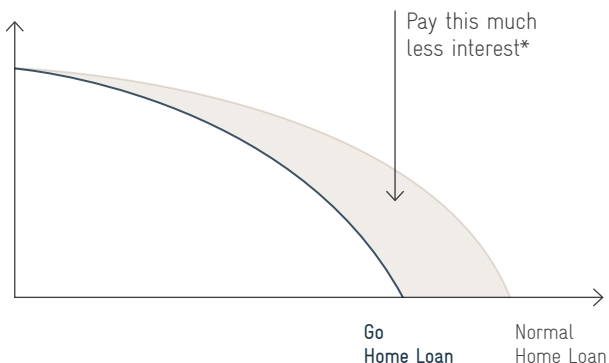
Many advisers also offer a range of other services, such as insurance. Reviewing your insurance at the same time makes good sense, and helps ensure your home and income are protected from the start, should anything happen.

PAY OFF YOUR HOME LOAN FASTER WITH SOVEREIGN

Unlike a standard home loan, a Go Home Loan can act like a bank account. It could help you pay off your loan much faster than you thought possible, saving you thousands of dollars along the way.

MANAGE YOUR MORTGAGE

With a Go Home Loan your borrowing limit reduces over time, helping you to manage your mortgage more effectively and pay off your loan faster.

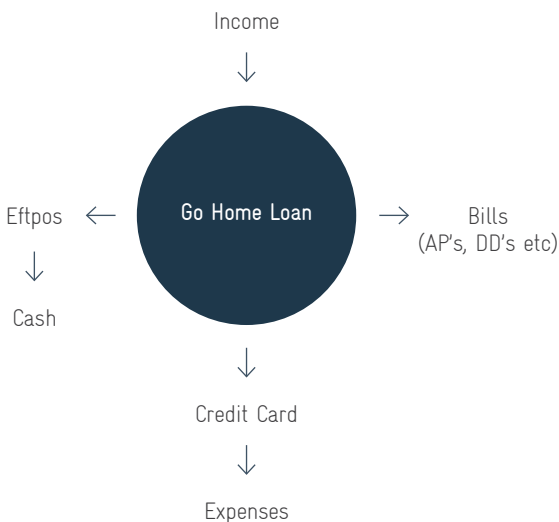


By using your credit card for all your everyday purchases and leaving your income in your home loan account. You get the benefit of lower interest costs and reducing the amount on which interest is paid (although to maximise the benefit, you must always pay your credit card balance on the due date).

* This graph is an example only. Your home loan adviser can show you how your Go Home Loan might perform over time.

A HOME LOAN AND A TRANSACTION ACCOUNT IN ONE

Your Go Home Loan account is the only account you'll ever need. By paying your salary (and any other income) directly into your home loan account you immediately lower your loan balance and the amount of interest you pay.



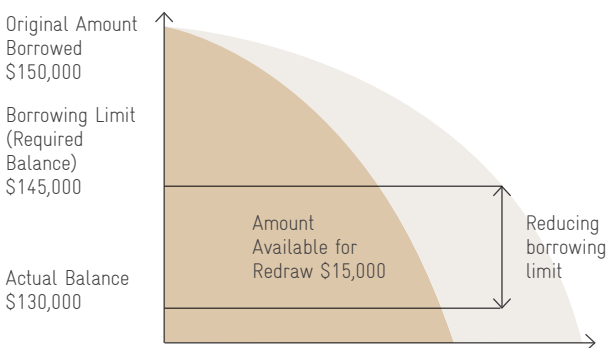
You can access your money as you need it to pay for everyday expenses, pay bills, or to make major purchases.

CONVENIENCE OF REDRAW

If you make additional payments into your account, above the minimum loan repayment amount required, then you are able to draw out (redraw) any of the extra money you have paid in.

This could be useful (subject to reducing borrowing limit) for such things as home renovations, or a family holiday.

What's more, because your account has a reducing borrowing limit (required balance), you have more certainty of repaying your loan within the original loan term.



A man with dark hair, wearing a red, blue, and white plaid button-down shirt, dark blue jeans, and blue sneakers, stands on a concrete sidewalk. He is looking down at a smartphone in his right hand and has white earbuds in his ears. The background is a blurred outdoor scene with green trees and a paved road. A large, semi-transparent tan circle is overlaid on the center of the image, containing the text.

FLEXIBILITY
AS YOU NEED IT

INTEREST RATE OPTIONS

Choose a floating rate for flexibility and the option to repay your loan faster, or a fixed rate for greater certainty and protection against rising interest rates. Alternatively, you can split your loan between fixed and floating rates, to suit your needs.

Competitive interest rates A Go Home Loan offers a wide range of competitive interest rates, to help you save money on interest charges. For our latest rates visit our website, www.sovereign.co.nz

Fixed rate flexibility If you want to pay off your fixed rate loan faster, you have the option of increasing your regular repayment amount by up to \$1,000 a month without an Early Repayment Adjustment (ERA), provided you maintain the increased repayments for the remainder of the fixed rate period.

Round-the-clock access You can make EFTPOS purchases or withdraw cash from an ATM at any time of the day or night using your Go Card. You can also check your loan balances and make transactions using Go Phone and www.gohomeloan.co.nz

Pay fewer bank fees By using your Go Home Loan account as a transaction account you avoid paying multiple fees on several accounts. You also enjoy significant savings in other areas: no transaction fees for EFTPOS or ASB Bank ATM transactions, no charge for any payment using www.gohomeloan.co.nz or Go Phone and no set-up fees for bill-payments, automatic payments or direct debits. Please refer to the fees and charges on the Sovereign website.

IT'S ESSENTIAL TO PROTECT THIS VALUABLE ASSET WITH THE RIGHT INSURANCE COVER

Buying a new property is a commitment that affects not only you, but also your family. What would you do if you and/or your partner could not pay your home loan due to death or disability? Take the time and really think about it. Would you have the means to pay your home loan and safeguard your family's future?

WHAT NEXT?

The Go Home Loan and a range of mortgage protection and life insurance options are available from Sovereign.

Apply today by calling a registered home loan adviser. If you don't currently use a registered home loan adviser, call us at Sovereign on 0800 500 174 and we'll put you in touch with someone who can help.



A MORTGAGE THAT CHANGES WITH YOU

WHY SOVEREIGN?

Our passion for service excellence coupled with our proven financial strength makes Sovereign New Zealand's leading life insurer.

In times of uncertainty, it's good to know who you can trust. Sovereign has an A.M. Best financial strength rating of A+ (Superior)*, and year-on-year we pay out more claims than any other New Zealand life insurance provider.

As a values-based company, we believe in putting people first. That means not only our customers, but also our staff and the wider community.

We're building a sustainable long-term business, to ensure we're there for our customers today, and for generations to come.

So, no matter how life changes, you can depend on Sovereign.

* Given by A.M. Best Inc., an approved insurance rating agency. A copy of the scale, of which this rating forms part of, is available from Sovereign.

