

Introductory letter to an existing client

Your
Letterhead

[Title] [Forename] [Surname]
[Address 1]
[Address 2]
[Town/City]
[Postcode]

[Date]

Dear [name],

It's been [x months / years] since our last [meeting / discussion] and you may want to think about your finances and re-assess your options.

Retirement planning and the options available to you...

We'd all like to make the most of our retirement, and it's important to think about the whole of your finances when planning for the enjoyable retirement you are looking for.

One way to boost your retirement income is to consider a lifetime mortgage, which could allow you to unlock some of the money tied up in your home without you having to move. A tax free lump sum or regular income with no monthly repayments could help with the extras you'd like to afford:

- ✓ Repaying your existing mortgage or other debts to reduce your monthly outgoings
- ✓ Home improvements
- ✓ A well-earned holiday
- ✓ Helping the family
- ✓ Or just supplementing your income for occasional treats

With a lifetime mortgage, the loan and interest would be repaid through the eventual sale of your home, subject to the terms and conditions of the provider.

Personal advice to choose the option that best suits your needs...

Choosing to release money from your home is a big decision and there's more than one option when it comes to boosting your retirement funds, so it's important to look at all the choices available to you alongside all the benefits and considerations. A lifetime mortgage would for example impact the inheritance you may want to leave, or could affect your entitlement to means-tested benefits.

I'd be happy to set up a meeting with you and any close relatives you would like to be part of the discussion, to talk about everything in detail, and help you choose the option that best meets your needs.

If you did decide to take out a lifetime mortgage following my advice, there would be a typical fee of x% of the loan amount, for arranging everything for you.

Please just give me a call on XXXX XXXXXX to arrange a time that suits you best.

Signature

Yours sincerely,
[Name]
[Role]

[Your Company Address Here]
[Your Company registered No. VAT No. FCA No.]

Introductory letter to a prospect client

Your
Letterhead

[Title] [Forename] [Surname]
[Address 1]
[Address 2]
[Town/City]
[Postcode]

[Date]

Dear [name],

Retirement planning and the options available to you...

We'd all like to make the most of our retirement, and it's important to think about the whole of your finances when planning for the enjoyable retirement you are looking for.

At [company name], we specialise in these considerations, and I'd be happy to discuss your needs and provide you with no-obligation and impartial advice, to help you build a retirement plan that best suits your requirements.

If you are over 55 and own your own home you could be eligible for a lifetime mortgage, which could allow you to unlock some of the money tied up in your home without you having to move. A tax free lump sum or regular income with no monthly repayments could help with the extras you'd like to afford:

- ✓ Repaying your existing mortgage or other debts to reduce your monthly outgoings
- ✓ Home improvements
- ✓ A well-earned holiday
- ✓ Helping the family
- ✓ Or just supplementing your income for occasional treats

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Choosing to release money from your home is a big decision and there's more than one option when it comes to boosting your retirement funds, so it's important to look at all the choices available to you alongside all the benefits and considerations. A lifetime mortgage would for example impact the inheritance you may want to leave, or could affect your entitlement to means-tested benefits.

I'd be happy to set up a meeting with you and any close relatives you would like to be part of the discussion, to talk about everything in detail, and, with access to plans from leading lenders such as [insert commonly used providers here], help you choose the option that best meets your needs.

If you did decide to take out a lifetime mortgage following my advice, there would be a typical fee of x% of the loan amount, for arranging everything for you.

If you would like to discuss this, or any other matters regarding financial planning, please just give me a call on XXXX XXXXXX to arrange a time that suits you best.

Signature

Yours sincerely,
[Name]
[Role]

[Your Company Address Here]
[Your Company registered No. VAT No. FCA No.]

Introductory letter to prospect introducer

Your
Letterhead

[Title] [Forename] [Surname]
[Address 1]
[Address 2]
[Town/City]
[Postcode]

[Date]

Dear [name],

Could your clients benefit from equity release?

Funding for later life is becoming more and more of a concern with increased life expectancy and pension pots falling short of expectations for a comfortable quality of life.

We'd all like to make the most of our retirement, and many people are turning to equity release as a financial solution to the enjoyable retirement they are looking for. 2016 marked the 25th anniversary of the Equity Release Council and since it began, over 350,000 customers have drawn on £17bn of funds in equity release.

If you have clients over 55 who own their own home and could benefit from a lifetime mortgage, you could still help them towards their financial solution even if you're not qualified to advise on equity release.

At [company name], we specialise in equity release advice, and would be happy for you to refer your clients to us. We're able to provide them with no-obligation and impartial advice, and with access to plans from leading lenders such as [insert commonly used providers here], we can help them build a retirement plan that best suits their needs.

What does this mean for you?

Helping your clients to find the right solution through our advice also has added benefits for you as an introducer. If they choose to proceed with a lifetime mortgage and their case completes following our advice, you will receive a commission rate of [%].

You can be sure that they are in safe hands with [company name] – [USP examples (amend as appropriate)]

- ✓ Independent and experienced advice from qualified advisers
- ✓ Access to some of the best plans on the market
- ✓ We are regulated by the Financial Conduct Authority (FCA) and all recommended plans are FCA regulated
- ✓ All our advisers are registered with the Equity Release Council and all recommended plans follow their guidelines
- ✓ Not cross-sell to your clients
- ✓ Award winning service [mention any awards here]

For more information, or to register with us as an introducer, please contact us at [email address] or call us on [phone number], and we will be more than happy to assist.

Signature

Yours sincerely,
[Name]
[Role]

[Your Company Address Here]
[Your Company registered No. VAT No. FCA No.]