

Retirement **FREEDOM**

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

Autumn 2026

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Your Home: A Great Ally

Financial wealth isn't just about having an element of savings and investments in place. For many Homeowners, their **greatest asset may be the four walls around them.**

The value attributable to those four walls has grown markedly over the years. In fact, the average property value has risen more than fivefold, if we look back 30 years. This equates to an **average growth of more than £600/month, every month!**

(Source: Nationwide House Prices, Q2 1996 vs. Q2 2026)

In light of this growth in property wealth, it may come as no surprise, that in the latest 12-month period, over **150,000 Later Life Homeowners** have had new loans advanced.

To obtain those loans, they've leveraged the value of their homes, by utilising products such as normal Residential Mortgages, to Lifetime Mortgages.

(Source: UK Finance, 1996-2026)

Changing

Also, much of the growth in property value is for those coming into the retirement years, staying more active and enjoying the current economic pressure.

To navigate some (or all) of the extra funds may be required to meet a multitude of needs:

- From paying off an **outstanding mortgage loan**, through to modifying your existing home to help meet **at-home care needs**.

Along with numerous other funding requirements in between, such as:

- Meeting **day-to-day living costs**.
- Undertaking **home improvements**.
- Helping to cover the expense of that **special treat**, such as a holiday-of-a-lifetime, or the car you've always wanted.
- **Gifting** money to friends or family members, who might benefit now.

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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

Whole issue would be coloured up to reflect your corporate colours

■ 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.

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Mortgages,

how we could
in touch, or

Borrowing against the value of your HOME

Most of us would have had a **standard mortgage**, that may have run for many years. **Later Life borrowing** is broadly a continuation of the same - but with different types of innovative products, that are specifically designed for those at this stage of their lives.

If you want (or need) to raise funds, whilst remaining in your home, then there are options:

- Think about another **standard mortgage** product.
- Consider a **hybrid** product (often starting at aged 50+).
- Take out a specific **Retirement Interest-Only (RIO) Mortgage**.

If you're able to meet the affordability requirements to qualify for these plans, and can make regular monthly payments, then one of the above may be an option.

Conversely, there's an alternative route:

- Opt for a **Lifetime Mortgage** - where you don't face affordability checks, and, if wanted, you can choose to make no payments over the term of the loan.

The tax-free loan would be repaid only when the last remaining borrower has either died, or gone into long-term care.

Further key points of a Lifetime Mortgage

- It's generally at a **fixed interest rate** throughout.
- There's a **No Negative Equity Guarantee**, which means that if the lender is a member of the industry body - the Equity Release Council - then no debt will ever be left to the Estate.
- The borrower will **still own 100% of the home** (with a loan secured against it).
- This product has also benefited from rising house prices in recent years,

Impact of Roll-Up vs. Property Prices

The downside of making no monthly payments is that the interest on the loan will roll up over the years. At an example interest rate of 6.5%, the total amount owed would double in 11 years.

The unknown is if house prices continue to rise, as increasing property values would offset some of the impact. Whilst there's no guarantee, by comparison, the average value of a UK property rose by 43.5% over the last 11 years.

(Source: Nationwide House Prices, Q2 2015 vs. Q2 2026)

Additionally, some Lifetime Mortgage plans will allow the borrower to pay the monthly interest until such time they no longer wish to - and then it'll roll up.

Product type	Standard type capital & interest mortgage	Interest-only mortgage	Retirement Interest-only mortgage	Lifetime Mortgage
Standard type capital & interest mortgage	✓	✓	✓	✗
Interest-only mortgage	✓	✓	✗	✗
Retirement Interest-only mortgage	✓	✓	✗	✗
Lifetime Mortgage	✗	✗	✓	Optional

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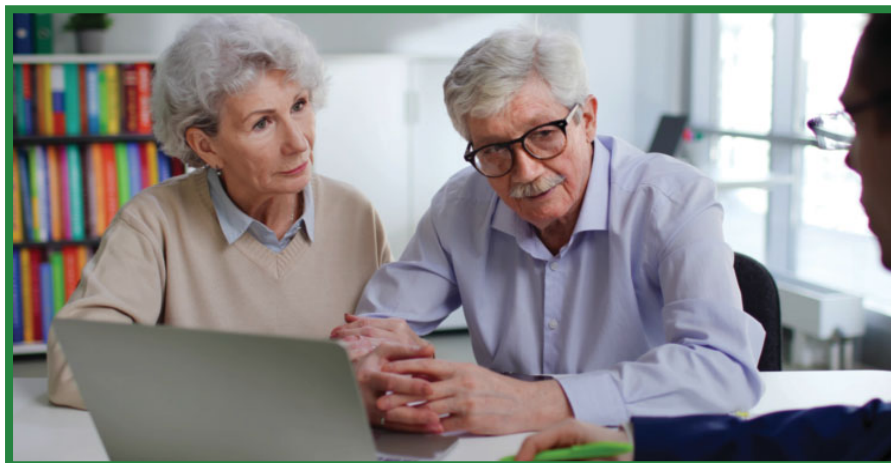
enable you to ing-fence some

Secondly, some borrowers may want to partly bring forward the future inheritance, and gift money now to help their family - when they may possibly need it most.

A by-product of this approach, is that it may also assist with Estate Planning, and lessen the beneficiaries exposure to Inheritance Tax. This is because a Lifetime Mortgage loan (and any interest built up) can be viewed as a debt against the Estate.

Our ADVICE for YOU

As **fully-qualified advisers in the Later Life lending sector**, we will listen to your needs, and then discuss the various options. And if the outcome is that you want to proceed, we'll then identify the most suitable plans and undertake a lot of the legwork.



Irrespective of the path you take, **Advice is key** for those considering the various borrowing options on offer in the Later Life marketplace.

A point that is reinforced within a recent market study from the Financial Conduct Authority (FCA), which conveyed that 60% of those that took out a **Retirement Interest-Only mortgage**, did so via an intermediary - such as us.

And this figure jumped to more than 90%, with regard to those that took out a **Lifetime Mortgage**.

(Source: FCA, *Later Life Mortgage Market Study*, March '26)

This is understandable, as a Lifetime Mortgage is an innovative product, that delivers numerous variations, to help make it a suitable fit for those that need it.

With all these different options, the need for advice is clear. You must also seek professional advice and maybe your accountant, possibly sounding out family members.

It's not Free Money

An obvious statement, but as this product provides the opportunity of not having to make any monthly payments against both the capital borrowed and the interest accruing - it can seem as if it is.

Of course, the loan (and any interest

built up) would be claimed back down the line. But, for many, this removes the worry of facing ongoing monthly payments on the loan - at a time when they may face a reduced income stream.

Lump sum or Drawdown

One way to help lessen the build-up of compound interest is if you only borrow what you need at that particular time. With Drawdown, you can secure an initial amount, and then have an agreed option to drawdown further funds, at a later stage (which may be at a different interest rate).

Product Innovations

There are many innovations in this sector day-in, day-out.

the various positive developments that are occurring in the marketplace, 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. Some plans will evolve as you move into retirement, with payments made initially, and then transition into a full roll-up product.
- You may also **benefit from ill-health**. It sounds perverse, as you are told throughout life to look after yourself, but you might obtain a better deal if you have a qualifying medical condition.

Vulnerable clients

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

In most cases, clients are more than capable of engaging fully in the decision-making process, but signs such as possible frailty would make us **look ahead and tailor our advice** for what might be further down the road.

Please do get in touch to hear more.

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First, the industry body - the **Equity Release Council** - has a wide set of rules and guarantees, which their Lender members must abide with, and that are designed to protect the client.

Second, the industry body - the **Equity Release Council** - has a wide set of rules and guarantees, which their Lender members must abide with, and that are designed to protect the client.

These days, many are **releasing equity to help their family and friends**, enabling them to meet a multitude of needs.

Give the Greatest GIFT...

Gifting with a 'warm hand', rather than a 'cold one' will mean that the giver can see the joy on the faces of the recipients, and at a time when they may really benefit from extra funds.

This could encompass areas such as:

■ helping with **university costs**.

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

1. Gifting & IHT

2. Roll-up & Care Home Costs

3. Myths vs. Reality

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

Plus, we corporately colour-up the issue for those homeowners for whom Inheritance Tax (IHT) may be an issue.

More are drawn into IHT

Many homeowners will feel that this won't apply to them, but an increasing number will be drawn into the IHT net.

It's partly due to the combination of the planned inclusion of undrawn pension

assets from 2027, and the extended freeze on IHT thresholds until 2031, which has created a 'perfect storm' for the fiscal drag.

The impact of the above will add to the number of estates paying Inheritance Tax, which is expected to rise from approximately 32,200 in 2024/25 to **almost double, at over 63,000, by 2030/31.**

(Source: Office for Budget Responsibility, November 2025)

How Gifting may help

If money is gifted, then this amount would generally be deemed to be outside any IHT calculations, should the person that has provided those funds live for at least another 7 years.

This is called a **Potentially Exempt Transfer**, and if death occurred within those 7 years, then there is a degree of tapering where the 40% tax is reduced, the closer they got to 7 years.

Also, another by-product of gifting, is that the funds raised, and any interest applied, would be viewed as a debt against the Estate, and would help to reduce the value of the Estate for IHT calculations.

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.

Customers should seek independent legal, tax and estate planning advice before making any decisions.

Inheritance Tax

■ The individual Nil Rate Band is £325,000, and it's frozen until 2031.

■ There's a 40% tax rate on all taxable assets above £325,000 (inc. undrawn pensions from 2027).

■ An additional Residence Nil Rate Band (RNRB) would apply if the property is left to lineal descendants at £175,000 per person.

■ This equates to a total of £1m in the Nil Rate Band for a married couple, on second death.

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

Fee Statement and Warnings would be placed dependent on personal or network requirements

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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
scotlis.ros.gov.uk
finance-ni.gov.uk

Tracing lost or mislaid...

■ Pensions

www.gov.uk/find-lost-pension
0800 731 0193

■ Bank, Building Society, or National Savings accounts

www.mylostaccount.org.uk

Bank account:

020 3934 0329 (UK Finance)

Building Society account:

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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

■ Information on State Benefits

To see what you may be entitled to:
www.gov.uk/dwp

A key benefit of a **Lifetime Mortgage**, is that you don't have to worry about setting aside funds each month to pay the interest, or capital amount.



That peace of mind, along with being able to remain in your home, might come at a cost, as the full amount owed would double after about 11 years, if working to an example interest rate of 6.5%.

Is that an issue for you?

If you're not sure, you can maximise the benefits of a Lifetime Mortgage by choosing from three options:

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

1. Gifting & IHT
2. Roll-up & Care Home Costs
3. Myths vs. Reality

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

Plus, we corporately colour-up the issue to match your own logo colours

You may have options

A great deal of innovation has occurred with Lifetime Mortgage products in recent years.

There's the drawdown option - meaning you don't pay interest on additional funds agreed, until they're needed.

There's also the option to initially pay the monthly interest, and then revert to 'not paying it', whenever this meets your needs. Again, this will lessen the roll-up effect.

There's even the option to pay off some of the capital, if your finances can handle it.

Costing walk-through

Here's a basic example to give you an idea

of how the various elements might play out.

Let's consider a lump-sum Lifetime Mortgage borrowing amount of £100,000, against a property valued at £500,000. With an example 6.5% interest rate, the amount owing would have doubled to £200,000 after 11 years - if no interest payments were made.

However, if you were able to pay the interest each month across this period it would have amounted to a cost of **£71,500** vs. the **£100,000** of unpaid interest roll-up.

If property prices grew at 2.5% a year, the **£500,000** property would have risen to over **£650,000**, in the same 11-year period.

Discounting inflation, this would be a £150,000+ growth in property value vs. rolled-up interest of £100,000; or paid interest of about £71,500.

Of course, there's no guarantee that house prices will continue to rise, but it helps to give you a feel for the bigger picture than just the roll-up cost.

Whilst we don't have a crystal ball, it's vital that you seek our professional advice, to help see the full picture too.

Care Home Costs

Whilst the Roll-Up effect could, understandably, affect the future inheritance, there are other issues that may also have an impact.

Care Home Costs are a point of contention for many, and in particular those who have a lot of equity built up in their property. For example, a 3-year stay in a Care Home could cost in the realms of £200-250,000!

Even if you've been very careful (or successful) with your finances, you're not rewarded when the local authority looks to utilising the combined value of your home, savings, income, pensions and investments.

They may expect you to fund your own Care Home Costs - down to a figure of around £23,000 (in

England). Although, in some circumstances, they won't take your property into account, should your partner, or a relative over the age of 60, still live there.

Interestingly, a by-product of taking out a Lifetime Mortgage loan is that it is likely to reduce your level of personal wealth. Of course, you can't overtly plan to reduce your wealth, if a Care Home stay is on the horizon, as that may be seen as 'deprivation of assets'.

However, a possible stay in a Care Home does flag another reason for securing funds. The money raised could allow you to adapt your own home instead, for future at-home care needs. Enabling you to stay in your own home, and the cost for this is likely to be far lower.

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Myths Reality



There is a lot of misinformation out there for those in **Later Life**, who are considering taking out a **Lifetime Mortgage** against the value of their home.

We cover below some of the **main myths**.

THE MYTHS	THE REALITY
You can choose from THREE story choices for page 4: This is option 3 1. Gifting & IHT 2. Roll-up & Care Home Costs 3. Myths vs. Reality Alternatively, an increasingly popular option is to take a 5 or 6 page pdf (selecting from the three story choices here) Plus, we corporately colour-up the issue to match your own logo colours <i>"I'll be able to move."</i> <i>"I won't be able to leave an inheritance."</i> <i>"The Estate will end up owing more than the property is worth."</i>	It is strictly regulated. The market is overseen by the Financial Conduct Authority (FCA), and the Equity Release Council (ERC), sets consumer protections for its Lender members (who represent most of the marketplace). You remain the sole homeowner. You stay on the title deeds and have the right to live in your property for life, provided it remains your main residence. Repayments are entirely optional. The interest is typically 'rolled-up' and paid when the property is sold. However, many plans now allow you to pay off some interest (or even an element of the capital) each month, if you prefer. Your plan is portable. Early Repayment Charge-approved products are transferable to a new property, provided it meets the lender's standard criteria. You can ring-fence a portion of your equity. Many modern plans allow you to 'protect' a percentage of your home's value to ensure a guaranteed inheritance for your family. There is a 'No Negative Equity' Guarantee. As long as your plan is approved by the Equity Release Council, your beneficiaries will never have to pay back more than the property's sale value.

Useful LINKS

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Aside from getting it valued, you can check out the sale prices of comparable properties in your area:
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■ For Equity Release, we can be paid by commission, or by a fee of usually [£xxx] (able wording)

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