

# The missing piece of your retirement with a Lifetime Mortgage



Funding for later life is becoming more and more of a concern, with many pensions falling short of expectations and people living longer than in previous years.

Interest-only mortgages are becoming a real issue for many who are finding they have no means of repayment, and increasing numbers of over-55s are looking towards a lifetime mortgage as a way of securing financial stability in later life.

A lifetime mortgage could help pay off existing debts or allow you the funds for home improvements. You could afford that special holiday or help your family financially. There's lots to consider but finding the right plan to suit your needs could provide the solution you're looking for. You can choose between one lump sum



payment or smaller amounts to draw down as and when you require them, with no repayments to be made unless you want to make them and we're here to help with tailored advice for the choice that's right for you.

However, you need to consider if you don't pay the interest, the size of the mortgage will increase, eligibility for means-tested benefits may be affected and equity release may affect the value of your estate.

The retirement landscape has changed. Consider the role that housing wealth could play in supporting your retirement, through a lifetime mortgage.

Call Neil Barsby on **07500 969167**  
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A lifetime mortgage will be secured against your home and will be repaid when you pass away or move into long-term care. Asquith Financial services offer advice on Lifetime mortgage only.