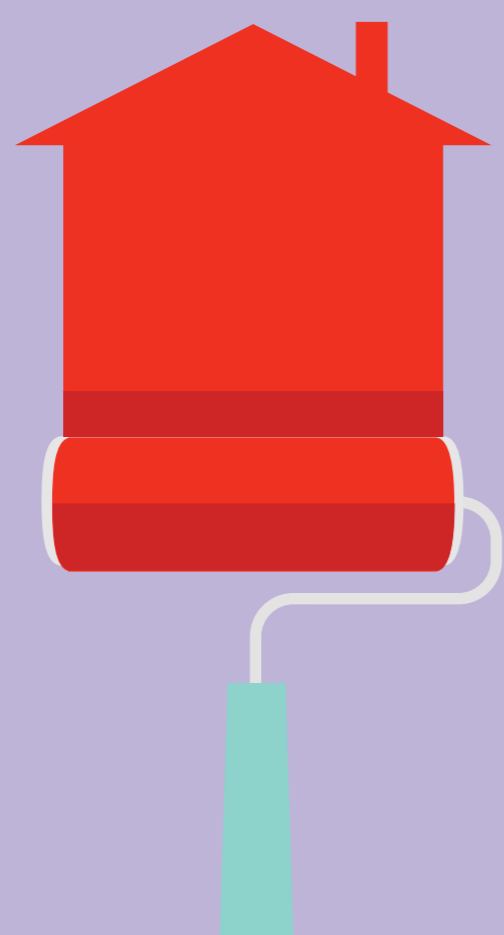


Saffron Building Society works as an introducer to The Equity Release Experts

## #1

**Home and Garden Improvements** – you could adapt your home to make it more accessible for later life



## #2

**Clear Outstanding Mortgages** – you could clear your existing outstanding mortgage and remain living in your home



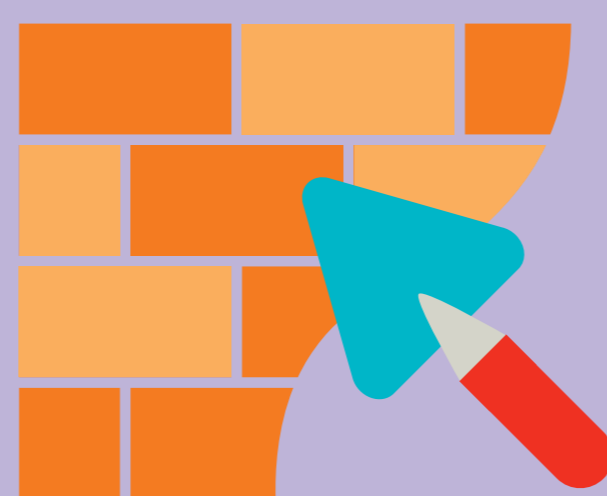
## #3

**Pay Off Unsecured Debt** – you could clear your unsecured debts in retirement. Think carefully before securing a loan against your home



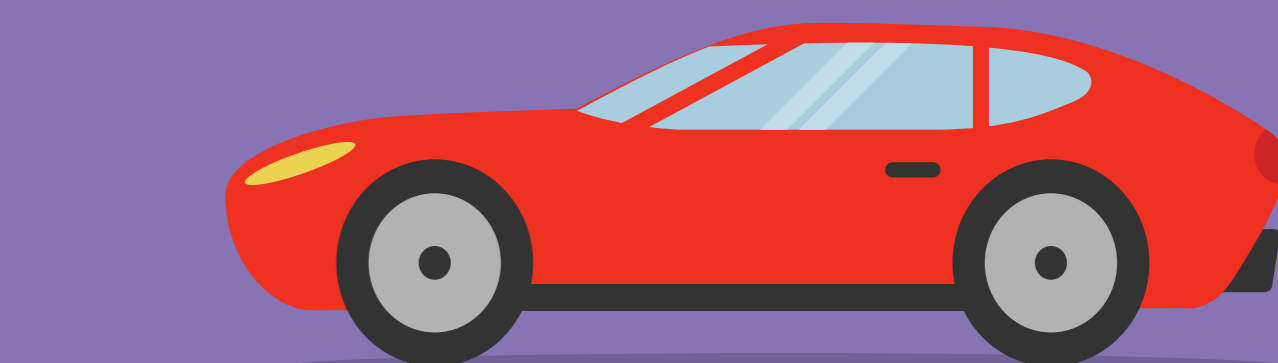
## #4

**Holiday of a Lifetime** – you could visit family abroad or take a once in a lifetime holiday



## #5

**Improve Standard of Living** – you could improve your home with a new kitchen, extension or other costly features



## #6

**Purchase a Car** – you could purchase that new car you've always dreamed of

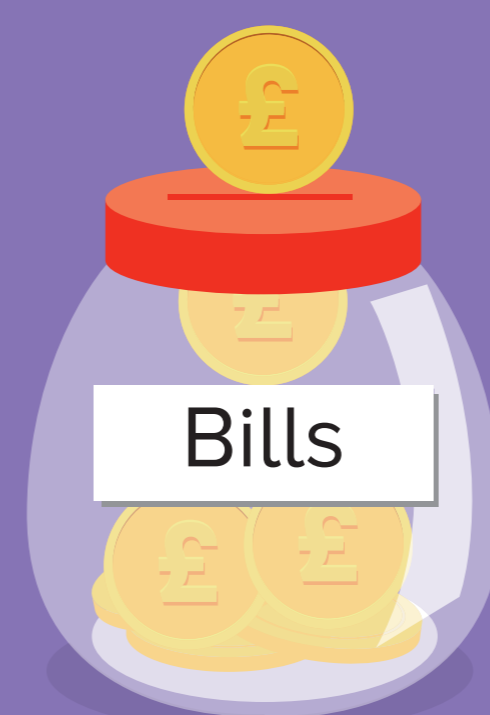
## #7



**Giftng** – you could gift money to your loved ones whilst you're around to see the benefits

## #8

**Help Supplement Retirement Finances** – you could boost your retirement finances



## #9

**Helping First-time Buyers** – you could help your family get onto the property ladder



Find out how equity release could work for you

Please call us on 0800 072 1100 or visit [saffronbs.co.uk](http://saffronbs.co.uk) to find out more



## #10

**House Purchase** – you could purchase a holiday home or a second home

### Things to consider

A lifetime mortgage, the most popular form of equity release, is a loan secured against your home and will reduce the value of your estate. It may also affect your entitlement to means-tested benefits.

Unless you decide to go ahead, The Equity Release Experts' service is completely free of charge as The Equity Release Experts' usual advice fee of 1.99% of the amount released would only be payable on completion of a plan, subject to a minimum advice fee of £1,499.