

SPAR



There for you

## Equity Release

Extra money for you to  
enjoy your retirement  
just that much more...



For your FREE Guide to Equity Release and DVD  
Call **0800 232 1305** or fill in the  
coupon on the back



**Are you over 60?**  
**Do you own your home?**  
**Do you want to enjoy  
a better retirement?**

Are you living the retirement that you worked so hard for? Doing all those things you planned to do? If not, then you'll know that it probably wouldn't take a lot to make it more enjoyable.

Just think what it would mean to worry less about the bills, or make some improvements to your house. And some extra money to go to the cinema or enjoy some nights out wouldn't go amiss.

**That's why many people just like you  
are considering equity release.**

## **Maybe you should be considering equity release.**

### **What is equity release?**

It allows you to free up money from the value of your home while you still live there. The money that you can 'release' from your home can provide you with access to cash lump sums, a regular income or both.

**PLUS** you don't have to make any repayments until the property is sold either on your death or when you move into care.

Releasing equity from your home may affect your entitlement to state benefits and your tax position and will reduce the amount available to your beneficiaries.

### **Why should I consider equity release?**

- Tax-free cash lump sum or regular income
- You can use the money in any way you like
- You can access funds as and when you need them
- Guarantee that you will be able to continue to live in and enjoy your home
- No monthly repayments



## Who is Just Retirement Solutions?

SPAR understands that getting the best value and the best quality is important.

That's why we've teamed up with Just Retirement Solutions, who have helped thousands of people enjoy a better retirement.

- **Experts in equity release.** Equity release can be useful, but it is not necessarily right for everyone. Just Retirement Solutions' experienced advisers can talk to you about your circumstances and assess whether equity release is the right option for you. If it isn't, they will clearly state the reasons why not. Their goal is to make sure you get the right solution to help you enjoy your retirement to the full.
- **Members of Safe Home Income Plans (SHIP).** Each one of their providers is a SHIP member, which means they have a no negative equity guarantee. This ensures that you never end up owing more than the value of your property.
- **All about personalised service.** Your needs and aspirations are different from other customers. So experienced advisers will take the time to discuss your requirements either by phone or in person, so they can provide a suitable plan.
- **A no obligation advice service.** If you do not proceed they will not charge for providing you with advice.

### What could you spend your extra money on?

It's your choice, you could:

- Clear some, or all of your debt, such as loans or your mortgage
- Enjoy a regular holiday abroad
- Make some home improvements
- Help family members
- Pay for care bills.

To find out more, call **0800 232 1305\*** or **fill in the coupon over the page** to receive your **FREE Guide to Equity Release and DVD**

\*Lines are open 9am to 5pm, Monday to Friday.

Everything was explained to me in detail... and nothing was too much trouble. The whole transaction went very smoothly and I would certainly recommend you to my friends

Anne Brazier

A 98% customer satisfaction rate

We worried that we would encounter a long, complicated process fraught with snags, errors and mistakes. In our case the whole matter has gone off without fault from day one.

Gordon and Gaynor Triggs

If you would like to find out more about equity release, call **0800 232 1305** or **fill in the coupon below** to receive your FREE Guide to Equity Release and DVD.



## Please send me more information about Equity Release

Name (Mr/Mrs/Ms/Miss):

Address:

Postcode:

Home Tel No:

Mobile No:

Date of Birth:

/ /

Date of Birth of Partner  
(if applicable):

/ /

- I am/we are both aged over 60
- I/we own a home worth over £70,000

- Please tick the box if you do not want us to send you information about other products and services offered by Just Retirement Solutions or other selected organisations

**Please detach and place in an envelope (no stamp needed) and post to: FREEPOST SPAR RRCB-YBSG-HZAR, Just Retirement Solutions Ltd, Vale House, Bancroft Road, Reigate, Surrey RH2 7RU**

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