A GUIDE TO EQUITY RELEASE

thelaterlifelending and equity release network

CONTENTS

UNLOCK THE VALUE IN YOUR HOME WITH EQUITY RELEASE!

Enjoy financial freedom in retirement without selling or moving.

Explore how equity release could transform your future.

WHAT IS EQUITY RELEASE?

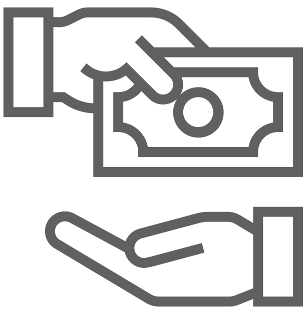
Equity release is a financial product that allows homeowners aged 55 or over to unlock some of the money tied up in the value of their home, without having to sell it or move out.

For many people, **their house is their most valuable asset**, and equity release offers a way to make that asset work for them later in life.

The money you release is tax-free and can be taken as a lump sum, in smaller instalments over time, or a combination of both, giving you the flexibility to use it in the way that best suits your lifestyle and goals.

Common uses include;

Supplementing retirement income



Paying off existing debts

Funding home improvements

Helping children & grandchildren with big steps

IS A LIFETIME MORTGAGE RIGHT FOR ME?

A lifetime mortgage is the most common type of equity release, and it can be an excellent solution if you want to **access some of your home's value**.

Choosing a lifetime mortgage depends on your **personal circumstances**, **future plans**, and how important things like **leaving an inheritance** or **staying in your current home** are to you.

That's why **working with a qualified adviser is so important**, we will help you weigh the pros and cons, understand the long-term implications, and ensure you're making the most informed decision for your retirement years.

HOW MUCH COULD I BORROW?

The amount you can release through a lifetime mortgage varies depending on several factors;

Your age | **The value of your property** | **Your health**

Generally, the older you are, the more you can borrow.

Some providers can offer **enhanced lifetime mortgages** that allow individuals with certain medical conditions or lifestyle factors *(such as a history of smoking or high blood pressure)* to borrow more. This personalised approach ensures that **your equity release plan is tailored** to your unique needs.

To give you a clearer picture, **we can provide an estimate** based on your circumstances. We'll take the time to **understand your goals** and **recommend the right borrowing level for your situation**, balancing your current needs with your future plans.

HOW DOES THE PROCESS WORK?

The equity release process is designed to be simple, transparent, and supportive from start to finish.

1) It begins with a **free, no-pressure consultation** where we get to know you and your financial goals.

2) We'll explore **whether equity release is the right solution** and explain all your available options in plain language.

3) We'll then **arrange for your property to be professionally valued** and help you select the most suitable lifetime mortgage product from a carefully vetted panel of lenders.

Our goal is to ensure that everything is clear, personalised, and built around your best interests.

4) Once your application is submitted and approved, **a solicitor will walk you through the legal details**, ensuring you understand every aspect of the agreement.

5) After that stage is complete, **the funds are typically released within 6 to 8 weeks**.

Throughout the entire journey, **we'll be by your side** to answer questions, coordinate the steps, and provide peace of mind. Equity release is a major financial decision, but with expert advice and clear support, **it can be a remarkably positive experience**.

LET'S TALK ABOUT YOUR FUTURE

Thinking about equity release?
We're here to help with honest advice, no pressure, and solutions tailored to you.

📞 **Call us today** 0333 242 3983

💻 **Visit** seafieldmortgages.co.uk

📩 **Email** Sharon@seafieldmortgages.co.uk

Your home may be repossessed if you do not keep up repayments on your mortgage. Equity release may reduce the value of your estate and could affect your entitlement to means-tested benefits. Always seek regulated financial advice.