

Contact us
today for your
FREE GUIDE to
lifetime mortgages



Call us for a
FREE
Guide

0808 302 5716

Monday to Friday 8.30am to 8.00pm

Saturdays 9.00am to 1.00pm

We may record and monitor calls.



We've helped **74,000** customers get a lifetime mortgage*.



Experience – As of May 2018, we've loaned over £2.55 billion in lifetime mortgages to thousands of people.



Responsibility – We're a member of the Equity Release Council, so you can have complete confidence in our Lifetime Mortgages.



Security – You continue to own and live in your home and the loan doesn't have to be repaid until you die or move out of your home into long-term care.



Family – If you choose our Inheritance Protection option, you can protect a percentage of the value of your home for your beneficiaries. This option will reduce the amount you can borrow.



Advice – You can only get a lifetime mortgage through a lifetime mortgage adviser. They'll be able to review all your options and help you understand the risks and benefits.



Our Lifetime Mortgages – A lifetime mortgage creates a debt on your home. Interest is charged on the total loan plus any interest already added. This means that the total owed grows quickly and reduces the equity left in the property and the value of any inheritance. You should consider all other options to borrow money which may be more cost-effective.

We do not charge an advice fee

Instead, our advice costs are covered by a payment we receive from Legal & General Home Finance Limited (the mortgage provider). This payment is only received when the Lifetime Mortgage completes.

This is not a direct cost paid by you, but is included in the product charges and interest rate you pay if you decide to take out the product.

Our Lifetime Mortgage service is provided by two parts of the Legal & General Group. Legal & General Financial Advice gives you advice on the suitability of one of our Lifetime Mortgages. Legal & General Home Finance provides the lifetime mortgage itself, as well as an on-going post-sale service. Throughout this communication where we refer to 'we', 'our' and 'us', we're referring to the Legal & General Group.



*Legal & General Lifetime Home Finance Mortgage customers, as at 30 June 2019.

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