

# KEY

## Financial Associates Ltd

[www.keyfinancialassociates.com](http://www.keyfinancialassociates.com)



For all your Financial Needs



Mortgage | Insurance | Advice

## Contents

Working Together	3
A Holistic Approach	4
Personal Relationships	4
Finding you the right mortgage	5
Solving your complex needs	6
Protecting you and your family	7
Getting started with Key	8
Contact us	8

Key Financial Associates was founded in 2008. The concept was bringing together a wealth of experienced advisors, who are determined to offer simpler, better services for homeowners and people wishing to purchase their own homes, as well as helping the older population who wish to keep a mortgage in retirement.

Today the company has grown with advisors across the UK & Northern Ireland, giving a greater ability to provide the best service possible.

*Andrew Evans*  
Director

# Working Together



Whether you are a first-time buyer, buy-to-let investor, or moving up the property ladder, Key Financial can offer you bespoke mortgage and protection advice.

Our expert advisors work with a range of clients to secure finance from a comprehensive range of banks, building societies and specialist lenders.

As an established UK broker, we regularly engage with new lenders. This enables us to have a continuous dialogue with a wide selection of lenders and ensures that we have constant access to the most up-to-date mortgage deals.



*"Hassle free process, with a minimal amount of input needed from our side and things explained very clearly."*

Chris & Ceri - West Mids

*"Key provided a really smooth process, and I was always able to get hold of them. They explained any questions I had thoroughly"*

Cameron - West Mids

We believe that working closely together is the best way to gain trust, reliability and certainty. By using Key Financial Associates as one point of reference during transactions, we can really get to know each other and build up a strong rapport. This, in turn, allows us to achieve long-term success and deliver fantastic results for you, time after time.

## A Holistic Approach

At Key Financial, we know that every client has individual needs which is why we take a holistic approach to your finances. In order to be able to find the best solution, we need to know all the factors and challenges. We take an overview of your position, which means that we have a comprehensive look at all your circumstances. This allows us to help you find different ways to use your assets and gain maximum value from them.



This unique approach, along with our premium level of expertise, knowledge and service, puts us in the strongest position to help you explore all your options. It allows us to make a difficult process easier, overcome any problems that you might have and ensure that you achieve the right outcomes.

## Personal Relationships

**When you're experiencing an emotional transaction such as buying a property, choosing the right mortgage and level of protection can be difficult to do on your own.**



Working with Key Financial Associates gives you reliable information from an advisor who you can trust. Someone who can give you simple, yet clear advice. Who saves you time, adds value to the whole process and offers a friendly voice for those times when you just want to hear an expert tell you that you're doing the right thing.

We appreciate that EVERYONE IS DIFFERENT and they don't generally fit into boxes. By making sure that we understand what you really need, we can gauge your risk appetite, provide you with the right options and give you the full benefit of our knowledge and exemplary service.

*"You can't have a relationship with a computer"*

# Finding the right mortgage

With thousands of different mortgages available, we understand that it can be quite daunting and difficult to know where to start or who to turn to.



Our extensive industry experience enables us to select the right product from the many different types of mortgages that are available. We cater for a wide variety of sectors and in addition, offer a tailor-made service for those of you who have complex incomes or specific financial requirements.

*We will guide you through the process... Step by Step*

*"Our advisor patiently led us through our second mortgage advance in three years both taking place in difficult circumstances for different reasons. His knowledge of the market and his contacts with the Building society were invaluable in reducing the early redemption penalty and securing the funds in time to benefit from the stamp duty holiday despite solicitor errors!! Would recommend him to friends and family without hesitation."*

Brian & Patricia - Midlands

## Solving your complex needs



### Residential Purchases

With purchasing properties becoming an increasingly time-sensitive process, we work quickly and efficiently with the right lenders to ensure that you avoid any possible delays in receiving your mortgage offer.



### Residential remortgages

We can help you remortgage your existing properties to generate deposits for new property purchases, home extensions, or allow you to pay off secured and unsecured debts.

### Buy-to-Let\*\*

Our expertise can help you navigate strict exposure and lending limits in the buy-to-let market, allowing you to make an investment which offers a regular income or pension annuity alternative.

### High net worth and specialist

Our specialist knowledge of the medical, legal and banking industries means that we are ideally placed to offer you advice if you have either irregular earnings or multiple income sources.

### Later life lending & Retirement Interest only Mortgages

We can help you to select the right later life lending a mortgages, allowing you to have an interest only mortgage with NO END DATE.

*\*\*Most Buy-to-Let Mortgages are not regulated by the Financial Conduct Authority*

## Protecting you and your family



At Key, we believe that it's vital to underpin the foundations of your mortgage by making sure that you have decent protection.

We can help you to arrange income protection, life insurance and critical illness cover in order to give you peace of mind. Once your protection policies are in place, if you become unable to work long-term, or if the worst should happen, you can be sure that you and your family are fully covered.



A suitable life insurance plan will provide an agreed lump sum payment in the event of death, while critical illness cover will pay you an agreed amount following a specified sickness diagnosis.

**We recommend placing a life plan in Trust to ensure both prompt payment and the cover amount not being subject to inheritance tax.**

Right Money • Right Hands • Right Time

## Getting started with Key Financial Associates



Our meetings can be completed over the phone & email, in your home, in our offices or via Zoom, whichever is most convenient for you



**CONTACT US** today and discover how Key Financial Associates can help you find the right mortgage and protection cover:

**T: 01925 596143 | M: 07789 953916**

**E: [advice@keyfinancialassociates.com](mailto:advice@keyfinancialassociates.com)**

## A STEP BY STEP GUIDE TO HOW THE PROCESS WORKS

- **You contact one of our consultants over the phone to discuss your initial requirements with one of our advisors.**
- You tell us what you are looking for and we assess your mortgage and protection needs based on your monthly budget.
- **We collect the information and documentation that the lenders and providers will need.**
- Based on the information supplied, we provide you with illustrations for the most suitable products for your circumstances.
- **With your agreement, we then submit the application on your behalf with a view to securing a mortgage offer as quickly as possible.**
- We manage the application through to completion and liaise between all involved parties such as valuers, estate agents and solicitors.
- **Post-completion we are available for any questions. When you reach the end of your initial product, we are also able to discuss any further mortgage or protection product requirements.**

[www.keyfinancialassociates.com](http://www.keyfinancialassociates.com)



<https://www.facebook.com/KFAssociates>



# KEY

## Financial Associates Ltd

[www.keyfinancialassociates.com](http://www.keyfinancialassociates.com)

# 01925 596143



## Keeping Mortgages & Protection Simple

**Your Home May be repossessed if you do not keep up repayments on your mortgage**

Key Financial Associates Ltd is an Appointed Representative of PRIMIS Mortgage Network. PRIMIS Mortgage Network is a trading name of Advance Mortgage Funding Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 06574873.171 Ravens Lane, Bignall End, Stoke on Trent, Staffordshire, ST7 8PY

- The Financial Conduct Authority does not regulate some forms of Buy-to-Let.
- Your property may be repossessed if you do not keep up repayments on your mortgage. There will be a fee for mortgage advice. We typically charge a fee of up to £999.