

# Retirement FREEDOM

Information about **Releasing Equity** in your **Property**

Autumn 2025

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**£636,000,000**  
of housing wealth  
was unlocked  
in Q2 2025.

**A 10% increase**  
vs. Q2 2024.

(Source: Equity Release Council,  
July 2025)

## Value of your Home

Products exist that are specifically designed for **homeowners, aged 55+** (and even 50+, in some cases), who may want to **remain in**, and then **raise funds against the value of their property**.

In this issue, we cover some of the key areas to consider, should you be looking to secure money for whatever reason.

If you did, you'll be on a well-trodden path. Since 1991, more than **950,000 homeowners** have accessed **£50bn of property wealth** via Council members to support their finances.

(Source: Equity Release Council, July 2025)

### Increasing financial wealth

Even if you don't delve into the financial value, it's nice to know that the average UK property price has increased from about £150,000 in 1991 to around £273,000 in 2025.

That's a **more than 80% increase** over the last 30 years.

(Source: Nationwide)

In fact, that's a **greater** increase than the greater if you've made an effort (and money) to improve the property you've lived in.

Of course, you should only release equity into this property wealth if you can afford to or desire access to further funds.

### The need, or desire

The reasons why people want to raise money as they move towards, or are in, their retirement years are wide-ranging, such as:

- Pay off an **outstanding mortgage loan**.
- Deliver funds for **day-to-day living costs**.
- **Home renovations**, for a better living space, or for modifications to meet at-home care needs.
- Help fund that **special treat**, such as a holiday-of-a-lifetime.
- Assist other **family members**, who might need financial support.

## Options...

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■ (Your name here) is authorised and regulated by the Financial Conduct Authority.

■ Lifetime Mortgages and Home Reversion Plans are the two main types of Equity Release.

■ To understand the features and benefits of a personalised

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■ An Equity Release plan will reduce the value of your estate and as a result there may be no value left to pass on. Equity Release will not be suitable for everyone and may affect your entitlement to State benefits.

■ The articles are for information only and does not constitute advice. You should always seek professional advice, tailored to your needs and circumstances, before making any decisions.

the gap  
mortgages,

how we  
case get in



# Here to help YOU...

In our role as a **fully-qualified adviser in the Later Life lending sector**, we will discuss the various options. Some homeowners will go on to release money against the value of their home by taking out a product, such as a **Lifetime Mortgage**. For others, alternative choices may be more appropriate.

**R**eleasing equity against the value of your home is a topic that, for some, provokes negative views, such as:

*'You will lose your home'.*

*'A debt will be left to those inheriting'.*

*'There'll be little value left once the interest has rolled up'.*

The first two statements are **simply not true** if you take up a plan supported by the Equity Release Council (which encompasses most lifetime mortgage deals on offer). And the final comment can be addressed by **paying the interest over time**.

However, for many, the opportunity to secure funds without having to make ongoing payments is a significant benefit. It can find to be quite a relief.

And this is why we, as **professional advisers**, can help.

## Considering your options

For our part, we will listen to you, identify the choices, and if you want to proceed, we'll then undertake a lot of the legwork.

And, as part of the initial process, we would discuss if there are more suitable alternative options out there for you.

## Innovative products

In recent years, we have seen **sizeable product innovation**, and we'd run through those options, such as:

- The introduction of shorter period Early Repayment Charges, or possibly none at all.

- Better interest rates (or enhanced borrowing amounts) on offer on some plans, if you commit to agreed monthly payments.

- The increased flexibility of the products on offer. Such as some plans that will evolve as you move into retirement, with payments made initially, and then transition into a full roll-up product.

## Vulnerable clients

Our knowledge and expertise in this sector enables us to help identify clients that may be vulnerable, and to act in their best interests.

In most cases, clients are more than capable of making their own decisions, and we are happy to support them fully in the decision-making process.

That's why some plans will enable you to put in place ways to **ringfence some of the inheritance**. That said, some borrowers do want to gift money now to help their family - when they may possibly need it most.

Others involved too

Advice should not solely come from us, you must also seek input from a **solicitor**, and maybe your **accountant** too; as well as possibly sounding out **family members**.

This area of financial advice is amongst the most regulated, which is designed to protect you. Not only do you have the **Financial Conduct Authority** overseeing the industry, but you also have the **Equity Release Council**, an industry body for the UK equity release sector. The latter represents the lenders, qualified financial advisers, solicitors and other industry professionals.

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## Alternatives...

**There continues to be increased choices out there, as lenders listen to issues raised by Advisers.**

Some 'affordability' criteria may be relaxed in the mix, here are some alternatives...

- Or consider hybrid mortgage plans that are now being developed, such as a **Term Interest-Only mortgage** (for 50+ homeowners). For this, the interest is paid for an agreed period, and then the product reverts to roll-up.

- Or, perhaps a specific **Retirement Interest-Only product**, where only the monthly interest needs to be paid (without a set end date).

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# LIFETIME Mortgages

This is the most popular way to release **'tax-free' money** from the **value of your home** which may have increased markedly over the years.



In today's marketplace, a **Lifetime Mortgage** is a flexible and innovative product, which bears little resemblance to the rigid plans offered back in the 1980s.

However, like any other loan taken out, the lifetime mortgage is **not free money**.

The loan (and any interest accrued) will need to be paid off, but may not be actioned until the last remaining borrower has either died, or gone into long-term care.

## The benefits...

With the interest rate generally fixed for the whole term, there are also a number of product options to consider:

### ■ No affordability criteria to meet

If you know of friends or family who've been approached for a lifetime mortgage, then you'll know the value of this.

### ■ No monthly repayments

Should this be your choice, then the loan remains in place, for as long as the borrower is alive.

### ■ Conversely, you can lessen the impact of the interest rate roll-up

To explain this, let's consider that £100,000 has been borrowed at an interest rate of 6%. Put simplistically, at the end of year one, £106,000 would be owed. And then in year two, the 6% interest figure would be applied to the £106,000 amount, and so on. This is what's called compound interest. And, if no payments were made, then the full amount

owed would have doubled after about 12 years.

Alternatively, if all of the interest owed was paid each month, then the lender would only be claiming back the return of the 'capital amount'. Although, you can decide to stop paying the monthly interest further down the line.

On some plans the interest rate is lower if you pay off (some, or all of) the interest each month, and you can even make repayments of the capital amount too (up to an agreed level).

### ■ Lump sum, or drawdown?

Some borrowers may take the full lump sum upfront. Other's may opt to take an initial amount, and then 'drawdown' a further agreed tranche of money should they need more

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a better condition.

### ■ Early Repayment Charges (ERC)

More recently, there's been innovation in this area, where the timeframe in which this would be applied is now much shorter, or not applicable at all on some plans.

**Please do get in touch to hear more.**

## PROTECTED

### The Equity Release Council

- the industry body - has put in place six key customer product protections.

These are applicable if the plan (such as a Lifetime Mortgage) goes via one of their lender members - which covers most deals out there.

■ **Long-term Care:** This standard was expanded in May 2025 (beyond just care homes), to include customers who move into a relative's home to receive care. They too won't incur an early repayment charge, subject to meeting certain conditions.

■ **Home for Life:** Customers will be allowed to remain in their property for life, or until they move into long-term care, provided that the property continues to be their main residence. And that they abide by the terms and conditions of their contract.

■ **No Negative Equity Guarantee:** This means that when your property is sold, and agents' and solicitors' fees have been paid, even if the amount left is not enough to repay the outstanding loan to your provider, neither you nor your estate will be liable to pay any more.

### ■ Option to Move Home:

Customers have the right to move to another property, subject to the new property being acceptable to the lender and the provider as suitable for the loan.

### ■ Right to Make Repayments:

Customers taking out a Lifetime Mortgage plan, have the right to make penalty-free payments, subject to lending criteria.

■ **Interest Rates:** For Lifetime Mortgages the rate must be fixed for each release, or if variable, the rate must be capped for the life of the loan.



# Spending Plans

**Half of all UK households** (51%) are expected to require **housing wealth** to support their spending needs in later life and retirement - unlocking £23bn in today's prices, each year by 2040. And this leveraging of your property wealth will not only **help you**, it may also **help others**.

(Source: Fairer Finance, May 2025 release)

**T**he reality of later life living, is that there are many areas (some being unexpected lifestyle changes) where funds would be very useful to help meet essential needs, or to do the nice stuff that will bring a smile to your face.

So, how can you use your funds?

**You can choose from THREE story choices for page 4: This is **option 1****

1. Key uses of the Funds
2. Wealthier Equity-Rich homeowners
3. Growing Later Life marketplace

Alternatively, an increasingly popular option is to take a 5 or 6 page pdf (selecting from the three story choices here)

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releasing... and bridge the gap. The upside of this route is that **you can then remain in your current home**.

And, if you're on an interest-only mortgage, you're not alone. At the end of 2024 there were still 541,000 interest-only mortgages out there, and a further 174,000 part interest-only/part repayment mortgages.

Of this amount, about **120,000 plans are expected to mature by 2027**, resulting in a mortgage loan of around £150,000, on average, that will need to be repaid.

(Source: UK Finance, Interest-only update, June 2025)

Releasing equity from your home, can help meet any shortfall. In fact, over one-third of all lifetime mortgage borrowing is used to do just that.

(Source: \*Canada Life, Uses in 2024, January 2025 release)

## gifting money to the family?

This is the one to bring a smile to your face, as it would enable you to use your wealth now, when it's possibly needed most by others.

It could encompass areas such as:

- school and university costs.
- a deposit for a first home.
- assisting home improvements for family members.
- generally helping to ease other family members through the current cost-of-living crisis.

To give you an idea of the needs of oth-

ers, the average property purchase deposit in the UK for a First-Time Buyer stands at over £60,000. Any support you might be able to provide **could be life-changing**.

(Source: Halifax, First-Time Buyer report, February 2025)

## Home renovations?

Around a third of all lifetime mortgage borrowers may use funds to make home improvements, or adaptations.\*

You might decide that you need extra bedroom space for friends and a growing family, which may require an extension, or loft conversion.

Or, your own mobility, or unexpected health issues, might result in much-needed modifications to the existing home.

**These are just a few examples of how you could put your property wealth to good use, others might be to deliver help with bills, special treat(s), funds to buy another property, or money to help extend a lease.**

## Useful LINKS

### How much is your home worth?

Aside from getting it valued, you can check out the sale prices of comparable properties in your area:  
[gov.uk/search-house-prices](https://gov.uk/search-house-prices)  
[scotlis.ros.gov.uk](https://scotlis.ros.gov.uk)  
[finance-ni.gov.uk](https://finance-ni.gov.uk)

### Tracing lost or mislaid...

#### ■ Pensions

[www.gov.uk/find-lost-pension](https://www.gov.uk/find-lost-pension)  
0800 731 0193

#### ■ Bank, Building Society, or National Savings accounts

[www.mylostaccount.org.uk](https://www.mylostaccount.org.uk)

### Bank account:

020 3934 0329 (UK Finance)

Building Society account:

020 7520 5900 (Building So

National Savings account:

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Investments)

#### ■ Insurance policies, pensions, trust holdings and share dividends

Additional route to consider for elements such as this:

[www.gretel.co.uk](https://www.gretel.co.uk)

#### ■ Information on State Benefits

To see what you may be entitled to:  
[www.gov.uk/dwp](https://www.gov.uk/dwp)

■ For Equity Release, we can be paid by commission, or by a fee of usually [£xxx]  
(...applicable wording)

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The Later Life lending market, with products such as the **Lifetime Mortgage**, has evolved massively over recent years, and can possibly assist those from all walks of life.



**W**e have spoken elsewhere about the roll-up effect. In this instance, it may be less of an issue for a comfortably equity-rich property owner, who doesn't want to downsize.

**More** You can choose from **THREE** story choices for page 4: This is **option 2**

1. Key uses of the Funds
2. Wealthier Equity-Rich homeowners
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(Source: Nationwide, House Price Index, August 2025)

Of course, this is a simplistic calculation, and other factors will come into play (such

as inflation), but it gives you a feel for the benefits that could accrue if you don't borrow a large percentage, and also own a high-value appreciating property.

### Managing tax liabilities

In relation to tax matters, you must turn to your accountant for qualified advice, but here are a few ways that releasing equity in your property may assist wealthier clients.

**Pension** - If you have a decent amount of equity in your property and a good pension pot, then you'll know you have options.

In this instance, 75% of the money released from a pension is likely to be liable for income tax. Conversely, money released via a lifetime mortgage, for example, is **tax-free**.

**Inheritance Tax** - This tax is generally paid out at 40% of the value of the estate above the threshold level. On an individual

basis, this could kick in from £325,000. But, if you're married, or in a civil partnership, and passing on a home, then the threshold level for a couple could increase to £1m.

Looking back to the **£200,000 gift** to family members, a by-product of this could be that you **lessen your tax liability on death**. This would occur, as you've passed money on, and the amount owing on your plan would be seen as a debt against the value of your estate. Naturally, you'd need to be mindful of the 7-year gifting rule, and other tax issues.

**Whilst we can assist with your borrowing needs, you must also seek tax advice.**

**HM Revenue & Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.**

## Useful LINKS

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### ■ Insurance policies, pensions, trust holdings and share dividends

Additional route to consider for elements such as this:

[www.gretel.co.uk](https://www.gretel.co.uk)

### ■ Information on State Benefits

To see what you may be entitled to: [www.gov.uk/dwp](https://www.gov.uk/dwp)

■ For Equity Release, we can be paid by commission, or by a fee of usually [£xxx] (depending on the applicable wording)

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# PATH of Normality...

Lending into the retirement years is **moving from a niche to a norm**, according to the Chief Operating Officer at the Financial Conduct Authority. Whilst she was referring to First-Time Buyer mortgages running into the retirement years, it echoes the acceptance of others to borrow into later life.

To reinforce that point, annual lending within the later life market- place amounts to around £22b

(£3.4trillion) held by those aged 55+. This equates to an average of £321,213 of equity in the homes of the over 55s. (Sources: Equity Release Council, Sept. & Dec 2024 releases)

## Those looking to borrow

Others, who may be **equity-rich, but cash-poor**, might prefer to gain access to some funds now, to pass onto family members, or to meet their own needs.

And here are some key facts from the Equity Release Council about those that have recently taken out a loan:

### ■ Take-up

In Q2 2025, **14,404 homeowners** were active in the market.

### ■ Average amount borrowed

New Lump sum = **£126,422**

New Initial Drawdown = **£65,856**

New Drawdown reserve = **£53,338**

### ■ New plans agreed

Lump sum - **44%** vs. Drawdown - **56%**

(Source: Equity Release Council, Q2 2025 report, July 2025)

## Flexible products

...a growing audience, sizeable property wealth, plus numerous reasons for them to require funds, and that's not lost on lenders.

It's **part of the reason why Lifetime Mortgage products are so flexible** and allow borrowers, if wanted, not to make any payments in their lifetime.

That flexibility would not be afforded to the first-time buyer sector, as the maths wouldn't work out, plus there's limited property wealth as security for the loan.

From here the choice is yours. Some will prefer to sit back and hopefully enjoy continued growth in their property value.

You can choose from **THREE** story choices for page 4: This is **option 3**

1. Key uses of the Funds
2. Wealthier Equity-Rich homeowners
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By 2025, the market is projected to grow by **almost 21m** (a **30% jump**). On top of this, people are now living longer.

## Greater property wealth

Total UK 'unmortgaged' property wealth amounts to £5.7trillion, with **about 60%**

## Useful LINKS

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[gov.uk/search-house-prices](https://gov.uk/search-house-prices)  
[scotlis.ros.gov.uk](https://scotlis.ros.gov.uk)  
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