

# Appointing a solicitor

When taking out a later life mortgage, you'll need to appoint a specialist solicitor that can act on your behalf and provide you with independent legal advice. With Retirement Interest Only Mortgages, you may have an option for Assisted Legal Fees, however, if you've chosen to select your own solicitor to proceed with your application, we've made it easier to find one with our approved panel of solicitors who can support you.

Legal costs associated with obtaining a later life mortgage can vary from solicitor to solicitor, that's why through our solicitor panel we've negotiated preferential rates to ensure any associated costs are competitive. Legal & General doesn't receive any payments or benefits for referrals.

While Legal & General will only refer our customers to solicitors who meet our standards, we strongly advise you make sure they're suitable for you by visiting their websites and speaking to them directly. The decision to choose one of these solicitors remains your responsibility.

## Our panel of solicitors



Equilaw operates a market-leading, national service within the equity release sector, providing independent expert legal advice to those wishing to release equity from their home. They advise homeowners as to the rewards and risks of the product which has been recommended by their financial adviser. They explain how it works and ensure that our clients fully understand what is involved before they proceed.

Last year they helped over 15,000 people free up money from their home with our award-winning service, whilst offering a range of IT solutions and a dedicated Business Relationship Team, to make doing business with us as easy as possible.

Find out more about how Equilaw can help you through your later life mortgage journey by visiting their website at [equilaw.uk.com](http://equilaw.uk.com)



Boyd Legal are specialist later life mortgage lawyers in Scotland. They're based in the west end of Edinburgh and have another office in Kirkcaldy. In addition, they have office facilities in Aberdeen, Dundee, Glasgow, Inverness and Perth or alternatively we can arrange a home visit or locum if required. They have a dedicated later life lending team who work closely with Legal & General and our customers. Boyd Legal is proud to offer professional, specialist advice and excellent customer service while supporting your later life lending application.

Find out more about how Boyd Legal can help you through your later life mortgage journey by visiting their website at [boysolicitors.com](http://boysolicitors.com)



Forever legal is a specialist law firm with expertise in providing legal services for the over 55's. If you need professional legal advice on your later life mortgage transaction, or you want to protect yourself and your family with a new or updated Power of Attorney they can help.

Forever Legal prides itself on its outstanding customer service and have invested heavily in their technology and infrastructure to ensure the process is as easy for you as possible. This means they can take you through the process swiftly whilst ensuring the highest levels of customer satisfaction.

Covering England and Wales, during your home visit they will be on hand to assist you with any questions you might have and with no restrictions on time you will feel fully informed at the end of your appointment.

Find out more about how Forever Legal can help you through your later life mortgage journey by visiting their website at [foreverlegal.co.uk](http://foreverlegal.co.uk)

## Solicitor fees

### Equilaw and Forever Legal (England and Wales), Boyd Legal (Scotland)

For standard applications, there's a one-off fee payable on completion of your later life mortgage application. If you don't complete, they won't charge you unless you've asked them for additional work.

For non-standard applications, there'll be a fixed fee plus disbursements and any additional charges, which the solicitor will explain before you make a decision.

Should you choose to make an application your adviser will confirm the exact costs involved.

### Assisted legal fees (Retirement Interest Only mortgages)

If you decide to use Legal & General's nominated solicitors, we will pay any standard legal fees. This is a conveyancing arrangement only and no advice will be provided.

If you choose to use your own solicitor instead, Legal & General will contribute toward the costs. Your adviser will confirm the contribution available to you.

## What next?

If you're interested in one of these firms, then please call your Legal & General Later Life Mortgage Adviser who'll be happy to arrange for the solicitor to contact you.

If you're choosing your own solicitor, it's important to

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