



**A guide to how
equity release
can benefit
your business**



A warm welcome to Equity Release Partners



Here at Equity Release Partners we aim to provide your clients with access to a range of financial solutions to help create that perfect retirement.

Our unique approach has enabled us to become one of the leading independent equity release advisory services in the UK and has helped us achieve numerous equity release awards.

The consumer experience is of paramount importance to us and is one of the reasons we are members of the Equity Release Council and FCA regulated.

Our focus is to provide friendly, honest and professionally driven advice to the over 55's who are looking to enhance their retirement.

This level of our service proposition can be evidenced by our Feefo customer reviews. Over the past 12 months we have 100% service trusted merchant award.

Our nationwide equity release specialists are qualified with both Certificates in Equity Release and Mortgage Advice qualifications. In addition, we have the services of two SOLLA accredited Long Term Care Advisers.

Therefore, we are able to offer advice from the whole of the equity release market on products such as lifetime mortgages, retirement mortgages and home reversion schemes.

But this brochure isn't just about explaining how we benefit your customers, it's been put together to explain how we can benefit your business."

Gary

Gary Webster
Head of Partnerships
Tel: 07908521038



Partnering with Equity Release Partners

With the rising popularity of equity release schemes and growing confidence in this sector, your customers may be considering equity release plans to enhance their retirement.

If you do not currently specialise in equity release you may therefore be missing out on two fronts:

1. Not offering your clients a complete financial planning service
2. Potentially losing out on generous commission income

This is where Equity Release Partners can help.

Working as partners, we can assist your clients achieve their goals. Using our vast experience we can help you identify potential equity release clients that could lead to income generating sources of business.

Equity Release Partners utilises an excellent lead management system which enables us to keep you and your client updated at every step of the application process.

Couple this with an experienced back office processing team, you can be sure that you and your clients are getting the very best personal service.

After all, the quicker the application takes to complete the sooner all parties will receive their respective commission payments and, most of all, your clients can get on with enjoying their retirement.

So, if you have any clients over the age of 55, with a minimum property value of £60,000 and they are looking to release equity from their property, please contact me on **07908521038** or email **gary@equityrelease.partners**

Benefits of becoming an Equity Release Partner

As an Equity Release Partner, we can provide many benefits to you and your business.

Whatever your client needs, we can find the right equity release plan for their own personal circumstances. Being independent, Equity Release Partners can source products from the whole of the equity release market to find the best deals available for your clients.

Benefits for introducers:

- Earn an extra income stream for your business in exchange for a simple referral without risk of cross selling
- Payment of introducer fee within 5 days of receipt of commissions from provider
- An interactive website with personal logins to check referral case progress
- The option to plug and play our lead generation tools into your website e.g. our calculators and our 'compare deals' comparison table
- Retain ownership of your client and remain informed throughout every step of the application process
- Avoid regulatory responsibility for providing advice and compliance documentation
- A personal service with telephone or face-to-face meetings with your clients
- Backing of one of the major equity release brokers in the UK
- Experienced professional advisers dealing with your clients who are FCA regulated and members of the Equity Release Council

Benefits for your clients:

- We do not charge any upfront advice fees to your client
- Specialist equity release advice provided by qualified experts in their field
- Access to a market leading website full of helpful information and tools
- Receipt of tax-free cash to help supplement their retirement income
- A nationwide equity release service providing independent advice
- Special equity release deals that only selective brokers are able to offer e.g. free valuations / cashbacks / lower interest rates

What are our values?

- Regular updates
- Latest market information
- Case tracking
- Dedicated support
- No cross-selling
- Industry leading deals and rates
- Complete transparency
- Additional intrinsic income
- Retain ownership of your client
- Avoid regulatory responsibility
- Personal service
- Experienced professional advisers

Our brand pillars; the cornerstones of our proposition.

Progressive:

- Restless at offering the best deals for your client
- Constantly strive to provide the most innovative online and offline service
- Strived to recruit some of the most experienced advisers in the country to be part of the proposition
- Market leading and market innovating online service
- Focussed upon what the transaction can achieve for the customer and not just the transaction itself

Prosperous:

- Providing our partners with additional revenue streams
- Enabling our partners to provide a full retirement and financial service
- Providing our partners with upsell opportunities on the back of equity release

Partnerships

- An extension of our partners' team
- Our flexibility means that we service our partners and their customers, all tailored to their specific requirements
- Unparalleled customer service

What do businesses and lenders have to say about us?

"Equity Release Supermarket are proven experts in the field of equity release. As advisers their professionalism and attention to detail results in clients being consistently well informed."

Richard Espley, Goldsmith Williams Solicitors

"Having worked with Equity Release Supermarket and their clients for a number of years I have no hesitation in recommending the business as a stalwart of the equity release industry. They are dedicated to ensuring that their clients receive the best possible service and advice and this is borne out by the testimonials they receive."

Claire Barker, Equilaw Ltd and Thomas Legal Group

"I have been more than impressed with the professional customer service offered to my clients by Cathy of Equity Release Supermarket. They kept me informed and updated throughout the equity release process and always looked after the needs of my client. Referring my clients to Equity Release Supermarket has opened up a new income/revenue stream for me without me having to take responsibility for compliance or concern myself with any associated costs or risks. A win/win situation!"

John Drewitt, Financial Logistics Ltd. and Financial Logistics (Mortgages) Ltd.

"Equity Release Supermarket are experts on equity release and in my experience they are one of the best intermediary firms to deal with. They are consummate professional advisers, who ensure that their customers receive in depth advice and the most suitable solution possible. It has always been a pleasure working with Equity Release Supermarket and I have absolutely no hesitation in recommending them."

James Young, Hodge Lifetime

What is the Equity Release Partners' process?

Step 1 Register your details with Equity Release Partners

Step 2 Complete Introducer Agreement

Step 3 Refer cases by submitting client details

Step 4 Adviser is notified and contacts the client

Step 5 Case track by logging into your dashboard

Step 6 Notification of case completion

Step 7 Commission paid within 5 working days

Next steps...

How much will I earn?

Once your referred clients have reached completion following an equity release application, Equity Release Partners will then issue the agreed introducer commission payment within 5 working days, electronically by faster payments.

The amount will be determined by the commission paid by the lender. The benefit for introducers is that we receive enhanced procurement fees from many of the equity release companies which we pass on to you.

How is an introducer agreement arranged?

Setting up an introducer agreement is quick and simple. You can login to our website at www.equityrelease.partners for more information.

Enclosed you will find the Equity Release Partners introducer agreement form for completion. Please complete this form and return along with your bank details to: **Equity Release Partners, Genesis Centre, Science Park South, Birchwood, Cheshire WA3 7BH**

How do I refer clients?

Upon successful completion of your introducer agreement, you can start to refer your clients for advice. This can be done by completing the enclosed referral form, by ringing **0203 291 3007** or by logging in to www.equityrelease.partners.

We look forward to hearing from you.

Equity release may involve a lifetime mortgage or home reversion plan. To understand the features and risks, ask for a personalised illustration.

Contact

For more information about how we could help your business please get in touch:

Call Freephone **0203 291 3007**

Email **admin@equityrelease.partners**

Visit **www.equityrelease.partners**

Equity Release Partners

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