



MWQ Estate Planning

Swift, Professional and Compassionate



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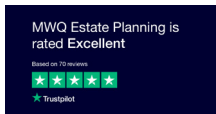
WILLS | POWER OF ATTORNEY | PROPERTY PROTECTION TRUST | EQUITY TRANSFER | EQUITY RELEASE

Tel: 0800 090 3051 Website: www.mwqestateplanning.co.uk

Plan ahead with ease

At MWQ Estate Planning, we have designed our services to make the whole process of writing your important legal documents straightforward and simple. This allows you to plan ahead, for you and your family, with the Best Advice and support.

Planning for your later life is something that we should all do at some point, but doing so can seem like a daunting, emotional and time consuming task.



Planning ahead for your later life now means that you can decide things like;

- ✓ Who gets what;
- ✓ Funeral decisions and wishes;
- ✓ Who should look after your children;
- ✓ And much much more!

We can help you with...

- ✓ WILLS
- ✓ POWER OF ATTORNEY
- ✓ PROPERTY PROTECTION TRUST
- ✓ ASSET PROTECTION TRUST
- ✓ EQUITY RELEASE
- ✓ EQUITY TRANSFER
- ✓ SAFE AND SECURE STORAGE OF YOUR LEGAL DOCUMENTS



...and much, much more!

Will Writing



Making a Will is an essential part of estate planning. It allows you to specify who should inherit your home, money and other possessions. When drafted properly, it prevents your loved ones from experiencing unnecessary stress and delays.

Without a Will, there are a set of rules outlining who will inherit your possessions. This can make the process of dealing with your estate more difficult and stressful for your family. One of our senior Legal Consultants can discuss your wishes with you and you don't even need to leave the comfort of your own home.

WANT TO KNOW MORE?

Our experienced Legal Consultants will guide you through each step, starting with a free, no obligation initial consultation. Call us today on **0800 090 3051**

HAVE A WILL ALREADY?

You have already taken the first step in your Estate Planning journey and have set out your wishes for your loved ones. With laws ever changing and practices being updated to ensure the best advice is given to clients, we always advise you update your Will every 3 years. This is to ensure that your Will is drafted in consideration of the legislation and other provisions in place at the time. There are also certain events in life that should also trigger a Will review and these include:

✓ 1. Having a baby!

If you bring a new child home, you should appoint guardians in your Will to look after them if you were to pass away before they turn 18. You can also leave them their inheritance in a Children's Trust to ensure it is protected until they reach 18, 21 or 25.

✓ 2. A beneficiary or executor passes away.

If your executor passes away or isn't capable anymore, you will need to appoint a replacement. If your beneficiary passes away, you need to include a replacement to ensure your estate passes to who you wish.

✓ 3. Moving home, acquiring property or a business.

You may want to review what happens to these assets, including dealing with them in a tax efficient manner.

✓ 4. Relationship changes.

Getting married invalidates your existing Will, so you need to make a new one. If you get divorced or separated, you may wish to change who benefits from your Will, similarly if you have separated.

✓ 5. Change in your financial circumstances.

Depending on how your finances have changed, you may want to re-evaluate the distribution of your estate.

✓ 6. Change in your health.

In the event of a life threatening illness or event, you may wish to change your Will to ensure your loved ones are cared for.

✓ 7. Changes to who you want to inherit.

Over time, relationships can change and you may feel that you no longer want to leave to a particular beneficiary or add a new one. You may also now feel that you want more control over not only who inherits, but how, when and what they inherit.

Lasting Power of Attorney



Should the time come when you are unable to make your own decisions financially and in relation to your health, a Power of Attorney allows you to choose who you would like to make those decisions on your behalf.

The people that you choose can be your family or a trusted friend. A Power of Attorney allows you to remain in control whilst making things easier for your family and friends.

This is why we, at MWQ Estate Planning, believe that Power of Attorney should be considered for everyone. Without it, your family may need to go to the Court of Protection to get permission to make important Health and Financial decisions on your behalf. This can take months and will cause much stress and upset and be very expensive for your loved ones.

WHAT HAPPENS NEXT?

Our experienced Legal Consultants will guide you through each step, starting with a free, no obligation initial consultation. We will prepare the documents from your instructions, and produce the documents on receipt of approval of the drafts.

Once you have received the final documents, you will need to sign them and return them so that we can send them for registration with the Office of the Public Guardian.

We communicate with the OPG throughout the registration process so that you don't have to!

THE PROCESS

- ✓ Must be set up whilst you have Mental Capacity.
- ✓ Choose your trusted Attorneys who you would like to make decisions on your behalf.
- ✓ Decide if you would like your Attorneys to make financial decisions, health decisions or both.
- ✓ Select a 'Certificate Provider' who will confirm within the document that you have the capacity to make Power of Attorney.
- ✓ Documents are produced for you, your Attorneys and certificate provider to sign.
- ✓ Sent to the Office of the Public Guardian, a government body, to be registered.

Property Protection Trust



Most of us, understandably, will worry about losing our home. Did you know that your share of your family home could be used to Care costs vary throughout the UK but on average, the weekly cost of care in the UK is between £700 and £1200 or £2800 to £4800 monthly.

Did you know that your share of the family home could pass to someone you have never met before? If you left everything to your spouse/partner and they remarried after your death, leaving everything to their new spouse, your loved ones would be left without their inheritance.

A Property Protection Trust is an affordable way to protect your share of the family home allowing your spouse/partner to have security for the rest of their life and then guarantee an inheritance for your chosen beneficiaries.

INITIAL CONSULTATION

Our experienced Legal Consultants will guide you through each step, starting with a free, no obligation initial consultation. On receipt of your instructions, the Wills are drafted by our Legal Department for your approval.

Once you approve of the draft, we will produce your final documents for signature along with any land registry documents that are required.

THE PROCESS

- ✓ The Property Protection Trust is written into your Will(s).
- ✓ When the first person dies, their share of the property is passed into the trust.
- ✓ The remaining partner is able to live in the property for as long as they wish.
- ✓ Should they need to pay for care, your share of the property will be protected.
- ✓ Should the surviving partner remarry, your share of the home is protected for your beneficiaries.
- ✓ When the surviving partner dies, your share of the property is distributed.

Asset Protection Trust



A professionally drafted Will allows you to say who will inherit your home, money and assets. However, an Asset Protection Trust ensures what you want to happen to your home, happens.

With an Asset Protection Trust, you can update your Will as and when you want. The Trust works alongside your Will, guaranteeing your wishes and allowing you to leave more inheritance to your loved ones.

With the Trust, you simply place your property into the trust and as the main Trustees, remain in control of your asset whilst you are alive.

You can use your asset as you normally would, such as sell your property.

The Asset Protection Trust works as a safety deposit box but for your home. It can help to protect your loved ones' inheritance from the property, essentially locking their inheritance away for their benefit at a later date. The Asset Protection Trust is not suited to everyone and we only work on best advice so we will discuss the details of your current Estate, and also your wishes to give you the best advice possible.

WANT TO KNOW MORE?

Our experienced Legal Consultants will guide you through each step, starting with a free, no obligation initial consultation. Call us today on **0800 090 3051**

SO, WHO IS IT SUITED TO?

The Asset Protection Trust is best suited to a single person or married couple who own their own home and the following apply:

- ✓ Each person's share of the property does not exceed £250,000 in value
- ✓ Each client is in good physical and mental health with no foreseeable need for care
- ✓ You would like to protect your property instantly
- ✓ You would like to ensure that there are people you trust managing the property once you have passed away
- ✓ You would like to ensure that your beneficiaries' inheritance is guaranteed and protected
- ✓ Does not have a total estate value in excess of the available Nil Rate Band allowances available to your Estate.
- ✓ Does not have a mortgage outstanding on the property in excess of £125,000
- ✓ The property is your main residence

Asset Protection Trust - The benefits explained

BENEFITS OF THE TRUST

- ✔ You can deal with the assets held in trust immediately on death without the need for probate
- ✔ Prevents sideways disinheritance
- ✔ Beneficiaries inherit quickly and hassle free
- ✔ Avoids claims against your estate after 10 years of its creation
- ✔ Avoids loss of control
- ✔ Avoids beneficiaries inheriting at the wrong time
- ✔ Helps avoid passing on an inheritance tax liability to future generations

CLAIMS AGAINST THE ESTATE

Regardless of what you express in your Will, anyone can contest it which can cause your loved ones stress and delays.

Having a Trust in place ensures that your wishes are carried out.

PROBATE

Probate is the process of administering your estate after you have died. It can take up to 12 months and can cost up to 50% of your estate.

Having a trust in place transfers the property to your beneficiaries without the need for probate.

INHERITING AT THE RIGHT TIME

Financial or marital difficulties, health or addictions can jeopardise an inheritance.

Having a Trust means that your assets can remain protected until the problems are resolved.

INHERITING QUICKLY AND HASSLE FREE

Being an executor can be difficult and time consuming and professionals can charge up to 5% of the estate value to do this for you.

Having the Trust ensures that your loved ones inherit quickly and hassle free.

CARE COSTS

Should you need care in later life, the local authority can take your assets to pay for it.

Many of our customers find that their assets held in Trust can often be disregarded from their means testing for care fees.

SIDWAYS DISINHERITANCE

When the first partner or spouse dies, the other will usually inherit the entire estate. Should the survivor remarry, their estate may pass entirely to their new partner.

Having the Trust in place ensures that even if this does happen, your assets will remain safe and cannot be passed to anyone else.

Equity Release



For some, a simple solution may be to sell their home and potentially downsize. If you sell your current property for more than the new property is worth, you will automatically release equity, which you can spend as you see fit. However, this isn't always the best option.

If you want to release funds quickly and don't want to move, then equity release may be a far more suitable option.

WHAT IS EQUITY RELEASE?

Equity release allows you to unlock the cash from the value of your home, usually by way of a Lifetime Mortgage product, without having to sell your property or move.

How much you can borrow will depend on a number of factors, not least the current market value of your home, and there are some points you have to satisfy including:

- ✔ You must be 55 years old, or older
- ✔ Your property must be valued at £100,000 or more
- ✔ You will need to release at least £10,000 of equity

What you repay, and when you do so, will depend on the particular scheme you have chosen. There are options to make interest repayments only, which will decrease your overall debt. Alternatively, you can pay your whole debt when the property is sold, meaning you have no regular monthly payments to make.

With the rising cost of living, many people are finding it harder to make ends meet. This is especially true for retirees who may already have accessed the majority of their savings, and are now reliant on their pension funds to stay afloat. The problem is, many individuals are finding themselves in situations where they don't have much money in the bank, i.e. they are cash poor, but own a valuable property. All their wealth is tied up and not easily accessed.

WHAT ABOUT NEGATIVE EQUITY?

Many people worry about finding themselves in a negative equity situation. This happens when the property value is less than the mortgage owed on it. For example, if your property is valued at £150,000 and you owe £200,000 on your mortgage, you would be in negative equity. If your home was sold, you would still owe £50,000.

However, with the no negative equity guarantee you can rest easy, knowing this is a situation you will never be in after an equity release. No debt will be passed on to your beneficiaries on your death, and any equity that is left from the sale of your property will go to your loved ones as inheritance.

GET THE RIGHT ADVICE

Equity release is a straight-forward process, and funds can be available to you, tax free, within 12 weeks. However, it is essential you receive expert advice to not only make sure equity release is right for you and your circumstances, but that you access the best scheme for your requirements.

**To arrange a free, no-obligation consultation
with one of our experts call us today on:
0800 090 3051**

In respect of Equity Release Mortgages, MWQ Estate Planning Ltd is an Introducer Appointed Representative of UK Adviser Ltd which is authorised and regulated by the Financial Conduct Authority (Ref: 798920).

Equity Transfer



WHAT IS EQUITY?

Equity is the term used to describe the part of a property's value you are said to own, once you take into account the current market value and any outstanding mortgage. For example, if your property is worth £150,000 and you have £100,000 left on the mortgage, your equity would be £50,000.

AN EQUITY TRANSFER IS NOT THE SAME AS A SALE

If you are looking to complete a transfer of equity as part of separation proceedings, it's important to remember that this is not the same as selling your property. Although many refer to the process as "buying" the other party out of the mortgage, funds do not always change hands. That is down to you and the agreement you have made as part of the process.

Legally speaking, the transfer simply involves removing one person's name from the Title Deeds and thus moving the property from joint ownership to sole ownership. If there is an outstanding mortgage on the property, your existing lender will have to agree to the transfer.

As a proposed sole owner, you will need to provide proof of financial affordability to ensure you can continue to meet your obligations under the mortgage agreement. This can be a good opportunity to review your mortgage and potentially change company if there is a better deal available for you. However, this should only be done after careful consideration and independent financial advice, ensuring you take into account any costs and associated fees.

If your living arrangements have changed, either as a result of a union breakdown or the start of a new relationship, then you may be considering a transfer of equity on your home.

In its simplest form, such a transfer results in a change in the named people on a Title Deed for a property. This change may be either removing a name, or adding one, depending on the circumstances.

AN EQUITY TRANSFER IS A LEGAL PROCESS

It's important to remember that adding someone to a Title Deed is more than simply putting a new name on paperwork. You are entering in to a legal agreement to share financial responsibility for a property, therefore it's vital to seek advice and support throughout the process.

Anyone who is seeking to add their name to a Title Deed will need the agreement of the existing mortgage lender, and will need to provide proof of their ability to meet repayments.

Whilst a change to relationship is often the most common reason for a transfer of equity, they are also done for tax planning purposes and for gifting a share of property to relatives without payment.

Here at MWQ Estate Planning our solicitors will be able to perform all the legal checks and financial due diligence on your behalf.

This will also include reviewing the Title Deeds, preparing draft documentation and registering the new Deed with Land Registry.

**Speak to us on
0800 090 3051**

if you would like to have a free, no-obligation consultation with a member of our team.

Probate Assistance



When a loved one dies, their property and other assets need to be dealt with. This can be done by applying for a Grant of Probate where there is a will, or Letters of Administration where there is not a Will.

The person who applies for this will either be set out in the Will as an Executor, or be set out under the Intestacy Rules as the Administrator. Both methods achieve the same end goal, in that the applicant will receive a legal document allowing them to deal with the estate of their loved one.

OUR SERVICE INCLUDES:

- ✔ One of our Senior Estate Planning Consultants will obtain the information required for the application
- ✔ If applying with a Will, we will ensure that the Will is valid and will be accepted by the Courts
- ✔ If there is no Will, we will gather the relevant information on the family tree to see who can apply and who will benefit from the Estate
- ✔ Prepare any additional documents, such as letters, that are required to be sent.
- ✔ We will prepare and post all of the documents to HMCTS to be processing your application on your behalf.

THE MWQ GUARANTEE

We will assess each case on the facts presented to us and assist you in any way that we can. For estates under the excepted limits we will deal with the application in house.

If the estate is over the excepted limits or, the circumstances surrounding the estate are more complex, we will refer your case on to our partners Zedra who will be able to provide you with expert advice on IHT issues and how best to deal with the estate moving forward. They will also be able to provide you with a full estate administration service which will remove all responsibilities from you and deal with everything for you.

Losing a loved one is already a difficult time, so we here at MWQ Estate Planning want to make the next steps as easy and as simple as possible.

You can start this process from the comfort of your own home so that you don't have to worry about visiting a local solicitor or meeting face to face which can be daunting during this time.

Probate vs Estate Administration

After a loved one dies, it can be difficult to understand what steps need taken and how best go about taking them.

The following blog post will answer some common questions associated with handling an individual's estate after they've passed on including:

1. What is probate and do I need it?
2. What is estate administration?
3. Are probate and estate administration the same thing?

Estate administration is the process of settling an estate after someone has died. Probate, on the other hand-is used for handling any assets or property that needs to be passed along within a legal framework; this includes drafting wills and powers of attorney as well determining how much wealth individuals leave behind when they pass away (in case there are ties).

The two terms aren't always interchangeable but it helps if you keep these differences in mind so nobody gets confused!

WHAT IS PROBATE AND WHY DO I NEED IT?

Probate is required when someone passes away to allow the family or the executors to legally deal with the deceased's estate and assets. You may have heard the term "Grant of Representation". This is an umbrella term for the types of grant you can get during applying for probate.

1. Grant of Probate – where there is a valid Will
2. Letters of Administration – where there is no Will

WHAT DOES PROBATE INVOLVE?

1. Completing the relevant application form depending on whether or not there was a Will
2. Completing the relevant IHT forms where required
3. Confirming the details of the deceased including providing an original death certificate

WHEN IS PROBATE REQUIRED?

It is often believed that, when there is a Will, there isn't a need for probate. Unfortunately this isn't the case!

When someone dies, the process of Probate must be completed in order for their property and/or financial

institutions ownership. This can include anything from banks or buildings societies; it all depends on what threshold they set.

When applying for probate, there is a set fee of £273.00 which is payable to HMCTS for obtaining either the Grant of Probate or the Letters of Administration. This does not apply, however, when the estate is worth less than £5000.

WHAT IS ESTATE ADMINISTRATION?

Estate administration is the process of handling all legal and financial affairs after someone has died, which includes dealing with their assets as well as debts or taxes before distributing inheritance accordingly so it can go towards whoever should receive them in accordance with wishes established during life.

In addition to obtaining Probate, the process will usually involve:

- ✓ Completing Inheritance Tax forms
- ✓ Income Tax work
- ✓ Postal redirection
- ✓ Registering or selling properties
- ✓ Valuing assets
- ✓ Cancelling or transferring utilities
- ✓ Dealing with shares and investments
- ✓ Distributing funds to beneficiaries

The whole process of estate administration can be extremely complex and time-consuming. However, it doesn't have to take over your life! You could choose the option where you appoint a professional individual or company that will handle all tasks for an agreed upon price - this allows them some peace while still giving everything attention when needed most

HOW LONG DOES IT ALL TAKE?

The length of time that it takes to administer an estate can vary greatly depending on the individual specifics of each case. However, because this process is so complicated and diverse in its requirements for success—it's not easy predicting how long any one administration will last without knowing more specific details about your situation!

Safe and Secure Storage of your Legal Documents



A lost or damaged Will can result in severe stress for your loved ones and can mean that your beneficiaries don't inherit as you wish.

It can also mean that your partner is left without, as unmarried partners do not receive the same benefits as a married or separated spouse where there is no Will.

The original signed Will is the **ONLY** document that will be accepted and it must be in pristine condition to ensure that your family face no complications during the probate process.

STORING MY WILL AT HOME IS SAFE, ISN'T IT?

Many people will assume that their home is the safest place to keep their legal documents, especially their Wills. But what happens if:

- Your home is flooded
- Your home is damaged by fire
- Your home is burgled
- You move and documents are left or lost in the move

67%

Research conducted by the National Will Register shows that 67% of family members do not know where their relative's Will is kept.

So what is the solution?

THE SOLUTION:

We offer our clients a professional storage facility through one of our trusted partners Kings Court Trust who are one of the leading Probate and Estate Administration providers across the UK.

With this service your legal documents are stored in a professional storage facility in Wiltshire, a building originally designed as a secure wartime bunker. Once stored, your documents are protected against any risk that could damage them:

- ✓ Fully air conditioned and temperature and humidity controlled
- ✓ Full protection from flooding and water damage

- ✓ Full protection from fire and smoke damage using gas suppression
- ✓ Bar code registration to ensure ease of access for you
- ✓ Fully monitored under CCTV and 24 Hour surveillance
- ✓ Access limited to registered staff enforced by secure entry only

As an added bonus, when taking use of the storage facility, we will register your Will with the National Will Register which means that IF your family could not locate your storage information, a quick search would identify who drafted them, and where they are being held!

Additional Conveyancing Services

We can also assist you with some of your conveyancing requirements. If you are in the process of buying a new home or selling your current one, buying and selling at the same time or looking to re-mortgage your home, this is something that we can assist you with.

conveyLAW
CONVEYANCING
LAWYERS



We work with Convey Law, an award winning, industry leading legal practice so that we can offer our clients the best conveyancing services. Convey Law are proud members of multiple regulatory organisations and have over 20 years' experience within the conveyancing world. They are also rated 4.5 out of 5 on Trustpilot so the reviews speak for themselves.

To arrange a free, no-obligation consultation with one of our experts call us today on:

0800 090 3051

Inheritance Solutions:



As we deal with estates and probate on a regular basis, we know some of the difficulties that Executors and Beneficiaries can experience when a loved one passes away. Whether it is an advance on your inheritance or a loan to pay IHT, we can help! These services go hand in hand with our probate assistance and estate administration assistance services and are designed to make the lives of the Executors and Beneficiaries as stress and hassle free as possible.

With the Inheritance Solutions, there are no credit checks, no property charges, no monthly repayments and better rates than most UK banks and credit card companies.

If this is something that you are interested in or would like more information, please do not hesitate to get in touch.

Why choose MWQ Estate Planning?

At MWQ Estate Planning, we take a different approach to estate planning. We understand that estate planning can be emotional and daunting to even think about, so we like to make the experience more personal and try to relieve you of the emotions you may be feeling during the process.

- ★ We are a National Company with our Head Office based in Didsbury
- ★ We are members of the Society of Will Writers who govern our practices
- ★ We are also members of the Society for Trust and Estate Practitioners
- ★ We hold £2,000,000 worth of indemnity insurance for each of our clients
- ★ We are 5 star rated on Trust Pilot, Bark and Law Superstore



I HAVE HAD SUCH AN AMAZING SERVICES...

I have had such an amazing services from this company. Mr Alex Entwistle has been so amazing in assisiting me with my business to do with a very good friend. I shall most certainly be using Mr Alex Entwistle & MWQ Estate Planning company again & again. I can not recommend this company enough.

- *Hadrian*

EXCELLENT LPA GUIDANCE ...

Arranging my Lasting Power of Attorney was a much easier process to go through than I expected. Steve was excellent at guiding me through the procedure, he was patient and extremely helpful with all the Questions I asked. I would have no hesitation in recommending MWQ to anyone in the future

- *Terry Flower*

GREAT SERVICE

I am delighted to leave a review of my recent dealings with MWQ and Jeff in particular. Jeff spent a long time on the telephone with myself and my wife explaining our options. He was patient explained everything in easy to understand language and at no time did we feel rushed or pushed into using there services.

- *Gwynn Smitham*

SOO GOOD

MWQ Estate Planning earlier helped me set up my will, and with the guidance and support of Chris Wilson the Senior Estate Planning Consultant it was very straight forward, Chris was friendly,cheerful,knowledgeable and tactful, the whole process was a million miles away from the dry dusty process it was in the past. Without a doubt I would recommend MWQ Estate Planning in helping you with any of the range of services they offer. Perfect.

- *Angel*



Get in touch with us today on 0800 090 3051

“Steve Moseley handled all my questions with professionalism and care. He explained everything to me in a language that I understood and easily explained more than once to enable me to make decisions, he offered suggestions to help and ...

★★★★★ by Dorothy

Rated 4.8 / 5 | 70 reviews

“We made our Wills with MWQ and they have been excellent in every way. Natalie, Vicky , Lindsay and Alex ,who was our first contact , have been so helpful . Always available to arrange calls and emails always answered immediately . They answered all our questions when we weren’t sure and explained everything . Would recommend their services.”

★★★★★

by Lindsay Dodd

Rated 4.8 / 5 | 214 reviews

“Brilliant service MWQ Estate Planning were absolutely... – MWQ Estate Planning were absolutely fantastic helping me sort out about my sister's estate. All the people who contacted me, Jeff McCabe, Chris Wilson and especially Vicki ...

★★★★★ by Kate Jackson

Rated 4.8 / 5 | 70 reviews

“I’m more than happy will my will quote estate planning they have kept me up to date whilst it was going but I’m more than happy with the service of Lindsay Scanlon sorting my power of attorney she has kept me up to date with ...

★★★★★ by Mrs Porter

Rated 4.8 / 5 | 70 reviews

“Patient straightforward and every problem sorted Chris Wilson very helpful would recommend”

★★★★★ by Paul Birtwhistle

Rated 4.8 / 5 | 70 reviews

“I have had such an amazing services from this company. Mr Alex Entwistle has been so amazing in assissting me with my business to do with a very good friend. I shall most certainly be using Mr Alex Entwistle & MWQ Estate Planning ...

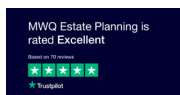
★★★★★ by Hadrian

Rated 4.8 / 5 | 214 reviews



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Tel: 0800 090 3051 Website: www.mwqestateplanning.co.uk

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MWQ Estate Planning, Bridgewater Suite, The Towers, The Towers Business Park, Didsbury, Manchester, M20 2SL

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