



Adavum[®]

Equity Release

Accessing your property wealth



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

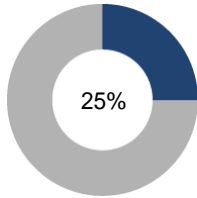
Who can benefit from Equity Release?

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

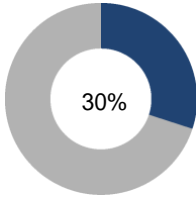
How can you benefit from Equity Release?

- 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

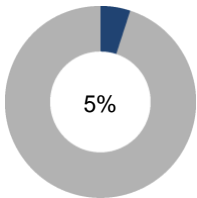
Our clients use the money they release for many different reasons and often a combination:



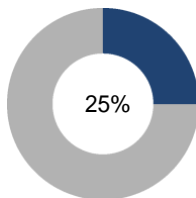
Home Improvements



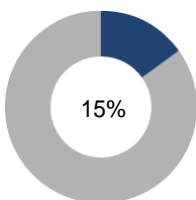
Helping Children/Grandchildren



Divorce Settlement



Repaying Existing Mortgage



Holidays and Family Events

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 could 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 in 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.

Visit our website at www.adaurum.com or contact us using the details below.

Head office:

Stoke Field Farm, Knightsbridge Lane, Pyrton, OX49 5AT.

T 01491 613 999 M 07968 855 743 E murray@adaurum.com

Branch office:

6 Beedingwood Drive, Forest Road, Colgate, Horsham, RH12 4TE.

T 01293 851 781 M 07768 905 997 E mark@adaurum.com



“We can take the mystery out of Equity Release”

To consider:

Do I need the money?

Should I consider downsizing to a smaller home?

How will my income requirements change in the future?

How will this impact my tax position?

Am I claiming all the welfare benefits I am eligible for?

Will this cash impact any existing welfare benefits I receive?

How much inheritance do I wish to leave?

Are my family able to help?

Do my family support this decision?

Have I spoken to an independent adviser to look at all of my options?

Financial Management are members of the Equity Release Council. Our clients have the reassurance we are protecting them every step of the way.



Top 10 Tips

With equity release you can use some of the money tied up in your home to get a tax-free lump sum. You can spend this on whatever you like. Used wisely, it can help create a more comfortable retirement for you and your family. If you're considering equity release read our 10 top tips below.

DO YOU NEED IT?

1 Consider all your options. Make sure you're claiming all the state benefits that you are eligible for. Explore the possibility of downsizing or renting out a room.

2 Do your sums! Fill out a budget planner. Work out what your income requirements are and how this might change in the future.

3 Check with your lender. If you're considering equity release to pay off a mortgage, speak with your existing lender. They'll discuss all the options they can offer you.

4 Weigh up spending on home improvements. Check to see if your local authority offers any grants for work you might be planning on your home.

IS IT THE RIGHT SOLUTION?

5 Talk to your family. Discuss your plans with them. They may be able to help or support your decision to take equity release.

6 Do your homework. You can find unbiased information about different financial products online. You can download the Money Advice Service 'Guide to Retirement' from moneyadvice.service.org.uk You can get more information via the Equity Release Council's website: www.equityreleasecouncil.com

7 Get expert advice. Don't take what others say for granted; make sure you speak with a qualified financial adviser. They'll need to be a member of the Equity Release Council (the recognised industry body). This organisation ensures that all members abide by the overarching principles of the Council.

8 Take independent legal advice. It is important that you receive independent legal advice from an experienced solicitor who can advise and provide you with the necessary guidance, given equity release is a specialist area.

WHICH IS THE BEST PLAN?

9 Understand the differences. An adviser will help you understand the difference between home reversion plans and lifetime mortgages and any other options open to you.

10 Find out which features work best for you. Don't assume that the lowest interest rate is necessarily the best. Different plans have different features – some of which will fit you better than others. For instance, some allow you to make monthly payments to avoid the interest building up.

Visit our website at www.adaurum.com or contact us using the details below.

Head office:

Stoke Field Farm, Knightsbridge Lane, Pyrton, OX49 5AT.

T 01491 613 999 M 07968 855 743 E murray@adaurum.com

Branch office:

6 Beedingwood Drive, Forest Road, Colgate, Horsham, RH12 4TE.

T 01293 851 781 M 07768 905 997 E mark@adaurum.com



Head office:

Stoke Field Farm, Knightsbridge Lane, Pyrton, OX49 5AT.
T 01491 613 999 M 07968 855 743 E murray@adaurum.com

Branch office:

6 Beedingwood Drive, Forest Road, Colgate, Horsham, RH12 4TE.
T 01293 851 781 M 07768 905 997 E mark@adaurum.com

Adaurum Limited is authorised and regulated by the Financial Services Authority – FSA Number 402746.