



REASONS TO CONSIDER REFERRING A CLIENT FOR EQUITY RELEASE ADVICE

Not approved for use with clients.

At HUB Financial Solutions Limited, we specialise in providing expert advice on equity release – we've helped over 80,000 people decide if it's right for them. To date, we've enabled our customers to release over £1 billion of equity from their homes.

Finding the right equity release product

Equity release can be a viable option for home owners who want to do more in later life. From helping loved ones and easing their own financial pressures, to making home improvements or even taking that holiday of a lifetime. If equity release is an appropriate solution, our experienced advisers will compare the best equity release options from across the whole of the market to find the product that best suits your client's needs. For example:

- One client might want to access cash as and when the need arises, while another might want to take the maximum amount available straightaway.
- One client releasing equity might want to do so in return for a share of property ownership, while another might want to repay part or all of the interest to help minimise the accrued interest.

If equity release isn't right for someone, you can be confident that our advisers will always say so.

Requirements for referring

- Clients must be 55 or over (youngest applicant if a couple).
- They must own their own home, based in the UK and of standard construction.
- The home must be worth at least £70,000.

Please note that the minimum age and property values may vary between product providers.

By referring your clients to HUB Financial Solutions, you can:

1. Support a wider range of clients by giving them access to specialist equity release advice.
2. Know your clients are in expert hands.
3. Retain ownership of your client and stay informed about progress.
4. Rest assured that HUB Financial Solutions will not cross-sell to your clients.
5. Earn an introducer fee of 1.75% of the amount released on each completed case (minimum introducer fee £750).

And the benefits for your clients are great too. They include:

- No upfront advice fee.
- Specialist equity release advice from qualified experts face to face (where available) or over the telephone.
- Access to tax-free cash to help supplement their retirement income.

What does it cost?

When an equity release product is purchased:

- An arrangement and advice fee of £1,100 will be payable by your client on completion.
- A property valuation fee may also be payable by your client.
- Your client is also responsible for their legal fees.
- If they decide not to go ahead or are advised that equity release is not suitable for them, there's no advice fee to pay HUB Financial Solutions.

Equity release advice – how it works

1. Initial call	2. Initial chat with a qualified adviser	3. First appointment	4. Second appointment	5. Application process	6. Completion
<ul style="list-style-type: none"> Within 1 working day of the referral, a member of our introducer team calls the client to get a high-level understanding of their needs. Where appropriate, they book a no-obligation telephone appointment or video call with one of our qualified advisers and send out an initial appointment pack. 	<ul style="list-style-type: none"> Within 10 working days of the initial call, our adviser calls the client to talk through what equity release is and discuss what other options are available. The client's objectives for releasing equity will also be discussed and any questions answered (30-40 minutes). 	<ul style="list-style-type: none"> When the client is ready, our adviser will arrange the first appointment to ensure they have a thorough understanding of the client's circumstance. Then, if equity release is right for them, the adviser will go away and compile a recommendation which they will go through at a second appointment. There is no obligation for the client to proceed. This appointment can either be via phone, video or in person (1 hour). 	<ul style="list-style-type: none"> Within a week or two of the first appointment, the adviser will present their recommendation and provide a personalised illustration. If the client is comfortable, the adviser will complete the necessary paperwork (45 minutes). 	<ul style="list-style-type: none"> Once we receive the completed application back from the client, it takes an average of 6 to 8 weeks to process the application while the property is assessed and the legal paperwork is completed. We keep the client fully informed at every stage. 	<ul style="list-style-type: none"> Once all the paperwork has been completed, the product provider will advance the funds to the client. We pay your introducer fee 4-6 weeks after completion.

Who are HUB Financial Solutions?

HUB Financial Solutions are part of Just Group plc

- We were established in 2006.
- We are solely focused on finding the right financial solutions for people approaching and in retirement.
- So far, we've helped over 150,000 clients decide if a retirement income, equity release or care funding solution is right for them.
- We are regulated by the Financial Conduct Authority.

A service you can trust

At HUB Financial Solutions we understand the value you place on client relationships and, when looking into equity release, how the choices your clients make can often affect the rest of their lives. Our approach to equity release is to act in the best interests of your client every step of the way, so you can be confident your client is receiving the best possible service.

Happy to say no

Our approach puts the emphasis on finding the solution that's right for your client's needs. You can be sure that if equity release isn't suitable for your client we'll always say so.

Sensitive to your client's needs

Financial matters can be confusing – especially if your client hasn't had to consider them before. We recognise that it's not always easy to keep track of things. And some of the decisions that need to be made can seem overwhelming. Our advisers are there to ensure your client's financial well being, making certain that any commitments they make are in their best interests.

For more information:

Visit: hubfinancialsolutions.co.uk/refer

Email: hfsappointments@hubfs.co.uk

or call: **01737 233 412**

Our UK based team is available from 9am to 8pm, Monday to Thursday; 9am to 5.30pm, Friday and 10am to 3pm, Saturday (excluding bank holidays). Please note your call may be monitored and recorded and call charges may apply.