

Get the peace of mind you deserve

Your financial advisor is qualified to recommend an Equity Release Plan which will meet your needs. It is our job to ensure that you understand exactly what you are doing, your legal obligations and what the immediate and longer term consequences might be, so that you can make your decision to proceed with confidence.

WHAT IS EQUITY RELEASE?

Providing that you and (if applicable) your partner are over the age of 55 and you are a homeowner then Equity Release allows you to release money tied up in your property. There are a wide variety of plans on the market which allow you to take a tax-free lump sum or a regular income, or a combination of both. There are no repayments to make during your lifetime.

POPULAR REASONS FOR RELEASING EQUITY

- Home repair and improvement
- Repaying an existing mortgage or debts
- Buying a second home
- Gifts to family and friends
- Home care
- Daily living expenses
- Holidays
- Car purchase



There are two major types of Equity Release Plans:

1. Lifetime Mortgage with this plan the money you release is not repaid until you leave the property or die and there are no repayments to make during your lifetime. Interest rolls up during the lifetime of the mortgage and will be included in the repayment sum.
2. Home Reversion with this plan you sell all or part of the interest in your home in return for money and a lease which allows you to stay in your property for life rent free. Your financial advisor will recommend the best scheme for you.

WHY IS EQUITY RELEASE BECOMING POPULAR?

Equity Release is not new, but it is now regulated by the Financial Services Authority. You also have the assurance that your financial advisor will be fully authorised and qualified to give expert advice. Releasing capital from your home is now accepted as a popular method of planning for retirement and boosting your finances. The benefits and variety of Equity Release have improved significantly over the years, with more and more retired homeowners taking advantage of the equity built up in their home.

Legal Expertise you can rely on



BBH Legal Services Ltd

BBH Legal Services Ltd

Enquiry Form

Personal Details

Forenames

1st Applicant

2nd Applicant

Surname

Title / Salutation

Date of Birth

Address

Post Code

Telephone No.

Type of Property HOUSE BUNGALOW FLAT Estimated property value £

Do you have a mortgage or an equity release secured against your property? YES NO

IF YES, outstanding balance £ Current Lender/Provider

Do you need a cash lump sum? YES NO How much? £

Do you need an income? YES NO How much? £

Once completed, simply return this form in the freepost envelope provided and we will arrange for an adviser to send you a personalised illustration.

SIGNED _____ DATE _____

Alternatively we can take your details over the phone, call us on

0800 051 4218



BBH Legal Services
FREEPOST NWW9068A

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BBH Legal Services Ltd
Eastham
Wirral
CH62 0ZZ

WHY CHOOSE BBH LEGAL SERVICES

We are specialists in the legal field of Equity Release and can offer you expert guidance with all the procedures involved in what is likely to be one of the most important decisions of your life.

- We always aim to be approachable and friendly
- Our experience ensures a swift and efficient service
- We ensure communication is made easy
- Wherever possible we will avoid jargon
- Our advice will always be impartial and independent
- We will act in your best interests at all times

We recognise that entering into an Equity Release scheme is a very private matter, so you can rely on us to keep your financial affairs confidential. A full quotation for our charges is made at the outset.

FOR FURTHER INFORMATION PLEASE CONTACT US ON

FREEPHONE 0800 051 4218

Or email: info@bbhlegal.co.uk

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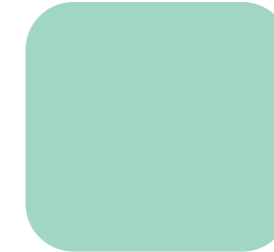
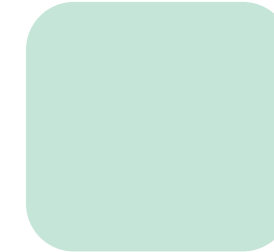
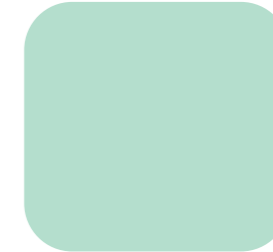
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Securing your future Equity Release



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