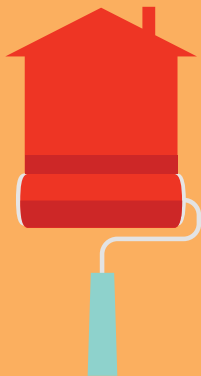


10 Common uses of equity release

#1

Home and Garden Improvements - clients could adapt their homes to make them more accessible for later life



#2

Clear Outstanding Mortgages - clients could clear their existing outstanding mortgages and remain living in their homes



#3

Pay Off Unsecured Debt - clients could clear their unsecured debts in retirement. Think carefully before securing a loan against your home



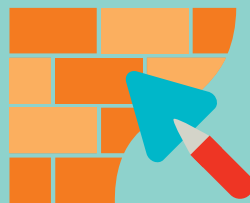
#4

Holiday of a Lifetime - clients could visit family abroad or take a once in a lifetime holiday



#5

Improve Standard of Living - clients could improve their homes with new kitchens, extensions or other costly features



#6

Purchase a Car - clients could purchase that new car they've always dreamed of



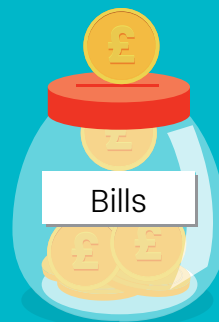
#7

Gifting - clients could gift money to their loved ones whilst they are around to see the benefits



#8

Help Supplement Retirement Finances - clients could boost their retirement finances



#9

Helping First-time Buyers - clients could help first time buyers get onto the property ladder



Find out how equity release could provide you with more retirement lending options.



#10

House Purchase - clients could purchase holiday homes or second homes

Things to consider

A lifetime mortgage is a loan secured against your home and will reduce the value of your estate. It may also affect your entitlement to means-tested benefits.

Unless you decide to go ahead, Key's service is completely free of charge as Key's usual advice fee of 1.99% of the amount released would only be payable on completion of a plan, subject to a minimum advice fee of £1,499.