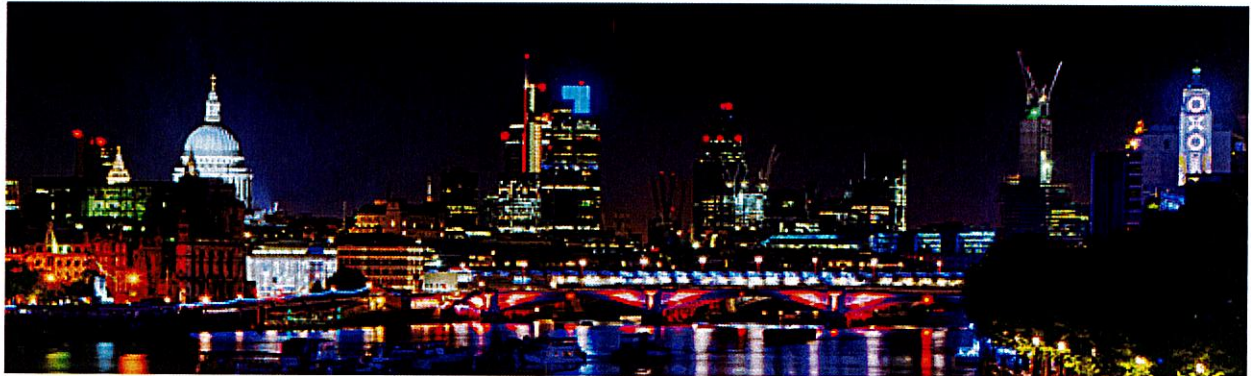


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MORTGAGES

PENSIONS

3

PROTECTION

4

1

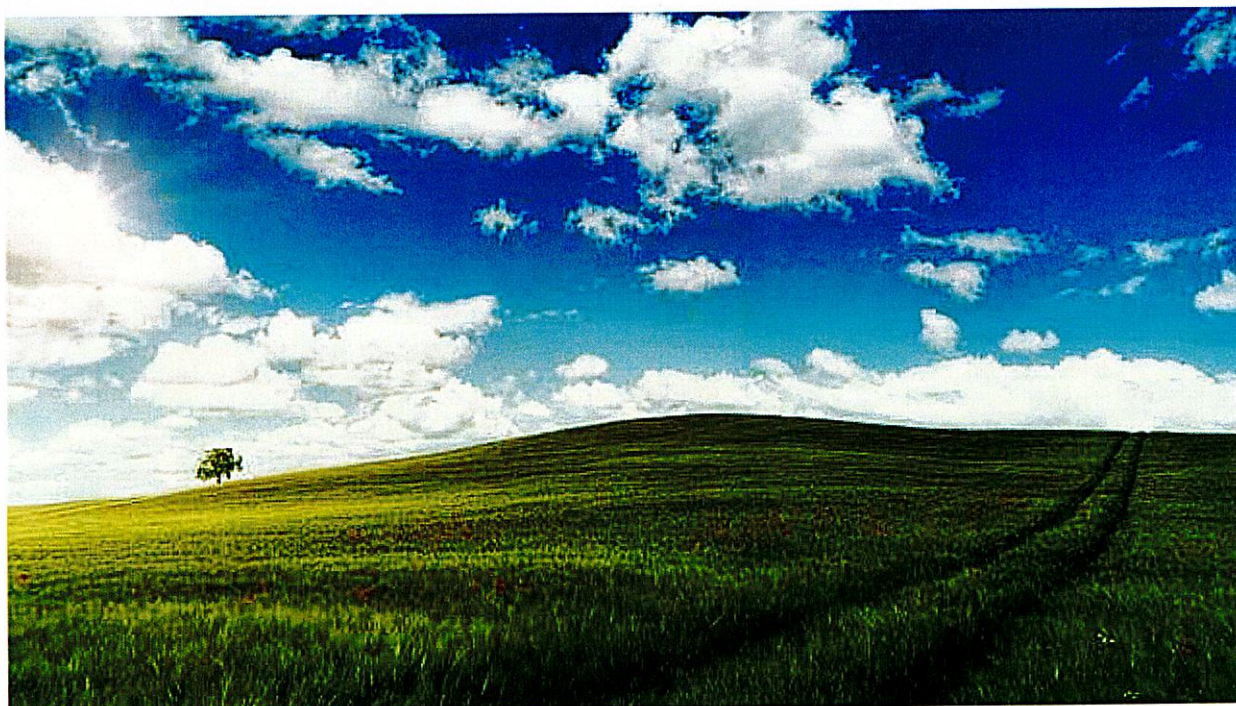
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LIFETIME MORTGAGES - Easier than you think!

A Lifetime Mortgage is a form of Equity Release Scheme which allows anyone over 55 to access a portion of their own home value, as a tax free lump sum or tax free income facility. The sum, plus the accrued interest would only be repaid on your death or if your property were sold for you to go into long term care.

You can do whatever you like with the money, make improvements to your home, increase your retirement income, go on cruises or better holidays, or give your children an early inheritance. Let's face it our children need our help when they are starting off in life not when they are middle aged especially in these days of the rising cost of living.



- You do not make monthly payments on Lifetime Mortgages, unless you wish to.
- Some plans allow you to make penalty free repayments up to 10% of the outstanding balance.
- The mortgage interest will roll up over time and is only paid back to the lender when the home is sold either on your death or sold for you to go into long term care.
- In the case of joint ownership the arrangement will continue as long as one of you remain in the property.
- You will remain the full owner of your home absolutely.
- You are only borrowing against your own property, with no fixed date and the mortgage will last as long as you need.

House prices are expected to rise by more than £60,000 over the next five years as Britain's mortgage crunch eases, a leading estate agent has said.

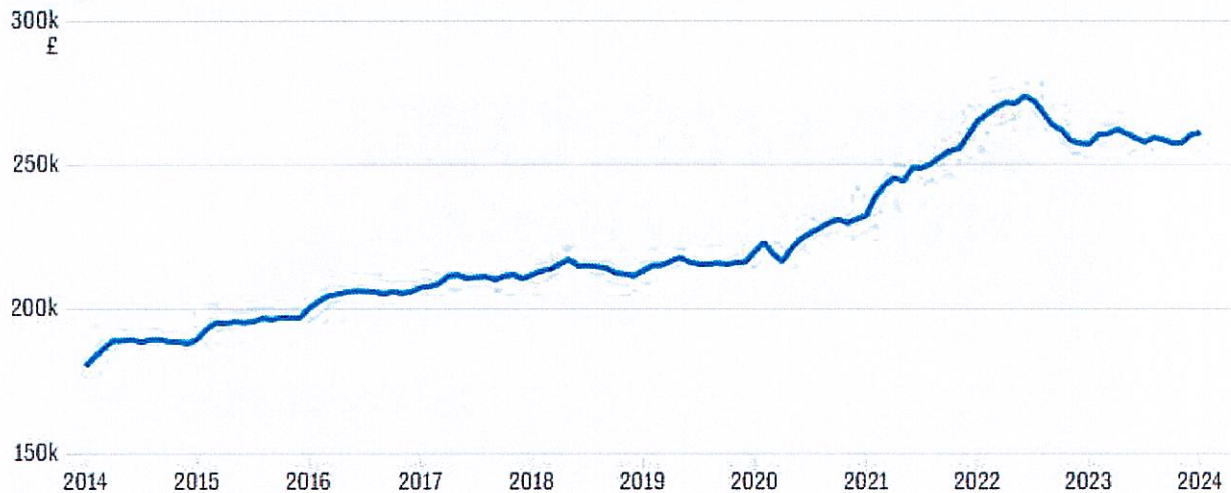
They expect house prices to rebound as interest rates come down, making mortgages more affordable and allowing people to borrow more.

Bank of England officials met last week to set out new economic forecasts and vote on interest rates. The Monetary Policy Committee (MPC) voted to hold rates at 5.25pc but hinted strongly

that rates would come down soon as inflation drops back to the 2pc target. The Bank also believes that inflation may already be at its 2pc target. Watch this space!

House prices are on the rise

Average house value



Source: Nationwide

It may be the time to have a look at the value of your home and release equity so you can enjoy the benefits.

We can help with any questions you may have and find the best deal for you.

Best regards

Ray

**UK Wage Growth Still High
Despite Unemployment Rise**

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The value of investments and income from them may go down. You may not get back the original amount invested and the levels, basis and reliefs of taxation are subject to change. Anglo International Group Ltd is an independent financial advisor authorised and regulated by the Financial Conduct Authority no. 307774



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