

# Working in Partnership

April 2008

Retirement Plus is committed to providing educational aids and market information to help raise the general public's understanding of the way that equity release can help in retirement planning.

We work hand-in-hand with major retailers, specialist equity release financial advisers, and charities which help older people. We provide clear, factual and essential equity release information to help inform the public and their financial advisers, to give them an overview of equity release and how it might fit their particular circumstances.

What we've accomplished so far...

## April 2008 | Joint Sponsorship of Equity Release Supplement

Together with equity release adviser, Key Retirement Solutions, and the Lifetime Mortgage providers, Coventry Building Society and LV=, Retirement Plus is sponsoring a special equity release supplement which will be published by Mortgage Strategy, part of Centaur Media plc. We have commissioned an article about home reversion plans and the part they play in the equity release market, from an independent trade journalist for inclusion in the supplement.

The supplement will be inserted and circulated through Mortgage Strategy and its sister publication Lending Strategy, to 18,000 advisers. An extra 2,000 will also be printed and available on the Mortgage Strategy stand at the Mortgage Business Expo, Manchester in May 2008.



## March 2008 | Stroud and Berkeley Hospitals and AWD Chase de Vere

In line with our objective of bringing the possibilities which equity release can offer to homeowners over 55 to a wider audience, Retirement Plus has signed a new affinity partnership deal with 16 Stroud & Berkeley Group, Gloucestershire Primary Care Trust hospitals and care centres in the Bristol area, through Premier Concepts Ltd.

These hospitals and care centres carry leaflets and posters which describe the various equity release products and how they work, giving the public access to information that will help them decide if equity release is right for them.

A big plus for the public is the fact that Retirement Plus has chosen a specialist adviser in the equity release market, AWD Chase de Vere, to handle all enquiries, thus ensuring each individual receives a careful assessment of their particular circumstances, together with impartial advice.

## January to March 2008 | Educational 'Top-Up' Exam Seminars for financial advisers

With SHIP's deadline for home reversion exams set for April 2008, Retirement Plus devised and hosted a series of 11 free 'Top-Up' exam seminars around the country for financial advisers to use as an aid to passing their exams. We gave them the added incentive that, if they did so, we would refund their exam fee.

These seminars, held in Harlow, Maidstone, Coventry, Leeds, Liverpool, Bristol, Southampton, Glasgow, Washington, Heathrow and Cardiff were a great success and attracted just under 300 advisers who wanted help to pass their home reversion plan equity release exams. The pass rate for attendees has been excellent to date, and many more have gained proficiency towards giving whole of market advice.

## January 2008 | Nationwide Launch: SPAR Affinity Partnership



To bring the possibilities and advantages of equity release to as wide an audience as possible, Retirement Plus signed a new affinity partnership deal with 1,550 especially chosen SPAR outlets throughout the country, through ABC Group Ltd.

These convenience stores now carry mini brochures describing the various equity release products and how they work, allowing the general public to see which may be right for them to pursue.

The added benefit for the public is the fact that Retirement Plus has chosen a whole of market equity release specialist adviser, Equity Release Solutions, to handle all enquiries, thus ensuring each individual receives impartial and independent advice.

## December 2007 | Launch the 'History of Equity Release' leaflet

To help the public put equity release into context in today's broad financial markets, Retirement Plus commissioned an independent journalist to write a piece about the equity release market and its products from its beginnings in 1965.

This is a complete but concise explanation of how the products developed and changed to meet stringent FSA rules, together with why SHIP, the industry body, came into being and how the market has grown since then. It is a fascinating short read, packed with facts and figures – ideal for anyone requiring the background to this fast-changing market.



## October 2007 | Launch of the generic "What is Equity Release?" website

Retirement Plus wrote and developed a 'user friendly' equity release website aimed at educating the public about equity release. The website explains the different products available and also the kind of questions to ask financial advisers about equity release. It also provides helpful links to solicitors and other professionals who can help with advice and guidance.

We have successfully linked this educational website to the SPAR website: [www.sparoffers.com](http://www.sparoffers.com) and to the United Co-operatives website: [www.co-opoffers.com](http://www.co-opoffers.com) for use by the general public. A graphic button linking to the website is also offered to financial advisers to add to their own websites, enabling them to have an equity release portal for their clients to view.

## July 2007 | Launch of equity release website for EAC



Retirement Plus, together with the Elderly Accommodation Counsel has devised and developed a generic equity release portal accessed from [www.housingcare.org](http://www.housingcare.org) or [www.eacer.co.uk](http://www.eacer.co.uk). This is in response to over 8,000 telephone calls to EAC per year by elderly homeowners looking for ways of releasing money from their property.

This new website gives free, impartial information to people looking at equity release as part of their retirement planning. The site is comprehensive and offers a full explanation of all equity release options and a glossary to help decipher the terminology used within the market, together with a list of specialist equity release advisers.

March 2008: We have updated the list of specialist equity release advisers on the website. This update gives browsers even more information about the adviser, their experience in equity release and where in the country they operate.

Retirement Plus is also a sponsor of the EAC Over 60s Art Awards, held annually in the Mall Galleries, London, SW1.

## June 2007 | Launch of microsite on AMI website



Retirement Plus lent its support to the Association of Mortgage Intermediaries by launching a microsite within [www.a-m-i.org.uk](http://www.a-m-i.org.uk).

The microsite is designed to be a simpler format of the Retirement Plus website, but will still give crucial information to financial advisers who are considering equity release as part of retirement planning for their clients.

## May 2007 | Nationwide Launch: United Co-operatives Affinity Partnership



Retirement Plus launched its first joint venture with a major retailer by becoming the sole equity release affinity partner for the United Co-operatives, promoting equity release through more than 960 outlets in the North of England.

We promote generic equity release to the general public through United's food stores, pharmacies, travel agencies and car sales, under an agreement reached with United Co-operatives and NHFA, a whole of market financial adviser specialising in care advice and State Benefit entitlements.

## April 2007 | Sponsorship of a new Faculty at the Personal Finance Society

To support the many financial advisers who are members of the Personal Finance Society, Retirement Plus is a sponsor of a new educational faculty.

Members can gain access to a wide range of free material and support services that will enhance their ability to provide high standards of advice to clients. The PFS offers three faculties which provide enhanced membership benefits, designed to support professional development.

## Member of SHIP



Retirement Plus is a member of Safe Home Income Plans (SHIP), a company supported by the leading providers of equity release plans. Retirement Plus supports SHIP's code of practice and believes this to play an important role in our business.

**If you would like any help in your area we'd be delighted to hear from you.**