

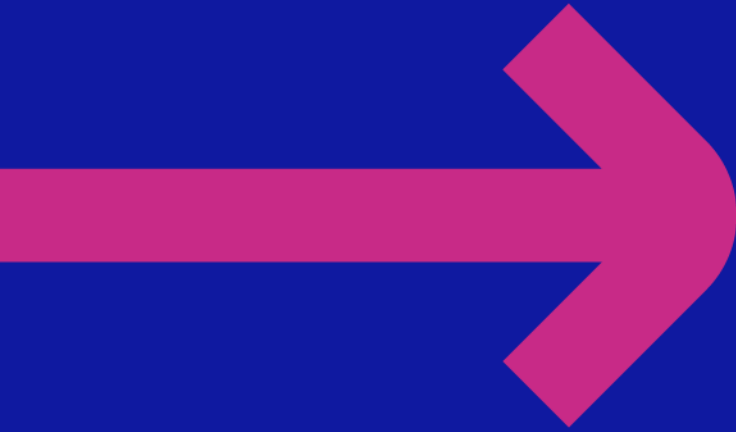


Our guide to help use our brand

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Introduction



Welcome to the MoneyHelper brand guidelines.

Our identity is one of our most valuable assets, helping people to understand, find and engage with us.

So please take care of our brand and use it with consistency and coherency through the guidance provided in this document.

You will find everything you need to know for designing and producing your communications.

For any queries please contact
BrandandMarketing@maps.org.uk

Digital style guides can be provide upon request.

About the Money and Pensions Service

The Money and Pensions Service (MaPS) brings together three respected financial guidance bodies: the Money Advice Service, The Pensions Advisory Service and Pension Wise. MaPS is an arm's-length body sponsored by the Department for Work and Pensions, established at the beginning of 2019, and also engages with HM Treasury on policy matters relating to financial capability and debt advice.

Our mission is to ensure everyone in the UK can easily access the information they need to make the right financial decisions for them throughout their lives, making the most of their money and pensions. 2019/20 is our transition year, and started with a UK-wide listening phase to help shape our UK Strategy for Financial Wellbeing.

MaPS is the largest single funder of free debt advice in England and also works alongside partners across the UK to make debt advice easier and quicker to access, and to improve standards and quality across the sector. We lead innovation by managing an extensive research and evaluation programme to help underpin decision-making related to financial wellbeing for consumers.

MaPS acts as our corporate brand that speaks with our employees, partners and stakeholders.

MoneyHelper is our direct to consumer brand
moneyhelper.org.uk

Welcome to our MoneyHelper consumer brand

On our consumers' side

We're not just talking about people's money, but also their livelihoods, happiness and all-round wellness.

Fortunately, we're ideally placed to be impartial and champion our consumers, helping people make informed decisions about their money and pensions without bias. MoneyHelper is from the Money and Pensions Service, part of HM Government. Government has set us up as an arm's-length organisation to be a trusted, free source of information and guidance. What we do can't be found anywhere else and we don't sell anything. Our work is funded by a levy on the financial services industry and pensions schemes.

MoneyHelper is the main way we reach out and support people. It's the public face of our organisation.

moneyhelper.org.uk

Our consumers

Struggling audiences

People who struggle to keep up with bills and payments, and save to cover the unexpected. They are the most likely to be over-indebted.

Squeezed audiences

Working age people with significant financial commitments, but relatively little provision for coping with financial shocks.

Cushioned audiences

The most financially resilient group with the highest levels of income and savings and the lowest proportion of over-indebtedness.



Our story

Our story

Being better with money is good for everyone, but too often it's easier to let this go. Pensions can feel distant. Debt can be too daunting and draining to tackle. Saving can often be left to another day. The financial world is personal, but jargonised. Important, but ignorable. But it doesn't have to be this way.

What if more people in the UK could cut through that fog of incomprehension and apprehension to move on with their lives? What if they treated their money differently, so it worked in their best interests? What if they knew how to get out of financial difficulties, see out difficult times and put themselves in a better place?

That's where MoneyHelper comes in. Here to help people see their money more clearly, whatever their circumstances and outlook. Here to listen, ask questions, illuminate, explain and direct. Here, so people know what to do next and nudge them to act. Whether that's someone intimidated by money matters, blinkered by blissful ignorance, a little too happy-go-lucky or over-confident with their ability.

MoneyHelper brings a clarity to money matters, giving people the knowledge, skills and tools they need to take control. Clarity that empowers people to move forwards. Clarity that makes everyone better off. Individuals, families, communities, businesses and the nation.

Our core brand idea

Our core brand idea is the one single-minded idea that sits at the heart of our brand. It reminds us what we are here to do and the benefit for our consumers.

Clarity that empowers

MoneyHelper makes money matters clearer, so you can take control and move on with life. Whatever your circumstances, we're on your side and free to use.

What we do

We help people make sound financial decisions throughout their lives and encourage them to make changes that improve their financial wellbeing (see box, below).

How we do it

We open up information and guidance on money and pensions to everyone in the UK. We make sure this is clear and readily available.

We do this directly through MoneyHelper and by pointing people to partner services. Support is free, whether that's online, through digital channels, over the phone or face to face.

Why we do it

So everyone in the UK can make the most of their money and pensions. This is good for individuals, families, communities, business and the nation's economy.

What we mean by financial wellbeing

Financial wellbeing is about feeling secure and in control. It is knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future. In short: confident and empowered.

Our values

Our values inform everything we say, do and offer. They are guiding principles that shape every aspect of our business.



We are caring

We care about our colleagues and people whose lives we are here to transform.



We are transforming

We are committed to transforming lives and make a positive societal impact.



We are connecting

We will transform lives through our ability to make positive connections.

Our personality

Our brand personality helps to clearly demonstrate who we are and encourage customer engagement.

Straightforward

Making complicated matters clear and understandable

Solver

Keen to get your problem solved

Expert

Knowledgeable and expert, but not a boffin

Empathetic

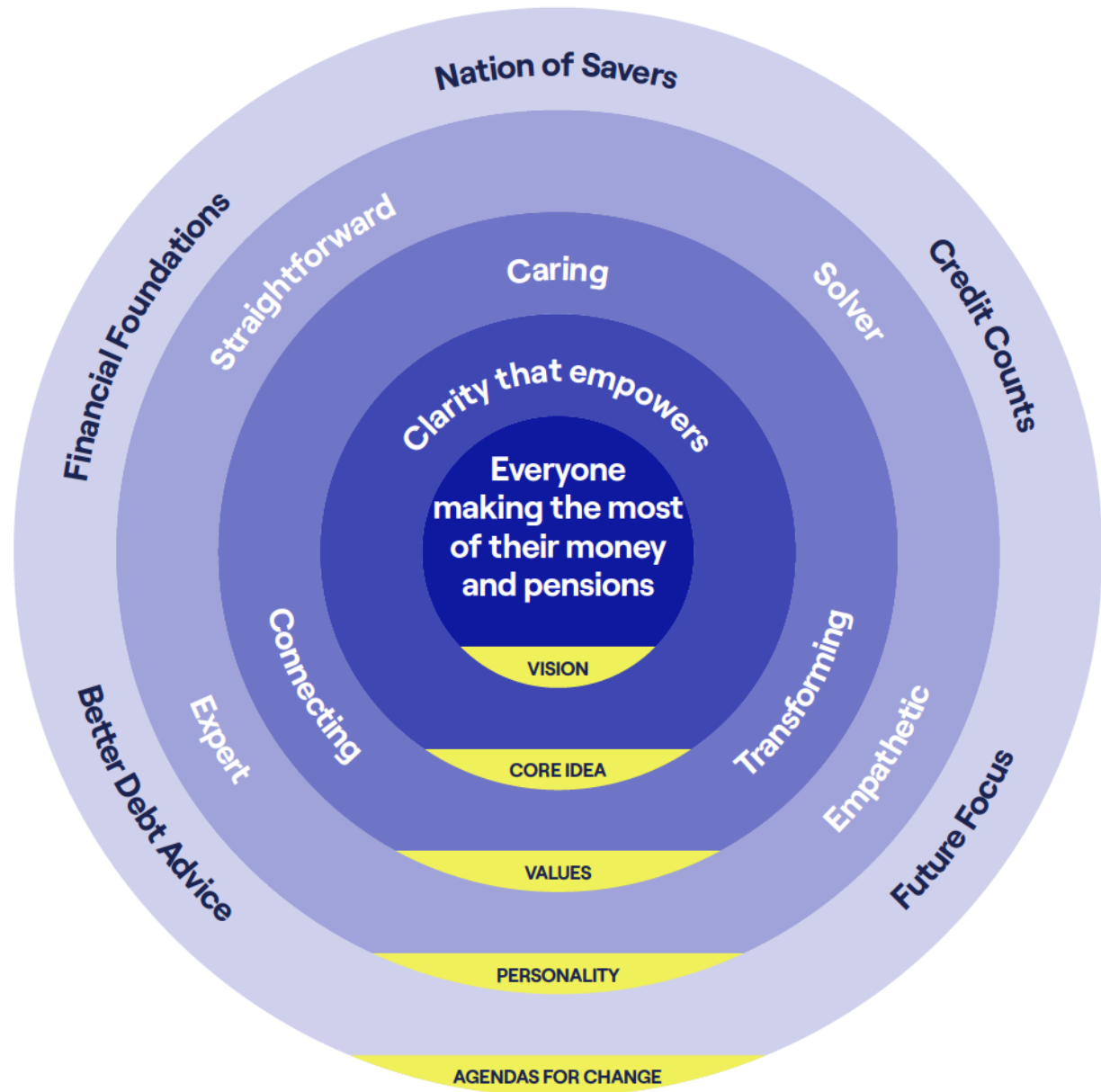
Taking time to understand your situation, working in your interest



Our brand framework in a nutshell

Our brand framework is the lens we look through. A framework that informs everything we say, do and offer.

At the heart is our core brand idea that guides us. Our values inform our behaviour and the experience our customers receive. And our personality demonstrated how we express ourselves both visually and verbally.



Our brand architecture

Corporate brand
– Speaks with employees,
partners and stakeholders



Consumer brand
– Speaks directly with consumers



Top level categories



Sub categories

Employment
basics
Benefits
Redundancy
Universal
Credit

A photograph of an elderly couple sitting on a wooden dock by a lake. The man, on the left, is wearing a grey polo shirt and has his hands clasped. The woman, on the right, is wearing a pink t-shirt and blue jeans, with her feet resting on the dock. They are both smiling and looking towards the right. The background shows a calm lake and a dense line of green trees under a bright sky.

Our logo

Our logos

Master logo



Category logos



Endorsement logos



All our communications include some form of MoneyHelper logo; master for all initial contact and communication and category for following communications.

We have endorsement logos, where one or both will also be included. The following pages will tell you where.

Our master logo

Stacked



Landscape



Our logo comes in two formats. The primary and preferred option is stacked, but where it's not possible to use, please use the horizontal format.

The logos are available in English and Welsh. They are also available in white and black. The black version should only be used for mono prints.

We always lead with the MoneyHelper logo for primary communications (first time people see something from us e.g. website, printed guides, paid/acq communications).





Our master logo in bilingual collateral

Helpwr
 **Arian**

Money
 **Helper**

If creating bilingual collateral, use both English and Welsh logos, with the Welsh logo leading.

Our logo matrix

	Positive	Negative
English	 <p>Two logo variants for English in positive space: 'Money Helper' with a red arrow icon, and 'MoneyHelper' with a red arrow icon.</p>	 <p>Two logo variants for English in negative space: 'Money Helper' with a white arrow icon, and 'MoneyHelper' with a white arrow icon.</p>
Welsh	 <p>Two logo variants for Welsh in positive space: 'Helpwr Arian' with a red arrow icon, and 'HelpwrArian' with a red arrow icon.</p>	 <p>Two logo variants for Welsh in negative space: 'Helpwr Arian' with a white arrow icon, and 'HelpwrArian' with a white arrow icon.</p>

Here's a matrix of all logos that are available to use.

Usage of our logo

Just a few rules to help you use our logo

Exclusion zone



To help make sure our logo has maximum impact, we like to have clear zone where other assets shouldn't enter. The space is measured using the 'M' height from 'Money'.

Minimum size

**Money
Helper**

Print: 25mm width

Digital: XXpx width

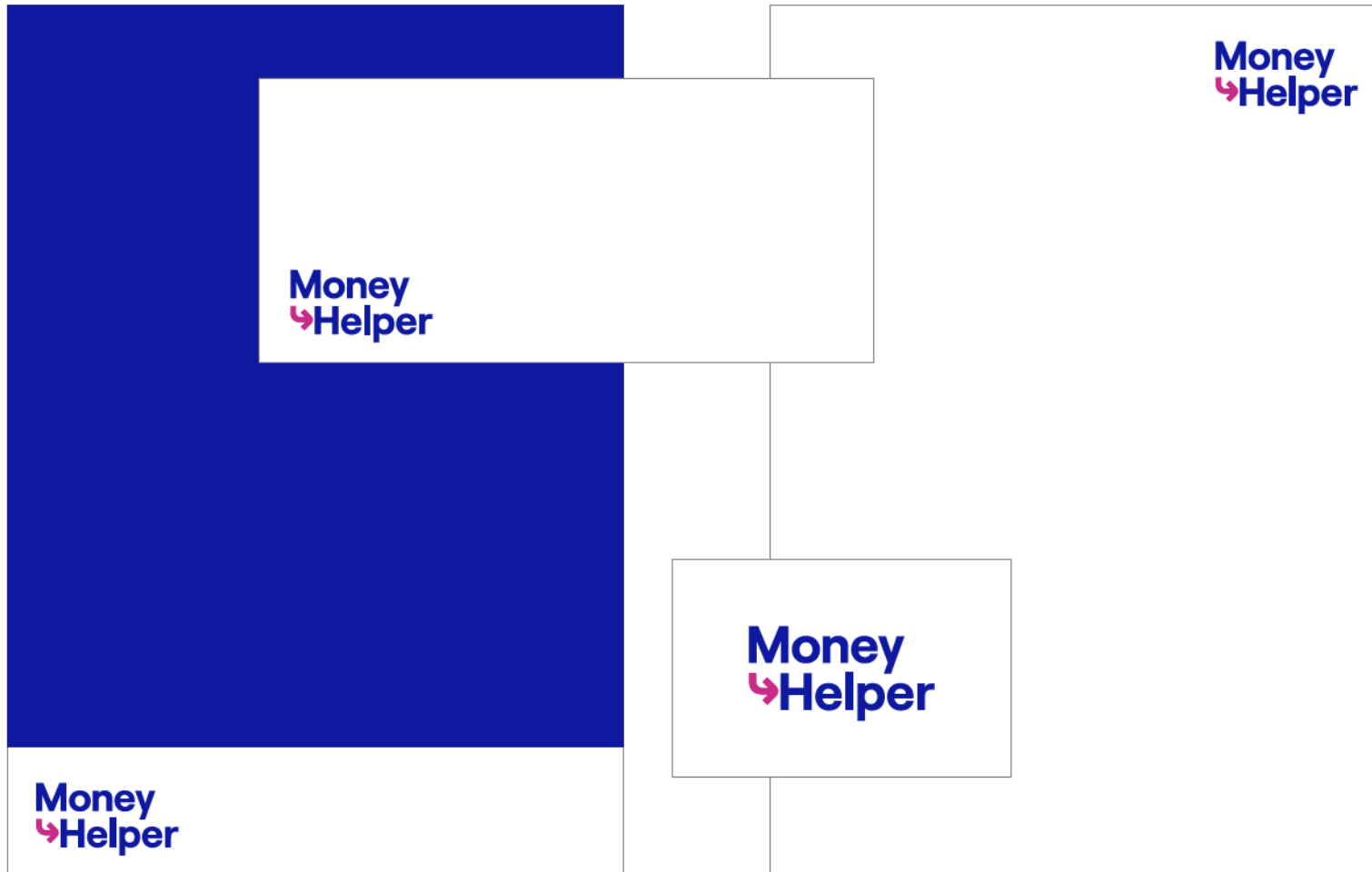
MoneyHelper

Print: 47mm width

Digital: XXpx width

There may be situations where there is limited space. To cater for this, the logo can be scaled down to these minimum sizes.

Master logo positioning



Positioning is key to keeping the communications consistent. We always try to keep the logo bottom left. We understand there will be occasions where this doesn't work, like business cards or letterheads.

Our category logos



Second level category logos have been developed to signal the different areas of advice in communications.

We lead with category logos on secondary communications (when we know people are already aware of us) e.g. contact centre confirmation emails, newsletters people signed up for.

We also lead with MoneyHelper pensions category logo on internal pension related communications.

MoneyHelper suggested sizes, exclusion zones and positioning applies to the category logos.

Our category logos

Alternatives to releasing equity

You should have received letters with your annual endowment policy statement telling you whether your policy is on track to repay your mortgage. These are called reprojection letters. The letter will tell you:

- the amount of any expected/likely shortfall
- the options open to you
- what action you need to take.

If you haven't received a reprojection letter, ask your policy provider for one. Read it and take action if you need to.

**Lorem ipsum dolor
lorem ipsum**

You may have a reason to complain if your adviser did not do any **one** of these things:

- tell you how your money would be invested and explain the risks involved
- explain that an endowment policy is a long-term commitment that often gives a poor return if you cash it in early

- your age
- your income
- how much money you want to release
- your plans for the future.

When releasing equity, it's tempting to focus on the immediate boost you will get from the money you unlock.

Ucils ma saperunt venis namet llic tem lit volorum untiae quas pit atibus duntio que rest, veribus cipsae ommod quam ut verspit, nemporro vellest odi cullictur andae. Nam re aut quistorro te quaectet as dolupta voluptatio officaborum in re, siti doluptae se dollatia seque voluptatus velit quam et faces nobitas sundiatem reperora sum et ut la sectati oriosam aut aut et optas quias alitat.

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Busanti blam, totas que el iusdam explace rsperum quatari taspienderro mos doluptatur? Qui a et quam fugiat mo beatur? Quisitibus.

Busanti blam, totas que el iusdam explace rsperum quatari taspienderro mos doluptatur? Qui a et quam fugiat mo beatur? Quisitibus.

You need to look at how it will affect your future choices and financial situation in later life.

For more information
moneyhelper.org.uk/pensions

**Money
Helper
Pensions**

Making the most of your money

- How they work
- Things to consider
- Who offers them

**Money
Helper**

When MoneyHelper leads, the category logos can still be used. They can be attached to relevant calls to action throughout the collateral.

Endorsement

The MoneyHelper logo, featuring the word "Money" in blue above the word "Helper" in blue, with a red arrow pointing right between the two words.

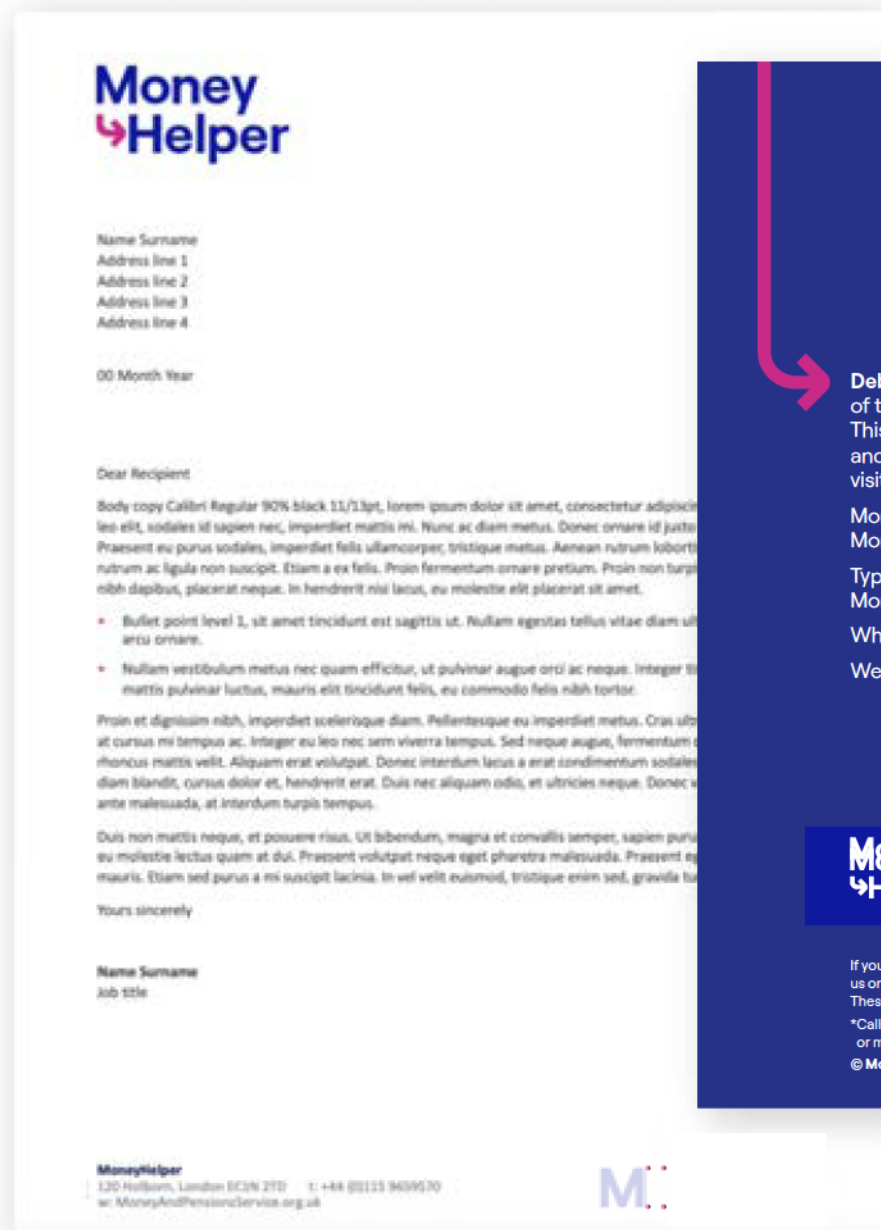
We always use the HM Government logo as endorsement on consumer communications (unless space a major issue).

HMG acts as an endorsement to MoneyHelper and provides gravitas and trust for our consumers.

The HMG logo should be positioned at distance away from MoneyHelper.

The maximum size of the HM Government logo should be between 1 and 1.5x M's (from the MoneyHelper logo) in height.

Endorsement



Debt related title here from your home is one of the guides available from MoneyHelper. This publication is available in Welsh. To see this and our full range of guides and request copies visit moneyhelper.org.uk/freeguides

Money Advice Line **0800 138 7777***
Mon - Fri 8am to 6pm

Typetalk **1800 10800 915 4622**
Mon - Fri 8am to 6pm

WhatsApp **+44 7701 342744**

Webchat moneyhelper.org.uk

MoneyHelper & o ow

If you would like this guide in Braille, large print or audio format please contact us on the above numbers. Information correct at time of printing (April 2021). These guides are reviewed once a year.

*Calls are free. To help us maintain and improve our service, we may record or monitor calls.

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Ref: DRTH_Apr21_Ed1_Eng

MoneyHelper sometimes needs an endorsement by having the MaPS logo present. We use the 'provided by' logo for this, and preferably the full blue version. The logos work better when apart from each other, like here in opposite corners.

We use the MaPS logo on consumer communications whenever there's space to do so, in a non-prominent position, for example the inside cover, back cover or bottom right of a front cover.

The size of the MaPS logo should be between 1 – 1.5x the height of the 'M' from the MoneyHelper logo.

Our products and services

Money Navigator Tool

Word mark



Icon

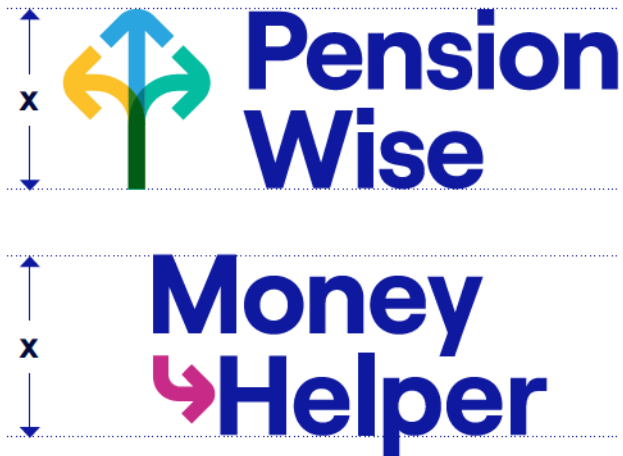


When MoneyHelper is communicating a product or service, there are bespoke word marks and icons used. The word mark is always in Roobert Bold and MoneyHelper Blue, and the icon in a secondary colour. The two are never used together as one mark (Pension Wise an exception).

The relationship between the product/service mark and the MoneyHelper logo works best when the MoneyHelper logo is smaller than the product/service mark. Calculations below:

Product/service over two lines; MoneyHelper logo half the size. Product/service over three lines; MoneyHelper logo a third the size.

Our products and services



A sample letter from Pension Wise. At the top left is the Pension Wise logo, and at the top right is the HM Government logo. The letter is addressed to 'Dear Sir or Madam,' and asks 'Have you had your **free** Pension Wise appointment?'. It states that Pension Wise is a free and impartial service from MoneyHelper, a new government backed organisation. It offers telephone or face-to-face appointments with highly-trained professionals to anyone aged 50 or over with a defined contribution (personal or workplace) pension. It lists three benefits: guidance on how to make the best use of your money, information about tax when taking money from your pension, and tips on getting the best deal, including how to compare products, get financial advice and avoid scams. It mentions that 9 out of 10 people who have had a Pension Wise appointment would recommend it to friends and family. It is signed 'Yours faithfully, Rosie Cottrell' and identifies her as the Service Delivery Manager for Pension Wise. At the bottom, it says 'Get your **free** appointment now' and provides two ways to book: by phone at 0800 280 8880 or by visiting the website www.moneyhelper.org.uk/pensionwise. A small 'A service from MoneyHelper' logo is in the bottom right corner.

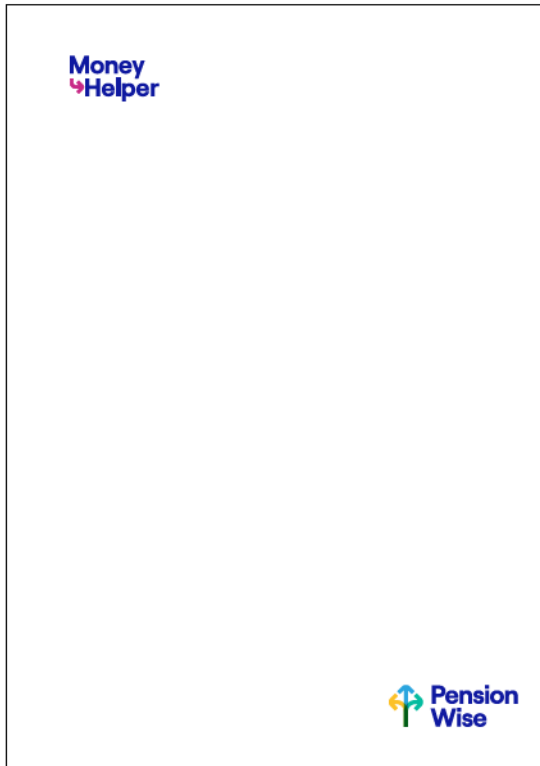
Pension Wise is an exception to the rule, where the word mark and icon are linked together.

The relationship between the Pension Wise mark and the MoneyHelper logo works best when they are equal. The MoneyHelper logo should always be preceded by 'A service from' on Pension Wise collateral.

Category logos are not needed on Pension Wise communications.

Our products and services

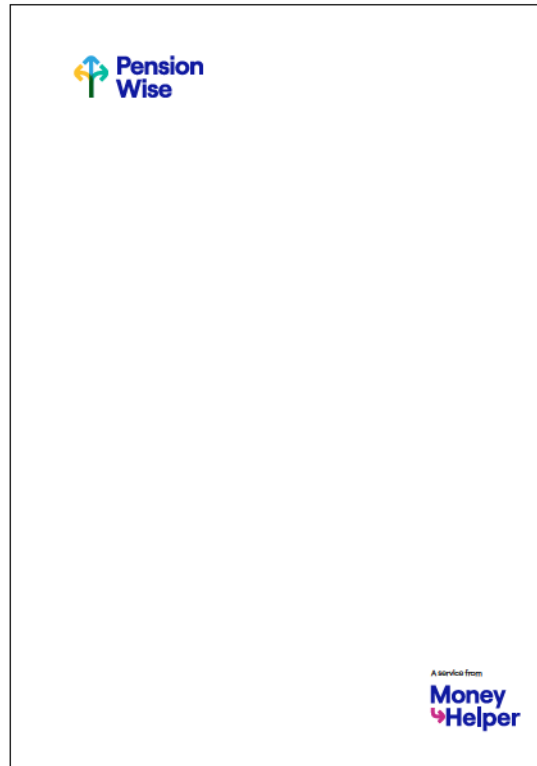
A



Lead with MoneyHelper and visually represent Pension Wise at a secondary position

- Establishes MH as lead
- Used when the communication must be MH lead communicating about PW

B



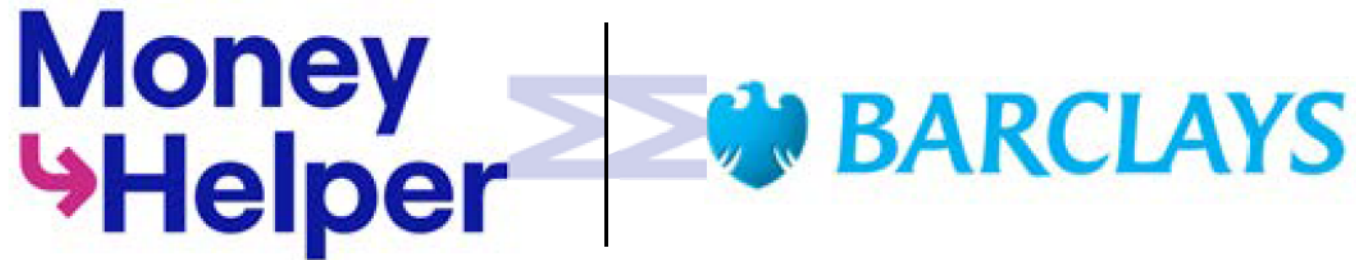
Lead with Pension Wise and visually represent MoneyHelper in supporting and endorsing role.

- Clearly PW leads as service
- Connects to MH
- Used on PW specific touchpoints when communicating the service

It can vary, as to who leads a communication.

- A MoneyHelper as the Masterbrand leads when speaking about Pension Wise as its service.
- B Pension Wise leads when speaking directly with consumers through Pension Wise communications.

Our logo co-branding



When MoneyHelper is leading a co-branding exercise, the logos should be separated with the space of two 'M's and a dividing line (50% black) inbetween. The dividing line should the height/width of the tallest/widest logo. MoneyHelper should always lead.



Our colours

Our colour palette

Primary colours

MoneyHelper Blue

C:100 M:91 Y:0 K:2

Pantone 2736C

R:15 G:25 B:160

#0F19A0

MoneyHelper Magenta

C:20 M:90 Y:0 K:0

Pantone 240C

R:200 G:42 B:135

#C82A87

Secondary colours

MoneyHelper Yellow

C:5 M:0 Y:84 K:0

Pantone 394C

R:240 G:240 B:90

#F0F05A

MoneyHelper Teal

C:44 M:0 Y:17 K:0

Pantone 3242C

R:111 G:216 B:216

#6FD8D8

MoneyHelper Blue Black

C:100 M:72 Y:0 K:73

Pantone 282C

R:0 G:11 B:59

#000B3B

MoneyHelper Purple

C:52 M:99 Y:0 K:0

Pantone 2070C

R:145 G:0 B:148

#910094

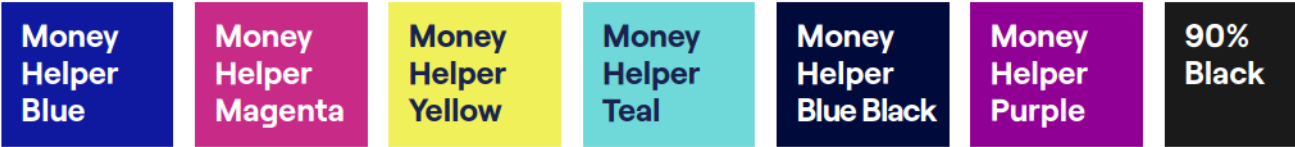
Primary colours

We have two primary colours that should be present on all communications. MoneyHelper Blue should be the key colour. MoneyHelper Magenta should be used only for arrows and elements of text.

Secondary colours

We have a range of secondary colours to support the primary colours. These are used to help highlight and pull out elements.

Our colour palette



Heres a guide to help you know where you can use our colours.

Hero graphic							
Headlines							
Body copy							
Hyperlinks							
Pull outs							
Backgrounds							
Icons							
Infographics							



Our typeface

Our typeface

Primary typeface

Roobert

Light *Light Italic*

Regular *Regular Italic*

Medium *Medium Italic*

SemiBold SemiBold Italic

Bold Bold Italic

Heavy Heavy Italic

Secondary typeface

Calibri

Primary typeface

We use Roobert as our primary font. The family has multiple weights, the main ones used being Regular for body copy and bold for headlines.

Secondary typeface

Our secondary typeface Calibri is used where Roobert is unavailable. Examples of this are office documents like Word or Powerpoint and emails.

Using our typeface in print

Main headline
example copy here

Single line main headline

Subheader 1
example copy here

Subheader 2
example copy here

Subheader 3
example copy here

We try to keep to four levels of headlines. These headlines are always in blue, 90% black or white. We have -20 tracking and leading is always at most 2 point sizes above the font size.

Where the main headline has more than one line of text, a nudge (calculation below) is applied to the first line. If it is a single line, no tab is needed.

Where the remaining three styles have more than one line of text, the nudge is applied to all lines except for the first line. These headlines are preferably in blue or white, but also can be in 90% black or magenta.

Nudge spacing in mm
= Font point size x 0.2

Using our typeface

[illegible]

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- B**
- Bullet copy
 - Bullet copy

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F Important information

Call to action copy

Detailed/case study content

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copy text:

- D** Quote copy text quote copy text quote copy text
quote copy text quote copy text quote copy text.

Name text name text body

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- Call to action **website.com**
- E**
- Call to action **website.com**

To keep the brand consistent, we have a few rules around how we layout out type.

- A. Keep body copy in regular and intros in bold.
- B. Bullets are dots, coloured in preferably magenta. White on dark backgrounds.
- C. Hyperlinks are in bold, to give stand out, but not too much.
- D. Quotes have a nudge (indent) and are in italics.
- E. Call to actions can either be pulled out in magenta, or with a MoneyHelper arrow.
- F. Pull out copy can be contained in coloured boxes using one of our secondary colours. Teal for calls to action, purple for detailed content and yellow for important information. We avoid using yellow call outs directly over blue, so try and keep these on a white background. You can still use teal, or purple over blue.

Using our pull out boxes

[illegible]

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copy text.

Pull out copy

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Pull out boxes come in two forms, small and large. Where there is small amount of copy (around 3 or 4 lines), use the solid colour pull outs in the colour required. Where there is more text, use the outline version in the colour required. This helps the hierarchy of the page and content.

The outline stroke should be around 3 point and keep the rounded bottom left corner.

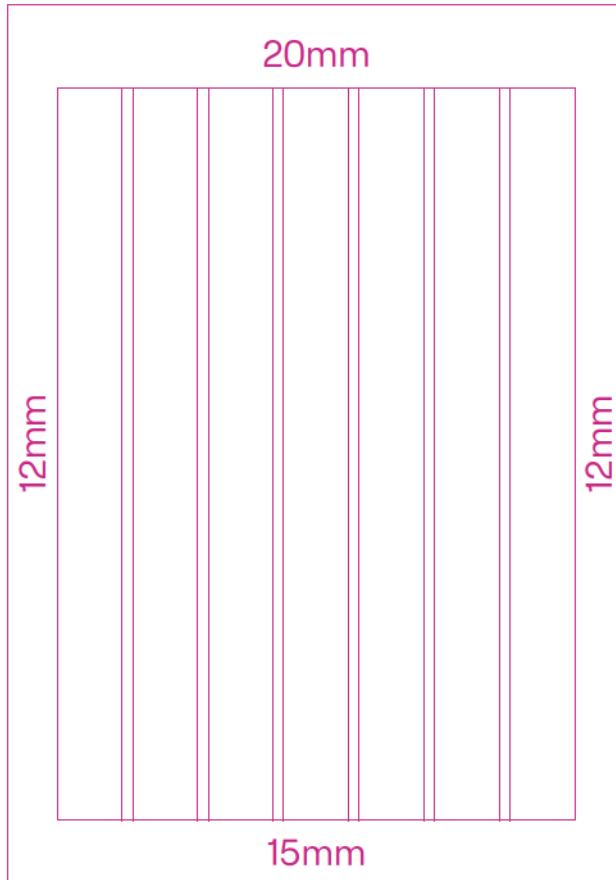
Using our typeface

	£0 interest paid	£50 interest paid	£100 interest paid	Full interest paid each month
Value of property	£250,000	£250,000	£250,000	£250,000
Amount borrowed	£50,000	£50,000	£50,000	£50,000
Interest rate	6%	6%	6%	6%
Total interest paid over 25 years	£173,248.49	£153,425.54	£133,602.60	£71,362.51
Amount owed to mortgage company after 25 years	£223,248.49	£203,425.54	£183,602.60	£50,000.00

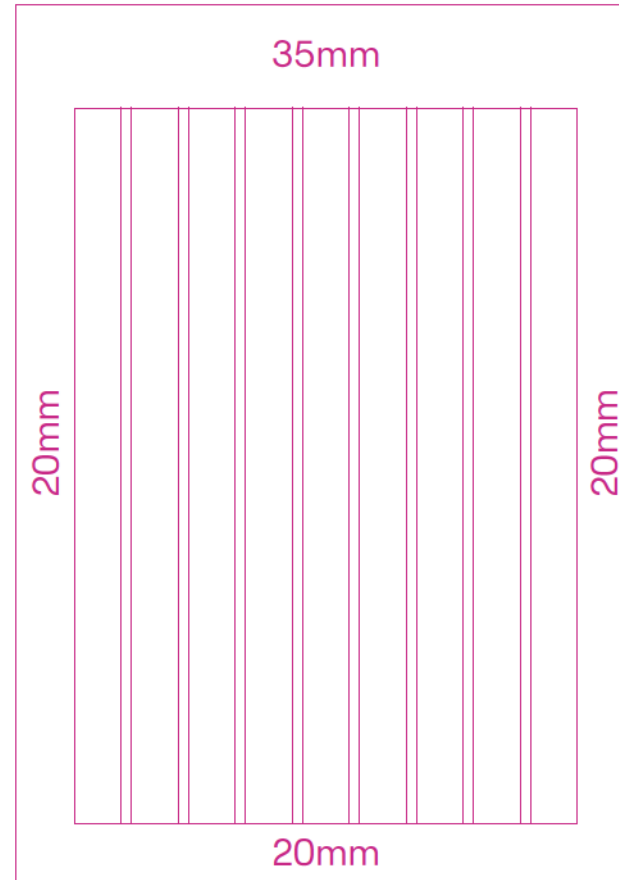
Our table style is very clean and clear. A bold blue filled header row/column, with supporting headers on white but in bold.

All text should be left aligned, apart from number related content, which should be right aligned and to two decimal places.

Our grids



7 column grid for pages less than 210mm in width



9 column grid for pages equal to and more than 210mm in width

To cater for the various types of printed collateral we have provided some grids to help layout designs.

For the smaller collateral, width less than 210mm, we have a 7 column grid. For the larger collateral, width equal to and more than 210mm, we have a 9 column grid. The columns on both have 4mm spacing.

Using our 7 column grid

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- Bullet copy
- Bullet copy
- Bullet copy

Body copy text body copy text body copy text:

Quote copy text quote copy text quote copy text quote copy text quote copy text quote copy text quote copy text.

Name text name text body

Pull out copy

Body copy text body copy text body copy text body copy text body copy text body copy text body copy text body copy text body copy text body copy text body copy text.

Call to action [website.com](#)

→ Call to action [website.com](#)

With small formats, we tend to have the text flow over one column.

The body copy carries on the nudge thought, and is indented by one column of the grid.

Headlines, intro and important text like the pull outs use the whole width of the page.

Using our 9 column grid

[illegible]

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- Bullet copy
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Pull out copy

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body **website.com** copy text body copy text
body copy text body copy text body copy text
body copy text body copy text body copy text.

Call to action **website.com**

Call to action **website.com**

On the larger collateral, we tend to have the text flow over two columns.

The body copy carries on the nudge thought, and is indented by one column of the grid.

Headlines, intro and important text like the pull outs use the whole width of the page.

Our tone of voice

Tone of Voice Guidelines can be provided upon request

Our words help people move on with their lives. We have one tone of voice for all sides of the Money and Pensions Service. Each of our brand principles should be present in all our communications, but can be adjusted to suit your audience and channel.

They're the basis of our information and guidance.
They're vital to realising our vision.

We want to see everyone in the UK making the most of their money and pensions.

We have four key principles:

Clear

MoneyHelper gives people the confidence to take control and move on with life

Real

MoneyHelper hits the nail on the head

Positive

MoneyHelper says 'you can now' and shows you how

Supportive

MoneyHelper is an expert on your side



Our supporting arrangements

Our hero graphic



To create ownable communications, and help consumers recognise the brand, we have a distinct hero graphic. This graphic is taken from our logo. It can be as versatile as you need it to be, and can help bring a communication to life.

The arrow should have a specific purpose to help the reader highlight an important element.

We have a few pointers to help you use it on the following page.



Using our hero graphic



The larger the arrow,
the lower the tint (E).

Arrows are used to direct to something, or show a journey (A, B, C, E, F and G).

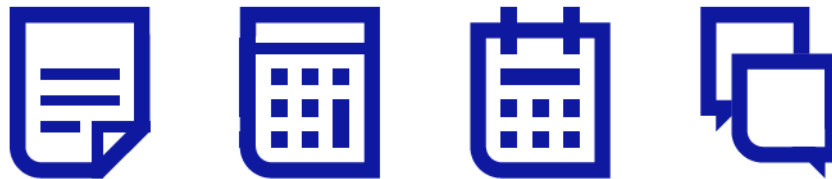
Only use straight arrows: from top to bottom or from left to right (E and G) or arrows with one curve (A, B C and F), starting from the top and curving to the right. Minimum tint 30%.

The beginning of the arrow is always cropped, either by page, image or box.

The shape of the arrow can be used large to hold text and images (see D and H).

Please use original artwork,
and only adjust the length
of the stroke leading into
the arrow head.

Our iconography

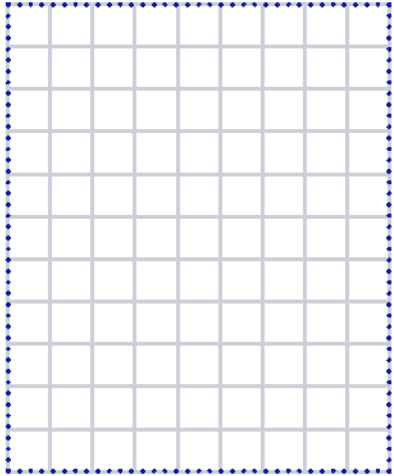


Our icons are clear and concise. They are simple and are outlines. We use hints from the hero graphic with rounded bottom left hand corners.

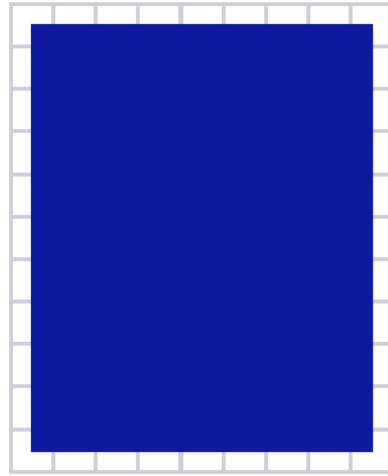
There is a smaller size set of icons available were the standard size doesn't work.

We have a library of icons to use, but if you need guidance around creating new ones, there are some tips on the next page. Any questions, please contact **BrandandMarketing@maps.org.uk**

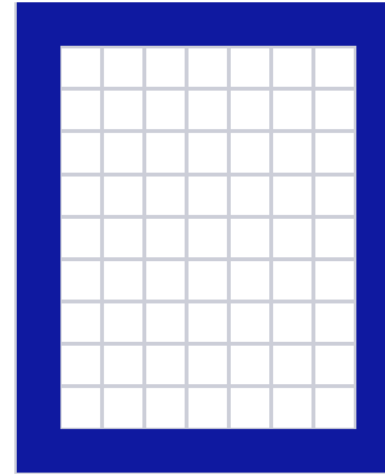
Creating our iconography



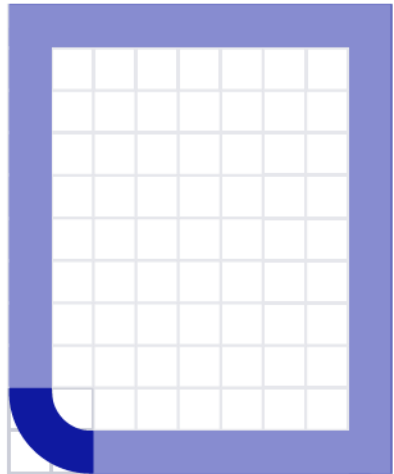
Start off with a 9x11 grid



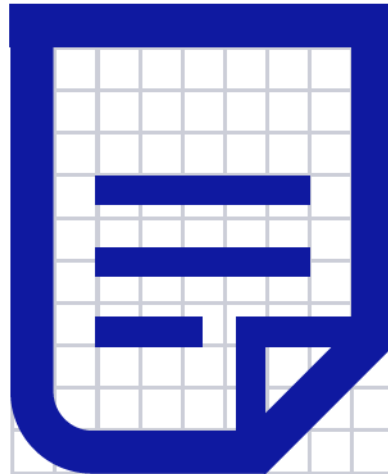
Create simple solid icon



Turn this into an outline (stroke = 1 square of the grid)



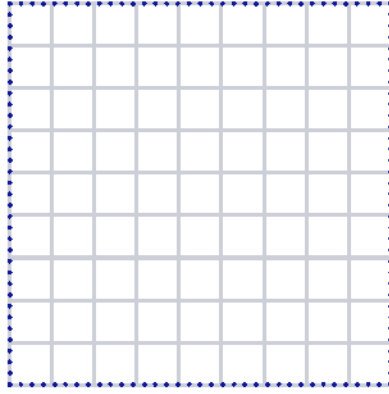
Where possible, the bottom left corner should be curved (two squares radius)



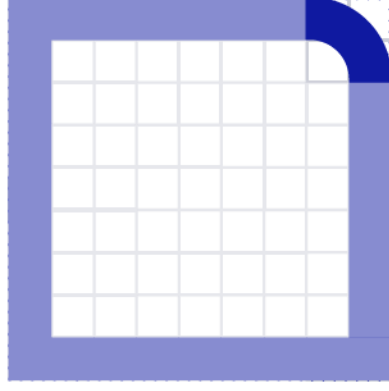
Smaller detailed elements can use a thinner stroke (2/3 square of the grid)

Here's a quick guide on how we made an example icon.

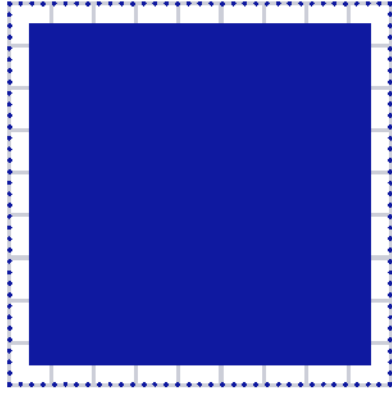
Creating our iconography



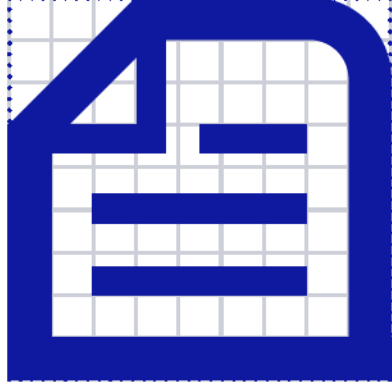
Start off with a 9x9 grid



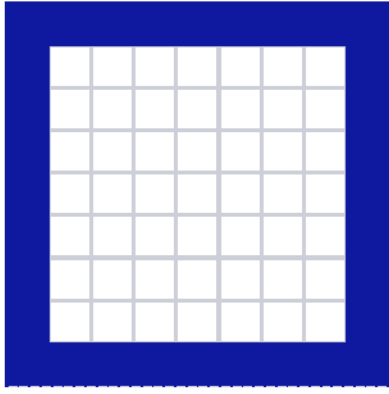
Where possible, the bottom left corner should be curved (two squares radius)



Create simple solid icon



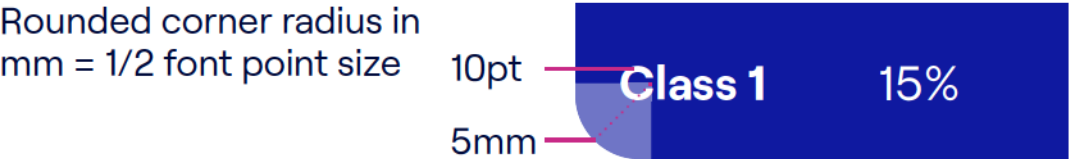
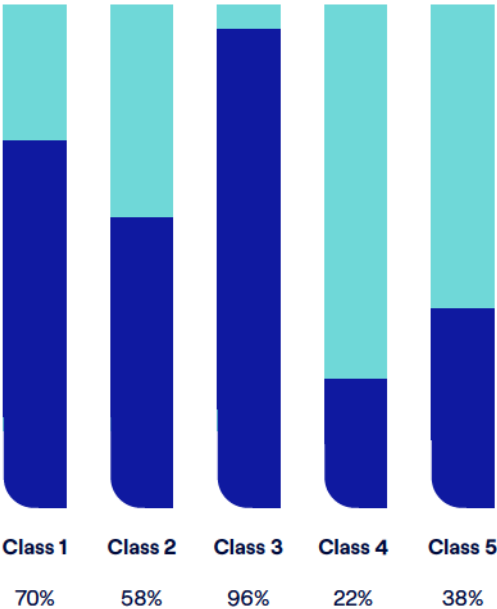
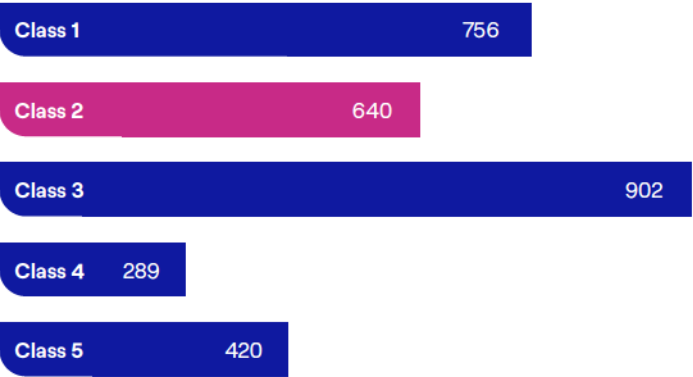
Smaller detailed elements can use a thinner stroke (2/3 square of the grid)



Turn this into an outline (stroke = 1 square of the grid)

Some smaller collateral and communications may need our reduced sized icons. Here's a quick guide on how we made an example icon.

Our infographics



Similarly to our icons, our infographics are uncomplicated, clear and are linear based.

To make them more ownable to the MoneyHelper brand, we continue to communicate the thought of steering people in the right direction by using a rounded bottom left hand corner of the bars.

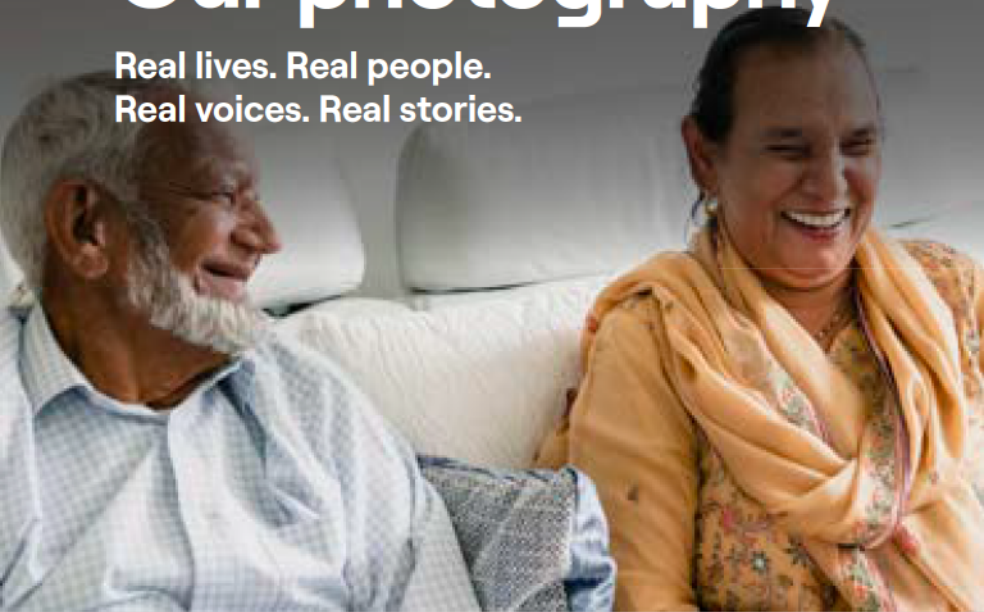
With infographics, we can use the secondary colours to help differentiate statistics.

Or phy



Our photography

Real lives. Real people.
Real voices. Real stories.



Approach

Our photography is based around the principles real lives, real people, real voices and real stories. We steer away from staged images, and lean towards 'in the moment' candid shots.

Our imagery must always be authentic and candid showing real people in real situations, in real moments of their lives. Imagery should never look staged but reflect the real world we live in and represent the inclusive and diverse world we live in.

Importantly, our photography should be optimistic and positive in tone with a sense of empowerment, confidence and suggest an idea of progression and the idea of moving forward.

Our photography



Principles

- It's important that we represent our consumers through cultures, race, religion, age, disabilities and other diversities.
- As we are giving people a nudge, and helping people move on, so the photography should have a feel of movement and motions. Whether that's an activity, or a job.
- We want to show that people are in control of their situation so a confident and positive tone in the situation and activity of the shot.
- With close- up shots, it's important the image is not too stock library.
- Clear space within images is a must, not for all images though. This will help on the homepage and brochure covers in the placement of copy.
- Subjects should be shot in the number of directions e.g. facing right in frame, the direction of the arrow. Although, there will be certain circumstances where this rule needs to be skipped, for example on the website, so the person is looking at the message, rather than off the screen.
- The hues for the images will become important. They must be rich, subtle with colour and to feel slight gritty, documentary in flavour to make the images feel real and not stock shots.

Our examples

Key points about fee-free basic bank accounts

Whether this is the right option for you depends on your circumstances such as:

- your age
- your income
- how much money you want to release your plans for the future.

When releasing equity, it's tempting to focus on the immediate boost you will get from the money you unlock, but you need to look at how it will affect your future choices and financial situation in later life.

Some equity release schemes can leave you with little or no equity in your property when you come to sell. Consider how you would pay for long-term care if this were the case.

moneyhelper.org.uk

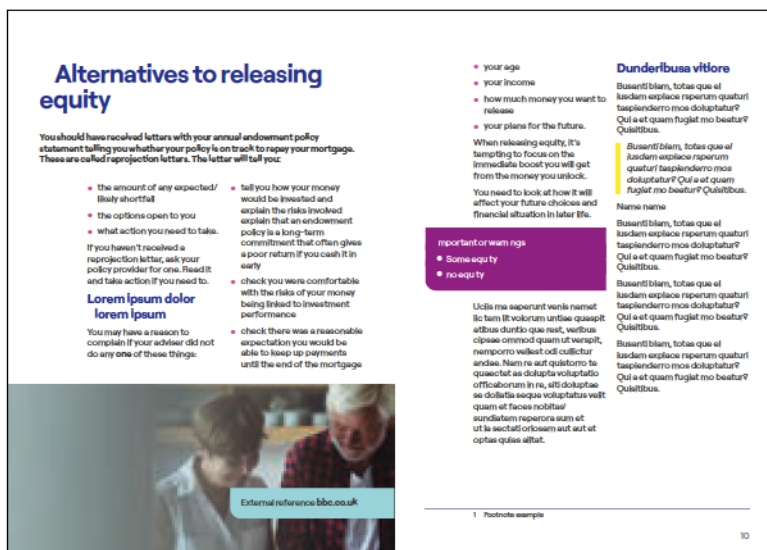
Can I open a fee-free basic bank account?

Releasing equity involves either borrowing against the value of your home or selling part of your home, both of which can prove costly in the long term and will almost always involve the sale of your property at the end of the arrangement.

If you need money, think about these options first.

- **Downsizing.** Selling your current home and buying a smaller property is a way of keeping full ownership of your home and avoiding expensive interest. The type of property you enjoy living in now might not always meet your needs, and downsizing might be an opportunity to "future-proof" your home, cut household bills and reduce household maintenance.

When creating communications, it's important to remember MoneyHelper Blue is our main colour and should have the most presence when used with secondary colours. The secondary colours should only be used for pulling out key information or for infographics.



How it all comes together



Money Helper

Digital style guides can be provided upon request.

If you have any questions, please contact our brand team at:

BrandandMarketing@maps.org.uk