

June 2011

SHIP MEMBERS



AVIVA EQUITY RELEASE UK LTD
PO Box 520, Surrey Street, Norwich, NR1 3WG
Tel: 0800 0923 804



Authorised and regulated by the Financial Services Authority

Aviva is the biggest insurance provider in the UK. We are also one of the UK's largest equity release providers offering award-winning equity release products, including a flexible range of lifetime mortgages and a home reversion plan.

Since 1998, we have helped more than 100,000 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 products sold by Aviva is offered by our team of specialist Financial Advisers who ensure each customer enters into a plan with all of their questions and needs addressed.

With over 53 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
29 Windsor Place, Cardiff, CF10 3BZ
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.

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

2nd Floor, Harbour House, Portway, Preston, PR2 2PR

Tel: 08454 150 150

The logo for More2Life, with the word 'more' in green and '2life' in a lighter green font.

More 2 Life is a specialist lender in the equity release market catering for clients aged 55 - 95. We offer enhanced plans that consider the clients's health and lifestyle, alongside their age and property value. These factors may increase the amount of cash that clients can release from their home.

Taking out an equity release plan is one of the most important decisions a customer can make, and we believe that they should have the best possible choice. That's why More2Life plans are exclusively offered through FSA authorised firms who have suitably qualified advisers.

The safeguards and guarantees offered by the SHIP Code of Practice are core to a More2Life plan. [More2life](#) are part of the [Key Retirement Solutions](#) group. You can see how much more money can be released with an enhanced plan through Key's [equity release calculator](#)

NEW LIFE MORTGAGES LIMITED

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 was the first company in the UK to offer higher retirement incomes by taking account of people's health and lifestyle conditions. Partnership has led the way in providing products specifically for individuals with such conditions, designed to ensure they receive the best possible value from their assets. Our comprehensive offering for people in retirement includes enhanced annuities to provide income from pension funds and Immediate Needs Annuities to protect those needing to provide for Long-Term Care costs.

Partnership's longstanding expertise in the field of medical underwriting gives us a particular ability to offer more to those wishing to release a lump sum from their house to help them provide for a wide range of needs. Our equity release product offers higher cash sums to those with medical or lifestyle conditions and has no valuation, application or completion fees.

We are committed to ensuring our customers receive the right solution for their needs and so Partnership equity release plans are only available through qualified advisers. We fully support the SHIP code of conduct and offer a No Negative Equity Guarantee, the right to remain in your property for life and the ability to move the plan to another suitable property without financial penalty.

Our expertise and service has been recognised by numerous awards, including:

- Long-term Care Provider award in Health Insurance Awards 2009 and 2010
- 5 Star rating in the prestigious Financial Adviser Service Awards 2010
- Best Enhanced Annuity Provider in the Moneyfacts Awards 2010
- Best Annuity Provider in the Professional Adviser Awards 2011.

For more information on Partnership, please visit our website at www.partnership.co.uk

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.

STONEHAVEN

83 Victoria Street, London SW1H 0HW

Tel: 0800 068 0212

We are one of the few companies who specialise in equity release. It's all we do. That's why we've been able to develop the widest range of Lifetime Mortgages and to tailor our service standards around you and our products.

Launched in 2006, we have already become one of the leading companies offering equity release.

Our products are available through financial advisers who are qualified to advise on Lifetime Mortgages.

This means that an Independent Financial Adviser will be able to recommend one of our products to you if it meets your needs.

So what makes us different?

Secure backing Our funding is provided by one of the world's leading banks which means you can have peace of mind in times of uncertainty.

More choice We offer the widest range of Lifetime Mortgages and have created our products to be flexible, so that they can be tailored to meet your individual circumstances. For example, we are the only SHIP members to offer the choice of paying the interest on the loan.

More guarantees We believe it's important that we offer you certainty. That's why we offer more guarantees than any other provider of Lifetime Mortgages.

Award winning We are very proud that we won three awards at both the 2007 and 2008 Equity Release Awards, including the prestigious Best Provider of Lifetime Mortgages Award two years running.

Stonehaven fully support SHIP's key principles and is committed to following its code of practice.