



Later
Life
Lending
REVIEW

Equity release mortgage review

The bigger picture





Is your equity release mortgage still working for you?

Your world can change over five years; should your equity release mortgage change too?

When you took out your equity release mortgage, did life get a little easier? Freeing up cash for everyday expenses, or to help out family members, can certainly ease the pressure.

But is your equity release mortgage still suitable for you? What may have been the ideal product for you five or more years ago may not be perfect for your circumstances today. After all, a lot can happen in five years – global pandemics notwithstanding.

That's why we've launched our Later Life Review: a completely free service to make sure your equity release products are still working hard for you.

How does the Later Life Review work?

A thorough appraisal of the market may mean reduced costs for you. The Later Life Review is really straightforward – and it's free.

We'll examine any equity release products you've taken out over the past five or more years, with any lender. Newer offers or enhanced deals might be a better fit for you than what you already have.

First, we'll have a conversation with you about your circumstances, your property value, remaining equity and interest rates.

Then we'll scrutinise the products on the market today, looking for the ideal package for you.

It's the right time to review your existing equity release plan.

Let's talk through the options together, and make sure you're still getting the most suitable deal. If you took out your equity release product five or more years ago, it's a really good idea to take a fresh look at the market.

- If your needs or family circumstances have changed, a newer product may address these more effectively.
- Your borrowing costs could be lower.
- A new product might feature terms that are more beneficial to you.



Let's see what's
available for
you now!



Your invitation to a free, no-obligation Later Life Review



Please complete this form and return it to us at Octagon Point 5 Cheapside
St Pauls London EC2V 6AA and one of our Later Life Advisers will be in touch.

Property address

Name(s) of mortgagee(s)

Current lender

Current loan amount

Property value (if known)

How would you prefer to be contacted?

☐

Email * - please provide

☐

Telephone - please provide

*Your email address will only be used for this single purpose. We will not use your email address for marketing. If you decide to keep in touch with us, we will ask for your specific consent at a later stage.

You can trust advice from Later Life Lending Solutions Ltd

We specialise in later life lending, which is exclusive to the over-55s, and we take our market seriously.

The advice we offer is professional, independent and empathetic, and our aim is to help clients release capital from their property, how, when and if, it meets their needs.

We abide by the highest standards of diligence, transparency and independence. Our advisors are very experienced in working with the over-55s and are always conscious of acting objectively and sensitively – even when faced with pressure from family or elsewhere.



SIFA Professional

EQUITY RELEASED FROM YOUR HOME WILL BE SECURED AGAINST IT.
A lifetime mortgage may impact your entitlement to means-tested benefits and the inheritance you may leave.

Later Life Lending Solutions Ltd

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