



# MONEY RELEASE

A GUIDE TO RELEASING MONEY FROM YOUR HOME

WITH AN EQUITY RELEASE PLAN  
YOU'RE FREE TO SPEND THE MONEY ON ANYTHING YOU WISH



# MONEY RELEASE



Unlocking the cash  
from your home can  
make a real difference  
in later life.

CALL TO SPEAK TO A QUALIFIED ADVISOR

0207 158 0881  
www.moneyrelease.co.uk

## Welcome...

*We are Money Release Limited, The UK's later life lending experts.*

If you are a homeowner aged 55 or over, you could join the thousands of people already benefiting from the money they have unlocked from their homes.

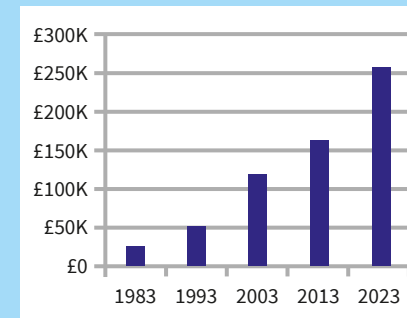
Put simply, an equity release plan allows you to withdraw cash based on the value of your home as either a lump sum or in smaller instalments, often with no monthly repayments and without the hassle of moving.

*Our advisors are fully qualified, and provide  
**no-obligation consultations**  
to help ensure the plan is right for you.*

At Money Release, we are fully regulated by the Financial Conduct Authority (FCA), offering you peace of mind that the FCA rules and guidance strictly govern us. All our advisors are also fully qualified.

*As average property prices  
have increased significantly  
in recent years, now could be  
the perfect time to release the  
money tied up in your home.*

### Average U.K. House Prices



Source: Nationwide House Price Index 2023

## MONEY RELEASE

✓ Rated "Excellent"  
on TrustPilot

✓ Whole of Market  
Advice

✓ Free initial  
consultation

✓ No-completion  
No-fee

*Live interest rates and  
release amounts **PLUS**  
book an appointment*





With an equity release plan  
you're free to spend the money  
on whatever you like

## Can I release money from my home?

*If you are a homeowner aged 55 or over, there is a good chance you will be able to access the money tied up in it.*

Equity release allows you to unlock the money tied up in your home without the emotional upheaval of having to move home or leave the neighbourhood.

To decide whether you can release funds, we will consider both your age and the value of your property. Not all properties are suitable for equity release, but our advisors can accurately quote how much money you may have locked away in your home.

*We offer **whole of market advice** ensuring we can offer a wide variety of plans to meet your individual needs.*

Plans vary, but most providers give you the option to either release a tax-free lump sum or to take regular income up to an agreed limit.

*We recommend products available from the following lenders:*



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It's easier to enjoy  
yourself when you  
have no money  
worries



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## When will I have to repay the money I have released?

*With equity release plans, there are no mandatory  
monthly payments.*

Instead of monthly payments, the amount borrowed and associated interest is only repayable after the last borrower passes away or moves into permanent residential care.

This means you can continue to live as usual and remain in your home for as long as you wish. All plans also offer the flexibility to make early repayments or to pay off interest, meaning you can reduce the financial impact on your estate.

£6.3  
BILLION

The amount of  
equity release  
lending in 2022;  
the largest ever  
recorded\*

OVER  
£128  
THOUSAND

The average amount  
released using  
equity release lump  
sum products in Q4  
2022

2X

The equity release  
market has doubled  
in size over the last  
five years\*

*Equity release can allow you the freedom to remain in your home  
while enjoying the financial security you deserve*

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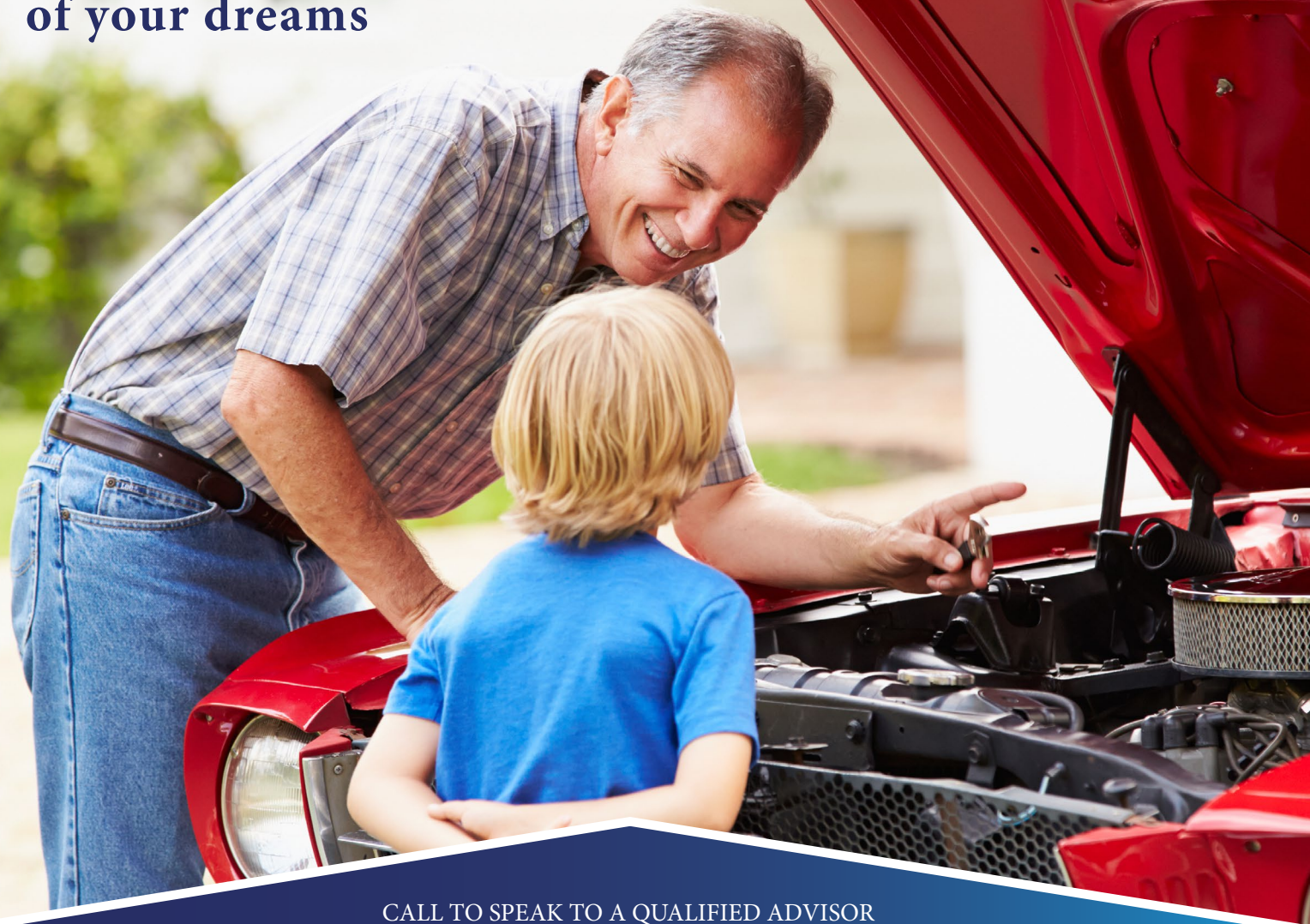
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Without any restrictions you could be able to afford the car of your dreams



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## Are there any restrictions on what I can spend the money on?

*There are no restrictions on what you are able to spend your money on.*

Once we have released the funds to your bank account, you can spend the money as you wish. Customers spend the money on a wide variety of things, including:

Home improvements  
Repaying a mortgage  
Funding a special purchase  
Repaying debt  
Going on the holiday of a lifetime  
Boosting their income  
Pay for care in your home  
Buying a car  
Purchasing a new home  
Helping with a separation settlement  
Cover an unexpected expense  
Helping family

### THE TOP 5 USES OF A LIFETIME MORTGAGE

1	Repay Mortgages
2	Home Improvements
3	Holidays
4	Help Family & Friends
5	Supporting Lifestyle

*Equity release gives you the freedom to spend your money as you choose.*



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Money Release could help you improve your home and garden

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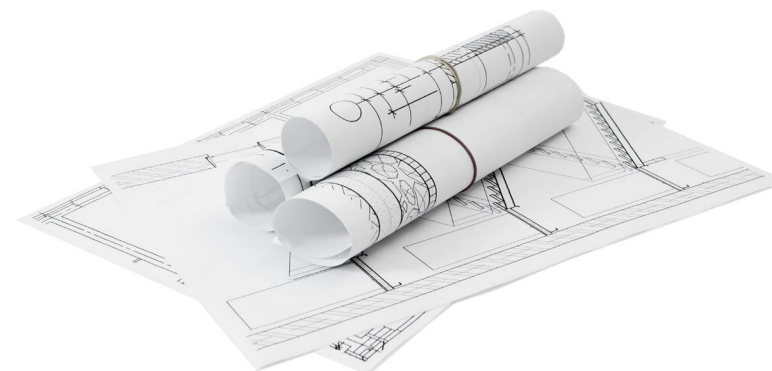
## Home & Garden Improvements

*One of the most popular reasons people release money from their property is to carry out home and garden improvements.*

After retirement, most of us spend more time at home, and it is only natural that you consider making improvements that will help you get the maximum benefits and enjoyment from your property. Many people fund these improvements by releasing equity from their homes, whether it is a longed-for conservatory, a new kitchen or an extra bathroom.

*If you love your home but find your garden is becoming too much, equity release could help you pay for low-maintenance landscaping, a new patio or conservatory.*

For some, retirement also allows the time and freedom to undertake larger home improvements, such as converting a loft or adding an extension. We offer a wide selection of plans, many of which enable you to release a large lump sum of money that could help you cover all the costs upfront.



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Equity Release could be used to repay all types of debts



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## Repaying Mortgages and other debts

*The number one reason people use equity release is to repay existing mortgages. This is a little surprise with interest-only terms ending and the increase in the cost of living.*

Equity release requires no monthly payments (unless you want to), and therefore, requires no affordability assessments. If you have monthly commitments you wish to be free of, or an interest-only mortgage with an upcoming repayment date, equity release could be your answer.

*There are still a large number of outstanding interest only mortgages, and many holders do not have sufficient resources to repay them.*

Poor credit? No problem. As equity release is not affordability assessed, most types of poor credit have no impact. So if you have been refused other types of loans, don't rule out equity release.

If you want to continue making monthly repayments, you can, which is quite common. Most plans allow up to 10% overpayments yearly without incurring additional costs. You can speak with your advisor to find the most suitable plan which meets your financial objectives.

*Contact us to find out how to live your later life free of financial worry*



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It can be fantastic  
being able to help  
your grandchildren  
with their wedding

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## Helping Grandchildren

*We would all like to be in a position to give a financial helping hand to our children or grandchildren, but many people over 55 find they simply do not have enough money.*

High living costs, poor returns on investments or a lack of savings are a few reasons many struggle financially in their later years. This situation can feel much worse if your children or grandchildren need financial help and you cannot assist them.

For many, releasing capital from their home can provide financial security and help them ensure their family's financial security.

Whether it helps with the cost of a wedding, university fees, or the deposit for a home, equity release could allow you to give those you love an essential financial gift.



*Taking equity release could enable you to give those you love a helping hand, whether to help with the cost of a wedding, university fees or the deposit for a property.*

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A holiday of a lifetime  
is a popular choice with  
equity release

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## Holiday of a lifetime

*When many of us think of our later-life holidays, we imagine ourselves walking barefoot along a beautiful tropical beach or sailing around the world on a luxurious cruise ship.*

Sadly, the rising living costs and poor interest rates mean that many people cannot afford to enjoy their retirement years in the way they hoped.

If you have planned and saved for your retirement, it can be particularly frustrating to discover that the money you have so carefully tucked away will not be enough to fund those special experiences we should all be able to enjoy in later life. This can be more upsetting if you have given up luxuries such as holidays in the past to secure your retirement future.

Releasing money locked away in your home is one way in which you can fund the retirement you deserve. You can choose to take a lump sum or smaller cash instalments to plan a holiday of a lifetime or many mini adventures.

For many of our clients with family living abroad, releasing equity from their homes has also helped to fund treasured reunions with siblings, children and grandchildren living worldwide.

*Celebrate your later-life in style by using money released from your home to fund the holiday of a lifetime.*



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## Frequently Asked Questions

### *How safe is equity release?*

Equity release is fully regulated by the Financial Conduct Authority (FCA), which ensures that only regulated and approved companies may offer advice. Furthermore, Money Release only recommends lifetime mortgages from members of the Equity Release Council, which guarantees all plans comply with their standards.

### *Could I lose my home?*

With a lifetime mortgage, there are no mandatory monthly payments, meaning you cannot fall behind like a regular mortgage. Therefore, you cannot lose your home for choosing not to pay and have the right to reside until you pass away or move into long-term care. All of the plans we recommend also include the “No Negative Equity Guarantee. This means the lender cannot ask for more money than the property is worth, meaning you do not pass a debt onto your family.

### *Can I move house?*

Lifetime mortgages are portable, meaning you can move at any point (subject to provider criteria) or stay in the property for as long as you choose.

### *Can I make sure I still leave an inheritance?*

Many people are concerned about leaving behind an inheritance to their loved ones after they have passed away. We offer plans that ensure a percentage of your home is protected for inheritance planning so you can be confident your wishes are met.

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**“Clear and simple advice”  
That’s the Money Release promise!**



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## The Next Steps...

Would you like to know how much you can release?

Do you have any questions you would like answered?

Would you like to arrange an appointment with an advisor?



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# “Clear and Simple Advice” That’s The Money Release Promise

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