



# Start Making Plans

How the Retirement Plus  
Property Plan can help you  
make more of your future



retirement<sup>+</sup>plus  
Unlock Home Equity Fairly



# How to make your plans become a reality

It's ironic isn't it that on the one hand, after years of property price rises you've seen your home become a major asset? On the other, you've still got bills to pay and your income isn't what it was. Maybe your pension is less than you thought, or perhaps you want to make some home improvements or give the children and grandchildren some money. The Property Plan is a flexible way for you to raise money, tax-free, from your home – to give you financial freedom in your retirement.



retirement<sup>+</sup>plus  
Unlock Home Equity Fairly

# The Property Plan from Retirement Plus

The Property Plan is a type of home reversion plan which can help you raise funds from your property, tax-free. We will buy a right to own a share of your home for its market value and you can continue living in your home for the rest of your life. Every month our percentage share in your property will increase at a fixed rate, set at the time you take out the Property Plan, up to an agreed maximum and your share in the property will decrease.

When you die, the property will be sold and we will deduct our share of the money received from the sale and the costs of sale, before paying any remaining funds to your estate. The Property Plan is transferable should you wish to move to a suitable alternative property, or it can be cancelled – you pay us the value of our share at that time.

## Who is Retirement Plus?

Retirement Plus is a Milton Homes company which specialises in providing equity release products to homeowners aged 65 and over.

The Retirement Plus team has a real passion for delivering individual, personal service, which means you will find all your equity release questions and requirements dealt with by our team as quickly and as efficiently as possible, through your financial adviser.

We only accept equity release business from customers who have received advice from their own financial adviser who must be registered with the Financial Services Authority (FSA) and be qualified to advise on equity release..

Retirement Plus is authorised and regulated by the FSA and is a member of SHIP (Safe Home Income Plans).



Mr and Mrs Caldicott\*, Surrey

# Ex-pats return home thanks to speedy response

Mr and Mrs Caldicott, 82 and 77 respectively, moved back to the UK after spending a number of years living abroad. When they arrived in the UK the couple didn't have a property to move into and so had to live in hotels. Understandably, the Caldicotts wanted to buy and move into a property as soon as possible. They swiftly found a house for £136,500 on which Retirement Plus released the maximum available to them of £71,621 – effectively helping them to buy their new home.



### Fast response saves money

Retirement Plus understood the importance of a speedy transaction for the couple and turned around the deal in less than five weeks – half the time it usually takes to complete normal equity release transactions. Mr and Mrs Caldicott were delighted to be able to move into their new home faster than expected, further reducing their hotel and furniture storage costs – a win, win situation for them.

### Their broker says

“We told Retirement Plus that the Caldicotts needed to move quickly and they really pulled out all the stops to ensure they did. We had a tremendous level of customer service; there are a lot of companies who should follow Retirement Plus’ lead.”

**Kathy Tedstone, Helen Brown Financial Services**

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# What is equity release?

Equity release products allow you to draw a lump sum or a regular income using some or all of the value you have built up in your home. You can live in your home for the rest of your life or, in most cases, move if you choose. There are two main types of equity release scheme available on the market:

## Home Reversions

You sell part or all of the financial interest in your home. The amount you receive will be less than the current market value and will also be dependent on your age and gender. Although you will no longer own your home, you will have the right to live there for the rest of your life or until you move into long-term care.

You know what proportion of your property has been sold and what proportion you have left to raise further money on, or to leave as an inheritance.

When you die the house is sold and the home reversion provider receives the sales proceeds for the share you have sold. You can cancel but it is likely that you will have to pay the full market value for the share you wish to repurchase.

## Lifetime Mortgages

This is a loan secured on your property, just like an ordinary mortgage. However, you do not normally make repayments in your lifetime. Instead the lifetime mortgage provider is normally repaid when you die or move into long-term care, and the house is sold.

With most lifetime mortgages you cannot guarantee an inheritance as the amount of interest payable increases as long as you live.

You can cancel by repaying the loan, but some schemes may have early repayment penalties.



# How is the Property Plan different?

The Property Plan is a type of home reversion plan but it has some important differences from typical home reversion plans.

- ▶ You do not surrender ownership of your property – instead we own the property jointly with you
- ▶ Like other home reversion plans you sell a share of the ownership of your property but, unlike other home reversion plans, you do not receive less money than the value of the share you give up at the start of the plan. Our share increases to an agreed maximum over a long time rather than at the start
- ▶ When you die we receive the sale proceeds for the share we have a right to at that time. You can cancel by paying the market value of our share current at the time you repay

# So how does it work?

The payment made to you and the maximum our share can increase to will depend on the value of your property, your age, gender and whether you are a single person or couple. To make sure the exchange is absolutely fair, an independent professional valuer will value your home.

The payment made to you will be expressed as a percentage of the value of your home. For example, if your home is valued at £200,000 and we pay you £40,000, the Retirement Plus initial share is 20%.

Every month our percentage share in your property will increase at a fixed rate which will be set at the time you take out the Property Plan. We will also agree the

maximum percentage to which our share can increase, so you can guarantee a share of your property will be protected, no matter how long you live. Don't forget this Protected Share is the minimum share you will leave. Should you die or sell the property, your share of the property may be greater.

The costs of sale of the property are paid by you. If our percentage share of the property has reached its maximum level then we will pay the costs for our share leaving you to pay the costs of sale on your Protected Share. If your share doesn't actually cover those costs, we will pay any shortfalls.

## An example.

Let's say you're a couple aged 70. Your home is valued at £200,000. You wish to raise £40,000 – the Amount Released. In this case that's 20% of the value of your home, so Retirement Plus will have the rights to a starting percentage of 20%. Your share is 80%, in other words £160,000 of the value of your home. So, in all, our joint shares total 100%.

The share of your property that we would be entitled to increases by a rate that's fixed at the beginning of the Property Plan, let's say 0.64% per month. The maximum our share can grow to is 53.34% – so you have a Protected Share of 46.66%.

The rates do change from time to time, so please speak to your financial adviser about our current rates. Remember this is not an interest rate, it is the rate at which our ownership share increases. However, the rate that's fixed at the beginning of the Property Plan will never change. This rate is applied to our starting percentage which in this case is 20%.

At the end of the first year our right to a share of 20% in your property has increased by being multiplied by the fixed rate of 0.64% per month, so our share is now 21.59% of the value of the property. And so on, as illustrated in table A opposite.

## Table A Illustrating the Retirement Plus Share

This table illustrates how the Retirement Plus Share increases and how part of the property always belongs to you – the Protected Share – no matter how long you live. The rate at which our share increases is 0.64% per month. The starting percentage is 20%. The Protected Share is 46.66%.

Start of the year	Our share at the start of the year	Your share at the start of the year	Your protected share	Your share of future value	How the share ownerships change over the years*
1	20.00%	33.34%	46.66%	80.00%	1.59%
2	21.59%	31.75%	46.66%	78.41%	1.72%
3	23.31%	30.03%	46.66%	76.69%	1.85%
4	25.16%	28.18%	46.66%	74.84%	2.01%
5	27.17%	26.17%	46.66%	72.83%	2.16%
6	29.33%	24.01%	46.66%	70.67%	2.33%
7	31.66%	21.68%	46.66%	68.34%	2.52%
8	34.18%	19.16%	46.66%	65.82%	2.72%
9	36.90%	16.44%	46.66%	63.10%	2.93%
10	39.83%	13.51%	46.66%	60.17%	3.17%
11	43.00%	10.34%	46.66%	57.00%	3.43%
12	46.43%	6.91%	46.66%	53.57%	3.69%
13	50.12%	3.22%	46.66%	49.88%	3.22%
14	53.34%	0.00%	46.66%	46.66%	0.00%
15	53.34%	0.00%	46.66%	46.66%	0.00%
16	53.34%	0.00%	46.66%	46.66%	0.00%
17	53.34%	0.00%	46.66%	46.66%	0.00%
18	53.34%	0.00%	46.66%	46.66%	0.00%
19	53.34%	0.00%	46.66%	46.66%	0.00%
20	53.34%	0.00%	46.66%	46.66%	0.00%

\*Our share will increase and your share will decrease by this amount during the year.

In this example, Retirement Plus would own a 53.34% share of the property after 12 years and 10 months. The Protected Share has been rounded down to the nearest whole number to simplify this illustration.

## How do I qualify?

The Property Plan can be taken out either by an individual, or by two people acting together who own their main residence. Your home must be of standard construction and in a good state of repair – although we may release money to make repairs too. If you have an outstanding mortgage on your property then this must be repaid at the start of the Property Plan. The

Amount Released can be used to pay off this debt.

How much we can give you depends on your gender, how old you are and the value of your home. Essentially, the older you are, the more we can give you. If you are in poor health, we may be able to give you more.

**Mrs Jenner\*, Hastings**

# You generally get out of life what you put into it

Mrs Jenner, 82, swapped a 53.33% share of her £120,000 seaside home for £64,000 with a Retirement Plus Property Plan. Mrs Jenner also opted to keep a special, protected share of 5.97% of the property's value. She then went on to make a series of home improvements including refitting her kitchen and having double-glazing installed. She then had her house re-valued and found her improvements had increased it by £7,500.



### Fair's fair

The inbuilt flexibility of the Retirement Plus plan and our fair's fair attitude, meant that we changed our share from the then 56.04% to 52.93% and so re-valued Mrs Jenner's protected share from 5.97% up to 11.50% to fairly reflect the work that she had undertaken.

### Her broker says

"Retirement Plus treated Mrs Jenner extremely fairly; they recognised the work that she had done to her house and she was compensated accordingly. With the increased share in her home it means that she can decide to sell her house and be entitled to a larger percentage of the sale than she would have had before. The important thing is, Mrs Jenner is a very happy lady and doesn't want to sell – it's all worked out very well."

**John Tudor, NHFA**

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# You never know what the future holds

All equity release schemes are dependent on what happens to property prices and on how long you live – both of which are uncertain.

## What is uncertain about a lifetime mortgage?

As you will know from the past, house prices do not always go up. A lifetime mortgage debt will continue to increase as interest is added to it until the mortgage is repaid. Whilst you will always know how much you will owe in the future, you will not know how much will be left over, if anything, from the sale of your home. The money left over will depend on when you die and what property market conditions are like at the time. Your property may be worth a lot more than the final debt, but it may be worth less. Although some lenders offer equity protection schemes, this will reduce the amount you can borrow.



## What is uncertain about a typical home reversion plan?

A typical home reversion plan can give you the certainty that there will be a share of your property that will be left over. You will however be selling part of your home at a discounted price, an adjustment made at the start in exchange for your right to continue to live in your home for the rest of your life. If you die early, this may prove to have been an expensive way to release cash – home reversion products discount the price of the share of your property they purchase, assuming that you will live an assessed life expectancy period. On the other hand if you live beyond that life expectancy period, there will be no financial penalty to you.

## How does our Property Plan reduce some of that uncertainty?

The Retirement Plus Property Plan gives you the certainty of knowing what share of the property you will always own – the protected share we have agreed. You will have the peace of mind of knowing that you sold a share of your property at its

market value. And because our share increases over time rather than in a single adjustment at the start, this will not penalise your family should you die or have to end the plan early.

**Mr and Mrs Atkins\*, Tadcaster**

## That little extra money made such a big difference

In 2007 Mr & Mrs Atkins, aged 68 and 65 respectively, released £32,688 from their £190,000 home. They wanted the money for three things: repay their small mortgage, pay for a carer to attend to Mrs Atkins' daily needs and make some home improvements. The Retirement Plus Property Plan they chose gave them a 50% protected share. Retirement Plus had an initial 17.20% share of their home, which would increase to the maximum 50% after 19 years and 10 months. Twelve months later, Mr Atkins contacted his broker to release further funds for his wife's special needs. As they had protected 50% at inception, a further £32,594 was still available to them. The property value had remained static at £190,000 so, after releasing this further sum, the Retirement Plus share will now rise to a maximum of 99.90% after 17 years and 7 months.



### They came back for more

The Atkins' were certainly prudent in their choice of a Retirement Plus Property Plan. By opting for a 50% protected share of the value of their property, they left open the possibility of coming back for more money later. And, when they did need more money, they were delighted to hear that they would still own a large share of their property, albeit decreasing, for a long time to come.

### Their broker says

"The flexibility the protected share offers, as well as the reassurance, was great in this particular case. After re-evaluating their financial needs we agreed that it was best to alter the protected share and release more. The cream-on-the-top for the Atkins' was that the whole process took only four weeks from application to completion – even we were impressed!"

**Ged Whelan, The Way Ahead**

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# It's still your home

We want you to enjoy your home in the same way as you have always done. We understand that your life can change at any time. One of the great strengths of the Property Plan is that it's highly flexible.

- ▶ If you pay for large improvements, we will calculate our share after the work has been carried out. That way you will also benefit from the increase that improvements bring to the value of your property
- ▶ We work in partnership with you. If you cannot afford to maintain the property in the future, we will do everything we can to help



And, so long as you ask our permission first and we agree, we are happy to allow you to:

- ▶ Transfer your Property Plan to a new home. Perhaps your current home may become too big and you'd like something smaller or more manageable
- ▶ Let a room or share the house with someone else. We will even consider adding someone else to the Property Plan to give them the right to live in your home for the rest of their life
- ▶ Use your home for business and even rent it out

And if you have to move out of your home into long-term care, you don't have to sell your property. We won't force you to sell as long as care payments are made from your own resources and we agree maintenance, security and insurance.

## The Property Plan is flexible

- ▶ You are free to leave the Property Plan at any time. If you do decide you want to leave the Property Plan, we will not charge you an early cancellation penalty, your property will simply be re-valued and you will pay us an amount equivalent to our share of that value, together with a fee to cover our administration. There may also be other costs and tax to consider and

these will be explained to you in the Key Facts Illustration (KFI) that your financial adviser can obtain for you

- ▶ There may be the opportunity to release further amounts in future if you have not already received the maximum amount available to you. We do not guarantee that future amounts will be available

**Mr and Mrs Webster\*, Bolton**

# We were so worried – but buying out our sibling's share put a smile back on our faces

In 2008 Mr and Mrs Webster, aged 71 and 70 respectively, inherited a 60% share of the family home they had lived in for 20 years. Keen to remain living in the house they decided to buy the remaining 40%. The property was valued at £308,000 and the Websters took out a Retirement Plus Property Plan receiving the maximum amount of £128,282 which allowed them to pay the £123,000 for the 40% and have a few thousand pounds to boost their pensions. Retirement Plus's starting share was 41.65% increasing to 99.90% after 9 years and 2 months.



### Where there's a will ...

Mr and Mrs Webster looked initially at a Lifetime mortgage but couldn't raise enough cash. Then they discovered that they could raise the money with a standard home reversion provider but they would effectively lose ownership of their home on day one. The Retirement Plus Property Plan they opted for allows for any future life changes the couple may experience and can be transported to another property – such as a possible downsize, later.

### Their broker says

"Older couples often just don't want to move out of the family home. In this case we recommended the most flexible home reversion we could to help the Websters raise the money they needed to buy out the other shareholder. They are delighted they didn't have to move as they were dreading it. We are very pleased with the Property Plan – it met their needs now and still offers some flexibility to them in the future."

**Peter French, Troy, French & Partners**

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# How safe is the Property Plan?

We understand that this is a major decision that has a hugely important bearing on the rest of your life. We want to make sure that you and your family get this right. You must seek the guidance of a financial adviser to confirm that the Property Plan is appropriate to meet your financial needs.

Your financial adviser will provide you with a personalised Key Facts Illustration of how the Property Plan meets your circumstances.

**The risks and benefits of the Property Plan will be set out for you in a personalised Key Facts Illustration obtained for you by your financial adviser.**

# Will the Property Plan affect my family?

Talk to your family so that they are aware of the full implications of taking out the Property Plan. Your children will want to know that you're not making a rash or unnecessary decision. But they'll also want to be sure that you enjoy a comfortable retirement.

Taking out any equity release scheme will affect any inheritance you leave your family. That's why we believe it's important to involve them in the decision-making process.

With the Property Plan, you can keep part of the property to leave to your family with the Protected Share option, but you will be selling a share of the property and our share will continue to increase up to a maximum.

Make sure your financial adviser is aware of your wishes in respect of the importance of leaving an inheritance and they will make sure they take this into account in any recommendation they make to you.

# Six simple steps to your own Property Plan

## Step 1

### Consult a Financial Adviser

Your financial adviser is there to give you objective advice on whether equity release is the right thing for you to do. They will discuss your requirements and recommend a solution that is tailored to meet your needs.

For any equity release scheme they will give you a Key Facts Illustration. This is an important document which you should read very carefully. You should also ask your financial adviser any questions you may have.

## Step 2

### Apply for a Property Plan

Your financial adviser will help you complete an application form.

Please refer to your Key Facts Illustration to see how the Property Plan could affect you. This brochure is a guide to the main features of the Retirement Plus Property Plan. The contractual conditions are contained in the legally-binding Property Plan Agreement and transfer documents. A specimen copy of the document will be made available on request via your adviser.

## Step 3

### Valuing your Property

Once you've successfully applied, Retirement Plus will arrange to have your home valued by an independent valuer who is a member of the Royal Institution of Chartered Surveyors (RICS). You may choose the valuer. He will determine the market value at which we will purchase a right to a share of your property.

## Step 4

### We will make you an Offer

Assuming that there are no problems with the valuation, we'll then make you an offer. The offer will include:

- ▶ The amount that we're prepared to pay you
- ▶ The calculation of the initial share
- ▶ How our share in your property will increase
- ▶ The minimum protected share you will always own

## Step 5

### Obtain Independent Legal Advice

Once you have your written offer, discuss the Property Plan with your solicitor. We'll instruct our solicitors to liaise with yours to arrange the legal documentation, which will include dealing with:

- ▶ The transfer of the legal title to your property to be held in trust between you and Retirement Plus Property Plans Limited
- ▶ Occupation terms and any other occupants

## Step 6

### Enter into a Property Plan

When you complete a Property Plan Agreement, we send you the Amount Released via your solicitors and you use it to enjoy your retirement! If there are any questions you have about the Property Plan as time goes on, we are always available to help.

# There's no need to rush

As with any financial decision, it's best not to rush. Read this brochure carefully then talk to your financial adviser and solicitor. You also need to make sure you've considered all the alternatives and that you understand the risks and benefits of taking out the Property Plan. Look at your income and expenditure carefully. Ask yourself whether this is the best way of raising some money. Here are some of the alternatives you could consider:

- ▶ Could you save money by reducing the amount you spend each day?
- ▶ Do you have any savings tucked away that you could use first?
- ▶ Have you looked at any grants your local authority might give you?
- ▶ Are there any state benefits you're not claiming that might make a difference?
- ▶ Should you trade down to a lower value property?
- ▶ Should you sell your property and rent somewhere else to live?
- ▶ Do you really need the money right away? Perhaps the Property Plan is something you may need in the future

**Above all, talk to your family so that they are aware of the full implications of you taking out the Property Plan.**



# Frequently asked questions

We can't answer all your questions here. But these are the most common things people ask us. If there's anything else you'd like to know, then please talk to your financial adviser.

**What happens if I live longer than expected?**

Nothing. If you have released the maximum sum the maximum share we can possibly own is 99.90% which means you always have the reassurance that you can stay in your home as long as you live. If you have not released the maximum amount available to you, and so have a protected share, the Retirement Plus share can never exceed the agreed maximum level.

**What happens if I go into long-term care?**

As long as care home fees are paid and we are happy that the property is well maintained, insured and secure, there is no need to sell. However, our share will continue to increase until it reaches the agreed maximum level.

**Who is responsible for maintaining, insuring and keeping the property secure if it is empty?**

The responsibility remains with you.

**What if I want to move?**

The Property Plan can be transferred to another property as long as it meets our criteria. If the new property has a lower value, then we ask for a payment to be made to keep our share of the value of your new property at the same level it was on the original one.

**Can someone else live in my house?**

Yes, following agreement with us. However, anyone living in the property who is not party to the Property Plan will have to sign a waiver of occupation rights and in the case of your death they will have to vacate the property.

**Can I let my home?**

We will consider this option after speaking to you.

**What happens to the property when I die?**

The property is sold and your share will be paid to your estate net of sale costs.

**How soon after my death do my possessions have to be removed?**

We will work out a suitable timeframe with the executors of your estate and your beneficiaries.

**How will it affect my finances?**

Taking out a Property Plan may affect your eligibility for means-tested benefits or tax status, which is why it is important that you speak to your financial adviser.

**What happens in the case of negative equity?**

When your Property Plan ends, if there are costs which cannot be met from your share of the sale proceeds, then we will pay them. If you have retained a protected share, you will pay the costs of sale of that share.

### What happens if property prices rise?

Our share in the Property Plan would be applied to the increased value of the property. Remember that our share increases over time and may reach its maximum level. If you have retained a part of the value of the property as a protected share in the Property Plan, then that could be used by you in the future to apply for a further lump sum.

### What happens if property prices fall?

We are joint owners with you and we share any ups and downs of the property market with you. However, you should be aware that if the Property Plan is cancelled within its first five years, the value of the property used to calculate the Retirement Plus share will be the higher of the value at the start or the value at the termination of the Property Plan.

### Are there any penalties if I wish to cancel the Property Plan?

There are no cancellation penalties payable to us. However, you may incur some costs if the property value has fallen below the value when you took the Property Plan out. This will be dependent on the product you have selected and will be detailed in your Key Facts Illustration.

### What if I cancel the Property Plan early?

If you wish to cancel the Property Plan, the property will be re-valued at your cost. You will need to pay us the value of our current share of the property and a cancellation fee for administration. Please don't forget that you will also have to pay the legal, Land Registry and other costs and any taxes that arise – these may include any Stamp Duty Land Tax at the prevalent rate – which may be due on the amount you pay us.



## What is SHIP?

Retirement Plus is a member of Safe Home Income Plans (SHIP), a company supported by the leading providers of home income and equity release plans. It was launched in 1991 and is dedicated entirely to the protection of plan holders and promotion of safe home income and equity release plans. All participating companies are pledged to observe the SHIP Code of Practice:

- ▶ To provide fair, simple and complete presentation of their plans
- ▶ To ensure legal work is performed by a solicitor of your choice, who will look after your interests
- ▶ Your solicitor will be required to sign a certificate to confirm that the scheme has been explained to you in full
- ▶ To ensure that you will not be liable for any costs that could add up to more than the net sale proceeds of your property

# If things go wrong



We are fully committed to providing a quality service to all our customers at all times. However, we know that sometimes things can go wrong and you may be dissatisfied with the service we provide. If this happens, we want you to tell us so we can try to put it right.

**The Compliance Officer**  
Retirement Plus Limited  
Newcombe House  
45 Notting Hill Gate  
London W11 3LQ

Telephone: 0845 850 8510  
Email: [complaints@retirement-plus.co.uk](mailto:complaints@retirement-plus.co.uk)

If an agreement cannot be reached, the complaint will be referred to the Financial Ombudsman Service.

**Financial Ombudsman Service**  
South Quay Plaza  
183 Marsh Wall Street  
London E14 9SR

Telephone: 0845 080 1800

## **Financial Services Compensation Scheme**

The Retirement Plus Property Plan is covered by the Financial Services Compensation Scheme. You will be entitled to compensation from this scheme if we cannot meet our obligations to you. For further information please contact:

**Financial Services Compensation Scheme**  
7th Floor, Lloyds Chambers  
Portsoken Street  
London E1 8BN

## So what are the benefits of our equity release Property Plans?

Guarantees you can leave an inheritance with a Protected Share – yet still raise the same amount of money as you would on a lifetime mortgage



The only home reversion plan that ensures you receives full payment for the share of your property you transfer at the start – tax free



Your estate will not be penalised should you die earlier than expected, as our share in your property only grows over time



Enables flexibility. You can sell their property or cancel at any time should your circumstances change for better or worse



It's still your home. We own the property jointly and work in partnership with you



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