

The overlooked retirement market: reaching customers without ongoing advice

By Neil Uttley, Strategic Account Manager at Aviva

More people are making retirement decisions without ongoing advice. For equity release advisers, this is a clear opportunity. Many of these customers are homeowners with significant property wealth, but this is not always part of their retirement planning.

A growing opportunity for advisers

A large proportion of customers now access pensions without advice or have stopped receiving ongoing support. Many are:

- approaching or in retirement,
- homeowners,
- asset rich but income constrained.

For these customers, property is often their largest asset, yet it is not always considered alongside pensions and savings. This creates an opportunity for advisers to add value by introducing how property wealth can support retirement plans, alongside broader financial advice.

The challenge: low visibility

These customers are unlikely to actively seek out mortgage advice. They often:

- do not see themselves as mortgage customers,
- focus on pensions rather than total wealth,
- or are not aware of later life lending options.

How to engage this audience

1. Start with your existing clients

Look at clients aged 50+, those nearing retirement, or interest-only customers approaching maturity. A simple check in can open the door to wider planning conversations.

2. Use clear, relevant messaging

Frame discussions around outcomes, not products. For example:

“Have you considered how your home could support your retirement plans?”

3. Build trusted relationships

Work with professionals such as accountants, solicitors and estate agents who already support this audience.

4. Focus on key life moments

Engagement is stronger around clear triggers like retirement, income changes or mortgage maturity.

5. Lead with education

Use clear, balanced communication to guide clients through their options, helping them make informed decisions with confidence.

Why this matters

This is not about replacing financial advice. It's about helping customers understand all their options, including how property wealth may support their plans. Advisers who take a proactive approach can:

- reach more customers earlier,
- deliver more joined up conversations,
- and support better long-term outcomes.

The opportunity in later life lending is shaped by awareness. Advisers who highlight the role property wealth can play, and work alongside financial advisers where appropriate, are better placed to support this growing group of customers.

Find out more

If you are looking to engage more customers in later life lending, Aviva can support you.

[Visit our equity release page](#) to find out more.