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# Why choose Aviva for Equity Release?

If you want to work with experienced, trusted equity release experts, you've come to the right place. Over our 20 plus years in the business, we've helped over 270,000 UK customers release more than £10 billion.

The type of Equity Release we offer is a lifetime mortgage which is a long-term loan secured on the customer's home. For homeowners over 55. Inheritance will be reduced; tax position and welfare benefits may be affected.



## What do we offer?

- ✓ **Lending criteria**  
We'll consider more property types than many other providers.
- ✓ **Personalised equity release**  
Our pricing engine allows us to provide interest rates based on individual circumstances.
- ✓ **Postcode enhancements**  
See if your clients qualify for a better interest rate or higher loan amount with our unique postcode pricing.
- ✓ **Medically enhanced interest rates**  
Our unique health and lifestyle enhancements means your client could benefit from a lower interest rate or higher loan amount.
- ✓ **A choice of early repayment charges**  
We know your clients may want to pay back their lifetime mortgage early, so we offer a choice of two types of early repayment charge: fixed or gilt-based.
- ✓ **21 day rate guarantee on quotes**  
We want to give you and your clients as much certainty as possible. That's why we now offer a 21 day quote guarantee from when you generate an illustration. So if interest rates change during this 21 day period you can be sure that your client is guaranteed the interest rate on the illustration. If they decide apply, we'll then provide a 14 week offer period for further certainty until completion.
- ✓ **Re-offer process**  
With our wide lending criteria, we often get complex applications - but that's nothing we can't handle. We offer a 14 weeks re-offer period giving your clients greater certainty and peace of mind. And that's why we're the market leader.
- ✓ **Quote, apply and track cases online**  
There's no waiting and no need to call us with our online quote, apply and tracking system. You simply log into our [Adviser website](#), get a quote, download a KFI, apply and keep track of your client's cases all in one seamless process.

## Your dedicated team

- ✔ **Business Development Manager**  
Do you want help growing your equity release business? Our dedicated Business Development Managers can help you increase your understanding of the market and ever changing customer needs with their expertise in bespoke pricing and product features.
- ✔ **Business Support Manager**  
Working alongside your Business Development Manager, our expert team can help you get our lowest interest rate for your client(s) and help you achieve customer needs in this competitive market.
- ✔ **Sales Support Advisers**  
Our Sales Support Advisers are on hand to provide decisions on property, product and lending queries. They also offer a pre application vetting service for flats and maisonettes when you complete the **flat template form**. If your customer needs additional borrowing this team can support with quotes and illustrations.
- ✔ **Experienced, Royal Institute of Chartered Surveyors (RICS) qualified surveyors**  
We've got in-house surveyors and underwriting teams to help navigate the intricacies of more complex cases.

## It takes Aviva

Our dedicated equity release hub on our adviser website features CPD modules and exam support to help you and your business. There's also a library of support guides to help you and your clients through your equity release journey. Taking good care of your clients is our priority. That's why we're a member of the Equity Release Council, set up to help protect people taking out equity release.

**MyAviva** online service lets customers look at annual statements and access their information about their lifetime mortgage whenever they need it.

**MyClients** our secure adviser website lets you access your existing clients' information as and when you need it.

Call our dedicated team on



or visit us at our



Best Equity Release Lender



Best Equity Release Lender



Best Equity Release Lender Customer Service

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