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JUST.

# HELPING YOUR CLIENTS REALISE THEIR UNTAPPED WEALTH

Your client's home is more than just bricks and mortar. It houses a wealth of memories. So why would they necessarily sell their property when they can release some of the equity tied up in it to further enhance their lifestyle?



## Benefits of treating property as an asset

The perception of equity release is changing and people are increasingly receptive. According to the Equity Release Council's Q3 2024 market report, the equity release market continues to recover with total lending up by 6% on the last quarter to £615 million – its second consecutive quarter of growth since 2022. New plans rose by 2% to 5,370, while further advances increased by 8%, highlighting growing demand. On average, homeowners accessed £111,618 through lump sum plans and £69,952 upfront via drawdown options, signalling ongoing reliance on equity release as a flexible financial solution.

While equity release can be used by people to help alleviate debt problems, clients can also use it to give financial help to family or friends, for example:

### Gifting

- Helping children/grandchildren get on property ladder
- Helping with school fees
- Giving a 'living inheritance' to their loved ones
- Intergenerational wealth transfer

### Releasing the financial squeeze on the 'sandwich generation'

- Ease the burden of providing financial support to their children and elderly parents

## Benefits of the Just For You Lifetime Mortgage

- **Flexibility for your client**
  - We provide an initial lump sum with the option of a cash facility from which your client can release additional amounts in the future as and when needed.
  - We offer the option to service all or some of the monthly interest amount which could help to reduce the overall cost of the loan amount.
  - Clients who aren't servicing interest can pay back up to 10% of each advance amount without being charged an Early Repayment Charge.
- **Better outcomes** – Medical underwriting could help your clients with health issues or lifestyle factors to borrow more or reduce their cost of borrowing.
- **With cashback**, clients could boost their funds or borrow less.
- With the **no-negative equity guarantee**, your clients only have to repay the sale proceeds of the property, even if it's less than the amount owed. This applies when the property is sold following death or entry into permanent long-term care.

If you're unsure whether your client's home is acceptable, simply get in touch with us to see how we can help your clients realise their untapped wealth.

**Note:** Please remember that using equity release to pay an existing debt may cost more in the long-term and gifting money may be subject to inheritance tax.

## FOR MORE INFORMATION

FT ADVISER

Call: 0345 302 2287 Email: [support@wearejust.co.uk](mailto:support@wearejust.co.uk) Or visit: [justadviser.com](http://justadviser.com)  
Lines are open Monday to Friday, 8.30am to 5.30pm

Please note your call may be monitored and recorded and call charges may apply.

