



# Who is more2life?

Our mission is to help over 55s live their later life with freedom and peace of mind. We're committed to achieving this mission by providing innovative, customer-focused lending solutions that meet the unique needs of those aged 55 or over and their families.

## Who is more2life?

more2life is one of the UK's largest equity release lenders. Our focus is, and always will be, helping people aged 55 or over to release tax-free cash from their home safely and responsibly so they can live a better retirement.

We understand equity release is a big decision. That's why we work exclusively with fully-qualified equity release advisers who can provide the guidance and support you need to make an informed decision about your later life finances.

So, if you're considering equity release and want a trusted, award-winning, regulated lender that has your best interests at heart, look no further than more2life.

**We're here to help you make the most out of your retirement.**

## Our products

At more2life, we offer a range of market-leading lifetime mortgages that meet Equity Release Council standards. These come with several safeguards to protect you and your loved ones, including retaining full ownership of your home and never being able to pass on any equity release related debt to your loved ones.

Our plans are designed to have features that are tailored to you. Whether you want to move home in the future, or make voluntary repayments to help reduce the size of your loan without incurring an early repayment charge, subject to criteria, we're confident we'll have a plan to suit your needs.

## Here to help you

We believe taking out a lifetime mortgage should be a positive experience from start to finish. That's why we're committed to providing you with the best possible service and support throughout your journey and beyond.

Our team of friendly and knowledgeable customer service agents are always here to answer any questions you may have. Whether you're a new customer and just want to find out a little more about our products or you already have a plan with us and wish to make repayments, withdraw from your drawdown facility or have further questions, our team will be happy to help.

### **more2life – with you every step of the way**

Alongside the benefits of equity release, we also want you to be aware of what's important to consider before making a decision.

- Equity release will reduce the value of your estate and may affect your entitlement to means-tested benefits.
- Equity release may involve a lifetime mortgage, which is a loan secured against your home.
- A lifetime mortgage may result in limited or no property equity remaining and will reduce your financial options in the future.
- A lifetime mortgage is a long term financial product and is not designed to be fully repaid until the death or entry into long term care of the last remaining borrower, otherwise early repayment charges may apply.

For more information

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 **more2life**  
the later life lender