

Equity Release – How people use it

Research from the Equity Release Council and from our own experience shows that people use Equity Release for several uses and often a combination.

Home & Garden
60%



Holiday
31%



Repay debt
30%



Help family
27%



Repay mortgage
20%



Boost income
60%



Divorce
5%



New car
12%



Releasing money from your home needs careful thought and as Chartered Financial Planners, AV Trinity can help you make the right decision after looking at all the options available. We will explain everything with clarity, sensitivity and discretion.

We look forward to meeting you – an initial consultation at our offices is at our cost and without obligation.

In conclusion

- All money from Equity Release is tax-free
- Plans are flexible, and you can still move home
- You will not be passing debt to your heirs
- Only when the second of you passes away or moves into long term care will the mortgage become payable
- Any means tested benefits that you are receiving may be affected.
- We are members of the Equity Release Council and uphold their standards and ethical code
- A cash reserve fund can be kept to draw upon and interest will only be charged when money passes from this reserve fund to you.

For further information and to discuss Equity Release in more detail with one of our expert advisers. There is no cost or obligation in an initial meeting where we will provide the coffee and get to know you and your requirements.

01982 612500 or 0800 668 1898 (Freephone)

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To understand the features and risks of a Lifetime Mortgage, ask for a personalised illustration. If you are in any doubt, please seek independent advice

All information has been prepared with care to ensure accuracy and is based upon our understanding of legislation and HMRC practice, which can be subject to change. This is intended to provide information only and should not be considered as advice.