



## Legal & General launches seamless API link on Air Sourcing platform

- Legal & General Home Finance's API link on Air Sourcing will allow advisers to manage lifetime mortgage applications through its adviser portal
- APIs allow different pieces of software to share information in real time, including due diligence research

Legal & General Home Finance has partnered with Air to launch its API (Application Programming Interface) link on the Air Sourcing platform, allowing advisers to manage lifetime mortgage applications seamlessly and directly through the Legal & General Adviser portal.

The Air Sourcing platform is an industry-leading technology solution that allows advisers to search and recommend the most relevant, up-to-date later life lending solutions to their clients. As well as providing extensive research filters to meet individual customer needs, the platform allows advisers to request multiple Key Facts Illustrations (KFI) across products.

APIs help improve the adviser journey by allowing different pieces of software to share information in real time. To maximise the reach of data captured, sourcing and KFI research is automatically transferred through the link and is accessible on the platform.

Today's move is part of Legal & General's wider support for the adviser community via Air, which includes active participation within this community as one of the platform's Ambassadors. Legal & General Home Finance also recently announced improvements to its lifetime mortgage range including increasing its offer validity period from 50 to 90 days and introducing new lower LTV Products with lower LTVs and interest rates.

**“The launch of our API link on the Air Sourcing platform is the first time we've linked in such a seamless way with a sourcing site. Not only will it save advisers having to rekey information, but it will also make the overall process smoother and ultimately lead to better customer outcomes.**

**“For an adviser to be able to offer a truly accurate view of what product best meets a client's need they need a joined-up perspective of the at-retirement product space. Lifetime mortgages continue to play a significant role in modern financial planning, and we are working constantly to make our products more accessible to advisers. As the market evolves, alongside new technologies, we aim to have links across all main sourcing sites.”**

**Craig Brown, CEO, Legal & General Home Finance**

**“This new API with Air Sourcing and Legal & General Home Finance will allow a smoother transition from sourcing to KFI. This will remove an extra step in the current process as advisers will no longer need to re-key client's information from our sourcing tool to a lenders portal, it will transition through automatically.**

**“At Air, we strive to find new and innovative ways to support advisers to help them provide successful and good outcomes to their customers by providing technological advances to automate some of the more manual processes. Looking towards Consumer Duty, which is to be implemented in the next few months, this API link will provide one documentation source for advisers using Air Sourcing and Legal & General Home Finance.”**

**Mike Taylor, Managing Director at Air Club**

**-ENDS**

**Notes to editors**



## About Legal & General

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with over £1.4 trillion in total assets under management\* of which a third is international. We also provide powerful asset origination capabilities. Together, these underpin our leading retirement and protection solutions: we are a leading international player in pension risk transfer, in UK and US life insurance, and in UK workplace pensions and retirement income. Through inclusive capitalism, we aim to build a better society by investing in long-term assets that benefit everyone.

\* at 31 December 2021

## About Legal & General Retail

As of 1st January 2022, Legal & General Retail Retirement and Legal & General Insurance (our two retail businesses) have been combined into one division, Legal & General Retail, to enable us to better serve the needs of our retail customers.

Legal & General Retail helps protect the lives and futures of our customers; the division covers the savings, protection and retirement needs of our c12 million retail policyholders and workplace members. In 2021, we wrote £957 million of annuity premiums, and issued £848 million of Lifetime Mortgages and Retirement Interest Only Mortgages. Our Workplace pension platform served 4.4 million members, while in the UK we paid out a total of £1,133.8 million in insurance claims.

## About Air

With over 20,000 members, Air is the leading, later life lending platform. Enabled by technology, knowledge and people, Air offers advisers and lenders, best-in-class digital sourcing tools, personal performance development services, incentives and rewards programs, designed to help advisers and business grow within the later life lending sector.

Air comprises of:

- Air Club (the industry's largest adviser-centred membership scheme)
- Air Sourcing (the leading later life sourcing tool),
- Air Academy (innovative CPD training provider),
- Air Marketing (helping advisers grow and promote their business)
- Air Ambassadors (connecting later life professionals)

## Further information

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