


Introductory email to an existing client

 Send	To...	Client email address
	CC...	
	Subject	Planning for a comfortable retirement

Dear [Name],

It's been a while since our last meeting and it may be time to re-assess your finances and think about your options.

Planning for your retirement...

We'd all like to make the most of our retirement, and one way to boost your income is to consider a lifetime mortgage. You could unlock some of the money tied up in your home to help with the extras you'd like to afford:

- Repaying your mortgage or other debts to reduce your monthly outgoings
- Home improvements
- A well-earned holiday
- Helping the family
- Or just supplementing your income for occasional treats

With a lifetime mortgage there would be no monthly repayments. The loan and interest would be repaid through the eventual sale of your home, subject to the terms and conditions of the provider.

[Arrange a meeting for qualified and impartial advice](#)

Choosing to release money from your home is a big decision and it's important to weigh up all of your options. A lifetime mortgage would reduce the inheritance you may want to leave, or could affect your entitlement to means-tested benefits, so it's important to choose a financial plan that best suits your personal needs.

I'd be happy to set up a meeting with you and any close relatives you would like to be part of the discussion, to talk about everything in detail.


If you decide to take out a lifetime mortgage following my advice, there would be a typical fee of **X%** of the loan amount, for arranging everything for you.

[Contact me here to arrange a meeting](#) or just give me a call on **XXXX XXXXXX**.

Yours sincerely,

[Name]

Introductory email to a prospect client

	To...	Prospect email address
	CC...	
	Subject	Planning for a comfortable retirement

Dear [Name],

Planning for your retirement...

We'd all like to make the most of our retirement, and one way to boost your income is to consider a lifetime mortgage. If you're over 55 and own your own home you could be eligible to unlock some of the money tied up in your home to help with the extras you'd like to afford:

- Repaying your existing mortgage or other debts to reduce your monthly outgoings
- Home improvements
- A well-earned holiday
- Helping the family
- Or just supplementing your income for occasional treats

With a lifetime mortgage there would be no monthly repayments. The loan and interest would be repaid through the eventual sale of your home, subject to the terms and conditions of the provider.

[Arrange a meeting to discuss your needs](#)

At [company name] we offer qualified and impartial advice with no obligation, and with access to plans from leading providers such as [insert commonly used provider here], we're here to help you build a retirement plan that meets your requirements. Choosing to release money from your home is a big decision and it's important to weigh up all of your options. A lifetime mortgage would reduce the inheritance you may want to leave, or could affect your entitlement to means-tested benefits, so it's important to choose a financial plan that best suits your personal needs.

I'd be happy to set up a meeting with you and any close relatives you would like to be part of the discussion, to talk about everything in detail.


If you decide to take out a lifetime mortgage following my advice, there would be a typical fee of X% of the loan amount, for arranging everything for you.

[Contact me here to arrange a meeting](#) or just give me a call on XXXX XXXXXX.

Yours sincerely,

[Name]

Introductory email to a prospect introducer

 Send	To...	Prospect introducer email address
	CC...	
	Subject	Could your clients benefit from equity release?

Dear [Name],

Could your clients benefit from equity release?

Funding for later life is becoming more and more of a concern, and many people are turning to equity release as a solution to the enjoyable retirement they are looking for. If you have clients over 55 who own their own home and could benefit from a lifetime mortgage, you could help them, even if you're not qualified to advise on equity release.

At [company name], we specialise in equity release advice, and we'd be happy to provide your clients with no-obligation, impartial advice. With access to plans from leading lenders such as [insert commonly used providers here], we can help them build a retirement plan that best suits their needs.

What does this mean for you?

Helping your clients to find the right solution also has added benefits for you as an introducer. If they choose to proceed with a lifetime mortgage and their case completes following our advice, you will receive a commission rate of [%].

You can be sure that they are in safe hands with [company name] – USP examples (amend as appropriate)

- Independent and experienced advice from qualified advisers
- Access to some of the best plans on the market
- We are regulated by the Financial Conduct Authority (FCA) and all recommended plans are FCA regulated
- All our advisers are registered with the Equity Release Council and all recommended plans follow their guidelines
- We will not cross-sell to your clients
- We are an award winning service. [mention any awards here]

For more information, or to register with us as an introducer, just [contact us here](#) or call us on [phone number], and we will be more than happy to assist.

Yours sincerely,

[Name]