



EQUITY RELEASE (LIFETIME) MORTGAGES

INDEPENDENT FINANCIAL ADVICE

PROTECTING ASSETS



*Independent advice
and a bespoke
service for total
peace of mind*

EQUITY RELEASE (LIFETIME) MORTGAGES

The FOCUS team provides bespoke solutions for all your financial and insurance needs. Our team of experts deliver professional advice and a personal service to both individual and corporate clients.

FOCUS aims to be the natural choice as trusted advisers in protecting assets and increasing wealth.



Equity Release is a means of using the value of your home to receive a cash lump sum when your level of income is possibly reduced in retirement. It is important that proper independent financial advice is taken in all respects and, in this regard, FOCUS is able to quickly formulate the most appropriate method suited to a client's specific needs and requirements.

Equity release products are either Lifetime Mortgages or Home Reversion Plans. We are not limited in the range of equity release products we will consider for you. Some of the companies we deal with are:



EQUITY RELEASE MAY INVOLVE A LIFETIME MORTGAGE OR HOME REVERSION PLAN. TO UNDERSTAND THE FEATURES & RISKS, ASK FOR A PERSONALISED ILLUSTRATION.

INDEPENDENT FINANCIAL ADVICE

FOCUS is regulated directly by the Financial Conduct Authority and acts completely independently in the process of sourcing and advising on the most appropriate mortgage solutions available.



*Professional
advice and
a personal
service*

FOCUS provides tailored advice to help you get the right solution for you:

- Complex Mortgages
- Problems Getting a Mortgage
- Lifetime Mortgages (Equity Release)
- Buy to Let and Let to Buy Mortgages*
- First Time Buyer Mortgages
- Bridging Finance
- Insurance
- Interest Only Mortgages
- Debt Consolidation
- Remortgages
- Self-Build Mortgages

INCREASING WEALTH



*** MOST FORMS OF BUY TO LET MORTGAGE AND MOST FORMS OF BRIDGING FINANCE ARE NOT REGULATED BY THE FINANCIAL CONDUCT AUTHORITY. YOUR HOME MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR LOAN SECURED ON IT. THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.**



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Who are FOCUS ?

- FOCUS are specialists in the mortgage market.
- We have designed and arranged over 15,000 mortgages for our clients over the past 25 years.
- Our clients are based all over the UK.

Why choose FOCUS?

- We offer a personal approach.
- We promise total discretion and trust.
- We take time to understand your requirements.
- We provide prestige home cover designed exclusively for your needs.

What else can FOCUS do for you?

- Personal & Bespoke Insurance Solutions.
- Personal Financial Planning.
- Business Insurance.
- Corporate Financial Planning.



PROTECTING ASSETS, INCREASING WEALTH

FOCUS Independent Financial Advisers and Independent Insurance Consultants

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