

Before submitting a Lending into Retirement application...

Make sure you've included all the documentation detailed on our checklist.

Required as standard

- Completed application form
- Signed Direct Debit Mandate (this **MUST** be posted to us as we require the wet signature)
- Signed Declaration (please note, we don't accept electronic signatures)
- Successful electronic ID verification, or one from each category below:

Person ID

- Certified copy of passport
- Certified copy of driving licence

Address ID

- Bank statement
- Utility bill
- Council tax bill

Income

Employed income

- 3 months' most recent payslips
- Most recent P60

Self-employed income

- 3 months' most recent business bank statements
- 3 years' most recent accounts
- 3 years' most recent SA302s/tax calculations
- Accountant's details on the application form

NB: If the applicant is a sole trader and accounts aren't available, please supply 3 years' tax overviews alongside the above.

Property or investment income

- 3 years' most recent SA302s
- Annual investment statement or certificate for investments (dated in last 12 months)

NB: If the applicant has a property portfolio, you must submit an AIP. We will require details of the portfolio including property addresses, property values, mortgages outstanding & ownership details.

Income continued on the following page...

Income (continued)

Pension income (State, private & SIPP accepted)

- Projected pension income (all pensions calculated to anticipated retirement date)
 - Projected pension growth rate (medium)
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Bank statements

- 3 months' most recent and consecutive bank statements

NB: Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo.

Evidence for additional borrowing requests

Home improvements

- Builders quotes and estimates
- Planning permission documents if applicable

Gift to family member

- Letter of confirmation from the person receiving the gift along with their ID

Purchase of investment or second home

- Evidence of the property being purchased
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Repayment vehicles

Investments/Endowments

- Annual statement dated within the last 12 months
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Signed fact sheet

- Signed Lending into Retirement fact sheet

NB: The Lending into Retirement fact sheet can be downloaded from our website.

Buildings insurance schedule (for remortgage cases only)

- ✓ Copy of up to date buildings insurance schedule

Background buy to lets

- ✓ Evidence of rent being paid in and mortgage being paid out (bank statements requested above may cover this)

To avoid delays...

Help us to process your case as quickly as we can by noting that;

- We do not accept electronically signed documents
- The case cannot go into the work queue until all documents are received
- We must receive 3 months' most recent bank statements for **ALL** active current accounts. It will delay the case if we cannot see all income, bills and transfers between accounts.



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