



The platform for later life
lending professionals

Comprehensive Conversations

Are you joining the movement to
evolve the later life lending industry?



Paul Glynn
CEO, Air

We have launched our new Comprehensive Conversations Manifesto to establish a new standard of consumer-focused service excellence in the later-lending market.

We are delighted to be working in partnership with The Right Mortgage Network, who has shown its commitment to the movement by signing our Manifesto. Our work together on this underpins an ongoing movement using education and advanced technology to empower advisers, lenders, networks and professionals to provide diverse consumer-focused options. Our members benefit fully from the tools and resources we have available.

After the FCA Consumer Duty and emerging product innovations for older borrowers, firms and providers are examining how to offer advice and products to consumers over 50. Our Comprehensive Conversations movement strives for an agreed benchmark, promoting an affordability-centric, product-agnostic approach in the later life lending market.

By signing our Manifesto, you pledge to follow industry guidelines, present all options to customers, and enhance advice, products, and

services when possible. Additionally, you may refer customers to alternative services for better outcomes based on their specific needs, preferences, and circumstances.

We've also created a Later Life Lexicon as part of the movement to guide you with clear definitions of all key terms in the market.

As we move forward, your engagement is crucial. We encourage you to read our Manifesto and Lexicon. If our vision resonates with you, please sign the Manifesto. We are excited to embark on this journey with you and value your membership immensely.

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CEO, Air

Air's safer routes to market...

At Air we are wholeheartedly committed to supporting our members, firms, partners and the wider mortgage industry in a shared mission – to enhance the advice process and empower advisers in supporting their clients. And we will continue to provide resources, tools and support as we adapt to the evolving market and changing client needs.

Here are some of the ways we're helping:

airtouring

We've made six key updates to support our members, with the resources they need in order to provide better customer outcomes.



Age next birthday

Expand your search to your client's next birthday, to view more options available to them at that time



Sourcing form

Now includes affordability considerations, with questions regarding monthly repayments and payment terms



Results page

A new 'Payments' column has been added to display payment amounts for interest served products



Research PDF

Following the other improvements, your Research PDF will show changes to the sourcing form, filters and product options



Borrowing forecast tool

In alignment with the updates, the tool will show the payment amounts and term

Visit OnAir within the platform to watch our latest demo on the enhancements.

airnavigator

The Later Life Lending Navigator tool assesses client affordability and identifies suitable lending options, by delving into client eligibility and priorities.

By incorporating our tool into your advice process, you're able to offer your clients more comprehensive conversations around product options; not just exclusive to later life lending products, but also residential mortgage products too.

Whether you're a specialist in equity release or a residential mortgage broker, through our tool we aim to give you the reassurance that your advice process is consumer-centric and really considers greater options based on your client's needs. The tool also helps you to document the rationale behind your recommendations with downloadable documents that you can add to client files.

airacademy | 10 years of professional development

This year, Air Academy turns 10. And to celebrate we were delighted to launch our 10th LIBF-accredited module 'Affordability in Later Life Lending'. This module includes seven details sections exploring affordability in the advice process.

This new module joins a comprehensive suite of ten modules, tailor-made to empower our members, firms, and partners with the knowledge and resources to enable them to have even more comprehensive conversations with clients around products, vulnerability, affordability and much more!