

Equity release

ER1 2025–26 edition

Web update 1: 01 December 2025

Please note the following update(s) to your copy of the **ER1** study text:

Chapter 7, section B6, page 7/13

The second paragraph should now read (amendment in **bold**):

These are not means-tested on the recipient but there are conditions. The recipient must be under State pension age when their partner dies, and the partner must:

- have paid at least 25 weeks' NIC in at least one year since 1975; or
- have died because of an accident at work or a work-related disease.