

We are Create Finance.

Could extra money help you in retirement?

As a valued client, we want to help you get the most from your retirement. We know you've worked hard all your life, saving for your future and we want you to enjoy your golden years. However, there may be times when you need extra money that you simply may not have to hand. If you have any doubts about your retirement finances, one of the options is to consider the money that is tied up in your home.

One way that homeowners aged 55-95 like you are supplementing their retirement income is to use a Lifetime Mortgage or Home Reversion Plan (both commonly referred to as equity release) to unlock the tax-free cash in their home to spend in any way they choose..

I can introduce you to Key Retirement

With so many different plans available, it's essential that you seek specialist impartial advice before you make any decision. If your needs cannot be met by a traditional mortgage I can introduce you to Key Retirement. As a market leader for Lifetime Mortgages and Home reversion Plans, Key Retirement has access to special offers and preferential terms and they will search the whole of the market to find the best deal for you.

Key Retirement can offer you a fee free, no-obligation consultation with an expert local adviser, in the comfort of your own home. Your personal adviser will explain more about how the plans work, give you an idea of how much cash you could release and discuss how a plan will reduce the value of your estate and could affect your entitlement to some state benefits. You will also need to take legal advice before releasing equity from your home.

Lifetime Mortgages and Home Reversion Plans are not right for everyone. Key Retirement is a specialist adviser in the Equity Release sector and is directly authorised by the Financial Conduct Authority to arrange Lifetime Mortgages and Home Reversion Plans.

We have chosen to introduce to Key Retirement Solutions due to their specialist expertise and no-pressure approach to equity release advice. Meeting with an adviser won't commit you into applying for a plan; it simply gives you a chance to find out more about your options.

Unless you decide to go ahead, Key's service is completely free of charge as Key's typical advice fee of 1.95% of the amount released is only payable on completion of a plan. We can help you find a mortgage deal or refer you to Key Retirement Solutions if it's right for you. We look forward to hearing from you.

You should always think carefully before securing a loan against your home.

Want to know more?

Call us on **01332 742 741**

Or email **hello@createfinance.co.uk**

