



We live and breathe  
your success



The platform for later life  
lending professionals



## Foreword

For more than 15 years, Air has been at the forefront of the later life lending market, bringing a bigger voice, more support and better financial outcomes for our members.

We've built this industry's most successful club on the foundation of a deep understanding and appreciation of the challenges and requirements facing the modern later life adviser.

With a membership structure that rewards you from day one and helps you build a more successful later life advice proposition, no matter how big or small your business may be, we are the platform for later life lending professionals.



Mike Taylor, Managing Director Air

"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



## We live and breathe your success

It's why more than 8,500 advisers have joined our unique Club, which offers not only the potential to grow their later life advice proposition but to develop their skills and professional standing in this market.

With more than 15 years of experience in this market, our platform for later life lending professionals is now the industry's benchmark of quality, technology and expertise. Whether you specialise in the market or offer later life lending advice as a small but complementary part of a wider, holistic financial planning service, Air's platform of unique and highly-customisable services provides everything you need to succeed.

From our market-leading sourcing technology to our LIBF-accredited training academy, advanced fact-find and suitability report writing functions and our expert-reviewed marketing toolkits, we have tailored our knowledge, technology and people to meet the challenging demands of this exciting, rapidly evolving market.

Our Club is built around the needs of advisers. It's designed to give advisers the tools to grow and the collective opportunity to help shape our industry. It's a membership that champions the importance of advice and rewards the loyalty of those who in turn support the growing influence of our distribution network. We'd love to have you on board with us. It's free to join and you unlock the benefits of membership including enhanced procurement fees from the very first case you place through us.

**Join the Club – the platform for later life lending professionals.**



Paul Glynn, CEO Air

# Welcome to the Club

Air Club is the largest adviser-centric membership scheme in the UK later life lending market and free to join.

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 soon as you join Air Club, 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.

It pays to be a member of the Club. In 2022 alone, our members received more than £50.1m in commission, £6.8m above what would have been earned dealing directly with lenders.

# It pays to be a member



The opportunity to earn more as you grow

Unlock membership benefits from the very first case you submit through Air Club, including enhanced procurement fees, exclusive products and rewards.



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 can earn more in commission and rewards through our unique tiered membership levels.



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



**£6.8m**  
extra commission  
earned in 2022

"I think as a brand, to offer everything in one place is amazing, because it's just so useful to be able to come and do everything together"

Air Club member (research panel)

# Enabling rewarding growth

At Air Club we're committed to supporting the success of all our members and the growth of the later life lending market; through a virtuous circle of member benefits, continuing professional development and building consumer confidence:



Through our focus on technology, knowledge and people, Air Club is the driving force behind the growth and success of businesses within the later life lending sector.

We believe in the power of growth and continuous learning which embodies our commitment to maximising benefits for our members. We're passionate about helping drive standards in this sector, to ultimately help you to continually build trust with your clients.

Whether your business model enables you to write a small or large volume of cases, our later life lending platform provides tangible benefits that can enhance your earnings, at every tier. And through Air Academy, the more you learn, the more you earn.

Air's comprehensive resources, educational materials, and networking opportunities empower our members to expand their knowledge and expertise in the later life lending sector.



At Air Club, we reward loyalty and professional growth, through increased earnings

Read more details on p8

# More opportunities

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 and evolution of the later life lending market.

Air's focus on the continued improvement and expansion of the Air platform, 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 - leading to better outcomes.

Air Rewards is our unique loyalty scheme that rewards every completion you make through the Club and your progression through Air Academy. Reward points can be exchanged for cash or donated to charity, with Air uplifting charity donations by 10%.

Earn £1 for every 200 reward points	
<b>Completions</b>	As per the rewards line in the table below, increasing through the tiers
<b>Joining the Academy</b>	1600pts / £8
<b>Passing a module</b>	600pts / £3
<b>Attaining professional status</b>	1600pts / £8
<b>TOTAL</b> Joining, passing 9 modules and achieving professional status	<b>8600pts / £43</b> If you join and achieve professional status, you earn back the equivalent of one month's Academy membership in reward points
<b>Additional bonus:</b> Refer a friend to join	2000pts / £10

	Advance 		Platinum 		Elite 		Select
	1-3 completions/year		4-10 completions/year		10+ completions/year		Limited panel proposition. Invite only
<b>Enhanced commission rates*</b>	2.31%	Academy Status 2.35%	2.40%	Academy Status 2.45%	2.49%	Academy Status 2.52%	3.03%** Academy Status 3.05%**
<b>Air Rewards (completion bonus)</b>	1800 points   £9		2000 points   £10		2200 Points   £11		2200 Points   £11
Full access to Air Sourcing	●		●		●		Panel & WOM
Access to all Filters	●		●		●		●
Access to Quick Source	●		●		●		●
Access to Knowledge Bank	●		●		●		●
Access to WriteRoute***	●		●		●		●
Access to Marketing toolkits & resources for lead Gen	●		●		●		●
Access to Tools (including Borrowing Forecast and Flood Risk Report)	●		●		●		●
Access to entitledto	●		●		●		●

\*Average rate based on whole-of-market (WOM) lender rates for Club members, \*\*Average proc fee based on an assumed split of 85% of business going to panel lenders, 15% across the other WOM lenders, \*\*\* Platinum members and above have full access to WriteRoute, unlocking features such as document uploads and templates.

# Service benefits

Air's team of experts are on hand to support you with any of your queries through the advice process. Our help desk is manned by industry experts, providing unrivaled support for Air Club members.

		Advance 	Platinum 	Elite 	Select
		<b>1-3</b> completions/year	<b>4-10</b> completions/year	<b>10+</b> completions/year	Limited panel proposition. Invite only
<b>Access to services</b>	Phone*	●	●	●	●
	Email**	●	●	●	●
	Online Chat	●	●	●	●
	Marketing Portal	●	●	●	●
<b>Service Level Agreements (SLAs)</b>	<b>KFI same day processing</b>	1pm deadline	1pm deadline	3pm deadline	3pm deadline
	<b>Enquiries same day response</b>	1pm deadline	1pm deadline	3pm deadline	3pm deadline

Same day submission to lenders

\*Dedicated phone lines for Elite and Select members, \*\* Dedicated mailboxes for Elite and Select members

Service benefits continued on p12

## Air Club gives you personalised support every step of the way

As an Air Club member, you have access to unrivalled 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 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

As a member of Air Club, you have access to exclusive research and market insights commissioned by Air to help keep you and your business tuned into the latest industry views.

There are also regular webinars and masterclasses to support your ongoing professional development.



## We live and breathe the right solutions

In today's fast-paced market, it's important to have all the information you need at your fingertips.

Air Sourcing's advanced technology allows you to source all later life lending solutions in real time; giving you access to the latest products, lowest rates and everything you need to help secure better outcomes for your clients, including:

- The highest number of API integrations with the biggest range of leading lenders, helping you generate KFIs quickly and progress applications more efficiently
- Bespoke plugins, including Knowledge Bank and entitledto
- WriteRoute, our end-to-end fact find, suitability report and KFI generator
- Recent upgrades to the Air Sourcing platform technology, has enabled members with an even better experience. New features include enhanced security for your client data and dual factor authentication, giving you further safe guards whilst improving your experience overall
- Product Rate Changes - we've introduced a new area in Air Sourcing which enables you to access the latest live information on products and rate changes, providing crucial information in the current turbulent market
- New and improved dashboard, providing a a central location from which to unlock the potential of your current membership tier. Explore all of the benefits available to you right now and identify opportunities which enable you to move up through the Air Club tiers

# 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 0.94% with some lenders

## Vulnerability considerations

Air has partnered with Comentis to integrate vulnerability considerations as part of the enhanced fact-find process. These benefits are unlocked for members completing and passing all Air Academy modules.

NEW  
STEP  
08



## We live and breathe your business growth

Finding new clients in today's market can be challenging. But with Air Marketing, you get access to a virtual micro-marketing team for your business, providing know-how, support, tools and channels to create, promote and master the momentum of your business development and customer relationships.

Our toolkit of marketing and lead generation support equips you with everything you need to grow your later life lending business and communicate your advice proposition with confidence, including:

- Expert-reviewed, off-the-shelf marketing templates and campaigns
- On-demand, webinars led by industry subject matter experts
- Personalisable communications and web tools,





## INSIGHTS HUB



As the platform for later life lending professionals, it is our mission to keep you abreast of what's happening in our industry, as it happens. Through our Insights hub you can explore our practical resources from the latest trends in the industry to changes in consumer behaviour and a whole host of tools to support you in discussing equity release with your clients - so you can create opportunities for your business and keep up to date with an ever evolving market.

And it's not just our views we share, we work closely with our Ambassadors and later life lending experts to bring you a range of topics and angles to keep you abreast on the latest movements in the market.

## CAMPAIGN IN A BOX



We've listened to our members, when they've asked for marketing support in generating leads, as the market continues to evolve.

As a result, we've created a series of ready-made 'campaigns in a box' which include everything you need to run an initiative. They're designed to enable new lead generation activity or support your existing campaigns. The campaigns are split into three easy steps:

1. Understanding your audience & setting objectives
2. Delivering your campaign and
3. How to get the most out of your activity

Each campaign comes with step by step instructions to support you, as well as additional resources and guidance to help you along the way.

## ACADEMY EVENTS



Air lives and breathes your growth as an adviser. As such we have developed a range of events, all designed to guide you and support your business growth, especially through this challenging time:

### Symposium

Our annual face-to-face and online Later Life Lending Symposium events include some of the most influential names and thought leaders from our industry. They're designed to enhance knowledge, strengthen confidence and provide the tools and information you need to help deliver great client outcomes.

### Summit

The Later Life Lending Summit is designed to bring together advisers and advisory firms from across our market to listen to some of the industry's leading experts and stakeholders. These online events are your chance to hear directly from lenders, provide a clear direction of travel and offer a comprehensive package of support for those connected with later life advice delivery.

### Masterclass

Our in-person, interactive Masterclasses help you develop your lead generation techniques and marketing knowledge. Delivered by market-leading subject matter experts, you'll leave with the skills and tools required to ensure your business continues to thrive in today's market.



"This was a brilliant well organised day - without doubt the best seminar that I have attended and I learnt far more than I was expecting"  
Masterclass attendee

## Case Study

# Jackie Phelps: Network member

Jackie is a member of a mortgage network and has been a mortgage broker for more than 10 years. The network has been expanding its offering into later life lending solutions and has decided to partner with Air to help its members access the tools, support and knowledge they need to grow their later life practices.

As she looks to grow her later life business, unlocking the additional procuration fees she can now access from Day 1 as an Air Club member is an important step towards that goal, but Jackie is keen to grow more than just her bottom line – she wants to develop into a later life lending expert.

### White-labelled Air Sourcing

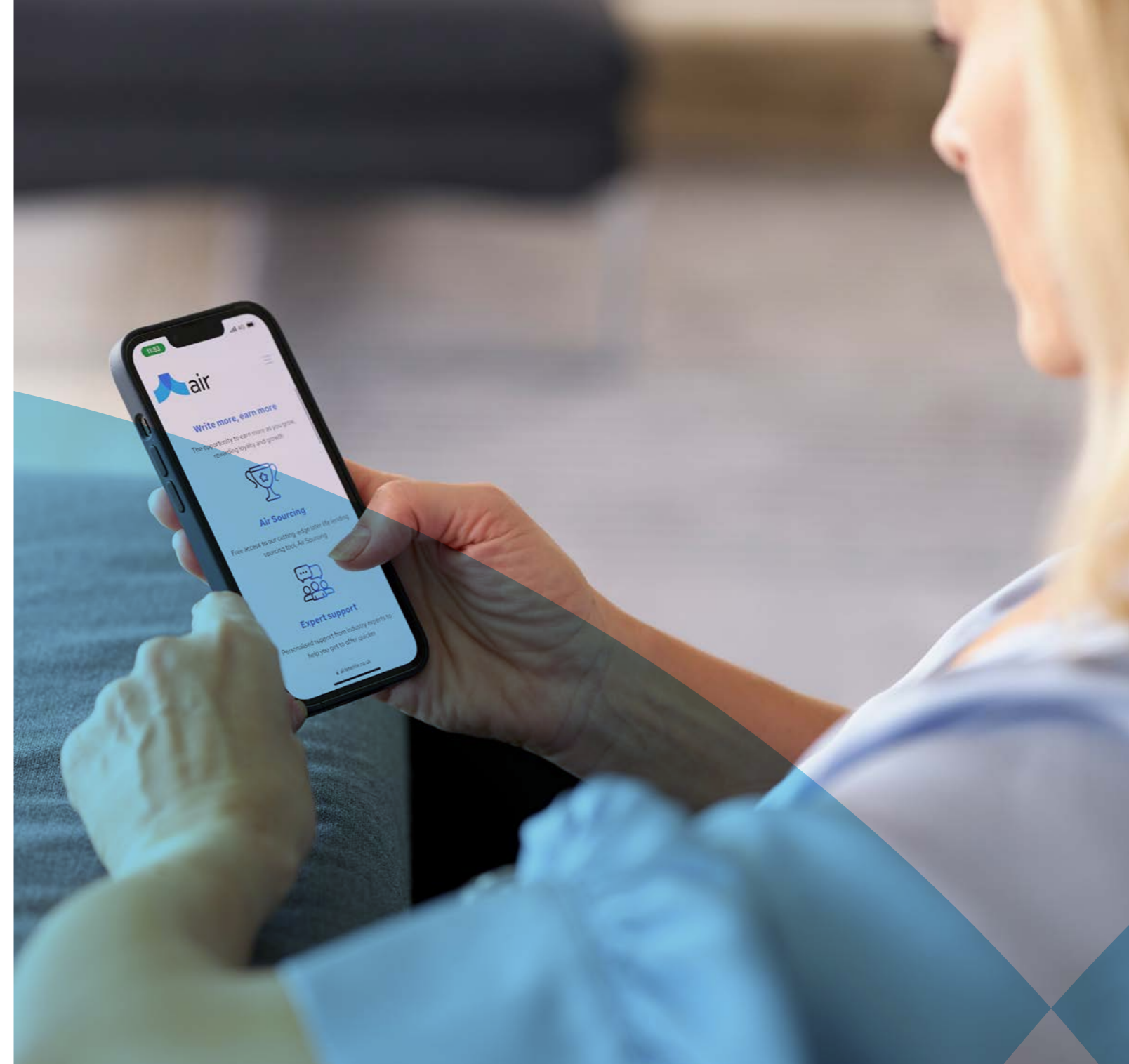
Many of the networks we work with have their own, bespoke white-labelled version of our advanced later life lending sourcing platform, Air Sourcing. Branded to the network but powered by Air's comprehensive sourcing technology, Jackie has the market's most powerful research tool at her fingertips. And submitting cases via the platform using API links to some of the industry's biggest lenders is simple, intuitive and efficient.

### Live and on-demand training

Jackie is keen to learn all she can about the later life lending market as she seeks to offer a wider range of solutions to her clients. Air Academy's programme of award-winning later life lending Symposiums, lender Summits and marketing expert-led Masterclasses provide a range of live and on-demand learning opportunities from some of the industry's leading subject matter experts.

### Ambassador insights

Alongside Air's own industry content, Jackie will also have access to regular market commentary, research insights and product knowledge from Air's panel of Ambassadors, consisting of lenders, specialist solicitors and other service providers who support our membership and help promote the objective of Air to be the platform for later life lending professionals.



Gain access to the market's most powerful research tool

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

## Case Study

# Pauline Skinner: Advance membership

Pauline Skinner is an independent residential mortgage adviser from Leeds. Typically, later life lending only makes up a small proportion of her business, around 5-10%. But due to higher interest rates and stricter affordability challenges in the residential mortgage market, she has identified equity release as a possible solution to provide better customer outcomes for some of her older clients, as well as an opportunity for business growth.

Mrs Skinner currently only utilises Sourcing from Air, but is keen to understand how the leading later life lending platform can assist her, and the later life clients she works with.

### Air Club

While equity release only typically makes up a small portion of Pauline's business, she can still profit from joining Air Club's **Advance** membership tier.

At no cost to her, she will unlock access to Air Sourcing's market-leading technologies, WriteRoute and Knowledge Bank, LIBF-accredited training modules via the Air Academy

and our unique marketing hub, all while benefitting from enhanced commission rates **from the very first case she places through the Club.**

### Air Marketing

Air Marketing can give Pauline access to a virtual micro-marketing team for her business, allowing her to confidently communicate later life lending products and her advice proposition to current and potential clients.

By being a member of Air Club, Mrs Skinner can gain access to expert-reviewed, off-the-shelf marketing templates and campaigns,



personalisable communications and easy-to-install web tools, helping highlight the benefits of equity release, increase lead generation and improve conversion rates.

### Air Academy

Air Academy provides Pauline with access to nine comprehensive modules, eight of which are accredited by the London Institute of Banking and Finance, that offer critical learnings.

By completing the Air Academy modules at her own pace, Pauline can improve her knowledge, stay ahead of the competition in an evolving market, provide better customer outcomes for her clients and enjoy higher rates of commission.

If, like Pauline, you could benefit from the support, incentives and better customer outcomes Air Club can help you provide to your clients, join for free today!

Unlock access to market-leading technologies

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

## Case Study

# The Later Life Advice Group: Elite/Select membership

The Later Life Advice Group is a small but growing specialist advice firm consisting of three advisers. Since joining Air Club relatively recently, the firm has already established itself as a successful business, having completed 12 cases in the first six months of membership and with many more cases moving through its pipeline. With enquiry numbers growing, the firm is already looking at expanding its proposition by taking on more advisers to meet the demand of its lead generation activities.

The firm is now eligible to move up the membership tiers within Air Club and become either an Elite (whole of market) or Select (panel) member. The firm is exploring these progression opportunities with the team at Air.

### Enhanced proc fees

As advisers and firms progress through the membership tiers, the earnings potential increases at each step. Compared to the average procurement fee of the entry level (Advance) membership, Elite offers 0.18% more per case and Select 0.74% extra. These increase further with Academy membership, through specific lenders.

With the Later Life Advice Group predicting to complete around £5 million of business over the next 12

months, that adds up to an extra £10,000 of income for the firm with Elite and more than £35,000 extra through Select.

### Academy boost

All three advisers in the Later Life Advice Group plan to join the Academy and achieve their professional status to help promote their expertise in this area and build their knowledge. Membership of the Academy not only increases the average procurement fee they receive (adding on average an extra 0.2% > 0.5% across the membership tiers) but once part of either the Elite or Select tier, Air Academy membership fees are removed, saving advisers up to £500 per year.

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



## VIP service

Whether choosing to remain a whole of market firm through the Elite membership, or a panel proposition with Air Select, the advisers working for The Later Life Advice Group will benefit from an enhanced level of service from Air's dedicated adviser support team in Gloucester. This includes enhanced Service Level Agreements (SLAs), a priority enquiry service, dedicated freephone telephone numbers and tailored Air Sourcing options.

Air Select members also get access to a bespoke marketing hub to help them create the business stationery and brochureware they need to promote this panel proposition.

## Case Study

### Tony Butler: Firm Principal

Tony is the Principal of The Lending Guru, a successful advice practice that has been operating for over 10 years in the residential, and more recently, later life mortgage market.

Tony's firm, which consists of six advisers and two paraplanning/admin staff, has been a member of Air Club for the past three years and although later life lending started as a very small, occasional part of the firm's business mix, the focus on this market has grown over the past 18 months and The Lending Guru is now an Elite Club member.

As the principal of this firm, Tony is very aware of the regulatory oversight and heightened focus on consumer outcomes in this market and the wider financial service industry.

From the Equity Release Council's Competency Framework to Consumer Duty, increased concerns around client vulnerability and the changing nature of later life lending itself in light of the recent cost-of-living crisis, operating a successful and compliant later life advice business is more challenging than ever and requires the right support, guidance and technology to complement the skills and expertise of his staff.

#### Advanced sourcing and suitability tools

Air Sourcing is not just the later life lending market's leading sourcing tool for the widest range of later life lending options, it also provides Tony and his firm with advanced technology plug-ins like Knowledge Bank (the mortgage market's largest and most comprehensive criteria comparison tool) and Air's bespoke WriteRoute fact-find and suitability report functionality.

This unique technology platform, that enables Tony's firm to go from sourcing to KFI production, recommendation and suitability report writing (with the ability to personalise and tailor the report's structure and contents), gives him the confidence that The Lending Guru's proposition will measure up to the very highest standards of the industry in terms of customer outcomes.

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



Advisers build their expertise towards achieving professional status

#### Air Academy professional status

With the focus on later life lending growing within his business, the Air Academy can help Tony's firm establish itself as a leading expert and help ensure his advisers are tuned in to the critical factors that underpin this market.

Through nine comprehensive, LIBF modules, including client vulnerability and the later life lending process, advisers build towards achieving professional status that comes with a digital badge to help promote the professional credentials, knowledge and expertise of every adviser in the firm.

#### Air Marketing support

In promoting later life lending, Tony is acutely aware of the need to not only be innovative in his firm's marketing strategy but also to ensure the advertising messaging he is approving is fit for purpose and reflects best industry practice. Air's marketing toolkit is built on more than 20 years of industry experience and provides expert-reviewed templates, campaigns and personalisable content designed to grow his later life lending business and communicate The Lending Guru's advice proposition with confidence.

## Case Study

# Air Club Ambassadors

As the platform for later life lending professionals, Air has always been focused on providing its members with the best and latest insights into the later life lending market. A crucial part of this proposition is the role of our panel of Ambassadors who we work with to provide subject matter expert knowledge and expertise in order to help complement the continuing professional development of our membership.

Our Ambassador panel is made up of later life lenders, solicitors and other service providers who specialise in this market, offering not only expert insight but also bespoke and exclusive content, services and products to our members. In turn, our Ambassadors benefit from exposure to more than 8,500 later life advisers, representing by far the largest distribution network in this market.

### Distinct and flexible marketing packages

From digital banner ads and Home Page Take Overs of Air Sourcing, to blogs, social posts and newsletter content, we have created a wide-ranging and high-impact marketing package for Ambassadors (plus a more focused option for Air Advocates, an abridged alternative to full Ambassador membership). These packages provide flexible and engaging opportunities to promote new products and services, reveal research insights

and downloadable content for our members.

Regular reviews with click, view and engagement data are undertaken with Ambassadors to help maximise the marketing opportunities with our membership.

### Event participation for live and on-demand content

Our award-winning Symposium and other later life focused events such as our Marketing Masterclasses provide further opportunities for Ambassadors to provide subject matter expert insight, through both live and on-demand content. We also hold an annual Later Life Adviser Conference, attended by more than 300 advisers from across the spectrum of our membership, with opportunities to present, exhibit and network for new business potential.

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



### API integration and technology plug-ins

Many of our Ambassadors have technology that is critical to the success of later life advisers, and our own technology platform – Air Sourcing – provides a 'plug and play' solution via APIs to integrate those systems and make them part of the adviser's sourcing and recommendation journey. From lender portals to online calculators, criteria tools and support for vulnerable clients, we are proud to work with Ambassadors to bring the very latest technology and interactive support to the later life lending industry.

Flexible and engaging opportunities to promote new products

Join more than 8,500 other members who are already taking advantage of Air Club's market-leading benefits.

JOIN FOR **FREE** NOW



We live and breathe  
your success

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

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