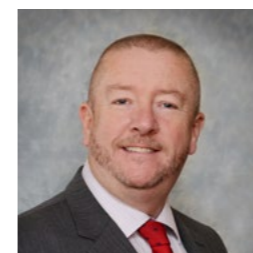


Get ready to take off
with Air Club



" With Air Club, we benefit from being part of a collective group and have all the help we need at our fingertips to give the best advice for people in later life."

Paul Saroya, Viva Retirement Solutions



The later life lending market is one that is increasingly being seen as a major growth sector. We know in the UK that pension provision is declining as we see a future of hugely underfunded money purchase arrangements, and the decline in final salary defined benefits schemes. Income and capital demands, as well as differing needs, are evolving from an age group that now enter retirement as a 20-plus

year journey.

As a result of this economic and societal evolution, more people are considering property wealth to help support their financial goals in later life, such as care costs, home modifications and inter-generational family gifting. This, in turn, is driving new challenges and opportunities for the advising community both now, and for the future.

Since 2007, Air Club has been a voice for advisers, driving commercial benefits, training, technology and innovation for over 8,000 members. We provide resources and support for more than 10,000 cases each year, equating to better outcomes for your clients as well as extra commission for you.

Last year, our members received more than £29m in commission, £3.8m above what would have been earned by dealing direct with lenders.

Our services laid out in this brochure will ensure you get the best options and products for your business needs, and we are always listening and engaging with our members to ensure we drive forwards and evolve together.

So, whether you write one later life lending product a year, or one a day, Air Club is here to support you.

Stuart Wilson, CEO

Welcome to the Club

Air Club is the largest adviser-centric membership scheme in the UK later life lending market and free to join, with more than 8,000 members across the country.

It's your accessible gateway to increasing levels of competitive advantage, business growth and profitability; enabling you every step of the way to secure better outcomes for both you and your clients.

As an Air Club member, you unlock access to the latest market-leading technology, significant commercial uplifts and a unique rewards structure, as well as on-demand help and support from subject matter experts.

And as you increase your expertise and volume, you can access greater rewards through our whole-of-market Elite or panel-based Select tiers, both of which ensure the more you grow, the more you earn.

Through your free membership, you also gain exclusive access to products and deals from a variety of lenders and partners; providing greater scope for business development and enhanced rewards for volume and professionalism.

In fact, it really pays to be a member of Air Club. In 2021 alone, our members received more than £29m in commission, £3.8m above what would have been earned by dealing directly with lenders.

It pays to be a member

Air Club gives you:



The opportunity to earn more as you grow

Access enhanced procurement fees and exclusive product deals as you earn more by growing your business volume through our tiered membership levels.



Free access to Air Sourcing

The most sophisticated later life lending sourcing tool, you gain free access to cutting-edge technology designed to make your life easier.



Your loyalty is rewarded

As your business grows and you submit more cases through Air Club, you could earn even more in commission and rewards.



Personalised support every step of the way

The Air Club Adviser Helpdesk and live chat function offer support from a dedicated team of experts who are on hand to answer all your questions.



A route to accredited training and qualifications

Access one of the market's leading sources of London Institute of Banking and Finance- accredited training through Air Academy, helping you develop and grow your advice proposition.



A voice in the market

We fight your corner at every step, using our size to amplify the voice of every member through bespoke research and lender service reports.

! Make sure your submission route is set to Air with all later life lenders



Air Club is
FREE
to join



£3.8m
extra commission
earned in 2021

Air Club gives you the opportunity to earn more as you grow

	Club	Platinum	Elite	Select
	Available and free to use for all FCA regulated intermediaries	Complete a minimum of six cases per year	Firms to be approached	Limited panel proposition. Invite only
Enhanced commission rates	Up to 0.2% higher commission*	Up to 0.4% higher commission*	Up to 0.6% higher commission*	Up to 1% higher commission*
Full access to Air Sourcing	●	●	●	●
Access to exclusive products and deals	●	●	●	●
Access to Adviser Helpdesk and live chat	●	●	●	●
Access to WriteRoute	●	●	●	●
Free access to State benefit software entitled to			●	●
Free access to Air Academy			●	●
Free Knowledge Bank access			●	●
Dedicated help inbox				●
Access to Marketing Hub				●
Bespoke Air Sourcing dashboard				●

*vs going direct to lender

Air Club gives you personalised support every step of the way

As an Air Club member, you have access to unrivaled support from our dedicated, expert support team.

Expert case support

Struggling with a tricky case or have been rejected elsewhere? Our team will use their specialist knowledge of the later life lending market to help you identify the best lender for your client's needs, including the latest product updates and preferential rates.

Available anytime, anywhere

The Adviser Helpdesk is manned by industry and sector experts. Our live chat function enables you to get instant answers for those difficult cases from anywhere in the world.

Getting the most from your membership

Your membership gives you access to a wide range of market-leading tools and support. Our Adviser Helpdesk is on hand to ensure you're getting the most out of your membership and can talk you through all the features available to you.

Enhanced case support through Enquiries

Our enhanced Enquiries process allows you to receive quick responses to case queries direct from lenders. An audit trail is saved in your account to support your advice process.

We're always on your side

Through your Air Club membership, you have access to regular market research to help develop your business' growth and efficiency, including the Later Life Census and ongoing Lender Temperature Checks to ensure you and your clients secure the best outcomes.

There are also regular webinars to support your ongoing professional development, the chance to have your say on the direction of the market as well as close links with trade bodies, such as the Equity Release Council.

Get in touch to find out more: 0800 294 5097 | airlaterlife.co.uk

Start your advice journey with WriteRoute

Work through your advice process seamlessly from end to end and deliver the right outcomes for your clients with Air's enhanced fact-find, suitability report and KFI creator, WriteRoute.

STEP
01

Fact-find

Use our enhanced fact-find to gather all the information you need to start your client's later life lending journey

State benefits check

Complete a State benefits check in minutes using the entitledto tool

STEP
02

STEP
03

Product sourcing

Source from the widest range of later life lending products on any UK sourcing system

Compare lenders

Compare later life products against all lenders' detailed criteria

STEP
04

STEP
05

Request KFIs

Request KFIs from multiple lenders in one go

Suitability report

Simply select a product and our system will use the fact-find template to populate your suitability report

STEP
06

STEP
07

Get enhanced procurement fees

Choose Air Club as your submission route for an enhanced procurement fee of up to 0.75% with some lenders

Aftercare

Air's WriteRoute will allow you to give your clients a smoother, slicker advice journey. All steps are stored in your account safely and securely for future reference or for your compliance team.



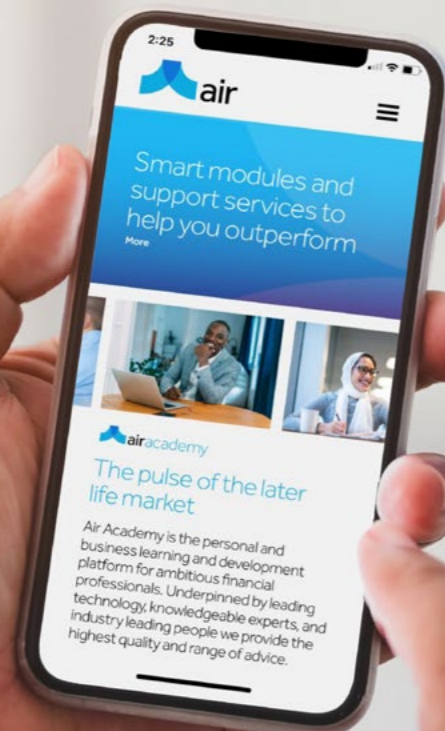
Introducing the new Air Club

At Air, we consistently listen and engage with our Club members to ensure we drive forwards and evolve as one.

It's a partnership that has been instrumental in the rapid growth of the later life lending market, the continued improvement and expansion of the Air platform, and one which allows you, as an adviser, to provide your clients with a wider and more efficient selection of financial solutions to better suit their individual needs.

Through continued development of our technology, tools and rewards structure, we're on the brink of relaunching a new and improved Air Club; one which will further help you increase your levels of competitive advantage, business growth and profitability.

So, in anticipation of our exciting relaunch, here's a sneak peek at what you can expect from your new Air Club.



More opportunity

Through the new Air Club, there'll be more opportunities for you to grow and develop your later life lending business, whether that's through the choice of either a tied or whole-of-market lending proposition to suit your business, or access to more exclusive tools and services as you progress through the reward tiers.



Better rewards

Speaking of rewards, there'll be greater rewards for your loyalty and professionalism, championing both your lending volume and experience with exclusive deals and enhanced procurement fees.



Access to more

And finally, you'll also have access to a wider range of personalised support from the UK's largest later life lending club to help enhance your services and achieve better customer outcomes.

Get in touch to find out more: [0800 294 5097](tel:08002945097) | airlaterlife.co.uk

Join more than 8,000 other members who are already taking advantage of Air Club's market-leading benefits.

JOIN FOR **FREE** NOW



Speak to us to find out more about maximising your Air Club membership and learn how it can help improve outcomes for both you and your clients.

0800 294 5097
airlaterlife.co.uk

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and has not been approved for customer use.

CL329 (05/22)