



With effect from 10am today, Monday 21st August, Retirement Advantage are introducing Buy to Let and Second Home Lifetime Mortgages.

Landlord Options

- Secured on Buy to Let properties
- Allow your client to release cash from their existing Buy to Let property tax free, leaving their entire portfolio in tact
- Option to make interest payments, capital and interest payments or let the interest roll-up
- No affordability assessments on any of the options

Please note, although most Buy to Let mortgages are not regulated by the Financial Conduct Authority (FCA), Retirement Advantage require advisers who recommend these products to have passed an appropriate examination in Equity Release as prescribed by the FCA and to sell them on an advised basis.

To view Retirement Advantage's Landlord Options at a glance document, simply click on this button:

[Click Here](#)

Second Home Options

Retirement Advantage's Second Home Options are available on properties which are available for the sole occupancy of the owner, are let-out for only a maximum of 4 weeks at a time and are used by the homeowner for a minimum of 4 weeks every year.

To view Retirement Advantage's Second Home Options at a glance document, simply click on this button:

[Click Here](#)

Products

The following products are available in the Landlord Options and the Second Home Options:

- **Lifestyle:** Your client will receive a one-off lump sum and no payments are due. The interest is added to the loan each month for the life of the loan.
- **Interest Select:** Your client can choose to service some or all of the interest. The payment amount can be between 50% and 100%, and the payment term can be from 5 years to the full term of the loan.
- **Voluntary Select:** Your client can make a contribution of up to 10% of the initial loan amount each year, without facing an early repayment charge (ERC).

Product Features

- Fixed Early Repayment Charges (ERCs). Our ERCs are in place for the first 8 years of the initial advance or additional borrowing withdrawal.
- Free valuations, uncapped.
- No affordability assessments.
- Maximum loan amount of £750,000.
- No cash reserve facility available.

Interest rates and LTVs can be viewed on the following button:

[Click Here](#)