

Lending in later life

Thursday, 11 February 2021 at 09:30 (online course)

This bespoke virtually presented course, in partnership with the Chartered Insurance Institute (CII), is designed to upskill Mortgage Advisers to understand the wider implications and possibilities for customers looking to raise money in later life.

With people over 65 currently holding £1.5 trillion in housing wealth, and with mortgage borrowing in this age group projected to double by 2030, lending in later life has the potential to be a huge growth area for building societies in the years to come.

Recent changes in regulation bringing retirement interest-only mortgages into the standard Mortgage Conduct of Business (MCOB) rules have added further opportunities. On the other hand, the ever-changing pension landscape adds increasing complexity.

“Very engaging, interactive. Kept the course fun whilst still being very informative and knowledgeable.”

“Overall a great course, gave time to think about later life lending products, the market place and possible future developments.”

(Delegate feedback - January 2020)

£325

VAT EXEMPT
BSA MEMBERS
& ASSOCIATES

£595

VAT EXEMPT
NON- MEMBERS

Payment to be made by credit card only.

Places can be cancelled without charge up until Thursday 28th January. No refunds can be given after that date but substitutions can be made free of charge.

REGISTER

ONLINE
www.bsa.org.uk/laterrlifelending



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OVERVIEW:

The aim of this course is to enable Mortgage Advisers to understand the wider implications and possibilities for their customers who are looking to raise money in later life.

After completing this course you will be able to:

- Describe the market for lending in later life – including repayment, retirement interest-only and lifetime mortgages
- Explain how the need for income differs from the need for capital
- Describe the different reasons customers require additional income or capital
- Understand the implications involved in raising capital or income
- Describe the options available for raising capital or income
- Explain the options for replacing existing mortgage debt into retirement
- Understand the advantages and disadvantages of the options available
- Understand the suitability of the options available
- Analyse potential customer scenarios
- Assess potential solutions for customer scenarios

TIMINGS:

09:30 – 13:00

Including comfort breaks

Attendee numbers will be limited due to the nature of the training.

We have designed this course in partnership with the Chartered Insurance Institute (CII), the leading professional body for the global financial services profession.



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TRAINER

Ian Bruce



Ian started working as a self-employed consultant eleven years ago, bringing with him a range of experience as a salesman, sales manager, trainer, training manager, management developer and coach with experience at senior management level both in the UK and internationally. He worked for NatWest and Coutts & Co for 23 years.

Ian has a unique mix of skills in that he is equally capable of delivering interactive courses on both soft skills and technical subjects. He has a track record as a successful practitioner in the following areas: Sales, Customer Service, Wealth Management and Private Banking,

Communication Skills, Negotiating, Coaching, Management Development, Managing Performance, Change Management, Call Centres, Banking, Financial Services and Mortgages.

Ian is noted for his infectious energy and enthusiasm. He delivers fun and interactive training sessions and possesses a keen sense of humour. He also feels it is important to be a successful practitioner in all the areas in which he provides training and coaching. His career history enables him to share his experiences from the workplace, which delegates feel demonstrates the value of any tools, techniques or theoretical knowledge included within his training programmes.

Ian has an extensive list of qualifications and is qualified to Degree Level in Banking and Financial Services and Diploma Level in Learning and Development. He has achieved the following Professional Memberships by examination:

- Fellow of the London Institute of Banking & Finance
- Fellow of the Personal Finance Society
- Fellow of the Institute of Training and Occupational Learning
- Member of the Society of Mortgage Professionals
- He is also qualified at Level 4 in Mortgages



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