

## **Equity Release Group launches TERN to help advisers grow amid challenging market conditions**

**Equity Release Group (ERG)**, one of the UK's leading whole-of-market later life lending businesses, has today launched **TERN, The Equity Release Network**, a new specialist proposition designed to help advisers navigate the growing complexity of the market whilst supporting long term business growth.

The launch comes at a time when many advisers are facing increasingly difficult conditions whilst trying to grow their businesses. Developed over more than three years, TERN has been created in response to significant changes across the sector, including heightened Consumer Duty expectations, increasing product complexity and rising demand for specialist later life lending advice.

Designed for equity release and later life lending specialists, as well as mortgage and protection advisers looking to build or expand their equity release capability, TERN combines technology, compliance oversight, structured training, marketing support and business consultancy within a single specialist network proposition.

The launch marks a major strategic milestone for Equity Release Group as it expands its support beyond consumers and introducers to directly support adviser firms building long term businesses within the sector.

**Mark Gregory, Founder & CEO of Equity Release Group** said: "The equity release landscape has evolved rapidly, but many adviser support models haven't evolved with it, and this is proving a struggle for many advisers who don't have the right tools at their disposal.

"Advisers today face greater regulatory scrutiny, more complex client needs and increasing operational pressure in a challenging market. TERN has been built to give firms the infrastructure, technology and specialist support needed to thrive in that environment.

"This isn't simply a compliance network. TERN has been designed as a growth proposition for adviser firms looking to build sustainable businesses while delivering better consumer outcomes. Through TERN Perform, advisers can also have their own client facing comparison website, designed to generate enquiries, strengthen their digital presence and create a smoother route from online research to regulated advice."

TERN has been designed to support experienced equity release advisers, mortgage firms looking to strengthen or introduce a later life lending proposition, and advisory businesses seeking specialist infrastructure as the market continues to mature.

The network provides advisers with access to integrated technology built specifically for equity release and later life lending, including CRM functionality, sourcing capabilities, client facing tools and case management systems.

Advisers joining TERN will also benefit from whole-of-market access, structured onboarding through the TERN Academy training programme, risk based compliance supervision, lead generation opportunities, marketing support and commission structures designed to support sustainable long-term growth.

The launch further strengthens the wider Equity Release Group ecosystem, which includes Equity Release Supermarket, smartER™, Equity Release Partners and Equitec. Together,

the group supports consumers, advisers, introducers and lenders across the full equity release journey.

Over the last decade, Equity Release Group has focused on improving transparency, technology capability and consumer understanding within the equity release market.. The launch of TERN now sees that infrastructure extending directly to adviser firms.

**Mark added:** “Adviser firms increasingly need specialist infrastructure that can adapt alongside regulatory change and business growth, whilst meeting broader consumer expectations.

“TERN has been built with the full adviser lifecycle in mind, from training and compliance support through to scalability, operational efficiency and succession planning. Our aim is to give advisers the confidence and capability to build valuable, sustainable businesses for the long term.”

As the later life lending sector continues to grow, Equity Release Group believes advisers will increasingly require specialist infrastructure and support to meet both regulatory expectations and evolving consumer needs.

TERN is designed to provide that foundation.

**[theequityreleasenetwork.com](https://theequityreleasenetwork.com)**

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## NOTES TO EDITOR:

### About Equity Release Group:

Equity Release Group (ERG) was founded by Mark Gregory to make equity release work for everyone. It brings together a specialist ecosystem of businesses focused on improving the equity release and later life lending journey:

- **For Advisers:** TERN will support adviser firms with specialist later life lending infrastructure, technology, compliance and growth support.
- **For Customers:** Equity Release Supermarket provides independent, whole-of-market equity release advice.
- **For technology:** Equitec develops adviser and customer-facing technology for the later life lending market.
- **For Partners:** Equity Release Partners provides independent, whole-of-market referral solutions for introducers and intermediary partners.

Whether a customer, an adviser, a lender, or a partner, ERG makes equity release work for everyone.

For more information, please visit:

**Equity Release Group:** <https://www.equityrelease.group>

**TERN:** <https://theequityreleasenetwork.com>

**Equity Release Supermarket:** <https://www.equityreleasesupermarket.com>

**smartER™:** <https://www.equityreleasesupermarket.com/smarter-equity-release-search>

**Equitec:** <https://www.equitec.it>

**Equity Release Partners:** <https://equityrelease.partners>