



The platform for later life  
lending professionals

We live and breathe  
later life lending



In the specialist and rapidly-evolving landscape of later life lending, it pays to have an expert in your corner – someone who can help you navigate the complexities and challenges of this market, to unlock the growth potential for your business and the best financial outcomes for your clients.

At Air, we live and breathe later life lending. By combining technology, knowledge and people, we provide our members with an advanced later life lending sourcing platform, access to market-leading and accredited training programmes and the tools and support for enabling business growth.

You unlock the benefits of membership from the very first case you submit through the Club, including enhanced procurement fees exclusive to our members. Our unique tiered membership approach delivers greater financial reward as you progress, but whether you complete one case per year or 100, you gain access to an unrivalled range of benefits designed to help your business flourish.

From an accredited training programme through Air Academy, expert-reviewed marketing support to boost your lead generation success, to a unique rewards programme that recognises loyalty to our Club, with Air, you have the tools and support you need to succeed.

### **Air – the platform for later life lending professionals.**

“Our proposition and technology platform is comprehensive and intuitive, providing our members with the most accurate, compelling and complete picture of the later life lending market”



Mike Taylor, Managing Director



## Welcome to the future of later life lending services

Air is the industry-leading later life lending platform. Enabled by technology, knowledge, and people, we provide you with best-in-class digital sourcing tools, personal development services, incentives and rewards programmes; everything you need to help expand and professionalise your business.

### Enabling technology

Air's innovative technology is designed to provide the best single end-to-end experience to help you better connect, learn, monitor and manage your later life lending activities.

### Confidence from knowledge

Through Air's proven tools, training, support and approach, we'll ensure you have everything you need to be secure, knowledgeable and compliant; giving you the trust and confidence you need to grow your later life lending business. Plus our recently launched Air Academy Events: Symposium, Summit and Masterclasses, support advisers navigating the road to better customer outcomes.

### People rewarding growth

We know that securing the best possible later life for your clients is what motivates you, especially during times of change and volatility. Through our unique and market-leading approach to recognising you for your loyalty, performance and success, we'll ensure that the more you grow, the more you earn.

Get in touch to find out more:

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We'll fight your corner at every step, using our size to amplify the voice of every member through bespoke research and lender service reports, and we consistently listen and engage with our members to ensure we drive forwards and evolve together.



## We live and breathe later life lending

### Connected to more

Be part of an ever-growing community where you can connect, learn, share and grow with like-minded professionals and our specialist team to help drive the later life lending market forwards.

### Empowering know-how

Develop and grow your later life lending skills with our market-leading Air Academy, accredited by the London Institute of Banking and Finance (9 modules). Use our regular market research insights to stay on top of customer trends and industry innovation so you can secure the best customer outcomes.

### Seriously smarter

Air Sourcing's cutting-edge technology allows you to source all later life lending products in real-time. Through our enhanced fact-find, suitability report – WriteRoute – you can work through the advice process seamlessly, ensuring both you and your clients enjoy a simple, stress-free advice journey.

### Personally rewarding

As you complete more cases through Air Club, you earn more in commission and rewards versus going direct. Our Adviser Helpdesk is also on hand to ensure you're getting the most out of everything we offer at Air, and can talk you through all the features available to you.

### Championing progress

We offer exclusive access to products and deals from a variety of lenders and partners, which was worth an extra £6.8m to our members in 2022. In addition, completing our Academy modules provides you with an uplift to your earning potential, as a member with professional status.

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## Be part of something bigger

At Air, we live and breathe later life lending and we are the platform for later life lending professionals.

We unite technology, knowledge, and people to provide our Club members and lenders with best-in-class digital sourcing tools, personal development services, and opportunities for business growth.



Air Club is the largest community of its kind in the UK and is specifically designed to help you grow and develop your business, with the tools and infrastructure you need to compete with large sector specialists.



Air Sourcing's cutting-edge technology allows you to source all later life lending products in real-time, including lifetime, retirement and retirement interest-only solutions.



Air Academy is one of the market's leading sources of London Institute of Banking and Finance accredited training programmes. All nine modules have been specifically designed with advisers like you in mind, ensuring they provide you with great value, practice training, and improved customer outcomes.



Air Marketing gives you access to a comprehensive range of customisable marketing materials developed using 20 years' experience and a wealth of customer insight – enabling cost-effective growth of your business.



Lenders and service providers offer their insights and expertise to Air's membership. Air and its Ambassadors are focused on raising the overall standards and being the key drivers of market development, product innovation and growth.

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The tools and infrastructure you need to compete with large sector specialists.



## Welcome to the Club

Air Club is the largest community of its kind in the later life lending market and free to join, with more than 8,000 members across the UK.

It's specifically designed to help you grow and develop your business, with the tools and infrastructure you need to compete with large sector specialists.

As an Air Club member, you get access to significant commercial uplifts, a unique rewards structure, as well as help and support from subject matter experts; all uniting to provide better outcomes for you and your clients.

Through your free membership, you also gain exclusive access to products and deals from a variety of lenders and partners.

And 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.

### Our Air Club gives you all of this and more...

- The opportunity to earn more as you grow
- Free access to Air Sourcing
- Exclusive features and functionality
- Air Rewards
- Personalised support to help you get to offer quicker
- Tools and resources to support you in generating leads and growing your business

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## Evolving the Club for the better

At Air, we consistently listen and engage with our members to ensure we drive forwards and evolve together. That's why we're delighted to give you a sneak peek of Air Club's new offering.

### More opportunity

Through the new Air Club, there'll be more opportunities for you to grow and develop your later life lending business.

### Better rewards

There'll be greater rewards for loyalty and professionalism, championing both volume and experience with exclusive deals and enhanced procurement fees.

### Access to more

You'll have access to a wider range of personalised support and exclusive tools to help enhance your services and achieve better customer outcomes.



## Driving the later life lending market

Air Sourcing is a sophisticated, industry-leading technology solution that connects you to more opportunities.

By choosing Air Sourcing, you gain access to an expansive network of later life lenders, a comprehensive product portfolio, and an intuitive interface for searching and recommending the most relevant and up-to-date lending solutions and services for your clients.

### API integration

Air Sourcing provides the widest range of API integrations with leading lenders across a variety of financial solutions.

### Expert support

End-to-end support is available from our team of experts over the phone and online chat, from KFI production all the way through to application.

### Real-time data

Air Sourcing provides live rates across all later life product options in real-time, so you can have the confidence you are recommending the right solution for your clients' needs at all times.

### Bespoke plugins

Air Sourcing's bespoke and seamless plugin integration gives you access to a range of market-leading tools all in one place, such as borrowing calculators, Knowledge Bank and entitledto.

### Size matters

Why not join the UK's biggest later life lending sourcing platform, with more than 8,000 registered users.



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## WriteRoute

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

### How does it work?



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.



## We live and breathe your development

Air Academy is a personal and business-focussed learning platform designed to aid your continuous professional development. Underpinned by leading technology and knowledgeable experts, the Academy provides you with the highest quality advice, support and content to enable you and your business to go further.

### Nine comprehensive modules

All nine learning modules are available on-demand anytime, from anywhere in the world. That means you can complete your learning journey, when and where it suits you, not just within standard business hours.

### Fully accredited by the LIBF

Eight of our nine modules are accredited by the London Institute of Banking and Finance (LIBF), which exists to advance banking and finance by providing outstanding education and thinking, and are all aligned to the Equity Release Council's Competency Framework. Our ninth module, Client Vulnerability, is an add-on created alongside Comentis to further support advisers following the implementation of Consumer Duty.

### Interactive learning

All modules are housed inside our state-of-the-art e-learning platform to create a more engaging experience as you progress towards your accreditation.

### Learning incentives

Alongside developing your understanding of the later life market and achieving accreditation, there are also financial incentives available for completing all Air Academy learning modules. Including enhanced procurement fees and discounts for future membership.



### Air Academy learning modules

- The Industry
- The Later Life Lending Market
- The Client – Meeting Client Needs
- Soft Skills
- The Later Life Lending Products
- The Later Life Lending Process
- Later Life Lending in the Broader Context
- Building a Client Proposition
- Client Vulnerability

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## We live and breathe your business growth

Air Marketing is a virtual micro-marketing team for your business. It provides access to know-how, support, tools and channels to create, promote and master the momentum of your business development and customer relationships; all of which helps you better educate prospective clients and win more business.

### Safe and simple marketing

Air Marketing provides you access to a wide range of compliance-reviewed, off-the-shelf marketing templates ready for your business to send to prospects.

### Learn when you want

Air Marketing gives you access to a number of industry-expert-led webinars covering various marketing topics available on-demand, meaning you can learn at your own pace.

### Bigger and better campaigns

Air Marketing's 'Campaign in a Box' covers a variety of later life lending topics with ready-to-go campaigns, including instructions for advisers to use across a mix of channels. Campaigns cover email, direct mail and social media both for use with customers and referral partners.

### Expert support

As part of Air Marketing, you have access to market insights from experts across the later life lending industry - to help you put your plan into action and grow your business.

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### Acquisition and nurture marketing materials

- Database email template
- Direct mail templates
- Local press adverts
- Event/door drop leaflets
- Event banners

### Referral marketing materials

- Equity release information flyer
- Customer leaflets
- Opportunities leaflet
- Case studies
- Email/social media
- Event banners
- Presentation slides





- The UK's biggest later life lending platform with more than 8,000 users
- Last year, Air Club members received more than £50.1m in commission, £6.8m above what would have been earned dealing direct with lenders
- Facilitate between 8,000 –10,000 unique later life product searches every month
- Connect lenders and advisers to help facilitate more than £1.2bn worth of lending each year
- Air has allowed advisers to complete almost 50,000 KFIs in 2022
- Market share 26% for 2022 and 34% by value



## Growing later life lending together

Air Ambassadors helps realise the power and possibilities of partnership by connecting the market's leading lenders and service providers with the UK's largest later life lending adviser base to drive development and growth.

### Access to exclusive products

Through the Ambassadors programme, Air is able to offer exclusive products and services from some of the market's most trusted providers, giving you more opportunities to secure the right outcome for you and your clients.

### Have more say

By working closely with Air and the sector's leading lenders and service providers, you're able to help shape and enhance the future of the later life lending market to ensure it continues to meet customer needs.

### Information directly from leading specialists

Through Air's ambassador to adviser connectivity, we can empower you with the market knowledge you need to stay ahead of your competitors; ensuring you're always the first to know about new services and important rate changes.

### Better rewards

By having access to a wider selection of products, tools and specialist knowledge, not only are you able to ensure your clients receive the right solution for their needs, but also, as you continue to develop your business volume and experience, you can unlock greater financial rewards.

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## Adviser Helpdesk

### Personalised support, every step of the way

At Air, you have access to unrivalled support from our dedicated, expert support team.

### Expert case support

If you're 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.

### Maximising your loyalty

Our Adviser Helpdesk is on hand to ensure you're getting the most out of everything we offer here at Air, 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 directly from lenders. An audit trail is saved in your account to support your advice process.

### We're always on your side

Through Air, you have access to regular market research to help develop your business' growth and efficiency, including the Later Life Census. This ensures that you secure the best outcomes for your clients.

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.

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Be part of the future.



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# We live and breathe later life lending

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

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