

fmifa



Release tax-free cash from the value of your home Unlock a better retirement

**Financial Management
Independent Financial Advice**

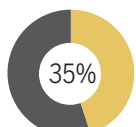
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Penn Barn, By the Pond, Elm Road, Penn, Bucks HP10 8LB

Member of the Equity Release Council. Financial Management is authorised and regulated by the Financial Conduct Authority. FCA Registered No. 485423

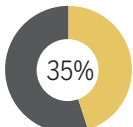


**“A big thank you!
It would not have been
possible without you.
You have helped our dream
come closer to reality.”**

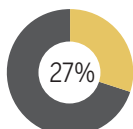
**In 2024 our clients used the money
they released for many different
reasons and often a combination:**



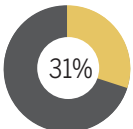
Gift to
family



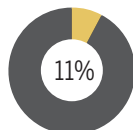
Supplement
retirement income



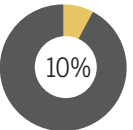
Home
improvements



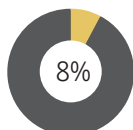
Pay off existing
mortgage/debt



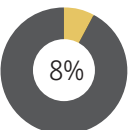
New car



New
homes



Holiday



Divorce

Accessing your property wealth through Equity Release

What is Equity Release?

- Equity Release is a way of releasing the wealth tied up in your property without having to move home
- You retain full ownership of your home if you release equity using the most common form of Equity Release: a Lifetime Mortgage
- You can borrow against the value of your home in exchange for a tax-free lump sum, or a series of smaller amounts, or a combination of both

Who can benefit from Equity Release?

- Anyone over the age of 55 who owns their own home
- An existing mortgage can be paid off at the same time

How can you benefit from Equity Release?

- You can use the money for any purpose from the holiday of a lifetime to helping your children or grandchildren buy their own home
- You need make no monthly repayments at all or you can choose to make voluntary interest payments
- A cash reserve can be established for you to draw on as and when required with interest charged only as the money drops into your bank account

Good to know:

- All money released is tax-free
- You benefit fully from any future increase in the value of your home
- Plans are 'portable' – you can still move home

- You can never pass debt onto your estate
- The mortgage becomes due only after the second of you has passed away (or moved into long term care)
- Your entitlement to means-tested state benefits may be affected
- We are Members of the Equity Release Council and uphold all their principles for your benefit and protection - see www.equityreleasecouncil.com
- We will not charge you a fee at any point of the process

Choosing to release money from your home is a big decision. We are independent Financial Advisers; here to clearly explain the things you need to consider and the options available to you.

**Please take a look at our website
or call James, our Equity Release
Specialist for an initial chat.**



Member of the Equity Release Council.

Think carefully before securing a loan against your property. This is a lifetime mortgage, to understand the features and risks, please ask for a personalised illustration.

We do not give advice on Home Reversion plans.



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