Equity Release Council

Join the community behind trusted later life lending

Bring your expertise. Add your voice. Help shape a market that works better for consumers.









Championing consumer standards in later life

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Equity Release Council

35

2026

Celebrating 35 years

Thinking about joining? Let’s have a chat.

Book a conversation with our Membership Team to tell us about your organisation and priorities, explore the opportunities most relevant to you and find out how membership could support you.

Book a meeting

There is a place for you in our community

Thank you for considering membership of the Equity Release Council. I would welcome the opportunity to learn more about your organisation, your ambitions and the role you want to play in the future of later life lending.

Whether you are a lender, adviser, legal professional, funder, surveyor, technology provider or another organisation supporting later life lending, you bring experience that can strengthen our community.

Membership connects you with people who share a commitment to high standards, responsible practice and better outcomes for consumers. Together, we develop standards, influence policy, exchange insight and build confidence in the market.

This prospectus explains both what membership offers and what it means to belong. My role is to help you explore where membership can add value, introduce you to the right people and identify the route that best fits your organisation.



Tom Brett

Head of Commercial and Business Development

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What membership means

Belonging to something bigger

Practical benefits matter. Guidance, insight, events and professional connections can all make a real difference to your organisation.

But lasting membership is about something more: belonging to a professional community that shares your commitment to doing the right thing for consumers and building confidence in later life lending.

As a member, you add your experience and expertise to a collective voice that raises standards, shares knowledge, influences policy and supports responsible market growth.

Our shared ambition

Every homeowner can use their property wealth safely, confidently and responsibly in later life.

Every member helps move the market closer to that vision.

MEMBER VOICE

"Membership means being part of an organisation that promotes high professional standards and consumer confidence across later life lending. It provides valuable opportunities to engage with industry peers, discuss emerging issues and remain actively involved in the continued evolution of the market."



Andrew Peters

Countrywide Surveying Services

MEET THE TEAM

"The Council is shaped by its members. By bringing different experience and perspectives together, we strengthen our shared purpose and help the market continue to earn public confidence."



John Godfrey

Chair of the Equity Release Council

Membership means...

Standing for higher standards.

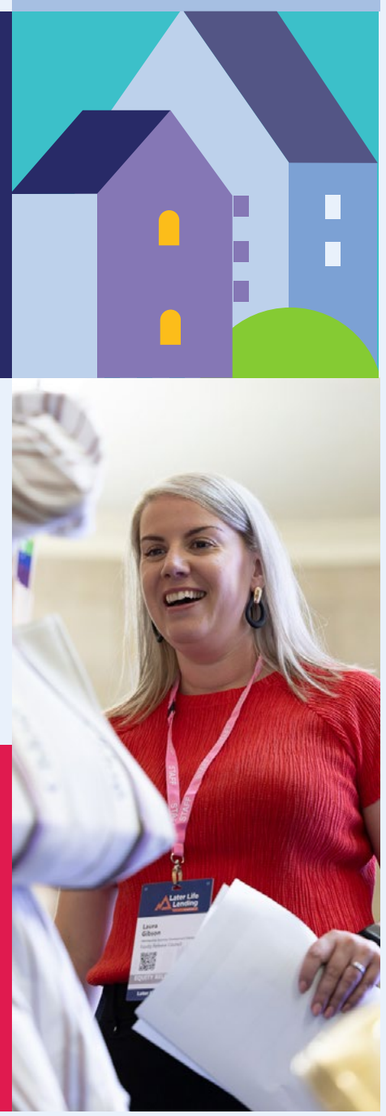
Being recognised as part of a trusted professional community.

Sharing knowledge with peers.

Helping shape the future of later life lending.

Learning, contributing and growing together.

Together, we achieve far more than any organisation could achieve alone.



The market we are shaping

A market evolving around people's changing needs

Later life lending is becoming increasingly important as people live longer, retire with different combinations of income and assets, and look for more flexible ways to use their property wealth.

The Council has evolved alongside this changing market. We remain the authoritative standards-setter for equity release, while bringing together the wider organisations and professionals that can help people make informed, responsible choices about borrowing in later life.

For organisations already active in the market, membership provides a community in which to influence its future. For those considering entering or expanding into later life lending, the Council provides insight, relationships and a clearer understanding of the Standards, customer needs and responsibilities involved.

Later life lending has the potential to become the **fourth pillar of retirement**, alongside the state pension, workplace pensions and private pensions. The FCA has highlighted both the opportunity and the need for joined-up product design, advice and support, deeper consumer trust and industry leadership. With many homeowners facing a retirement income shortfall while holding significant property wealth, our market has an important opportunity, and responsibility, to help people consider all their assets safely and confidently.

The Retirement Compass, commissioned by the Council and produced by Fairer Finance, shows the scale of the opportunity:

51%

of households aged 60+ might need to access their housing wealth to maintain their desired standard of living by 2040

3.7m

homeowner households aged 55–79 will not have enough for a moderate retirement

Single women may have the most to gain by unlocking their housing wealth with almost two thirds (65%) of single female homeowner households between the ages of 55 and 79 on track to have a retirement income below the Pensions UK's moderate threshold.

Explore the Retirement Compass

MEMBER VOICE

"Joining the Equity Release Council is about broadening the conversation around later life lending. As customer needs become more complex, the industry has a responsibility to think beyond traditional boundaries and work together to deliver better outcomes.

Council membership reflects our commitment to helping shape that future, championing innovation, raising standards and ensuring customers benefit from more holistic thinking across the later life landscape. We believe more lenders should play an active role in supporting that mission."



Rachel East
together.

MEMBER VOICE

"Later life lending is an important part of the mortgage market and advisers need to be able to look at the different options available to their customers. Being part of the Council gives us the opportunity to share what we see and hear from advisers, while also helping our members keep up to date with the later life market."



Michael Craig
Brilliant Solutions

The difference we make together

One community. One influential voice.

Our purpose is to promote a responsible equity release and later life lending market by uniting members behind shared standards, trusted advice and transparent practices that protect consumers and build confidence.

Every member plays a part. Together, we:

Build
public trust in the market

Develop
and uphold industry standards

Promote
consumer safeguards

Influence
policymakers, regulators and stakeholders

Support
responsible innovation and sustainable growth

Represent
the whole later life lending community with one clear voice.



MEET THE TEAM

"When we speak to government, regulators and other stakeholders, we bring the experience and insight of our whole membership with us. That collective voice helps us represent the market and make the case for responsible growth."



Jim Boyd
CEO

Hear from Jim Boyd

Watch our Chief Executive explain the Council's role, the future of later life lending and what membership makes possible.

Watch Jim's video

See what we achieved together

Explore our latest Year in Review to see how members helped shape standards, influence policy, share insight and strengthen consumer confidence.



Explore our Year in Review

The commitments we share

Trust comes to life through what we do

Membership is built on trust. Our values, Standards, Consumer Charter and Code of Conduct express the same shared commitment: to act professionally, work collaboratively and put good consumer outcomes at the heart of what we do.

Integrity

We do what's right, not what's easy.

Accountability

We hold ourselves to the same high standards we expect of others.

Care

Behind every policy, product and standard is a person making an important life decision.

Collaboration

Progress happens when we work together.

Excellence

We're committed to continual learning and improvement.

These values come to life through the Council's Standards, which support consumer protection; the Consumer Charter, which explains what customers can expect; and the Code of Conduct, which sets the behaviours and responsibilities expected of every member.

As members, we commit to:

- put consumers first;
- act with professionalism, honesty and care;
- share expertise respectfully;
- support learning and good practice; and
- protect confidence in our community and the wider market.

MEET THE TEAM

"Our shared commitments must be reflected in action. Through member oversight, ongoing guidance and our annual mystery-shopping programme, we look at how they are being put into practice and identify opportunities to strengthen standards across the market."

"The aim is not simply to check compliance. It is to support learning, share good practice and help members continue delivering positive outcomes for consumers."



Kelly Melville-Kelly

Deputy CEO and Director of Risk, Policy and Compliance

"The market has already shown that it can evolve.

Standards are much stronger than they once were. The work of the Equity Release Council has played an important part in that progress. Advisers have the expertise to guide consumers.

The challenge now is not proving that better outcomes are possible. It is making them easier to deliver at scale."



Emad Aladhal

Director of Retail Banking, FCA

The Standards we stand behind

Our Standards turn shared values into meaningful protection for consumers.

As members, we commit to products and practices that give customers:

the right to remain in their home for life or until they move permanently into long-term care;

the freedom to move to another suitable property, subject to provider criteria;

protection through the No Negative Equity Guarantee;

fixed or capped interest rates for the life of a lifetime mortgage;

the ability to make penalty-free repayments, subject to provider criteria; and

the waiver of any early repayment charge if they move permanently into long-term care, subject to medical evidence and the loan terms;

all underpinned by independent legal advice before completing an equity release plan.



Standards in practice

Our Standards, Consumer Charter and Code of Conduct set clear expectations for the products, advice, legal support and professional behaviour customers can expect from Council members. Together, they help turn our shared commitment to consumer protection into consistent practice across the market.

MEET THE TEAM

"As more people consider how housing wealth could support their later life finances, the Council's role is to help ensure they can explore their options with confidence. Our members voluntarily go the extra mile by upholding Standards that provide protections above and beyond regulation, while the Consumer Charter explains the tailored, thorough and transparent support customers should expect."



Michelle Highman

Chair of the Standards Committee

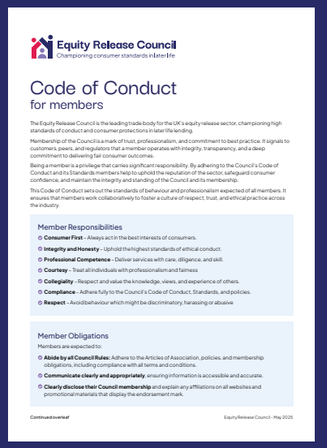




The Standards



Consumer Charter



Code of Conduct

What membership looks like

Start with what matters to you

Different organisations want different things from membership. We will help you identify the connections, opportunities and support most relevant to your priorities.



Connect

Meet peers, exchange ideas and build relationships through forums, events, webinars and professional networks.



Influence

Bring your evidence and experience to consultations, working groups, policy discussions and the continuing development of Standards and guidance.



Grow

Build knowledge and capability through technical updates, market insight, practical resources and shared good practice.

Proud to be a Member of the Equity Release Council

Demonstrate trust

Show your commitment through the member endorsement logo, your directory profile, the Council's Standards and your contribution to better consumer outcomes.



Be supported

Access the Member Hub, our team and selected Professional Partners when you need guidance, specialist expertise or a useful starting point.

A broad offer, made relevant to you

The offer is broad by design, but your experience should feel personal. The next section shows where your organisation fits and how membership can support its role in the market.

MEET THE TEAM

"Once you join, our focus is helping you feel connected, informed and able to take part. We will get to know your priorities and help you find the relationships, resources and opportunities that make membership meaningful."



Laura Gibson

Head of Membership and Engagement



Who can join

Membership for every part of the later life lending community

The Equity Release Council brings together professionals and organisations from across the later life lending sector. From the first conversation with a customer through advice, independent legal guidance, property expertise and lending decisions, every member plays an important role in supporting informed choices and building confidence. Whether you advise customers, provide lending solutions, support transactions or contribute specialist expertise, membership connects you with a community committed to high standards and better consumer outcomes.

Advisers and Networks

Guiding customers through important later life decisions

Advisers help customers understand their options and make informed choices about using property wealth in later life. Membership provides practical guidance, market insight and a professional network that supports ongoing development and high-quality customer outcomes.

Solicitors

Supporting informed decisions with independent legal advice

Independent legal advice is a cornerstone of the Council's Standards, helping to protect customers and support confidence throughout the lending process. Membership keeps solicitors connected with developments across the sector and provides access to insight, good practice and professional collaboration.

Surveyors

Providing trusted property expertise

Surveyors provide trusted valuation expertise, helping customers and lenders make informed decisions throughout the later life lending journey. Membership offers industry insight, professional connections and a community committed to quality and transparency.

Providers

Creating responsible solutions for later life

Providers develop products that help customers access property wealth responsibly and with confidence. Membership offers opportunities to influence industry Standards, collaborate across the market and help shape the future of later life lending.

Funders

Supporting sustainable market growth

Funders provide the investment and expertise that underpin a sustainable, innovative and responsible market. Membership creates opportunities to engage with industry leaders, inform strategic discussions and contribute to the sector's long-term development.

Supporting organisations

Supporting the future of later life lending

A wide range of organisations provide the expertise, technology, services and support that help the sector innovate, grow responsibly and deliver better outcomes for consumers. Membership connects you with the insight and relationships needed to understand the market, contribute to shared challenges and make informed decisions about entering or expanding within later life lending.

What members value

Membership becomes meaningful through the relationships you build, the insight you gain and the contribution you make.

LEGAL VOICE

"I believe that being a member of the Equity Release Council enhances the credibility of any firm working within this sector. Consumers need peace of mind that firms who they entrust to help them with their later life lending journey are committed to the same high standards. In addition, the Council is working tirelessly alongside professionals within the sector to strengthen protection for consumers and improve the overall experience."

Carol Nuttall

Adlington law
Equity Release & Private client specialists

ADVISER VOICE

"Being part of the Council brings a sense of legitimacy which, especially as a small company, I think is important. I have been contacted as a direct result of clients finding me on the 'find a member' directory, and I find making people aware of the Council website, for their own research, and the Standards is a valuable part of making people feel more comfortable with what they are considering doing."

Mark Mackin

MONUMENT
MONUMENT FINANCIAL SOLUTIONS

PROVIDER VOICE

"The Council brings lenders, advisers and other members together to share best practice, respond to regulatory developments and build consensus on important market issues. That collaboration is invaluable in helping the market strengthen customer confidence and deliver better outcomes."

Patrick Oldham

LV=

TECHNOLOGY VOICE

"The Council has been enormously supportive in helping us navigate the sector, connecting us with members, knowledge and important stakeholders. The inclusive culture and focus on industry-wide problem-solving have helped us understand how we can best serve the market and support better consumer outcomes."

Roland Whyte

Nøkkel
Unlocking Property Wealth

> 90%

of members say they see clear value in membership and that it is relevant to their business.

96%

said they would recommend membership to a colleague.

120+

new firms and

300+

individual members joined during 2025.

40,000+

visits were made to the Council's 'Find a Member' directory during 2025, helping consumers find trusted support.

500+

delegates joined the Council's 2025 Summit programme to learn, connect and contribute.

What wider stakeholders see

Consumer champions, policymakers and regulators look to the Council and its members as an important source of standards, evidence and professional insight. That external confidence strengthens the recognition every member can share.

"The Council is more committed to raising standards and building the reputation of the industry than any other comparable body."



James Daley

Managing Director

Fairer Finance

Application journey

A clear route into the community

Your journey into membership is supported throughout. Our experienced team will help you explore the right route for your organisation, guide your application and welcome you into the community once you are approved.

MEET THE TEAM

"I will be your main point of contact as your application progresses, helping you understand each step and making the process as clear and straightforward as possible."



Sarah Hall

Membership and Engagement Consultant

Thinking about joining? Let's have a chat.

Book a meeting

Your application journey

Start a conversation with our team.

Tell us about your organisation, your ambitions and what you want from membership.

Confirm the right route.

We will confirm the relevant membership category, criteria, costs and supporting information required.

Submit your application.

A member of our team will guide you through the process; help you understand what is needed and keep you informed.

Join the community.

Once approved, the team will help you get set up, make useful connections and help you to make the most of your membership from day one.





Let's start the conversation

Could your organisation help shape what comes next?

Every member brings experience, insight and a different perspective. By joining the Council, you can help raise standards, strengthen consumer confidence and shape the future of later life lending.

If that feels aligned with your organisation's ambitions, we would be pleased to hear from you.

Ready to explore membership?

Book an introductory call with Tom to discuss your organisation, what you want from membership and the right next step.

Got what you need and ready to join?



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Equity Release Council

Championing consumer standards in later life

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Connect with us on LinkedIn

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