



## LIFETIME MORTGAGES

# Navigating the three stages of retirement

This is not a consumer advertisement. It is intended for professional advisers only.

Here at OneFamily, we don't believe retirement should be seen as a single stage of people's lives. After all, retirement can last over 30 or 40 years and a lot can change over that time. Here's a look at what we see as the three stages:



Whilst clients in the 'taking it easy' and 'final years' will have a clearer sense of their retirement plans, it'll be hard for them to know what the first five or ten years of their retirement will look like. Will they experience good health and lots of exciting holidays and hobbies? Or poor health and relationship changes? Will they get bored and want to go back to work?

All of these things can impact on the money your clients need and where they'll want to live. That's why, at OneFamily, we offer a unique range of features with our lifetime mortgages to perfectly compliment the uncertainty that comes with this period in their lives.

**Lifetime mortgages don't have to last a lifetime.**

Flexible features that come as standard with all of our Lifetime Mortgages include:

- **No early repayment charges after 10 years**
- **Fixed repayment charges for the first 10 years**
- **Downsizing Protection after 5 years**
- **No affordability assessment**
- **Fixed or variable rate option**

To understand the products and features of our **Lifetime Mortgages**



visit [onefamilyadviser.com](https://www.onefamilyadviser.com)



or call us on **0800 802 1645\***

\* Lines open 9am - 5.30pm, Monday to Friday. We might record your call to help improve our training and for security purposes. Calls to 0800 or 0808 numbers are free from UK landlines and personal mobiles. With business mobiles the cost will depend on your phone provider. If you'd like to know more, please ask your provider.

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