

## Equity built over time should create *opportunity*.

Flexible equity release solutions for later-life and asset-rich borrowers needing access to capital, without traditional income reliance slowing the deal down.



No income reliance



No monthly repayments



Up to 65% LVR



Loans up to \$3m



Terms up to 24 months



NCCP compliant



### When Brokers Use Assetline Equity Release

#### Lifestyle transitions

Access equity to support the next stage without rushing a property sale.

#### Downsizing strategies

Unlock capital while preparing for a future move.

#### Renovations before sale

Access funds to improve presentation and maximise value.

#### Asset-rich borrowers

Solutions designed for borrowers with strong property positions but limited income.

#### Investment opportunities

Unlock equity to act on time-sensitive opportunities.

#### Debt consolidation or cashflow support

Access short-term capital backed by property.

Flexible capital solutions backed by *property*, not income complexity.

Designed for later-life and asset-rich borrowers needing a practical path to liquidity.

Got an equity release *scenario* in mind?

Speak with your Assetline BDM for a quick view on structure and feasibility.

1300 470 106 | [apply@assetline.com.au](mailto:apply@assetline.com.au) | [assetline.com.au](https://assetline.com.au)

# Why Brokers Use Assetline Equity Release

## No income reliance

Solutions designed around property position and exit strategy.

## No monthly repayments

Interest can be capitalised over the loan term.

## Flexible borrower profiles

Suitable for later-life and asset-rich borrowers.

## Flexible exit timeframes

Property sale does not need to be immediate.

## NCCP compliant

Structured for owner occupied borrowers.

## Metro + non-metro locations

Flexible across a broad range of locations.

## Direct access to decision makers

Experienced BDM and credit support throughout the process.

# Product Snapshot

|               |                       |
|---------------|-----------------------|
| Loan Amounts  | Up to \$3m            |
| Max LVR       | Up to 65%             |
| Loan Terms    | Up to 24 months       |
| Repayments    | No monthly repayments |
| Interest      | Capitalised           |
| Servicing     | No income reliance    |
| Compliance    | NCCP compliant        |
| Locations     | Metro + non-metro     |
| Exit Strategy | Future property sale  |

## Simple Equity Release Process



### Submit scenario

Discuss the borrower's position and intended exit strategy.



### Quick assessment

Fast commercial review from our team.



### Conditional approval

Clear pathway forward for the borrower.



### Settlement

Efficient support through to funding.



## Scenario Spotlight

### The Scenario

An asset-rich borrower needed access to capital for lifestyle and transition purposes but did not meet traditional servicing requirements. The borrower intended to sell their property in the future but did not want pressure to transact immediately.

### The Assetline Solution

Assetline provided a no income reliance equity release solution secured against the borrower's property, with interest capitalised over the loan term and no monthly repayments required. This allowed the borrower to access liquidity immediately while maintaining flexibility around the eventual property sale.

Loan Amount: \$1.2m | LVR: 60% | Loan Term: 24 months

No income reliance

No monthly repayments

Capitalised interest

Future sale exit strategy

Flexible timing around property sale

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Need a *flexible* no income reliance solution?

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