



Hesketh
EQUITY
RELEASE



Client

Your Lifetime Mortgage Needs



12th November 2025

Dear

Lovely to meet you (by phone!). As discussed, in order to understand your situation in more detail, I need your Experian credit report. That will let me know where this might fit within the Equity Release market. Once I have a look through, I will call you to discuss and hopefully if proceeding I will meet up with you to start the process.

In this pack you will find a list of everything you need for our first official appointment, along with some reading material.

What's included in this pack?

- A brochure explaining everything about releasing equity in more detail;
- What you need for our first appointment;
- Terms of Business;
- Important information you need to know;
- Our step by step guide on what to expect.

I will discuss everything in this pack during our appointment, but please let me know if there is anything you would like me to cover in more detail. We want to make sure you understand everything before proceeding.

I look forward to our appointment.

Regards,

Martin Hesketh (Mortgage & Equity Release Adviser)



Who are we?

As experienced later life lending specialists, we take pride in helping our customers get the most out of their retirement.

We provide independent advice on the whole of market, so we can provide the most suitable option for your needs. We provide a free no obligation initial consultation in your home, over the phone or via video call.

Our advice is fully independent and regulated by the Financial Conduct Authority (FCA).

What is a Lifetime Mortgage?

Lifetime mortgages by way of an Equity release allows you to access the value held up in your home and turn it into money you can spend as you wish. How much equity you can release depends on your age, how much your property is worth and how much you choose to borrow.

People over 55 often have little or no outstanding mortgage and have value tied up in their home. Many others have an interest only mortgage and no way of repaying it. Equity release could help in either of these situations.

For more information on releasing equity from your home take a look at the included 'Guide to equity release'.

Don't keep me a secret!

Please feel free to pass my details on to anyone who might benefit from my services.



What you need for our first appointment

Ahead of our first appointment, please can I ask you to have the following available:

Please feel free to use this page as a checklist and tick off the documents you have as you come across them.

- Your last mortgage statement
- Your last bank statement
- Details on the income you receive from pensions (state & private), employment and benefits
- Details of any loans and/or credit cards
- Your passport or driving licence
- A recent utility bill for each applicant
- Policy schedules for any life cover policies
- Your buildings and contents insurance schedule
- Paperwork for any solar panels
- Your witness for the appointment

Doctors name	
Doctors address	
Doctors phone	



Terms of Business

About this document

This document states our terms. You need to read this important document. It explains the service we provide and the costs involved.

By continuing with this service, you are agreeing to the terms included in this document.

How we are regulated

Martin Hesketh is an Appointed Representative of The Right Mortgage Ltd, who are authorised and regulated by the Financial Conduct Authority (FCA). You can check our details and regulatory permissions on the Financial Services Register at register.fca.org.uk/ or by contacting the FCA on 0800 111 6768. Our FCA reference number is 649443.

Our company

Martin Hesketh trades as a sole trader. My FCA number 410618.

Our service

We offer an advised service. This means that we will provide you with a recommendation for you after we have assessed your needs.

Lifetime mortgage products

We offer a comprehensive range of lifetime mortgages from across the market, but not deals that you can only access by going direct to a lender.

We are limited to only providing lifetime mortgages and do not offer home reversion plans.

A list of the lenders and insurance providers that we provide advice from is available on request.

Equity Release Council membership

<We are pleased to confirm that we are a voluntary member of The Equity Release Council. The Equity Release Council exists to promote high standards in the equity release market.

As a dedicated member, we will:

- **Ensure that all of our actions promote public confidence in equity release as a potential retirement solution;**
- **Act at all times with the utmost good faith**
- **Communicate high expectations for equity release outcomes in all our dealings**
- **Ensure conflicts of interest are managed fairly and reduced to the lowest practical level;**
- **Exercise due skill, care and diligence in all that we do and uphold the standards set out by our professional bodies at all times**
- **Always act with the best interests of our customers being paramount, treating customers fairly in all our actions.**

We have adopted further measures to give you confidence in the products and services we provide. These are set out in the Rules & Guidance (which are available on The Equity Release Council website). They include product standards and a need for all customers to receive independent legal advice.

Mortgage regulation

Some mortgages are regulated by the Financial Conduct Authority (FCA) and some are not:

Residential mortgages are regulated by the FCA; Buy-to-let mortgages are not normally regulated by the FCA;

Some buy-to-let transactions, however, are defined as "consumer buy-to-let" - we will advise you if this applies to your application.



Increasing borrowing on a property

If you are looking to increase the borrowing on a property, the following options may be right for you:

- Further advance from your existing lender
- Second charge mortgage
- A new first charge mortgage
- Unsecured lending - we do not offer advice

What we will do

- Act in your best interests
- Communicate clearly and in plain English
- Explain all costs involved
- Assess your needs before making a recommendation
- Review the market from our list of reputable lenders providers to recommend the most suitable product for you

What we will not do

- Submit an application before conducting a full review of your circumstances and obtaining all supporting information
- Cause you to incur a credit search or incur any costs without your prior agreement
- Act without first getting your permission
- Give advice on;
 - Legal/conveyancing matters
 - Issues of taxation
 - Investments or pensions

Instructions

We will normally accept verbal or written instructions. However, we always recommend that all instructions are provided in writing for the clarity.

How we will operate

During our initial consultation we will complete a questionnaire to enable us to understand your circumstances and your needs. This enables us to give you appropriate advice. A copy of this is available upon request.

We will conduct research to establish what products are most suitable for you and make these recommendations. This will be confirmed to you in writing.

You will also be provided an illustration detailing the recommended product.

Your responsibilities

You must deal with us in an honest and transparent way. Not disclosing key facts about your circumstances could impact the advice given, and could impact your ability to obtain the most suitable product. It could even void the product, such as if this non-disclosure is viewed as a fraudulent act.

If you have any doubts as to whether you should disclose a matter it is better to do so.

It is your responsibility to check that the product is as you expected, you should check all documents carefully. Please notify your adviser as soon as possible of any issues.

Costs

Lifetime Mortgage Products

A Fee of £995 is payable on completion for our service in relation to mortgage contracts.

We will be paid commission by the lender; the amount due will be disclosed via the mortgage illustration.



Complaints

If you wish to register a complaint, please contact us:

In writing: The Right Mortgage Limited, St John's Court, 70 St John's Close, Knowle, B93 0NH.

By phone: 01564 732 744

If you cannot settle your complaint with us, you may be able to refer it to the Financial Ombudsman Service. www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

You are protected by the Financial Services Compensation Scheme (FSCS) for the service we provide.

If we are to be declared in default, in the event of any claim, you may be entitled to compensation.

For further information about the scheme, please call the FSCS or visit www.fscs.org.uk.

How we use your data

Full details of how we gather, store, use and process your personal data is contained in our Privacy Notice.

As part of our service, we will ask you several questions that relate to your personal and financial circumstances, including questions regarding potentially sensitive matters.

Only information that is relevant to your financial planning needs will be gathered and stored.

We will retain this information for as long as is necessary to fulfil our regulatory and legal responsibilities, including defending any future

complaints. This data can also be useful to assist you in the future.

We will treat all your information as confidential. Steps will be taken to ensure that the information is accurate, kept up to date and only kept as required. We have also taken measures to protect against unauthorised, or unlawful use and accidental loss or damage to the data.

Cancellation rights

Depending on the product provided you will have different cancellation rights; these will be explained to you in my recommendation and will be included in relevant documentation. It is your responsibility to exercise these rights as needed; we cannot do this on your behalf.

Customer money

We do not handle customer money. We will not accept any payment other than for the payment of our fee, and under no circumstances will we handle cash. Any third-party payments must be made to them directly.

Call recording

Telephone calls made to us may be recorded and used for training and/or regulatory purposes.

Conflicts of interest

We will not transact business where we believe this could result in a conflict of interest. Where we believe that our interests conflict, we will inform you in writing and agree with you how we can proceed.

Declarations

By proceeding to supply your personal details, you are agreeing:



- To the terms and conditions of this agreement
- That we may pass your information on to, any 'third parties' needed to deliver our service

- That the lender we approach on your behalf, may conduct a credit search.

We will guide you through the process step by step



Initial contact with your equity release specialist to answer any questions.



We encourage you to talk to your family and invite them to any appointments, if you wish to.



Your first appointment. Your dedicated adviser will discuss a bit more about you and the options available.



Should you wish to proceed, your adviser will search the whole of the market to find the most suitable plan for you.



Your second appointment. Your adviser will present their recommendations and provide you with a personalised illustration.



Your adviser will work with you to complete the required paperwork to submit to the plan provider and your property will be valued by an independent surveyor.



The provider will issue an offer including full terms & conditions of your plan for your approval.



Independent solicitors acting on your behalf will cover the legal aspects.





Our average completions are between 8 to 12 weeks. This is the typical time it takes from application to completion.



Time to start enjoying your money on whatever you choose.

