



more2life
the later life lender



Here to support you

You're an adviser in the
field of later life lending and
more2life has your back

Advisers like you are at the heart of everything we do. We have your back and we're here to support you on your mission to help secure your clients a future with more financial freedom.

We have one of the largest support teams in the market who can help you with everything from general enquiries, to specific specialist areas such as plan features, application assistance, underwriting criteria and business development.

Rest assured we're here to help, with support just a phone call away five days a week and a market-leading online portal available 24/7. Additionally we have a dedicated inbox looked after by our Adviser Support Team for all your general questions and initial enquiries.



Here to help

Adviser Support Team

Our dedicated frontline for anything and everything. They're just a phone call away to help you with all your day-to-day questions including:



Live case updates



Plan features and options



Underwriting queries



fastpath portal support and guidance



Further advances and drawdowns

Your Campaign Account Manager

This team consists of more2life experts. They're tasked with keeping you updated on the latest news and development opportunities, from plan updates to upcoming digital events and webinars.

They're also the team built for discussing declines and overestimated valuations, guiding you through our decision making and exploring alternative products.



To speak with our Adviser Support Team or your Campaign Account Manager, call

03454 500 151

Monday to Friday, from 9am – 5pm

Your Telephone Account Manager

From the moment you register with more2life, you are assigned a dedicated Telephone Account Manager. You'll always deal with the same Account Manager to ensure a personal service.

They're the person here to help you with new leads and new business as well as any questions you may have about our range of plans, helping you find the best fit for your clients particular financial needs.

Your Business Development Manager

You'll also be assigned a Business Development Manager (BDM). You can speak with your dedicated BDM either over the phone or you can arrange a video appointment. They are on hand to understand your equity release business, and do everything they can to ensure your business grows.

They're also some of the familiar faces you'll see in our educational webinars and digital events, speaking from their own experience of the industry. If you're an IFA who's perhaps unfamiliar with equity release but keen to learn more, we highly recommend you take the time to book an virtual appointment.

Email

You can also send all enquiries to our email inbox, info@more2life.co.uk. This is manned by our Adviser Support Team who will endeavour to reply to any enquiry within one working day.



Fastpath by more2life

Designed to reduce administration and streamline your entire application process, fastpath takes you from KFI, to application, through to offer and completion in a seamless digital journey. It is the only online, paperless, end-to-end system in the equity release market.

96% of cases go from application to offer in **30 days or less**



Average application to offer is **10 working days**

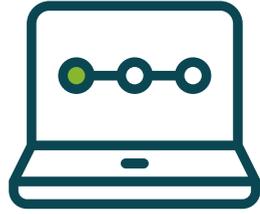


OUR 14 DAY PROMISE

We aim to deliver exceptional levels of service to our client when it comes to their loan applications. We are so confident in our ability to deliver faster loans than any other lender via our market-leading fastpath portal that we promise to compensate clients with a payment of **£500 if we take longer than fourteen working days to issue their loan offer from the date of application.**

For full terms and conditions, visit www.more2life.co.uk/fastpath

The process



- 1** Start by creating a KFI with our portal, fastpath. This will get you from initial KFI to application without any signatures required, (unless the plan is medically enhanced where for privacy reasons we will require sight of a signature. You can also upload this via fastpath).
- 2** Once the application is submitted we instantly contact our own solicitors and instruct our surveyors. We will endeavor to arrange a physical valuation where possible. If lockdown procedures do not permit this however a remote valuation will be arranged instead.
- 3** Once we receive the report, it is then processed by our Underwriting Team to ensure the property is suitable security for lending. When successful an offer will then be produced. The offer will then appear on fastpath for you to download. It is also sent to the client and solicitors at this time.
- 4** The legal process will then begin. The clients will obtain the appropriate legal advice from their solicitor and discuss any questions they may have. It is at this point that the solicitors will look to resolve any outstanding special conditions that may be present on the offer and our Caseowner Team will do what they can to assist in this process.
- 5** Once conditions are resolved, the mortgage deed signed and the client appropriately advised, we then look to set completion. A few working days are often required to plan completion and it's important to note that purchase cases will usually take longer overall.

When we'll make contact with your client directly

Booking the valuation – When your client's application is submitted, our surveyors will then contact your client (or vendor's agent if it's a purchase). This usually means a call the same day or following day depending when the application was submitted.

Morning submissions often result in a call made the later that day with afternoon submissions resulting in contact being made the following working day.

Sending out our offer – When an offer is produced, you will receive a notification that it is available to download on fastpath. At the same time the offer will be posted out to your client, who will receive their offer within 1–2 working days, dependent on post.

After completion – Once the loan has completed, a welcome letter will be sent out to your client confirming the figures and date of the loan. This will also include all the details the client will require to make contact with us in future.

Our Customer Service Team

Experienced members of staff who are there to assist your client with any questions they may have about managing their account after completion, such as partial repayments, drawdowns, change of circumstance queries and title queries.

Please note if your client has yet to complete on their loan or requests financial advice our customer service team will always request the client contacts you or your advisory firm first.

 **Please contact Adviser Support for the Customer Service number**



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



Best Lifetime Mortgage Provider

The **Mortgage**
AWARDS 2019 **WINNER**
Later life Lender of the Year



Get in touch

 **03454 500 151**

 **info@more2life.co.uk**

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