

You've climbed the mountain.

**Now it's time to
enjoy the view.**



How equity release could help you
enjoy the lifestyle you deserve.

Getting **your home** just the way you want it. Taking that special, once-in-a-lifetime holiday you've always planned. The **simple pleasure** of paying off those nagging debts. The **joy** on your children's and grandchildren's faces as you make their **dreams come true**.

And all on the house.



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Welcome to the rest of your wonderful life

Every day, more and more people choose equity release to get the cash they need to enjoy the retirement they've always wanted. In fact, someone takes out equity release every 12 minutes.

Why? Well, equity release lets you get cash from the value that's tied up in your home.

After all, over the years your home may well have gone up in value, and you may have reduced or paid off your existing mortgage. In which case, your home is probably your most valuable financial asset – and if you're 55 or over, the SunLife Over 55 Equity Release Service could help you unlock some of that value.

Giving you the cash you need now to fund whatever you've been planning for the best years of your life.

Here are five important things you should know about equity release:

- ✓ the money you release is tax free
- ✓ you continue to own your home
- ✓ there's no need for monthly repayments
- ✓ you can use the money however you wish
- ✓ most customers release between £10,000 and £100,000.

The benefits listed above apply to lifetime mortgages, which are the most popular equity release service.

Read on to see how people all over the UK are choosing to spend the money they got with equity release. And to speak to an expert adviser without obligation, call the SunLife helpline free on the number below.

Call SunLife free on 0800 055 6055



The money you need – on the house

Average house prices have almost tripled in the last 20 years* – and there are often stories in the news about how fast prices continue to rise.

So the home you bought some years ago could now be worth considerably more than you paid for it. Equity release could help you get your hands on that value, so instead of being tied up in your bricks and mortar, it's available for you to use.

What's more, if you spent some of that money on your house – such as a home extension, loft conversion or new kitchen – you might actually increase the value of your home further. And equity release is a way of releasing money without having to downsize, saving you the expense of stamp duty and estate agent fees.

So, depending on your circumstances, equity release really could make good financial sense.

*Office for National Statistics 2019.



A little bit of sunshine

Equity release is a significant financial decision, so you wouldn't trust it to a company you've never heard of.

But SunLife can trace its history back over 200 years. We've always focused on helping people over 50 and we believe in making things as straightforward and rewarding as possible.

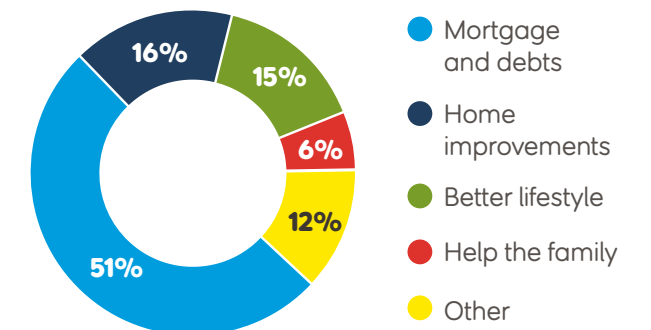
It's why we were the first company in the UK to offer life insurance without a medical. Why 96% of our customers say we're good value and 97% would recommend us.* And it's why we've talked in-depth to 50,000 people in their 50s, 60s and 70s to ask – in what we believe is the biggest-ever UK study into life after 50 – to understand their hopes, interests and ambitions.

For equity release, we're avoiding the jargon you might see other companies using. Age Lifetime are an appointed representative of

*SunLife Continuous Research Programme, New Guaranteed Over 50 Plan customers July – September 2019, based on a sample of 1,207 new policyholders.

Age Partnership, our chosen partner. They offer expert advice – as one of the market leaders, we believe they're the best people to help you go through the nitty gritty.

How do people spend the equity they release?



Call SunLife free on 0800 055 6055



We absolutely love the new extension – it's **transformed the house**, makes entertaining guests so much more fun and I love **showing it off** to friends and neighbours. We've also noticed how **the family come to visit** us much more often since we had it done!



There's no place like home

Home improvements are one of the most popular uses for equity release. A new kitchen or bathroom, a garden room or conservatory, redecorate the whole house, convert a spare room into a home gym, turn the loft into a fabulous home office or master bedroom with ensuite – the possibilities are endless.

You might also be thinking about home adaptations for the future, so you're able to stay in your own home without having to move into residential care; again, equity release can help make that possible.



The **great thing** about equity release is there are no monthly repayments. So we **paid off the mortgage** we had and now we've got an extra £400 every month to play with – it really is **brilliant!**



Say goodbye to big bills

Everyone should be able to enjoy their retirement free from financial worries.

You've worked hard throughout your life, you've put other people first and you've had a thousand and one things to do. Now it's your time.

But if you have a mortgage or other big bills, it can be difficult – especially nowadays, with people living longer and having to make their pensions stretch further.

It's another area equity release can help with, giving you the money to pay off those debts, including your existing mortgage. So you could have more money to live off each month, and perhaps even a nest egg for the future.



Thanks to equity release we were able to **give our daughter** the deposit for a flat. She's a single mum of **two gorgeous** little children so we were delighted to be **able to help** – and our **grandchildren** love their **new home!**



Say hello to the inheritance

Maybe you've got children who can't save a big enough deposit to get on the property ladder. Perhaps you've got grandchildren going to university or getting married, and you'd love to be able to help. It could be that you just really like the idea of giving your kids some or all of their inheritance now, so you can see the difference it makes to their lives.

With equity release, you might find you have the funds you need to do the things you've always planned to and still give some money to your children. Remember, you may want to get some financial advice before giving money away.

Call SunLife free on 0800 055 6055



Put yourself in the picture

Our website has some free services you might like to try, to get a better idea of what equity release could mean for you.

For instance, our equity release calculator lets you see how much money you might be able to release.

There’s also a ‘How much has my home made me’ tool which gives you an estimate as to how much your home could have gone up in value since you bought it.

Just go to sunlife.co.uk/equity – you’ll find lots more information about equity release there too. And when you’re ready for some expert advice, call the SunLife helpline free on **0800 055 6055**.

Equity release calculator

Try our FREE calculator to see how much tax-free cash you could release

Step 1 of 2

Estimated property value
£

Outstanding mortgage
£

Age of youngest homeowner

Email Address

✔ Instant, online results

✔ Quick, easy and free to use

✔ Just fill in a few details and we'll do the sums for you

✔ No obligation to purchase

We may use your email address to contact you about your enquiry. More information about how we use and secure your data is in our [Privacy Policy](#).

Calculate in seconds

Your questions answered

Q: What is equity?

The equity in your home is its market value minus any mortgage or debt you have against the property.

Q: How much equity can I release?

It depends on your home's value and your age. It's likely that the older you are, the more equity you can release.

Q: Is equity release the best option for me?

Call **0800 055 6055** to speak to an expert adviser as, depending on your circumstances, there may be alternatives that suit you better – such as using savings, a traditional mortgage or loan, downsizing, renting out a room, help from your family or careful budgeting.

Q: Could equity release affect my finances in any other way?

It may affect your entitlement to state benefits, and you should consider the impact on your estate, as your loved ones won't inherit the full value of your home when you die.

Q: Can I still have a mortgage on my property?

You need to either be mortgage-free or have a small mortgage which equity release pays off with some of the money you release.

Q: Does it matter what kind of home I have?

It must be built out of bricks and mortar. You must also own a freehold property or one with a long lease.

Q: Can I still move home?

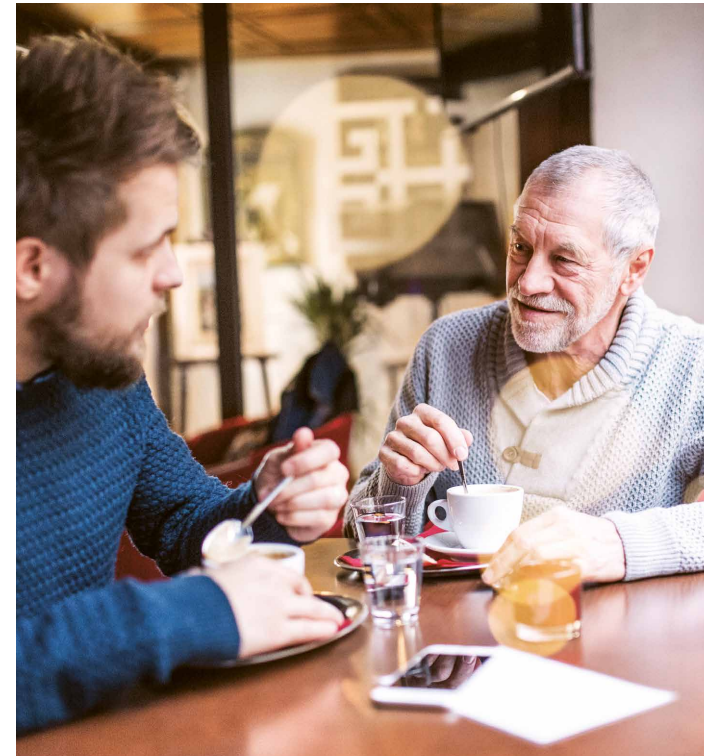
Often, yes, but there may be fees which apply.

Q: What if I die but my partner is still alive?

The equity release scheme should be in both names so your partner can continue to live in the home under the same arrangements.

Q: What happens if my partner or I need long-term care?

If you both move into a care home permanently, the scheme will usually end and the property will be sold. If just one of you moves to a care home (or care is provided at home), your equity release scheme will usually continue as is.



Call SunLife free on **0800 055 6055**



Safe as houses

Your home is probably your most valuable financial asset. Yet, even though house prices may have risen dramatically in recent years, your pockets aren't any deeper because the money is in bricks and mortar.

That's why equity release can be a great way to make that asset work harder for you, freeing up some of the money you've got in your home's value.

However, you need to feel confident that equity release is right for you. One thing you might be reassured to know is that equity release schemes are regulated by the Financial Conduct Authority.

We've teamed up with Age Lifetime, an appointed representative of our expert partner Age Partnership. Age Partnership is a member of the Equity Release Council, a trade body whose members must follow a strict code of conduct.

Equity Release Council products include:

- ✓ a 'no negative equity' guarantee, meaning you'll never owe more than your house is worth
- ✓ the option to transfer your scheme to another property without penalty.

To find out more, visit
equityreleasecouncil.com

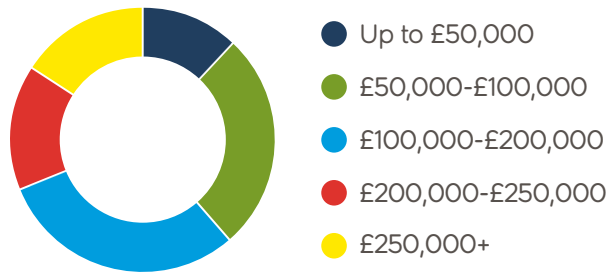


Could you take out equity release?

Equity release isn't the right option for everyone – there may be other ways of getting a similar amount of money and you should always get professional advice first.

That's why if you call SunLife on **0800 055 6055**, we can check if you're eligible and put you through to an expert adviser to talk about your circumstances and needs.

How much equity do people release?



Not everyone is able to release equity. As a first step, you need to:

- ✓ be aged 55 or over
- ✓ live in the UK most of the time
- ✓ be a homeowner
- ✓ only have a relatively small mortgage remaining, or have paid off your mortgage
- ✓ have a home worth at least £70,000.

So if that's you, why not speak to us today to find out more.

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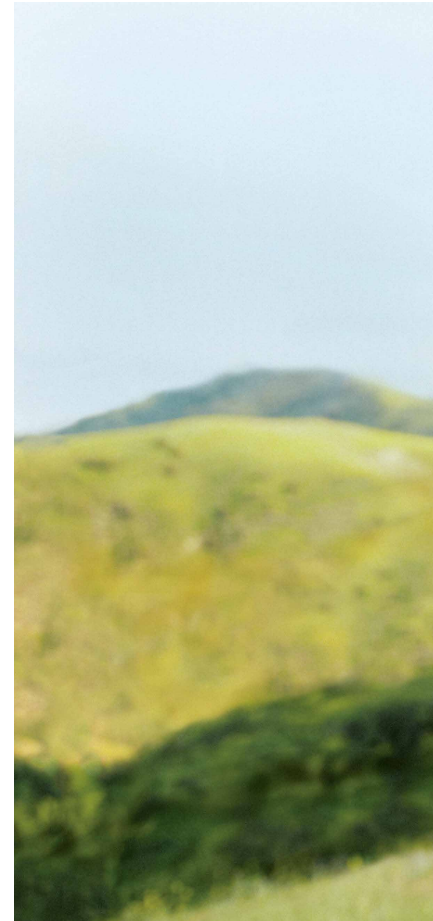
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Or visit sunlife.co.uk/equity



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