



Our services explained

TM
THE ACCESS

Accessing equity in your home to fund lifetime care fees



THE **MINSTER** PARTNERSHIP

CARE & LATER LIFE ADVICE

Contact Connection

When we receive your initial enquiry, we will contact you to find out more about your circumstances and to see if we can help.

What to expect

This is a telephone or face to face meeting. At the end of this initial discussion we should all have a good idea whether we can help. The cost will be covered by us for the first 45 minutes.

Follow up

We will send you a personal letter confirming The Access™ is the most appropriate service and provide you with any useful information. We will call you to discuss our firm's fixed fee and confirm this in writing.

ACCESS ENGAGEMENT

When you have decided to engage our services, we will send you all the paperwork to get us started.

Initial work

As soon as we receive the paperwork and agreed initial fee, we will contact you to collate information to commence the underwriting for Immediate Care Plans (ICPs) and research lenders and their products for consideration.

At the same time, we prepare letters of authority to enable us to find out all about your current investments, savings and insurance products.

Once you've let us have everything we need, you can get back to normal as we work hard to get information and process applications on your behalf. We will keep you informed of our progress and book your Options & Insight Meeting date.

OPTIONS & INSIGHT MEETING

You will meet up with your Later Life and Lifetime Mortgage Specialists where they will take you through their findings on your current investments and cover all the

available options for funding lifetime care fees.

You will have a full report on the Options, including details on potential Lifetime Mortgages and feedback on all your investments and savings.

Next steps

After your Options & Insight Meeting, we will continue to process any applications we have made and once we have all we need, we will arrange your Lifetime Solutions Meeting at a place and time to suit you.

LIFETIME SOLUTIONS MEETING

Our recommendations for the most suitable unique plan for your circumstances will be presented at the Lifetime Solutions Meeting. This is a face to face meeting with all the decision makers. We will help you decide on the best ongoing service to ensure continued advice and monitoring of your chosen financial plan.

Bonus Service

Our goal is to get the best possible outcomes for you, which includes negotiating on premiums for ICPs and reducing costs whenever possible. We have been very successful in reducing ICP premiums by more than our fixed fees, although this is not guaranteed. 100% of all procurement fees paid to our firm with The Access Service are paid to you in full.

Implementation

Our service includes implementing every aspect of the advice, always taking taxation into account.

Confirmation of Advice

You will be presented with a full Confirmation of Advice Report documenting the advice given, together with a detailed Product and Services Report providing you with more detail.

AD HOC MEETINGS

We are happy to arrange further meetings in more complex situations.

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*Lifetime mortgages to fund
lifetime care fees*

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