

Premier Equity Release - Website Content

Home Page

[in top bar]:

[body text]:

Call us today for a no-obligation, confidential chat about your money [insert number]

[h1]:

Why Shouldn't You Be Comfortable In Retirement?

[h2]:

Bringing an ethical approach to Equity Release, so you get the most out of life

[banner/hero image]

[h3]:

We can provide the Equity Release plan you're looking for.

[body text]:

You're looking for a life-changing result without being ripped off. That's our priority too. We'll listen to you, come up with the right plan and hold your hand every step of the way. You won't have to do anything - that's what we're here for. We promise: no pressure, just honest, open information and advice. And we'll even say if we feel Equity Release is not right for you.

[h3]:

Want to know how much Equity Release you can get?

[body text]:

Simply enter a few details into our online calculator and you'll get a rough estimate of the tax-free figure you can expect.

Click here for the calculator:

[button]:

Find out how much

[link to Calculator page]

[h3]:

What will happen when I pick up the phone?

[body text]:

Wherever you are in the UK, you won't end up in a call centre 'black hole'. We're real people. Let's walk you through what to expect when you speak to our adviser.

[button]:

Learn about the process

[link to Process page]

[h3]:

Do you want to?:

[boxes that click through to other pages]:

- **Learn more about Equity Release** [link to Equity Release page]
- **Meet the Premier advisers** [link to About page]
- **Walk through a case study** [link to Case Study page]
- **Find out about rates and costs** [link to Costs page]
- **See information for family members** [link to a Family page]
- **Know more about uses for Equity Release** [link to Uses Of ER page]

[h3]:

Watch Premier's Tracey Lucas explain what an ethical approach to Equity Release means to her:

[insert Tracey video intro]

[insert Equity Release Council logo]

[h3]:

We're members of the Equity Release Council. Why is this a good thing?

[body text]:

It means we work to strict guidelines that protect you in every aspect of the Equity Release plan.

[button]:

Find out more

[link to Equity Release Council page]

[logos of providers, etc?]

[Trustpilot and/or customer testimonials]

[h3]:

Are you ready to talk to us about your needs?

[body text]:

Call us now on [insert number] for a free, confidential chat about your money (have a pen ready).

Or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

[footer - links to T&C's, site map, etc.]

=====

Calculator Page

[h1]:

The Equity Release Calculator

[h2]:

It takes just 3 minutes to see how much you could get

[body text]:

Welcome to your Equity Release Calculator. Just fill in the gaps to get an approximate idea of the tax-free amount you could expect to receive.

[maybe in a side bar/box?]

[h3]:

Confidentiality

[body text]:

Rest assured, the information you tell us is solely so our advisors can give you the best advice, and consider the most appropriate plan for your needs. We won't share your information with anyone else.

[insert Calculator widget]

[response message to go with result?]:

[h3]:

Your results

[body text]:

We were being honest when we said an approximate figure. This calculator is great for giving you a rough guide, but is no substitute for a proper conversation with a professional adviser. When we know a few more details about your circumstances, we'll be able to give you a truly accurate number. Please give us a ring, and talk to a friendly, honest person who isn't Option 3 on an automated system.

[footer]:

[h2]:

Are you ready to talk to us about what you need?

[body text]:

Call us now on [insert number] for a no-obligation chat about your money (have a pen ready).

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=====

Equity Release Page

[h1]:

Equity Release Explained

[h2]:

Don't get bogged-down by long lists of terms. We're here to spell it out and make sure you feel informed.

[h3]:

What is Equity Release, and how does it work?

[body text]:

Equity Release is a way for you to access the wealth tied into the value of your house so you can put it to positive use, without having to sell your property or move out. It enables you to continue living in your home while providing the means to improve your quality of life. All money taken through Equity release is tax free.

Equity Release is designed for people aged 55 or over who either own their house outright, or have only a small portion of their mortgage left to pay off. It's usually done on the understanding that the money will not be paid back to the lender until the property is sold, usually when the owner passes away, or has to go into care.

Add tick boxes/bullets:

- Release up to 35% of your home's value
- Receive a tax-free lump sum or drawdown
- Lifetime Mortgage and Home Reversion options available
- Experienced advisers covering the whole of the UK
- Schemes available from all major providers

[h3]:

What influences the amount I can get?

[body text]:

There are a few factors that a provider will look at when deciding the amount of equity they can release to you. Obviously, the value of your property is the main thing to consider, but after that it may depend on how long you can be expected to live.

They will consider your age, any previous or existing medical conditions, and often also some lifestyle factors like smoking, drinking, exercise, etc. Some providers may offer larger sums to people with certain factors that could shorten their lifespan. With less time to use the money, and for interest to accrue, larger loans become potentially more practical.

[h3]:

Is it right for you?

[body text]:

Equity Release is not right for everyone, and you should seek independent financial advice when considering the various Equity Release plans available.

As a member of the Equity Release Council, and an experienced independent broker between clients and financial providers, we are committed to giving you honest, professional and helpful advice.

We take the time to get to know you and your circumstances inside out, so we can be confident both of us will be able to make clear, informed decisions that put you in a better place in life. And if that means not selling you an Equity Release plan, then you deserve to know. We'll be likely to offer advice on what could be the best alternative for you.

[h3]:

Who do we work with?

[body text]:

There are a few key providers in the Equity Release market that also work within the Equity Release Council's guidelines. As trusted providers, we're happy to work with all of them:

Aviva, Bridgewater Equity Release, Hodge Lifetime, Just, Legal & General Home Finance, LV, More 2 Life, OneFamily Lifetime Mortgages Ltd, Pure Retirement, Retirement Advantage.

[h3]:

How Equity Release can change your life

[body text]:

You can put the tax-free money available through Equity Release to many uses, all of which will make your life that much better.

Many people use the money to clear debts, or pay off the last of their mortgage. Others use it to fund home repairs, costs for care services, or to adapt the house and car to make it easier to get around. You might also want to help younger members of your family get on the housing ladder, or invest in a business. Or you might simply want to update your car, your computer or your wardrobe.

We go into the options in more detail on [this page](#) - take a look!

[link to Equity Release page]

[h3]:

Whatever your plans and ambitions, we can help

[body text]:

If you have ideas about how you could put the equity tied up in your home to good use, give us a call today on [insert number] and speak to a helpful, professional adviser.

Or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

[h2]:

We'll do our best to get you on the way to a better life.

(the next 2 below I wrote initially as simple CTAs to get to another page, but they might work better in 2 boxes with icons for clarity)

[h3]:

Do you have any questions?

[body text]:

Read through our frequently asked questions [here](#).

[link to FAQ page]

[h3]:

Who are Premier Equity Release?

[body text]:
Learn all about the team.
[link to About page]

=====

ER Types Page

[h1]: **Types of Equity Release**

There are two main types of Equity Release:

[h2]: **1. Lifetime Mortgage**

[body text]:
This is where you can take out a mortgage secured on your property (usually up to 35% of its value), while retaining ownership. Interest will roll up for as long as the loan is in place, or you can choose to pay the interest each year to avoid it building up (known as an **Interest-only Lifetime Mortgage**). When the homeowner dies or moves into long-term care, the loan amount and any accrued interest is paid back out of the funds from the sale of the house.

[h2]: **2. Home Reversion**

[body text]:
Where you sell all or part of your home to a loan provider, in return for a tax free lump sum or smaller regular payments. Again, you are entitled to live in your property rent free until you pass on or move into care, but you have to agree to maintain and insure it.

The percentage of your home you retain will always be the same, no matter how the value of the property fluctuates. You can of course take further cash releases, which will affect the size of the portion of your property that you own. At the end of the plan, your property is sold and the sale proceeds are shared according to the final percentages of ownership.

[h3]: **Ring-Fencing**

[body text]:
There are products within both of the above types of Equity Release that allow for you to ring-fence a percentage of your property, or perhaps a certain amount of the monetary value, for inheritance or some other later use.

[h3]: **Drawdown Equity Release**

[body text]:
With both options, you are also able to release your equity in smaller increments, to provide a more steady tax-free income rather than a lump sum. This is known as Drawdown Equity Release. The advantage of this is that interest will only be due on the amount you take out, so initially your interest will be smaller than if you had taken all the equity in one go.

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Uses For Equity Release Page

[h1]:

Use Equity Release To Transform Your Life

[h2]:

What would a better way of living look like for you?

[body text]:

There are so many uses for Equity Release, from the practical to the personal and the essential. Everybody is different, and each of you will have your own reasons, needs and ambitions. You have the freedom to choose what to do with the wealth tied up in your home, and here are a few ways that other people have used theirs...

[recommend adding an image for each of the points below]

[h3]:

Equity Release for Home Improvements

[body text]:

This is often high on the priority list for people who have lived in their home for many years. Things that were new once are now sadly past their best, which can be frustrating, embarrassing or demoralising.

It could be new windows, doors or roof repairs. Or perhaps new carpets, a modern kitchen and a landscaped garden. Using a tax-free lump sum to bring your house up to scratch will make your home look and feel more modern, better-kept and welcoming. Which in turn will increase its value and boost your self-esteem.

[h3]:

Equity Release for Care Costs

[body text]:

If you are staying in your family home and need help with domestic tasks like dressing, cleaning or cooking, then you could get allowances from your local council for carer visits. However, budgets to help pay the people who help you are shrinking, and they are likely to ask you to contribute.

It may seem like a small sum, but the payments add up, and if you are on a limited income you could struggle to afford it in the long term. And of course there are other tasks like gardening and maintenance that you may need to pay someone to help with.

Equity Release could be the way for you to provide a decent level of comfort and dignity for yourself in later life, without having to lean on friends and family.

[h3]:

Equity Release for Mobility Equipment

[body text]:

We know that most people looking at Equity Release are not thinking of big holidays and a new conservatory. As a lot of people get older, mobility can become an issue. In many cases, people with reduced mobility can get help from their local authority, but often this is just for the basics.

Everyone wants to have a certain level of comfort in their old age, and with Equity Release you would be able to use the tax-free funds to adapt entryways, or to obtain a high-quality stairlift, an adjustable bed, a reclining chair, a mobility scooter, or anything else you need. You won't need to feel held back by how quickly or easily you are able to move again.

[h3]:

Equity Release for Paying Off Your Mortgage

[body text]:

Equity Release can come in useful for those who face a shortfall when their interest-only mortgage comes to the end of its term. Unfortunately for some, payments over the years may not have added up, or the investments have not returned the value that was necessary, and they get a letter from the bank asking for a large sum they cannot afford on their current income.

Alternatively, if you only have a small portion of your payment mortgage left to run, Equity Release can be a way to replace the current monthly payments with deferred payment of a larger lump sum. This then frees up your day-to-day finances for other things.

Using a Lifetime Mortgage loan secured against your house, you'll get relief from ongoing debts and have peace of mind, knowing that you can stay in your own home for as long as you need to.

[h3]:

Equity Release for Clearing Debts

[body text]:

Some forms of credit and loans can be very expensive, and if you do not expect to pay them off quickly, then Equity Release might be a better option in the long term. Similarly to clearing a mortgage, this would mean replacing the monthly repayments demanded by the creditor with a tax-free lump sum repayable only when your house is sold.

You may want to look carefully at the interest rates on both your current debts and the money you could release from the value of your house. If the interest rate on an Equity Release loan is lower than on your line of credit then, in the long term, Equity Release could mean more of your estate is left intact.

As ever, you should discuss everything with an independent financial adviser to make sure all the issues are covered and you understand the comparative costs and risks.

[h3]:

Equity Release for Investments

[body text]:

Some of you may have plans and ideas for investments and new businesses, which the funds released from your house can help to make happen.

You may wish to invest in a friend's or relative's business, giving them the valuable cash injection that they need to expand, or you might be looking at returns on the stock market. And, if the return on investment from the funds is greater than the interest charged on your loan, then it will look like you've made a very wise choice.

However, be careful. Investing in anything can be a gamble, and as financial firms always say: the value of investments can go down as well as up. You might not make your money back.

[h3]:

Equity Release for Helping Your Family

[body text]:

One of the most common uses for Equity Release, and certainly the one closest to all our hearts, is using the equity stored in your house to help your family. Getting your children or grandchildren onto the first step of the housing ladder can feel immensely rewarding for you and

a huge relief for them. And with property values rising, it makes sense to do it now rather than wait until an inheritance.

Or imagine the freedom you could give to a family with growing children if you were to help them pay off their mortgage. Instead of keeping up mortgage payments, they can think constructively about how to use their money to improve their lives too. Just make sure it's clear whether any money you give them is a gift, or a loan.

[h3]:

Equity Release for a New Car, Bike, Clothes... Surfboard?

[body text]:

The obvious way to improve your life with the money stored in your property is to upgrade your high-value possessions, or add to them. You can use a tax-free sum to buy a modern car, or a boat, an up-to-date computer or tablet, a new wardrobe, top-of-the-range bicycles, a caravan, motorhome... the list goes on.

Releasing equity means you'll be able to invest in more modern and efficient machines and gadgets, and gain the sense of freedom and self-respect that goes with it.

[h3]:

Equity Release for A Much-Needed Holiday

[body text]:

If your house is in good shape, your health is all OK and your income is sufficient for your needs, then there is one final use for Equity Release.

Are there places you've never been, that you've always wanted to go to? Perhaps a place you saw in a film, or a city full of history and sights, or an island resort tucked away from the rest of the world? By freeing up the money in your home, you can turn that fantasy into a reality.

For some people, Equity Release provides the chance for them to feel the sun on their faces in a Thai archipelago, hear the Atlantic Ocean washing up against the side of the boat, or see the peaks of the Andes looming in the mist. You only live once - why not join them?

[h3]:

Can you imagine how extra tax-free funds, either a lump sum or a stream of smaller payments, could improve or protect your life in future?

[body text]:

Call us now to talk over how we can make it happen, in a way that best suits your needs and resources.

[h3]:

Call now

[button]:

[insert number]

=====

Equity Release Council Page

[h1]:

The Equity Release Council

[h2]:

We're proud to be a member

[body text]:

Being a member of the Equity Release Council means we live by the high standards they set for products and services.

Releasing the wealth tied up in your home will help to fill the gap between your retirement income and increasing costs. But you have to feel confident you are being treated fairly and honestly at every step.

We are able to rest easy in our beds at night, knowing we're doing the right thing by you.

[h3]:

Old Horror Stories

[body text]:

In the past, there have been some Equity Release providers who perhaps did not act in the best interests of their clients. There were cases of retired people seeing the interest on the loan completely consume the value of their home, or even being asked to move out. Upon their death, an unscrupulous lender might get the property sold quickly, below market value, just to make sure their costs were covered, or families were asked for more money to cover a shortfall in interest due after the sale.

We are very happy to say that this is no longer the case.

[h2]:

Product Standards

[body text]:

We will only recommend an Equity Release loan to you if certain standards for the product are in place. These are:

[h3]:

Fixed Interest Rates

[body text]:

For a lifetime mortgage (where you take out a loan secured on your property), the interest rate must be fixed. Or, if you do get a variable rate deal, then there must be a cap (upper limit) above which the rate can never rise, again fixed for the life of the loan.

[h3]:

The Right To Remain

[body text]:

As long as the property remains your main residence and you keep to the terms of your contract, the loan agreement must give you the right to continue to live in your home until you pass on or need to move into permanent care.

[h3]:

The Right To Move

[body text]:

The loan agreement must allow you to move to another property, as long as the new property meets the terms and conditions of the Equity Release provider, and provides adequate security for the loan.

[h3]:

A No Negative Equity Guarantee

[body text]:

We all know house prices can go down as well as up. A 'no negative equity guarantee' ensures that if the house is sold, and the costs for the agents and solicitors have been paid, then if the remaining sum does not meet the amount of the loan plus interest due, then neither you nor your estate will be liable to pay any more.

We will only recommend an Equity Release product to you if it meets all of these above standards. If for any reason you consider a product that does not meet all the standards, then we must explain this to you properly, and include an illustration of the risks in the literature we give you.

[h2]:

Professional Standards

[body text]:

As well as making sure the Equity Release products we recommend meet certain standards, we also maintain high standards in the way we work. We promise to:

- Act in good faith at all times
- Always act with the best interests of our clients as a priority, treating you fairly in all our actions
- Ensure conflicts of interest are managed fairly and dealt with on a completely practical level
- Exercise due skill, care and diligence in all we do, and uphold the standards set out by our professional bodies

We also comply with the Financial Conduct Authority's (FCA's) rules governing the sale of Equity Release products. These rules include the requirement that only a fully-qualified adviser can provide you with recommendations and advice on Equity Release plans.

Please feel free to investigate the complete rules and guidance further on The Equity Release Council's website, which cover:

- Compliance checks
- Rules for accepting business and making sales
- Product standards
- The presentation of plans and products to clients
- Checklists for advisers

- Independent legal advice
- Complaints procedures
- Use of the Equity Council's logo by members only

link:

<http://www.equityreleasecouncil.com/standards/rules-and-guidance/>

[h2]:

Are you ready to talk to us about what you need?

[body text]:

Call us now on [insert number] for a no-obligation chat about your money (have a pen ready).

Or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

=====

Interest Rates Page

[h1]:

The Best Equity Release Rates

[h2]:

The Lowest Might Not Actually Be The Best - What To Watch Out For

[body text]:

Although interest rates are variable or capped, there is a surprising variance between the rates quoted by each provider. On the surface, it seems easy to go for the Equity Release scheme that promises the lowest rate, but will it really give the best value for money? And will your property even be eligible?

If allowing for a short term loan, then you might prefer to pay less fees up front in return for a higher interest rate. If going for long term, you might prefer to pay more up-front costs for a scheme that offers a lower rate over a longer period.

[h3]:

What you should look at with Equity Release interest rates

[body text]:

Generally, as the interest rate rises, lenders will offer more up-front incentives like:

- Free property valuation
- Free or very low application fees
- Cashback option - sometimes 2%, or up to £1000
- Downsizing protection
- Inheritance protection

- Medical underwriting option

You might be able to get a 4% interest rate or lower, but will the provider still offer that extra option? A 6.24% rate might sound high, but what if they guarantee a higher value-to-loan ratio and a 15-year drawdown period?

[h3]:

Other incentives that could influence your decision on an Equity Release product

[body text]:

Repayment options

You may want some control over how much of the loan remains repayable. Lenders used to have strict charges for repayment, but many now are more flexible, and some offer 10% repayment annually without penalty.

More favourable repayment charges

Also on the subject of early repayment, many products with a slightly higher interest rate now offer a fixed repayment charge, or repayment charges only within certain time periods (e.g. 5% charge within first five years, 3% during the following three years, and then no charge thereafter). This might make it a lot more attractive if you think you could pay back the loan within only a few years.

Lower Withdrawal Increments

With dropdown schemes, some lenders might stipulate a high minimum withdrawal, while others may offer the option to take out as little as £2000 at a time. Each option will be reflected in the interest rate - a lower rate for enforcing a higher withdrawal; a higher rate for allowing you to release in slower, smaller amounts.

The availability of favourable interest rates will also vary according to the size of the loan, the value of your house and also, in some cases, your location.

[h3]:

How we make your decision easier

[body text]:

There are quite a few variables for us to check and balance when looking into your Equity Release scheme. However, your decision will probably mainly depend on how long you expect the life of the loan to be, and how much you need, spread over what period of time. These are the key factors that affect the interest rates and charges.

We can't pretend that it's a simple decision, but at Premier our job is to understand how you need to use your money and when. We'll be the ones getting the calculators out on your behalf to check which interest rates, balanced against the available incentives, will work best for you. Then we'll give you a run-down of our findings and the reasons for recommending particular Equity Release schemes.

As members of the Equity Release Council, our priority is to put your interests first and give you confidence that you are being treated fairly at every step. Because we've got mothers and fathers too, who are just like you, and we wouldn't want them to be let down either.

[h2]:

Are you ready to talk to us about what you need?

[body text]:

Call us now on [insert number] for a no-obligation chat with someone who isn't reading from a script.

Or drop us a line via our Contact page:

[button]:

Go to the Contact page

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=====

Process Page

[h1]:

What Happens Next?

[h2]:

Find out how we'll be with you at every step from phone call to the final transfer

[body text]:

Getting Equity Release is a big decision and we're here to make everything as straightforward and easy to understand as possible. No jargon, no flowery sales talk - just honest, helpful advice from dedicated professionals. Here's a run-through of what you can expect when you pick up the phone.

(NB - insert a graphic, showing the steps in circles/blocks to emphasise the simple process?

Like:

1. Phone Call / 2. Meetings / 3. Application & Valuation / 4. Confirmation / 5. Get Your Money)

[h3]:

Step 1 - The Initial Conversation

[body text]:

When you call us, you won't get held up in a multiple-choice automated system, nor will you be speaking to someone reading from a script. You'll get through to our real office, staffed by real people.

Our advisers are experienced people, much like yourself, who want to provide a first-class service that meets your needs.

It's all about listening.

On a phone call, we'll briefly:

- Go over your current situation

- Outline how we can help
- Ask you for more information - about your age, health, lifestyle as well as your house, income and what other loans or schemes you might already have in place
- Make some initial suggestions, and possibly give an estimate of the amount you could release and the rough timescale
- Answer any questions you might have, and deal with any concerns
- Establish that Equity Release is the right choice for you

If you need to talk it over further with a partner or your family, that's no problem. We'll arrange a time to phone you back.

You also may need to consider approaching a solicitor. We regularly work with approachable and competent legal advisers who have a lot of experience in Equity Release, and we would be happy to recommend someone you can trust.

If everyone feels positive, then we can get the cogs turning and move on to...

[h3]:

Step 2 - Discussing All The Details

[body text]:

Face-to-face meetings are the best way to really communicate and understand each other, but we're happy to do this via Skype or over the phone if you live outside the East Anglia region. We'll be able to see how you feel about all the aspects of Equity Release, and you'll be able to see what we're like to work with.

We'll be able to go over all the information at our own pace. You're welcome to visit our office, or we can come to you for a home visit, whichever suits best. We've worked with people throughout the UK, so although it's our preference, a face-to-face meeting isn't always necessary.

We want to get to know you inside out, and discuss your situation in detail. Picking up on what you would have told us on the phone, we'll go over your current income (including state benefits) and investments, as well as details of any debts or outstanding mortgage. We'll also discuss any past or existing medical conditions.

We'll listen to your immediate needs and future plans - what you think you will need to spend and when. This will be especially important to determine whether a lump sum or a drawdown Equity Release plan will work best for you.

Our aim is to work with you to realise what you want to achieve, in the most efficient way possible, so none of your money is wasted. This includes considering all the Equity Release products on the market, to make sure you get the right interest rate and fees, and don't over-pay.

After this meeting, we'll go away, do more research and come back to you with our recommendations. In our second meeting, we'll explain these to you in detail and this should result in a plan you are totally happy with.

If you would like family members to be there during our meetings, that's absolutely fine. It's far better for everyone's peace of mind if you and they can see the whites of our eyes, understand why we would present certain options and trust our advice. They might simply want to be reassured you are not being hoodwinked by crafty salespeople, but if they do have any questions it's best to ask now and put everyone's mind at rest.

Remember - there is no upfront charge for this consultation. If you decide not to go ahead with Equity Release, then you won't owe us a penny.

[perhaps in a box]:

[h4]:

Are you ready to talk to us about your needs?

[body text]:

Call us now on [insert number] for a free, confidential chat about your money (have a pen ready).

[h3]:

Step 3 - Dealing with Your Application and Home Valuation

[body text]:

If you're completely satisfied with what we have recommended, then we will complete an application form and lodge it with the lender. In the meantime, we'll give you a personalised illustration of your plan, explaining all the benefits and risks of the scheme, and a personal suitability report which sets out what we recommend for your current situation.

Once the lender has received your application, they will assess it, take credit references and then arrange to have your home valued.

[h3]:

Step 4 - Confirming the offer

[body text]:

If the lender is satisfied with your application and property evaluation, they will send their offer - this will go to you, your solicitor and your adviser. If all is in order, your solicitor will finalise the legal documents to complete the plan, and you will be on your way to getting your equity released.

[h3]:

Step 5 - Getting your money into your hands

[body text]:

Once the documents are finalised, the lender completes its instructions and the tax-free funds will be released to you via your solicitor.

At this point, the costs would be deducted for the solicitor and our service fee. Many brokers charge a percentage of the amount of money you get (usually around 1.9%), but at Premier we like to keep things transparent, and charge a set, flat fee. It's only payable upon completion, so if you don't go ahead with the Equity Release, you don't pay us anything.

[h3]:

How long does this Equity Release process take?

[body text]:

It's usually around 6 weeks from the time your application is accepted by the lender to when the money arrives in your account. This depends on how long your solicitor takes to process the legal work, but we all do our best to keep any delays to a minimum.

[h3]:

Any questions?

[body text]:

We've created a page especially so you can see answers to the most-asked questions we receive about Equity Release (and, believe us, we get a lot).

[button]:

Go to the Frequently Asked Questions

[h3]:

Want to see how Equity Release can give you life-changing results?

[body text]:

Call us now for a friendly, no-obligation chat about what you need and where you want to go.

[insert number]

Or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

=====

Case Study Page

[h1]:

Real-Life Success Stories

[h2]:

Hear from people who changed their lives with a well-managed Equity Release plan

[let's do maybe three]

(mock-up example:)

[h3]:

Doreen Hanley

[body text]:

"I've always been independent since my husband died, and the pension income was enough to manage on. But our house was getting older and things were starting to go wrong.

The roof started to leak around the chimney and many of the wooden window frames were starting to rot. Also, the fencing around the garden was in a very bad state, especially after the high winds. I was worried about the neighbours complaining.

I got quotes for the repairs and new windows, but didn't know what to do when I saw how much is was all going to cost.

My chiropodist said Equity Release had worked well for her parents. Their house had increased so much in value that they were sitting on a bank they could use to get everything done they needed to, and still leave something for their children.

I had my doubts, as I'd heard about people being ripped off by underhand plans, or even being forced to move out. But after chatting to Tracey Lucas at Premier, I realised Equity Release was the answer to all my problems.

(and so on...[1][2])

=====

Costs Page

[h1]:

What are the costs?

[h2]:

As with anything worthwhile, there will be some charges

[body text]:

Here below we outline the main costs of setting up an Equity Release plan, but like all applicants, each plan will have its differences. As part of the process, you will get a personalised illustration with more detail of the charges involved, and how they affect your plan, but these are the general items to bear in mind:

[h3]:

Valuation fee

[body text]:

The valuation is conducted by a representative from the lender and, depending on your property type and location, could be a full valuation by a surveyor, a quick inspection from the road, or even simply a desktop valuation. The fee varies accordingly, and is usually payable when you submit your application.

[h3]:

Arrangement fee

[body text]:

This is what the lender charges to set up your Equity Release loan, and will be quoted in your written offer. It could be a set amount, or a percentage of the money released from the home, and is paid at completion or added to your loan. Bear in mind, if it is added to the loan, you will also need to pay interest on this amount.

[h3]:

Your solicitor's fees

[body text]:

This will be between you and your solicitor. The lender also has legal fees, but these are covered by the arrangement fee. Do you need a trustworthy solicitor? We work regularly with approachable and competent legal advisers, with more experience in Equity Release than most, who we can recommend.

[h3]:

Consultation fee

This is Premier's fee for the advice and service we give to you. Many brokers charge a percentage of the amount of money you get (sometimes around 1.9%), but here at Premier we like to keep things plain and simple, and charge a set flat fee. It's only payable if you go ahead with the Equity Release, and upon completion. So if you don't go ahead, you don't pay anything.

[h3]:

Interest rates

[body text]:

Obviously, we can't give you a specific figure on this page. The rate will vary according to the prevailing rates at the time you take out your plan, and which lender you work with, but we can say that it will be fixed for the life of the loan. We will discuss it up front and also cover it in your personalised illustration.

[h3]:

Good news - it's not all one-way

[body text]:

Equity Release is now a very competitive field, and more lenders are finding ways to offer incentives to use their service. Some may offer added benefits to get your business, or others will provide lower interest rates to those looking to take more money.

Free property valuations are now common, and there may be times when a lender contributes to other costs (for example, covering the arrangement fees). We will take all these factors into account when recommending the most suitable Equity Release scheme for your circumstances.

[h3]:

Any questions?

[body text]:

Please call us on [insert number] for a free and frank discussion about Equity Release and how it can best meet your needs.

Or drop us a line via our Contact page:

[button]:

Go to contact page

=====

Questions Page

[h1]:

Frequently Asked Questions

[h2]:

You'll have queries, and we're here to answer them.

[h3]:

Could I lose my home?

[body text]:

Absolutely not. We work strictly within the Equity Release Council guidelines, and your arrangement will ensure that you keep the right to live in your home for the life of your loan, whether you have sold part of it in a home reversion plan or used it as security against a lifetime mortgage loan. Nor can any lender sell it from under you!

[h3]:

Can I move house with Equity Release?

[body text]:

Of course, and we recommend portable schemes because you never know if your circumstances will change. However, your Equity Release providers will need to assess the new property, to make sure it meets the lending criteria, and some of the loan may be repayable if the new property is worth less than the current one.

[h3]:

Do I have to pay tax on the money I get from Equity Release?

[body text]:

No. All funds loaned through Equity Release are tax-free. In effect, it was your money to begin with, so you already paid tax on it when you earned it.

[h3]:

How much can I release?

[body text]:

This will depend on your age, the value of your property and your health. Some lenders will offer more than others, with varying terms and conditions, and we'll consider all the options when we go over your situation. Nearly all schemes promise that the amount of debt will never exceed the value of the house, so many lenders will not let you borrow more than 35% of your home's value.

[h3]:

Can I leave an inheritance?

[body text]:

Short answer: Yes. It is possible to ring-fence a portion of the value of your property to reserve it to pass down to the ones you love. We can discuss and make allowances for this when we set up your plan, and make sure that the loan and interest will not affect the part of the property value that you want to bequeath.

[h3]:

Can I borrow more if my property increases in value?

[body text]:

This will depend entirely on the scheme you choose, how much you have already released and if the lender is open to increasing the loan. If their criteria are met (usually to do with the housing market and security) then it could be possible.

[h3]:

I've already got an Equity Release plan - can I switch?

[body text]:

Yes, you can switch plans. If your existing plan is not all it should be, we can find a better scheme to better suit your circumstances and arrange the switch. This may be subject to early repayment clauses, depending on your provider and the terms of your current loan.

[h3]:

What's the difference between interest-only and rolling-up interest?

[body text]:

Once you receive your tax-free money from Equity Release, the money loaned will accrue interest over time, which will add to the loan amount. This is known as 'rolling-up' the interest. Year on year, you will pay interest on the interest, as well as the loan amount. However, you can choose to pay the interest back to the lender (e.g. 5% on a £20,000 loan equals £1,000 per year) so that the loan amount does not increase with time.

[h3]:

Do I need to talk to my family when taking out Equity Release?

[body text]:

It's not compulsory, but we do strongly advise you talk to your family about your plans, so that everyone is in the picture. We are also happy for them to attend our meetings with you, if you wish, or they can meet us separately and we can explain our advice. For more on this, please click through to our Family page

[h3]:

How will Equity Release affect my state benefits?

[body text]:

It will not affect your standard state pension, but it will affect any benefits you currently receive that depend on how much money you have in savings or income. This includes pension credit, council tax reduction, savings credit and income support.

However, instead of taking a lump sum, you could use a drawdown method for a steady stream of smaller amounts that may keep you within the benefits threshold. It's worth checking with your benefits office or local authority (their number will be on your statement) to confirm their policies. Who knows - you might find out about a benefit you were missing out on!

[h3]:

Can I replay the Equity Release plan?

[body text]:

Yes, this is possible, but there may be charges for early repayment. Equity Release loans are designed to be kept up until you die or need to go into permanent care, so you should check with your adviser exactly what the terms are regarding this when you take out the plan.

Some schemes allow you to pay back 10% per year with no penalty, others offer lower early repayment charges after five years, or no charge at all after eight years. Again, it will depend on your lender and the terms of the deal.

[h3]:

Can I release the equity in my holiday home, second home or buy-to-let property?

[body text]:

Yes, you can release equity in a second property you already fully own. In the case of a holiday home, there will be conditions that it must be available for the sole use of the owner, or only let

out for a maximum of 4 weeks consecutively. It must not be advertised as a holiday let anywhere. Also, to qualify as a second home in the eyes of the provider, you must spend at least 4 weeks of the year there, and it must not be in close proximity to your main residence.

With buy-to-let properties, it is also possible, and certain providers have set up dedicated buy-to-let Equity Release schemes to allow property owners to obtain capital the help grow their property portfolio, as well as give them an extra income.

[h2]:

Is there anything we haven't covered?

[body text]:

If you have a question that is not answered here, please drop us a line and ask. If we've left anything out, we really appreciate you telling us and will do our best to give you a clear answer. And, if it's something that other people can also learn from, we'll add it to this page.

[h3]:

Are you ready to talk to us about your needs?

[body text]:

Call us now on [insert number] for a free, confidential chat about your money (have a pen ready).

[button]:

Go to the Contact page

[link to Contact page]

=====

Family Page

[h1]:

Thinking of those closest to you

[h2]:

Daughters, sons, relatives and dependents shouldn't be left out, so here is a page just for you

[body text]:

No-one is an island. We understand that people seeking Equity Release may have families who will have concerns of their own about their relative's well-being, care and financial planning.

What's crucial is that your older relative has started the conversation with you, so you're not in the dark. You're welcome to come along and sit in on our meetings, and we promise to answer any and all questions you may have. We know that you will also have commitments, and so our visits can be planned around your schedule, so you can be present.

Are you worried about your inheritance?

We always look for schemes where nobody loses out. We can find plans that will take care of your older relative's needs and ambitions in their latter years, while still ring-fencing an amount to leave to the ones they love.

A long-standing family home may have gained a tremendous amount of value since the time it was purchased, more than was ever expected. With the cost of living getting greater, and people living longer, it makes sense for retired homeowners to use this extra wealth to fund a more comfortable way of life.

Everyone will have their reasons for taking Equity Release on their home, and commonly it will be for things to improve quality of life and self-esteem. With everyone involved, we know we can find a solution that gives a happy result for all the family.

[h2]:

Are You Helping An Older Relative To Find Out More?

[body text]:

Please don't hesitate to call us for advice on [insert number]. We'll be happy to give you all the information you and your relative need, or arrange a meeting where we can talk to you both.

Or drop us a line via our Contact page:

[button]:

Go to contact page

[link to Contact page]

=====

Videos Page

[h1]:

Testimonials & Videos

[h2]:

Read & Watch What Our Satisfied Clients Have To Say

=====

Contact Page

[h1]:

Contact Us

[h2]:

Our experienced Equity Release advisers are here to help you make an informed decision. Call today for a confidential, no-obligation chat about your needs and circumstances.

[body text]:

Don't worry - you won't get put through to a call centre or an automated system. We're friendly professionals who are happy to give you honest information and advice about Equity Release.

Tracey Lucas

Specialist Equity Release Adviser

Tel: 01449 721216

Email: tracey@nm-mc.co.uk

Maxine ?

Tel: [insert number]

Email: [insert email]

[insert address]

[insert map?]

[office hours]

[any other links to pages - LinkedIn or industry profiles?]

=====

About Page

[h1]:

About Premier Equity Release

[h2]:

People you can trust to help

[body text]:

We're not eager young salesmen looking to make a quick buck out of vulnerable older people. We are long-standing professionals, with a wealth of experience in Equity Release and loan management, who understand your issues, your needs and your ambitions.

[h2]:

Our Mission: To help people fund a better way of life

[h2]:

The Team

[body text]:

Equity Release, mortgages and loans are often male-dominated fields. At Premier, we are bringing a balance to the business. Meet our advisers:

[h3]:

Tracey Lucas

[include photo of Tracey]

[body text]:

Based in the Needham Market branch, Tracey has been a financial adviser since 1994 and is an Equity Release scheme specialist.

She draws on a wide scope of experience from previous work for two major banks and a national firm of accountants, where she learned a love of helping mature clients to lead happier lives through well-organised finances.

Tracey is a member of the Equity Release Council, and as such is a standard-bearer for an ethical and empathic approach to providing financial products and services. She has a passion for great customer service, loves to get to know her clients well and truly cares about the people she helps.

[h3]:

Maxine ?

[include photo of Maxine]

[body text]:

Based at the Felixstowe branch?
(info not yet known)

[h2]:

Our History

[body text]:

Born out of needing an alternative to the patronising, soft-focus view of older people's aspirations, Tracey Lucas wanted to create an honest, professional Equity Release company that will put service first.

Tracey's experience at The Mortgage Centres, which followed a 20-year career as an independent financial adviser, revealed to her there are many people in their 60s-80s who needed her help, and she quickly grew to love working with them to improve their lives.

[h2]:

What puts us above the rest

[body text]:

Having an ethical approach means we put the customer first. We are real people who share your frustrations with long forms, automated systems and multiple hoops to jump through.

It's our business to cut through the paper-pushing and look after your interests. We want to make sure you get the best rate, the right fees and an Equity Release scheme that best suits your needs, resources and lifestyle.

[h2]:

Our Values

[h3]:

Professionalism

[body text]:

We care deeply about the service we provide to you, and aim to handle everything smoothly, in a highly professional and courteous manner. You should feel able to approach us at any time, and we'll make sure we explain all the facts and information around Equity Release in as straightforward a way as possible. We're willing to answer your questions, and show you exactly why we give the advice we give.

[h3]:

Integrity

[body text]:

We're not simply chasing the next commission cheque, and if Equity Release is not the right thing for you, we won't hesitate to say so. There will be absolutely no pressure on you when it comes to making a decision based on our advice, which will be honest, informative and practical. We want to be able to sleep peacefully at night, knowing that you can too.

[h3]:

Empathy

[body text]:

We like to get to know you inside-out, so we can put ourselves in your shoes and really understand your needs, circumstances and priorities. It's about offering a personal service. This means we'll be able to help you properly every step of the way, and tailor what we do to suit you.

On another note, we know that most of you have no patience for overloaded website menus, long-winded sales pitches and an onslaught of information, and neither do we. That's why we like to keep everything straightforward and to the point.

[h3]:

Create life-changing results

[body text]:

It's likely you haven't come to Equity Release because of some frivolous desire to suddenly blow loads of money. You probably have an issue that you need a cash injection to solve - be it repairs to your home, payment for care and mobility items, clearing a debt or mortgage, or it may be that your pension income simply doesn't cover the cost of living. We're here to help, and aim to get you the result you need for a happier life.

[insert pics of target audience]

[h2]:

Contact

[body text]:

Are you ready to talk about your needs? Get in touch with us today for a free, confidential chat about your options:

Tracey Lucas

Tel: 01449 721216

Email: tracey@nm-mc.co.uk

Maxine [surname]

Tel: [insert number]

Email: [insert email]

Or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

=====

T&Cs Page

[h1]:

Terms & Conditions

[h2]:

Like any financial broker, we have to define the way we work together

[insert standard company T&Cs]

=====

Privacy Page

[h1]:

We Guarantee Confidentiality

[h2]:

Everything we do is covered by Equity Release Council guidelines, which means we have high standards when it comes to your privacy

[insert current privacy policy?]

[body text]:

For a no-obligation chat with a friendly, professional adviser, call us today on [insert number], or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

=====

Blog/News/Articles Page

[h1]:

Up-To-Date News & Information About Equity Release

[h2]:

It's our field of expertise, so you can expect us to know what we're on about

(I expect the page will list various posts in date order, with titles visible?)

(possible post ideas:)

- **State Benefits, Taxes and Equity Release**
- **How can Equity Release help meet the challenges of an aging society?**
- **How Equity Release is affected if your property value falls**
- **How could someone fail to meet Equity Release terms & conditions?**
- **What happens to your Equity Release plan when you die?**
- **Which Equity Release plan suits who? Horses for courses.**
- **'My mum is stuck in a bad Equity Release scheme. Can you help?'**

[h3]:

Want to talk to a real person?

[body text]:

For a no-obligation chat with a friendly, professional adviser, call us today on [insert number], or drop us a line via our Contact page:

[button]:

Go to the Contact page

[link to Contact page]

=====

Possible site map suggestion

legend:

- Area
 - Page
 - **Topics on page (not other pages)**
- Home
 - Homepage
 - We've got what you need
 - Calculator
 - What will happen when I pick up the phone?
 - Options to click through to:
 - Learn more about Equity Release
 - Meet the Premier team

- Walk through a case study
 - Find out about rates and costs
 - See information for family members
 - Know more about uses for Equity Release
 - Tracey video
 - Testimonials
 - Provider logos
- Equity Release
 - Equity Release
 - What it is
 - Is it right for you
 - Who we work with
 - Uses
 - CTA
 - Uses for Equity Release
 - Clearing Debts
 - Home & Garden Improvement
 - Investments
 - Helping Family
 - Care costs
 - Mobility equipment costs
 - Holiday
 - New things
 - Paying off mortgage
 - The Costs page
 - Valuation fee
 - Arrangement fee
 - Solicitor's fee
 - Consultation fee
 - Interest rates
 - Family info
 - FAQ
 - The Equity Release Council - need to work on this one!
- Process
 - Process page
 - Phone Call
 - Meetings
 - Application & Valuation
 - Confirmation
 - Getting Your Money
- Case Studies
 - Case Studies page
- Testimonials
 - Testimonials page
 - Combine Quotes and Videos on the same page?
- About
 - About Us page
 - Our Mission
 - The Team
 - Our History

- What puts us above the rest
 - Our Values
 - Pics of target audience
 - Contact
- Contact
 - Contact Us page
- Legal
 - T&Cs page
 - Privacy page
- Blog/News/Articles
 - Posts page
 - Various articles