



# Age Partnership's equity release referral service

## A guide for introducers

- ✓ How to use the referral service
- ✓ How to identify an equity release client
- ✓ Getting the most from your clients



# Section 1: How to use the Age Partnership equity release referral service

## Step 1 – Identify a client

Have a read of sections 2 and 3 of this document for more information on who could benefit from equity release and how you can most effectively find these clients.

## Step 2 – Obtain your client's consent

Once you have identified a suitable client, simply confirm a time that they would like to be contacted by one of our specialist equity release advisors.

## Step 3 – Send us your referral

Call your referral hotline on 08000 890505 or visit [www.agepartnership.co.uk/pms](http://www.agepartnership.co.uk/pms) to give us your client's details along with his/her preferred contact time. Within office hours, you should get directly through to an equity release specialist who can deal with your referral throughout.

## Step 4 – Receive your referral fee

Assuming your client is suitable for equity release and wishes to proceed, it generally takes around 6 weeks from application for an equity release case to complete, at which point you should receive your referral fee.



“ My advisor was most helpful, courteous and easy to talk to. She made every step easy. It ticked all the boxes for me and there was no pressure at any time. ”

Mrs Freeman, Coleraine

## Section 2: How to identify a potential equity release client

In general, a client should consider equity release if they are:

- **A homeowner**
- **They are over 55 years of age (and their partner if applicable)**
- **They have objectives that cannot be met with their own savings**

Whilst there are no restrictions on what the funds released can be used for, typical clients are likely to be considering one or more of the following:

- ✓ Paying off their mortgage
- ✓ Making home improvements
- ✓ One-off purchases such as a car, caravan or holiday
- ✓ Paying off credit cards or loans
- ✓ Enjoying a more comfortable retirement
- ✓ Helping out friends or family members

If you have clients who fit this profile then you should strongly consider referring them to Age Partnership. We will go into full detail with regards to the client's property type and personal circumstances (including health and history), all of which can influence how much the client can raise. Of course, our advice is focused entirely on equity release suitability, so our product knowledge is second to none and there is no cross selling.

To make an equity release introduction, simply call your referral hotline on:

**08000 890505**

or visit [www.agepartnership.co.uk/pms](http://www.agepartnership.co.uk/pms)



## Section 3: Getting the most from your clients

If you've got a client bank of any real size, then it's more than likely that you'll know of somebody who could benefit from equity release. The difficult part is identifying who these people are, and getting your message across, so maybe the following five handy hints could help:

- 1 - Send out a mail shot to those clients who you think fit the equity release profile.
- 2 - Look out for our industry updates – maybe these will give you some ideas for a 'hook' or a reason to call your clients to discuss their options.
- 3 - Try to collect your client's e-mail address where possible – this is a quick and cost-effective way of telling them about the equity release referral service.

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This guide is intended for financial services professionals who are introducers to Age Partnership only.

