

We live and breathe later life lending

Air is the next generation, industry-leading later life lending platform. Enabled by technology, knowledge and people, we offer financial professionals best-in-class digital sourcing tools, personal development services and incentives; all designed to support and reward your business growth.

Air Sourcing is a sophisticated, industry-leading technology solution that connects you to more opportunities. Providing access to tools and resources to enhance your advice process.



AirFlow

AirFlow integrates all the system sections and tools into one seamless journey, enabling efficient navigation and tracking of each customer's advice journey. It offers quick access to relevant documentation, providing an instant audit trail and evidence of tailored advice.



API integrations

Our API integrations in Air Sourcing mean that our members can generate instant KFIs at no cost. That's less time re-keying in information, more time with your clients and access to the latest rates in real-time.

Are you having *Comprehensive* Conversations?

The later life lending sector in 2024 faces a shift as it adapts to new generational needs in the UK housing market. Unlike older demographics, who are often "property rich, cash poor," younger retirees face higher mortgage-to-earnings ratios and are less likely to pay off their mortgages before retirement. This requires a new approach to managing mortgage debt and utilising housing wealth in retirement.

As more people carry significant debt into their later years, the mortgage market must evolve, viewing later life and mainstream sectors as part of a continuous financial planning journey. Despite market disruptions and regulatory challenges, this shift offers an opportunity to improve mortgage advice, ensuring it meets the changing needs of customers throughout their lives. Air can play a pivotal role in this transformation by providing advisers with the tools and resources needed to navigate these complexities and deliver tailored solutions to their clients.



The platform for later life lending professionals