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Growing your equity release network

Email and letter templates



Email and letter templates

Here you'll find letter and email templates aimed at the professional connections we have discussed in 'Growing your equity release network: Building your professional connections'.

The templates are designed as an initial contact with potential referral partners. You can use these as a base for your own emails and letters, changing them to fit your own brand and tone of voice.

When you meet with potential referrals partners, you may like to use our 'Customer Profiles' guide. This helps to explain the benefits of referrals, equity release and the types of customers they may encounter.

Please note that it is your responsibility to ensure that your communications are compliant. Aviva does not provide any guarantees as to accuracy and cannot accept responsibility for any losses arising from the information shown in the following pages.

Financial advisers not qualified in equity release



Solicitors and accountants



Mortgage brokers and estate agents



Builders and landscapers



Later life assistance and care providers



Financial advisers not qualified in equity release

Dear [name]

New referrals, new opportunities

I am currently developing an equity release referral network in <insert name of town/city/region> and would like to know if you would be interested in benefiting from these new opportunities.

I am qualified to advise on equity release solutions through the <insert as appropriate Chartered Insurance Institute (CII)/the London Institute of Banking & Finance>. Today's equity release products are highly regulated and provide many safeguards.

Clients who could need help

Today, many clients aged 55 and over may find themselves 'asset rich, cash poor'. Although their homes may have soared in value, they may lack the immediate financial resources to achieve certain objectives, such as:

- Making essential home improvements and adaptations
- Helping children – and/or grandchildren - onto the housing ladder
- Replacing an interest-only mortgage
- Supplementing a retirement income
- Moving to a more suitable home of higher value
- Buying out a former partner's share of a property in a divorce
- Dealing with long-term debt issues

Equity release has the potential to create life-changing options for clients, by presenting opportunities they may never have considered.

I would like to meet you to discuss the opportunities on offer, talk through the considerations and help explain how – for certain people – equity release can provide the financial solution they are looking for.

I look forward to speaking to you to arrange a meeting.

Regards

[name]

[title]

[company]

[contact details]

For solicitors and accountants

Dear [name]

New opportunities in equity release

I am currently developing a referral network in <insert name of town/city/region> and would like to know if <your business/specific name of business> could benefit from a professional reassessment of equity release opportunities.

I am qualified to advise on equity release solutions through the <insert as appropriate Chartered Insurance Institute (CII)/ London Institute of Banking & Finance>. Today's equity release products are highly regulated and provide many safeguards.

Clients who could need help

Today, many clients aged 55 and over may find themselves 'asset rich, cash poor'. Although their homes may have soared in value, they may lack the financial resources to achieve certain objectives, such as:

- Making essential home improvements and adaptations
- Helping children - and/or grandchildren - onto the housing ladder
- Replacing an interest only mortgage
- Buying out a former partner's share of a property in a divorce
- Moving to a more suitable home of higher value
- Supplementing a retirement income

Financial solutions for clients can sometimes be much closer to home than they realise. Equity release has the potential to create life-changing options by presenting opportunities they may never have considered.

I would like to meet you to discuss the opportunities on offer, talk through the considerations and help explain how – for certain people – equity release can provide the financial solution they are looking for.

I look forward to speaking to you to arrange a meeting.

Regards

[name]

[title]

[company]

[contact details]

Mortgage brokers and estate agents

Dear [name]

New connections, new opportunities

I am currently developing a referral network in <insert name of town/city/region> and would like to know if <your business/specific name of business> could benefit from a professional reassessment of equity release opportunities.

I am qualified to advise on equity release solutions through the <insert as appropriate Chartered Insurance Institute (CII)/ London Institute of Banking & Finance>. Today's equity release products are highly regulated and provide many safeguards. Referring clients for equity release could benefit your business and reputation.

Clients who could need help

Today, many clients aged 55 and over may find themselves 'asset rich, cash poor'. Although their homes may have soared in value, they may lack the financial resources to achieve certain objectives, such as:

- **Making essential home improvements and adaptations**
- **Helping children – and/or grandchildren - onto the housing ladder**
- **Replacing an interest-only mortgage**
- **Moving to a more suitable home of higher value**
- **Supplementing a retirement income**

Financial solutions for clients can sometimes be much closer to home than they realise. Equity release has the potential to create life-changing options by presenting opportunities they may never have considered.

I would like to meet you to discuss the opportunities on offer, talk through the considerations and help explain how – for certain people – equity release can provide the financial solution they are looking for.

I look forward to speaking to you to arrange a meeting.

Regards

[name]

[title]

[company]

[contact details]

Builders and landscapers

Dear [name]

Home improvements from equity release

I am currently developing a referral network in <insert name of town/city/region> and would like to know if <your business/specific name of business> could benefit from equity release opportunities.

Today, many clients aged 55 and over may find themselves ‘asset rich, cash poor’. Although their homes may have soared in value, they may lack the financial resources to achieve certain objectives, such as:

- **Making essential home improvements and adaptations**
- **Adding a downstairs bathroom or conservatory**

Converting part of the market value of a home into capital can help to provide life-changing home improvements for many people. Equity release has the potential to create financial options that many of your potential customers may never have considered. The most popular form of equity release is a lifetime mortgage, which is a way of borrowing money against the home.

I am qualified to advise on equity release solutions through the <insert as appropriate Chartered Insurance Institute (CII)/ London Institute of Banking & Finance>. Today’s equity release products are highly regulated and provide many safeguards. However, it is a complex area and there are factors that need to be taken into account, such as leaving less inheritance. Referring clients for equity release could benefit your business and reputation.

I would like to meet you to discuss the opportunities on offer, talk through the considerations and help explain how – for certain people – equity release can provide the financial solution they are looking for.

I look forward to speaking to you to arrange a meeting.

Regards

[name]

[title]

[company]

[contact details]

Later life assistance and care providers

Dear [name]

Long term care provision and equity release

I am currently developing a referral network with the private care industry and would like to know if <your business/specific name of business> could benefit from a professional reassessment of equity release opportunities. The most popular form of equity release is a lifetime mortgage, which is a way of borrowing money against the home.

I am qualified to advise on equity release solutions through the <insert as appropriate Chartered Insurance Institute (CII)/ London Institute of Banking & Finance>. Today's equity release products are highly regulated and provide many safeguards. However, it is a complex area and there are factors that need to be taken into account, such as leaving less inheritance.

Elderly clients who are 'asset rich, cash poor'

At first sight, the equity release market and the private care industry appear very different, but there are key similarities. Both are actively engaged in aiming to improve the quality of elderly clients' lives, with client happiness and satisfaction paramount. Both industries are also likely to experience significant growth as the UK population ages.

Today, many elderly clients may find themselves 'asset rich, cash poor'. Although their homes may have soared in value, they may lack the financial resources to achieve certain objectives, such as making essential home adaptations. These include: stair lifts, ramps and handrails; door widening; level access showers; and heating improvements. It's in areas like this where equity release can help, although there are many more.

A conversation about new opportunities

Equity release has the potential to present opportunities that elderly clients may never have considered. However, it's a complex area and there are many external factors to take into account in the context of long term care. For example, issues such as local authority and state provision for long term care are critical components. These are some of the areas where I feel that a conversation with you could be beneficial.

I would like to meet you to discuss the opportunities on offer, talk through the considerations and help explain how – for certain people – equity release could provide the financial solution they are looking for.

I look forward to speaking to you to arrange a meeting.

Regards

[name]

[title]

[company]

[contact details]

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