

Thousands of people are now choosing to release the cash locked in their home to enjoy life to the full... why not join them?

Top uses of equity release\*

1. Pay for home and garden improvements
2. Pay for holidays
3. Pay off outstanding debts
4. Treat or help family or friends
5. Help with regular bills
6. Clear outstanding mortgage

How could equity release transform your future?



\*KRS Customer Survey Sept 08

Take your first step to financial freedom by speaking to a member of the team or calling Key free on

**0808 1562675**

“ This extra money has made it possible for me to retire with no worries about paying my way, and I know that there is more money there should I need it. ”

Mr W Riley

“ I would recommend Key to anyone. My wife and I are looking forward to the best years of our lives! ”

Mr P Brown



Always with your interest at heart



**Representatives of Furness Building Society are not authorised by Furness Building Society to give advice or a personal recommendation in respect of equity release. They act as introducers only to Key Retirement Solutions.**

**Key Retirement Solutions is authorised and regulated by the Financial Services Authority.**

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KL131 (10/08)



Release tax-free cash from your home and enjoy life to the full



Always with your interest at heart



Make the right choice on equity release by speaking to the UK's leading equity release specialists.

See inside for details.

# Over 55? You could boost your income by thousands of pounds by releasing cash from your home

Cash released with an equity release plan is tax-free and can be spent in any way you choose: **holidays, home improvements, a new car or just some help with day to day living costs.**

There are typically no monthly repayments and you have the peace of mind that you can stay in your home for life.

## Benefit from specialist independent advice

An equity release plan is usually a lifetime commitment and with over 40 plans to choose from it's important to seek specialist independent advice before you make a decision.

As part of our commitment to providing the best service to our customers, we've teamed up with Key Retirement Solutions, the UK's leading equity release specialists, to offer a special advice service to anyone considering releasing cash from their home.

A free, no obligation initial consultation with the UK's leading independent equity release specialists.

Key can help you to make the right decision for your financial future, with comprehensive and tailor-made, impartial advice.

### Your personal adviser will:

- tell you how much cash you could release.
- explain the pros and cons of different types of plan.
- explain how the value of your estate will be reduced.
- work out any effect on your state benefits to find the best solution for you.
- offer you the choice of lifetime mortgages, home reversions or drawdown plans and the option of a tax-free cash lump sum or a regular income.
- tell you if its not right for you and suggest alternative options.

After taking the time to get to know you and your wishes for your retirement, your adviser will then search the entire market to find the best plan for you:

- impartial advice on all the plans available.
- Key only recommend plans approved by Safe Home Income Plans (SHIP), which guarantees you will never fall into negative equity, can stay in your home for life and can move home if you wish subject to criteria.
- access to exclusive offers from leading plan providers.

Make the right choice on equity release by speaking to the UK's leading equity release specialists.

## What Key's customers say...

“ Equity release has given me a more relaxed outlook on life, freeing me of money worries. ”

Mrs N Anderson

“ My adviser was extremely patient and did not try to push us into making a quick decision. When we finally made the decision he was fast and efficient in dealing with the matter. ”

Mrs P Maynard

Key's specialist and impartial advice could help you to save your estate thousands of pounds in the future.

The fee for their advice is typically 1.5% of the amount released; however, this is only payable on completion of a plan.

This is an equity release plan. To understand the features and risks ask for a personalised illustration.

## Find out more

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