

## Later Life and RIO Documentation Checklist

This checklist is available in large print. Call 01282 440583\* or send an email to [intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk) and we'll be happy to send you a copy.

Before submitting an application, please make sure you've included all the documentation on our checklist.

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

- We don't accept electronically signed documents
- The case can't go into the work queue until all documents are received
- We must receive 1 month's most recent bank statements (or 3 months' most recent bank statements for self-employed) for **ALL** active current accounts. It will delay the case if we can't see all income, bills and transfers between accounts.

Required as standard			
✓	Completed application form.		
✓	Signed Direct Debit Mandate (this <b>MUST</b> then be posted to us as we require the wet signature).		
✓	Signed Declaration (we don't accept electronic signatures).		
✓	Successful electronic ID verification, or one from each category below; <table border="0" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 50%; vertical-align: top;"> <b>Person ID</b> <ul style="list-style-type: none"> <li>• Certified copy of passport</li> <li>• Certified copy of driving licence</li> </ul> </td> <td style="width: 50%; vertical-align: top;"> <b>Address ID</b> <ul style="list-style-type: none"> <li>• Bank statement</li> <li>• Utility bill</li> <li>• Council tax bill</li> </ul> </td> </tr> </table>	<b>Person ID</b> <ul style="list-style-type: none"> <li>• Certified copy of passport</li> <li>• Certified copy of driving licence</li> </ul>	<b>Address ID</b> <ul style="list-style-type: none"> <li>• Bank statement</li> <li>• Utility bill</li> <li>• Council tax bill</li> </ul>
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Income			
Pension income			
✓	Annual award letter issued by DWP in respect of state pension/benefit income.		
✓	Annual statement from private pension provider.		
✓	If SIPP or drawdown, a statement no more than 30 days old including fund value.		
✓	P60 or payslip.		
Property or investment income			
✓	3 years' most recent SA302s.		
✓	Annual investment statement or certificate for investments (dated within the last month).		
If the applicant has a property portfolio, you must submit an AIP. We require details of the portfolio including property addresses, property values, mortgages outstanding and ownership details.			
Employed income			
✓	3 months' most recent payslips.		
✓	Most recent P60.		
Self-employed income			
✓	3 months' most recent business bank statements.		
✓	3 years' most recent trading accounts.		
✓	3 years' most recent SA302s/tax calculations/tax computations/tax year overviews.		
✓	Accountant's details on the application form.		
If the applicant is a sole trader and accounts aren't available, please supply 3 years' tax returns (SA100s) with the above.			

## Bank statements



1 month's most recent bank statement, which confirms salary/pension/rents received (3 month's most recent and consecutive bank statements for self-employed). Please include credit card and loan statements if applicable.

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.

## Repayment vehicles

### Investments or endowments



Annual statement dated within the last month.

## Signed fact sheet



Signed Later Life or RIO fact sheet. Copies can be downloaded from our website.

## Buildings insurance schedule (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 may cover this).