ROXTON WEALTH

EQUITY RELEASE

Understanding your options. Protecting your future.

Your home may hold more than memories. It may also hold value built up over many years.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Equity release, simply explained

Equity release is a way for some homeowners to access part of the value tied up in their property while continuing to live there.

The money may be taken as a lump sum, smaller withdrawals over time or a combination of both, depending on the product and personal circumstances.

Important to understand:

- Interest may build up over time if it is not paid
- The amount owed can increase significantly over a long period
- Equity release can reduce the value of your estate
- It may affect entitlement to means-tested benefits
- It may limit future options
- Alternatives should be explored before any recommendation is made

It is not free money, and it should never be treated as a quick decision.

Could your home help support your future?

Supplementing retirement income

This may be relevant where pensions, savings and other income sources do not provide the level of flexibility or lifestyle they want.

Home improvements

Renovations, accessibility changes, repairs, adaptations or creating a home that works better for later life.

Helping family

Supporting children or grandchildren with a property deposit, education, debt repayment or another major life event.

Reducing financial pressure

Repaying existing borrowing, reducing regular outgoings or creating a larger accessible cash reserve.

Lifestyle goals

Travel, hobbies, family experiences, a new car or the freedom to enjoy retirement more fully.

Care planning

Understanding whether property wealth could form part of a future care or later-life planning conversation.

A good equity-release conversation should begin with what you are trying to achieve, not with the product itself.

Decisions understood in context

Stay and adapt

A couple in their late sixties want to remain in their home. Their mortgage is small, their pension income covers everyday life, but they would like to make accessibility improvements and help a child with a deposit.

The question is: "Can we do this while still protecting our own income, home, independence and future choices?"

Reducing pressure

A retired homeowner feels financially stretched. They want to understand whether they can reduce existing borrowing and create a clearer income plan without having to sell immediately.

The right answer is not always the most obvious one. It is the one that works for your wider life.

A home is where you live, where your family gathers and where memories sit.

A loan secured against your home

1 **PROPERTY VALUATION**
The lender assesses the home and property criteria.

2 **REVIEW**
Your age, income, health and wider financial position are reviewed.

3 **ILLUSTRATION**
Shows amount available, interest rates, fees and long-term impact.

4 **EXECUTION**
You receive the funds as a lump sum, smaller withdrawals or both.

5 **SECURITY**
You remain the legal owner, subject to maintaining and insuring the property.

6 **RESOLUTION**
The loan is repaid when you die or move into long-term care.

A lifetime mortgage can create flexibility. It can also create a long-term debt that needs to be understood clearly.

Understanding the long-term impact

Interest & Repayments

Interest is typically added to the loan balance ('roll up'), which can significantly increase the amount owed over time. Some plans allow voluntary repayments to reduce this effect, provided they are sustainable.

Ownership & Conditions

You remain the legal owner, but the lender has a charge over the home. You must continue to live in the property as your main residence, maintaining and insuring it according to the product terms.

Inheritance & Safeguards

Equity release reduces the value of the estate left to family. Most plans include a no-negative-equity guarantee, ensuring the debt does not exceed the property's net sale value when the plan ends.

Involving family in the conversation is important, particularly if helping them now could reduce what may be available later.

The no-negative-equity guarantee does not mean there will always be money left for inheritance; it means the debt should not exceed the net sale value.

Myth versus reality

MYTH: I WILL LOSE OWNERSHIP OF MY HOME.

Reality: With a lifetime mortgage, you usually remain the legal owner. The lender has a charge over the property because the loan is secured against it.

MYTH: I WILL BE FORCED TO MOVE.

Reality: You are not usually required to move. Plans meeting Equity Release Council standards include a right to move, subject to lender criteria.

MYTH: EQUITY RELEASE IS ALWAYS A BAD IDEA.

Reality: It can be suitable for some and unsuitable for others. A good adviser explores reasons, alternatives, costs and risks before recommending.

MYTH: MY CHILDREN WILL GET NOTHING.

Reality: Equity release can reduce inheritance, but whether anything remains depends on property value, borrowing amount and plan terms.

MYTH: IT IS ONLY FOR PEOPLE WHO ARE STRUGGLING.

Reality: People explore it for home improvements, family support, retirement income, and lifestyle goals. It depends on your circumstances.

MYTH: I SHOULD TAKE THE MAXIMUM AMOUNT AVAILABLE.

Reality: The right amount is not necessarily the largest amount offered. Borrowing more can increase the impact of interest and reduce flexibility.

The aim is not to release the most money. It is to make the decision that best supports your life.

A balanced assessment

Potential advantages

- Access property wealth without selling
- Ability to remain in your home
- Flexibility in how you take the money
- Potential use for home improvements/family
- Voluntary repayment options on some plans
- Safe-guards like no-negative-equity protection

Potential limitations

- Interest may roll up over time
- Estate value may be reduced
- Means-tested benefits may be affected
- Moving home may be more complicated
- Fees, charges and early repayment costs
- Property must meet lender criteria

Equity release can create freedom for some people; it can create restrictions for others. The difference is in the detail.

Exploring other routes

Downsizing

Selling your home and moving to a smaller property may release capital while reducing maintenance costs, though it involves moving expenses and emotional changes.

Savings & Investments

Using accessible savings or withdrawing from investments may be more suitable where the amount needed is modest and does not deplete your emergency reserves.

Spending & Income review

Sometimes the most useful step is reviewing regular spending, pension income, benefits or existing borrowing before considering any new debt.

Retirement lending

A retirement interest-only mortgage or later-life mortgage may preserve more estate value through regular interest payments and affordability assessments.

Family support

Family may be able or willing to help, but this needs careful discussion and should never be assumed as it creates different emotional considerations.

The purpose of exploring alternatives is not to rule equity release out. It is to make sure it is chosen for the right reasons.

A JOINED-UP APPROACH

Equity release as part of a wider plan

Property	Reflecting practical needs, emotional connection and housing plans.
Retirement	Reviewing pensions, savings, investments and income first.
Care	Considering property and income alongside possible care arrangements.
Family	Balancing support today with long-term security and inheritance.
Legacy	Ensuring the impact of interest and release is fully understood.

It is about deciding how your home should support the life, family and future you value most.

Let's discuss your options

You may be considering equity release because you want more income, a better home for later life, support for family, reduced financial pressure or greater flexibility around future plans.

That is a sensible place to begin.

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REGULATORY NOTICE

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EQUITY RELEASE RISKS

> *Equity release reduces the value of your estate and may affect your entitlement to means-tested benefits.*

MORTGAGE WARNINGS

Your home may be repossessed if you do not keep up repayments on your mortgage.

GENERAL ADVICE

The information in this brochure is for general guidance only and does not constitute financial or legal advice. A lifetime mortgage is a long-term financial commitment and a full suitability assessment is required before any recommendation can be made.

Check that this mortgage will meet your needs if you want to move or sell your home or you want your family to inherit it. If you are in any doubt, seek independent advice.