

Award-winning
**lifetime
mortgages**



Who we are

You might not have heard of more2life before, and that's okay; you can rest assured that your adviser certainly has.

We're one of the UK's largest equity release lenders, and as you can't buy directly from us because you need expert advice first, we speak directly to your adviser; that's why you haven't seen us on the telly or heard us on the radio!

We're based in the beautiful, rainy North of England, in Preston. We've been established since 2008 and have grown to be one of the largest equity release lenders in the UK. Working with qualified equity release advisers, we help those homeowners 55 and over to safely release some of the cash from their homes.

You're in expert hands

We specialise in only providing lifetime mortgages, so we know everything there is to know about equity release. Our dedicated team of experts has grown with us too, so you can be confident that you're in safe hands.

Retirement is no longer a one-off event marked with a clock and a handshake; it's an experience. Nobody wants to experience an 'ordinary' retirement, and that's why we design lifetime mortgages that are as flexible as the journey that you're on.

Extremely helpful

"The staff at more2life are extremely helpful, providing as much information as they can to ensure an enquiry is likely to move forward as smoothly as possible," 11 Nov 2019

 Trustpilot

What we do

We're here to guide you through your retirement journey and help take some of the bumps out of the road ahead.

That's why we provide lifetime mortgages with plenty of options, including extras and protections as standard, at no additional cost; so that we can help as many people as possible enjoy less stress and more financial freedom in retirement.

All of our plans meet Equity Release Council standards, meaning that they come with:



The no negative equity guarantee – this means that you can never owe more than the value of your home, and your family will not be left with any lifetime mortgage related debt



The right to remain in your property for life, or until you (or the last remaining applicant) move into long-term care



The right to move to another property (subject to the new property meeting lending criteria at the time)



The Equity Release Council is the industry body for the equity release sector. It exists to promote high standards of conduct and practice in equity release. For more information, visit [equityreleasecouncil.com](https://www.equityreleasecouncil.com)

Depending on which plan you take, the extras and protections we provide at no additional cost (where you are eligible) include:

- ✓ Cashback
- ✓ Ad-hoc partial repayments
- ✓ Downsizing protection
- ✓ Inheritance protection
- ✓ Fixed early repayment charges
- ✓ Higher loan-to-value rates for homeowners with health or lifestyle issues

If any of the above extras and protections sound important to you, or if you have any questions, be sure to speak with your adviser about them.

Remember, a lifetime mortgage is a loan secured against your home. Equity release will reduce the value of your estate and may effect your entitlement to means-tested benefits.



You're in safe hands

Both our customer-service and our lifetime mortgages are award-winning.

We're rated highly by advisers

We've amassed a lot of trophies over the years, but that's not what we're most proud of. Advisers have rated us 'Great' on Trustpilot, meaning that the experts know that our customer service and our lifetime mortgages are the best, and that's all we need to tell us that we're doing our job.

Part of the reason that we're rated so highly is because we're with your adviser, and therefore you, every step of the way. If you take a lifetime mortgage with more2life, your case will be assigned a specific owner here in our office, who your adviser can contact with any questions that either they or you have, and who will keep them informed from the application stage, all the way through to completion and beyond. Your adviser will always deal with the same person too, so there won't be any added confusion and stress.

Technology to help you

Not only that, but our award-winning online portal for advisers keeps them up to date while they're on the go, so even if they can't speak to someone, they can check how your case is doing online: anytime, anywhere.

If you do take out a lifetime mortgage with us, we don't vanish once your loan completes. Our staff are always here to answer any questions you have, and we have a team dedicated solely to managing partial repayments, fulfilling drawdown requirements and answering questions about transferring your loan to another property.

You can rest assured that we're always here to help.



Here are just some of the awards we've won...



Best Equity Release Lender
Customer Service



Best Online Service



Best Equity Release
Lender Customer Service



Great for
Relationship Management



Best Equity Release/Lifetime Lender

The **Mortgage**

AWARDS 2019 **WINNER**

Later life Lender of the Year



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