

July 2010

SHIP MEMBERS



AVIVA EQUITY RELEASE UK LTD
PO Box 520, Surrey Street, Norwich, NR1 3NG
Tel: 0845 302 0111

Authorised and Regulated by the Financial Services Authority

Aviva is the world's fifth largest insurance group and the biggest insurance provider in the UK. Offering a home reversion plan and a flexible range of lifetime mortgages, we provide a range of opportunities for those nearing, or fulfilling their retirement expectations.

Since 1998, we have helped more than 85,000 customers release over £3 billion of equity from their homes.

Treating customers fairly, understanding their needs and maintaining their trust is key to the success of the business. Our research and market expertise enables us to provide an extensive range of quality products, designed to meet our customer's needs now, and in the future.

We are committed to offering our customers first class service from initial contact, providing them with an equity release guide and DVD, right through to the release of their funds and beyond. Advice on Aviva products is offered by our team of expert Financial Advisers and ensures each customer enters into a plan with all of their questions and needs addressed.

With over 45 million customers worldwide, you can certainly feel confident with Aviva!

This is a lifetime mortgage or home reversion plan. To understand the features and risks, ask for a personalised illustration.

BRIDGEWATER EQUITY RELEASE
St James Boulevard, Newcastle upon Tyne, NE1 4JE
Tel: 0808 100 1065



Bridgewater is the leading provider of home reversion plans with over 3,800 home reversion customers.

Bridgewater offers homeowners over the age of 65 the opportunity to sell all or part of their property in exchange for a cash sum or series of annual escalating payments whilst remaining in their home rent free with complete security for the rest of their life. Plans are available in England, Wales and Scotland.

Bridgewater has been voted Best Home Reversion Provider for the past 4 consecutive years (2006 - 2009). This is recognition of their market leading position, earned through competitive products, excellent customer service and their commitment to the Equity Release Market.

Bridgewater will only accept applications from intermediaries who are authorised and regulated by the Financial Services Authority.

Bridgewater is a subsidiary of Grainger plc, the UK's largest listed specialist residential property owner and manager with approximately £2.1bn of assets and £2.8bn of assets under management.

HODGE LIFETIME

30 Windsor Place, Cardiff, CF10 3UR

Tel: 0800 731 4076



Hodge introduced the very first equity release plans in 1965 and is the longest established equity release provider in the UK.

We are committed to treating customers in a fair and open way and our products are sold exclusively through intermediaries ensuring that consumers are provided with fully independent financial advice allowing them to make an informed choice.

At Hodge Lifetime, we recognise the individual needs of the customer and have tailored our equity release products accordingly. Available from age 55, our plans are simple to understand, flexible and transparent which fully supports the company ethos of clear and open business.

We pride ourselves on the friendly and personal service we have been offering to clients for over 40 years and as a founder member of SHIP (Safe Home Income Plans) we are committed to ensuring that our plan holders will never be at risk from any of the plans we offer.

Hodge Lifetime is a trading name of Julian Hodge Bank Limited and Hodge Life Assurance Company Limited which are authorised and regulated by the Financial Services Authority.

HOME & CAPITAL

31 Goldington Road, Bedford, MK40 3LH

Tel: 01234 321091



With over thirty years experience as a home reversion provider, Home & Capital prides itself on being a founder member of SHIP. Authorised and regulated by the Financial Services Authority, we offer lump sum and staged payment plans to homeowners aged 65 and over.

Home & Capital is a subsidiary of Sovereign Reversions plc, listed on the Alternative Investment Market of the London Stock Exchange. Both home reversion plans offer a retained percentage of the property, providing for potential IHT planning, or even ensuring a percentage is left to beneficiaries, as well as the option of releasing annual amounts over 5 to 12 years.

Home & Capital Advisers Ltd, our associate company, offers equity release advice on all SHIP approved plans, as well as our own, to homeowners looking to release capital from their home.

JUST RETIREMENT LIMITED

**Vale House, Roebuck Close, Bancroft Road,
Reigate, Surrey, RH2 7RU
Tel: 01737 233296**



Just Retirement is a leading specialist provider of financial solutions for people at or in retirement and one of the largest equity release providers in the UK. The fair treatment of everybody who we come into contact with is central to Just Retirement's ethos. In part, this is evidenced by the industry awards we regularly win for our products and service, which include the prestigious Financial Adviser 5 Star Service Award for 2008.

Our Roll-Up Lifetime Mortgage is designed to help people over the age of 60 improve their financial security and lifestyle in retirement by providing them with the opportunity to convert some of the capital built up in their home into tax free cash. Our equity release plans offer flexibility, choice and value for money. Customers can opt to take a lump sum and draw down money as and when needed to use for any purpose.

We fully support SHIP's key principles and believe you should always take professional advice when considering equity release as an option. Our products are only available through authorised financial advisers.

LV=

**Tilehouse Street, Hitchin, Herts, SG5 2DX
Tel: 0870 609 0616**



At LV=, we focus on providing capital and income retirement planning products, offering a brighter future for those who are planning, or already in, retirement.

LV= offers two types of Equity Release Lifetime Mortgage, offering clients a choice of how to release money against the value of their home. Our Lump Sum product allows clients to release a one off lump sum, while our Flexible product allows clients to flexibly draw down sums of money now and in the future. If you have equity tied up in your home and feel you need access to some of this capital to help you make ends meet in retirement, or to enhance your lifestyle, our equity release products could help you. For more information on LV=, visit our website at www.LV.com.

MORE 2 LIFE**PO Box 1168, Preston, PR2 0GB****Tel: 08454 150 150**The logo for more2life, with 'more' in green and '2life' in black.

more 2 life is the specialist lending arm of the Key Retirement Solutions Group who have been an equity release specialist for over ten years and have helped over 400,000 people decide if equity release was right for them.

Due to their extensive knowledge of customer needs, more 2 life have designed and produced equity release plans with the customer in mind, plans that will enhance customer's lives, releasing cash safely and efficiently. To ensure these values are upheld, the safeguards and guarantees offered by the SHIP Code of Practice are core to a more 2 life plan.

Taking an equity release plan is one of the major decisions a customer can make and more 2 life believe that they should have the best possible choice. So, more 2 life plans are only offered through FSA authorised firms who have suitably qualified advisers.

NEW LIFE MORTGAGES LIMITEDThe logo for new life mortgages, with 'new life' in brown and 'mortgages' in green.**Warwick House, 737 Warwick Road, Solihull, West Midlands, B91 3DG****Tel: 0121 712 3800**

New Life Mortgages was formed with the sole objective of helping people to take advantage of the growing opportunities in the UK Equity Release market. We specialise in providing equity release mortgage loans to the over 55's.

All of our lifetime mortgages comply with the SHIP "Code of Practice". In addition New Life Mortgages is a Member of the Council of Mortgage Lenders (CML) and is authorised and regulated by the Financial Services Authority.

New Life Mortgages products are sold exclusively through a select panel of intermediaries who are also appropriately authorised and regulated by the Financial Services Authority and who work closely with us in designing and retailing such loans.

We also provide mortgage products on properties, other than your main residence, that are not regulated by the Financial Services Authority. This includes UK holiday homes and residential investment properties. Please ask your financial adviser for details.

NORTHERN ROCK PLC

**Northern Rock House, Gosforth, Newcastle upon Tyne NE3 4PL
Tel: 0845 60 50 500**



Northern Rock is a mortgage and savings bank offering a wide range of mortgage products to customers in the UK. Its distribution network consists of over 70 branches as well as postal, telephone and internet operations. In addition it operates extensively in partnership with an intermediary network of financial advisors.

On 1st January 2010 the company split into Northern Rock plc (www.northernrock.co.uk) and Northern Rock (Asset Management) plc. (www.northernrockassetmanagement.co.uk).

Both companies are currently under Government ownership and are authorised and regulated by the Financial Service Authority

PARTNERSHIP

**2nd Floor, Regent House, 1-3 Queensway, Redhill, Surrey, RH1 1QT
Tel: 0845 108 0582**

Partnership is the longest established UK insurer specialising in the design and manufacture of financial products for people whose health and lifestyle means that their life expectancy is likely to be reduced. As the only company operating in this arena with its own proprietary underwriting manuals and mortality data our knowledge and expertise enables us to more accurately assess a customer's likely life expectancy - rather than the average - and can usually offer better benefits than a mainstream insurer.

Partnership is one of the UK's leading providers of 'enhanced' annuities and is the market leader in the provision of annuity based solutions for care fees funding. In addition, Partnership offers a unique range of protection products for seriously ill clients who have typically been unable to obtain cover from a standard provider.

Partnership is not currently accepting new equity release business

RETIREMENT PLUS LTD**Newcombe House, 45 Notting Hill Gate, London W11 3LQ****Tel: 0845 850 8510**

Retirement Plus is a Milton Homes company which specialises in providing equity release products to homeowners aged 65 and over. Our plans have no upfront discounting and enable large sums to be raised, yet still offer flexibility for future life changes. And, because our share of the property increases over a long period, you continue to own your share of the property for longer – which means your estate can benefit. You can also elect to retain a “protected share” of the property, and are able to sell the property or cancel the plan at any time. This is a home reversion plan. To understand the features and risks, ask your financial adviser for a personalised illustration.

Living Plus, our sister company, provides ‘white label’ solutions to companies wishing to arrange traditional home reversion plans.

Please note that the availability of our plans is currently suspended.

SAFFRON BUILDING SOCIETY**Saffron House, 1A Market Street, Saffron Walden, Essex, CB10 1HX****Tel: 0800 072 1100**

Saffron Building Society is your regional building society with more than 160 years of understanding our customers needs. We pride ourselves on being a mutual organisation, which means we’re owned by our members and exist solely for their benefit.

Saffron’s Lifetime Mortgage product range comprises lump sum, higher loan to value lump sum and drawdown products designed to allow a product choice for a wide range of consumer needs. In designing the product, Saffron Building Society challenged how customer expectations may change across the life of a loan in a variety of scenarios. As a result, the Saffron Equity Release Mortgage provides enhanced consumer confidence in key areas, such as product portability.

For the benefit and protection of customers, Saffron’s Lifetime Mortgages are only available via FSA Authorised Intermediaries.