

Email subject line: **Imagine getting an extra monthly income to do more of the things you love**

Email heading (within email): **Income Lifetime Mortgage from Legal & General**

Dear [Client Name]

If you're over 55 and a homeowner, you could free up a regular monthly income for a fixed term from your home.

You might be finding it hard to maintain the lifestyle you're used to now you're retired. And the little things you love, like eating out, making small home improvements, or treating your grandkids might be a struggle.

You may even be considering downsizing to free up income, but don't want the hassle or the heartache of leaving the home you love. However, there is an alternative.

The monthly Income Lifetime Mortgage from Legal & General

A type of equity release, a loan secured against your home that can help you top up your existing income so you can do more of the things you love.

- With a fixed monthly income, a minimum of £200, and an initial loan amount
- Choose a fixed income term of: 10, 15, 20, or 25 years.
- Enjoy the certainty of an interest rate that's fixed from the start, for the life of the loan and that won't change.
- There are no affordability checks.
- Stay in and continue to own the home you love.

Important things to consider

- The monthly income will stop at the end of your chosen fixed income term, but interest will continue to roll up until the lifetime mortgage is repaid.
- The lifetime mortgage is usually repaid from the sale of your home when you, or the remaining borrower (if the mortgage is in joint names) dies or moves out of your home into long term care.
- Interest is added to the amount you owe each month. This means interest is charged on the loan plus any interest already added. This is sometimes called compound interest or rolled up interest.
- There may be other ways for you to borrow money that are more cost-effective. There's also an application fee and the product could affect your entitlement to means-tested benefits, so it's important to sit down with us and discuss all your options.

If you'd like to find out more, or have a chat about how an Income Lifetime Mortgage works, please don't hesitate to contact me.

[Add adviser contact details to email signature]

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