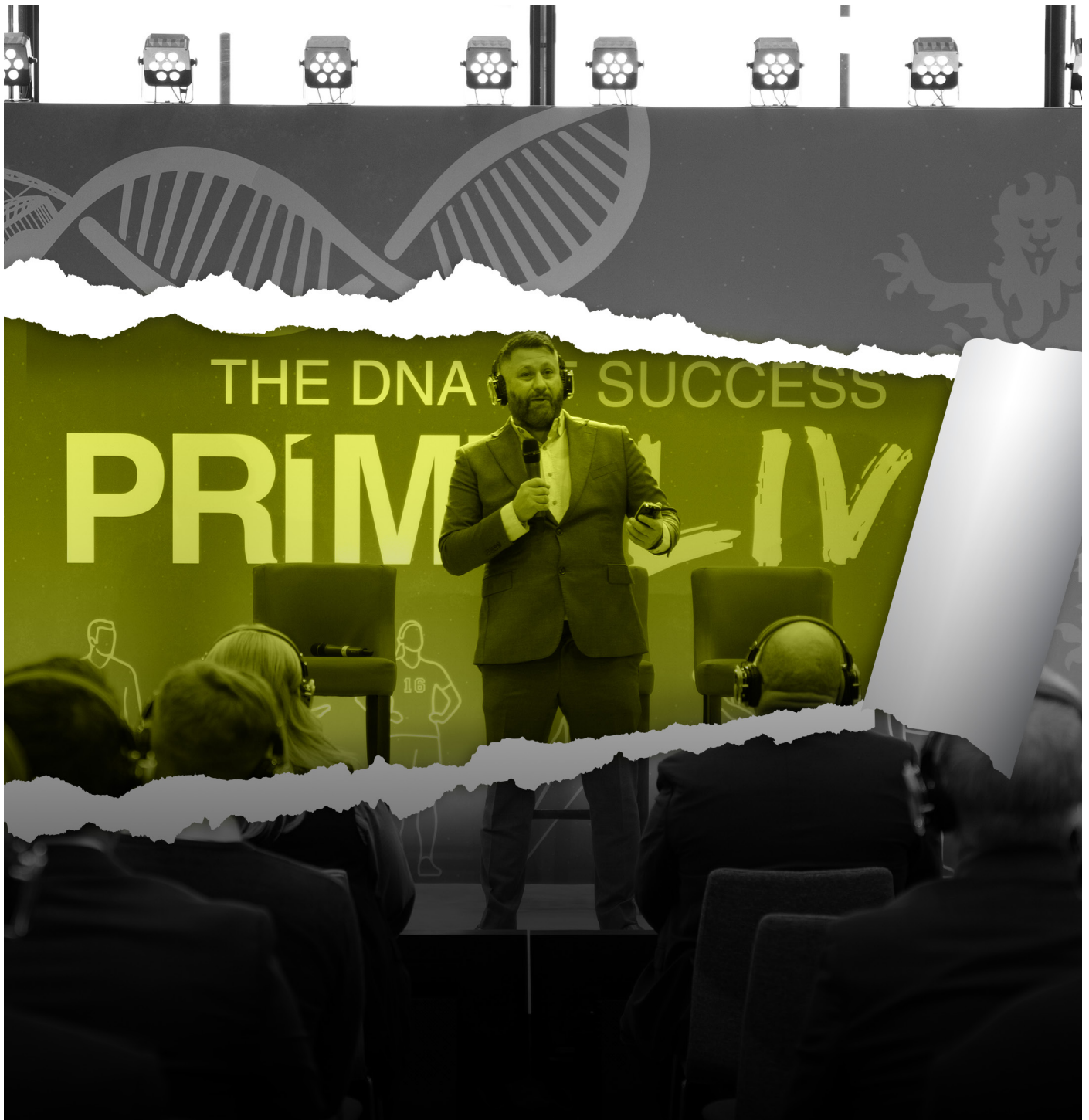


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MARCH 2024

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PRIMIS.

MORTGAGE NETWORK



IT'S HARD TO BELIEVE Q1 IS NEARLY OVER! WHAT A WHIRLWIND IT HAS BEEN ... WE STARTED THE YEAR WITH OUR KICK OFFS – THESE WERE AMAZINGLY WELL ATTENDED, FULL OF ENERGY AND ENTHUSIASM AND SET THE SCENE, AND THE INVIGORATING PACE, FOR THE COMING YEAR.

We're feeling optimistic about the journey ahead of us – Craig Hall shares his upbeat message on page 1 outlining the positive prospects for the new homes market. Martin Sykes reminds us that when planning for the year ahead, there are some key milestones that we need to bear in mind from the FCA, take a tip or two from him and be prepared see page 3

We're constantly impressed by the amazing work that you do for your customers which is celebrated in so many different ways; read how innovative Liam Brignull of Go2Mortgages is helping young families ensure financial resilience on page 9, how our PRIMIS brokers are recognised by their peers at industry events and awards on page 11 and our how latest Broker Hero, Emma Glen of Clayhall Financial Services, went the extra mile for her customer on page 12.

The chance to recognise key attributes from all our stakeholders took place as part of our annual conference – PRIMIS Live and the evening event Recognising Excellence earlier this month. There's a full review, along with pictures, and a comprehensive list of all of those worthy winners, on page 14.

And finally, if that's not enough, there's a list of what's coming up in Q2 on page 18. The lion never sleeps, and that is true of PRIMIS too.

I'm excited about the coming months, I hope you are too!

#proudtobepimis

Claire Madge
Sales Director

CONTENTS

REGULAR FEATURES	
NEW HOMES	
1	New Homes outlook for 2024.
2	New Homes Forum.
COMPLIANCE	
3	FCA diary dates to be aware of.
5	The Financial Times: Mortgage brokers are the best money saving tool.
SALES	
7	Hargreaves Lansdown's Savings and Resilience Barometer 2024.
BROKER STORIES	
9	Finding your niche in the advisory market.
11	Our PRIDE is your pride!
12	Broker Hero: Emma Glen from Clayhall Financial Services.
EVENTS	
13	PRIMIS Live review.
16	Recognising Excellence awards
18	What is coming up in Q2.
ESG	
19	Keep it green!

NEW HOMES OUTLOOK FOR 2024

EXPECTATIONS

SEVERAL LEADING INDUSTRY COMMENTATORS HAD FORECAST A 'FAIRLY FLAT YEAR' FOR 2024, HOWEVER I AM SLIGHTLY MORE OPTIMISTIC GIVEN THINGS HAVE STABILISED (FOR NOW) AND CUSTOMERS ARE BEGINNING TO READJUST THEIR EXPECTATIONS REGARDING MORTGAGE RATES, MONTHLY PAYMENTS, ALONG WITH CONSIDERING THEIR PRIORITIES, RESULTING IN INCREASED ACTIVITY SINCE THE START OF THE YEAR.

Key focus areas for 2024

- House prices did not significantly drop during 2023, e.surv Chartered Surveyors recently reported the largest rise in prices in the last 17 months, by a £3,000 (+0.8%) in February 2024, [Click here to read the full report](#).
- Since the Autumn, we have seen the rate of inflation fall to 3.4% (20th March) the lowest rate for nearly 2.5 years and the Office of Budget Responsibility (OBR) are forecasting inflation to decline further to 2% in Q2 2024 and is then expected to remain below 2% until Q3 2027.
- The view from the lending community believes there will be 2-3 Base Rate changes before year end, with the first change widely expected to take effect in May or June.
- Swap rates have remained relatively unchanged over the last month or so, with all eyes on the all-important inflation data – one to continue to monitor closely.
- The recent launch of the Own New 'rate reducer' proposition, in conjunction with Lloyds Banking Group (Halifax), Virgin Money and Furness Building Society, with Perenna Bank and Gen H to follow. This is an exciting bit of innovation, which is certain to drive enquiry levels and sales! [For further information, please click here](#).
- Further lender innovation, particularly with enhanced affordability on more energy efficient new build homes, Accord Mortgages recently announced their improved affordability which potentially provides an uplift of £13,000 additional mortgage borrowing,
- We may see major housebuilders return to the market with their own private Shared Equity schemes (via a joint venture / partnership), lender support will be key to the success.
- The rise of Shared Ownership via housebuilders and private providers, and increased lender support – Principality for Intermediaries have recently launched their SO range across both England and Wales.
- Higher LTVs – lender confidence with new build is growing, confirmed by the recent moves by Santander (moving to 95% on both new build houses and flats) and Principality (95% on new build houses and 90% on flats).
- Will we see a national roll out / expansion of the Governments First Homes scheme?
- Future Homes Standards – The Government is committed to improving the energy efficiency and reducing the carbon emissions of new homes and non-domestic buildings. The FHS consultation has been extended until 27 March, the industry awaits the output and implementation requirements and what this could mean to all stakeholders, housebuilders, supply chain, lenders, surveyors and the end consumer!
- Spring Budget (6 March) – like last year's Autumn Statement, unfortunately there was very little stimulus for the new build and / or broader housing market, the Chancellor perhaps mindful of causing further inflationary pressures.
- General Election – housing is likely to be a key 'battle ground', and again It will be interesting to see what appears in the political party manifestos....



NEW HOMES Forum

Our fifth New Homes Forum will take place on Friday 10 May at Lloyds Banking Group, 125 London Wall, Barbican, London, EC2Y 5BL.

Along with industry experts, I will be exploring the outlook for the new homes sector for 2024 and key requirements to support a sustainable new homes mortgage market and the delivery of new homes supply.

Confirmed guest speakers so far include:

- **Alex Rose**, *Director, New Homes, Zoopla*
- **Neil Jefferson**, *Managing Director, Home Builders Federation*
- **Adrian MacDiarmid**, *Head of Mortgage Lender Relations, Barratt Developments Plc*
- **Ed McCoy**, *Group Sales Director, Persimmon Homes*
- **Derek Whitmarsh**, *Housing Development Manager, Lloyds Banking Group*
- **Niki Willacott**, *New Build Manager, Principality Building Society*
- **Trudy Woolf**, *Director of Lender Services, e.surv Chartered Surveyors*
- **Scott Howitt**, *Sales Director, Chartwell Mortgages Services Ltd*
- **Rupi Hunjan**, *Managing Director, Censeo Financial*

Many of you will have heard me say before “there is never a dull moment in the new homes sector”. The above highlights the importance of reinforcing the value of independent mortgage advice and helping customers make sense of the broader economic position.

If you are interested in attending event or would like further information on the new homes market, please get in touch craig.hall@lsl-fs.co.uk



Craig Hall
Director, New Homes Financial Services

FCA diary dates to be aware of

Thinking of buying or selling a client bank?

In the industry, it is a known fact that the FCA have strict guidelines around Principles and firms restructuring themselves with the intent to 'start over' to avoid liabilities. One of the big signals that a firm might be doing just that is by selling its client bank.

The FCA have published their expectations of firms when selling their client bank. Even if you're selling a client bank due to a firm merger or adviser leaving the industry, careful consideration of these expectations should be taken to ensure you're following the guidelines the FCA have outlined.

In addition to following the FCA requirements, you should also consider concerns around data protection and whether you have the right to contact the customers. Seeking advice from a solicitor may be necessary.

Year-end accounting date

Getting the timing right to remind our brokers to login to Connect and confirm their details are correct can be a challenge since it's only required once a year. This is because it must be completed within 60 business days of each broker's accounting reference date or financial year-end.

This year, why not set yourself a reminder a few days before your year-end so you remember to do it. It will only take you a few minutes and will save you the £250 late notification fee you'll have to pay if you forget!

To confirm your details, all you need to do is login to your Connect system and follow the instructions laid out in the [FCA guidelines which can be found here](#). If you have Appointed Representatives or Introducer Appointed Representatives, it's important to ensure that their details are also confirmed.



Directory persons' attestation

Firms are required to confirm the details of any person who is on their Directory are correct within a 12-month period from when they were last updated. Again, this can be a challenge for us to remind our brokers as these are firm, even adviser, specific and must be completed within 7 days of any change or annual certification.

The start of a new year is a good time to review your directory list and make a note of when you need to update it. For more information visit the [FCA user guide and guidelines here](#).

Another thing to remember is that Mortgage Adviser certifications can only be issued for a year, meaning that each year, checks on competence, fitness, and propriety will have to be undertaken in order for their certificate to be reissued.

Financial Promotions approval

If you're producing content that targets customers, all content you create will need to be signed off by the Financial Promotions team before use. This includes articles, blogs, and social media posts – anything that a customer will see.

All content that needs to be signed off should be sent to Financial.Promotions@primis.co.uk who have an SLA for initial assessment and feedback of 5 working days for advertisements and 10 days for websites.

Appointed Representative Annual Report in RegData – REP025

Over the last few years, the FCA have issued a manual survey to be completed by any firms that have Appointed Representatives and Introducer Appointed Representatives. Instead of being requested by email, this will now appear on your RegData schedule.

The reporting period for each firm is the first accounting reference date after 30 November each year. It's worth noting that this report will need collecting at a similar time to your normal year-end RMAR. Each firm has 60 days, from

their accounting reference date, to complete the report. The data relates to complaints against ARs and regulated business revenue received by Appointed Representatives or Introducer Appointed Representatives. The [FCA have FAQs on their website](#) which might be useful to look at.

Google Ads FCA update

The FCA announced an update in their verification policy regarding firms that are running financial service-related ads in February 2024. As of February 2024, all firms seeking verification through a public domain email address (outlook.com, yahoo.com, gmail.com), will be required to add a new User to the Google Ad account with an email address that is an identical to match to the firm's FCA registered email address.

We suggest checking the current email address connected to your Google Ad account; if it is different to your FCA registered email address, go in and add the FCA registered email address to the account users as soon as possible to avoid any verification related issues disrupting your ads.

For more information, [Google's UK Financial Services Verification Policy can be found here](#).

Compliance Support

As part of being a PRIMIS broker, our compliance team are on hand to assist with any compliance-related issues you may have and to keep you up to date on the latest regulations you need to be aware of.

If you do find yourself in need of support, you can contact our compliance by emailing them on compliance@primis.co.uk. For specific enquires see relevant contact details below:

- Brokers authorisation/regulated reference requests/returned mail – BrokerServicesSupport@primis.co.uk
- Commissions – commissions@primis.co.uk
- Novations – email novations@primis.co.uk
- Complaints – complaints.solihull@primis.co.uk

Martin Sykes

Compliance Operations Director

THE FINANCIAL TIMES: MORTGAGE BROKERS ARE THE BEST MONEY SAVING TOOL

FOR THOSE OF YOU WHO ATTENDED THE KICKS OFFS, YOU MIGHT HAVE HEARD DAVID FENTON FROM TSB MENTION AN ARTICLE BY THE FINANCIAL TIMES THAT LABELLED MORTGAGE BROKERS THE BEST MONEY SAVING TOOL. IN THE CURRENT MARKET, THIS IS A GREAT WAY TO THINK OF YOURSELF WHEN EXPLAINING TO CURRENT AND PROSPECTIVE CUSTOMERS WHY USING YOURSELVES IS BETTER THAN JUST GOING TO THE BANK.

With 1.6 million people due to come off their fixed rate mortgage deals this year, there is plenty of appetite in the market for mortgage advice. With the tough market conditions after consecutive Bank of England base rate increases, many people in the UK are facing massive increases in their mortgage payments when they look to remortgage. For many, it is going to be a stressful and scary time which is why it is our responsibility to guide them through the process and make sure we find mortgage deals that suit their individual needs and put their best interests first.

“A good [broker] will find you the cheapest deal on the market; a great [broker] will help you strategise for the long term”

– Claer Barrett FT

- Make your customers aware of your previous work – customer testimonials can go a long way in brokering trust with your customers.
- Be honest with your customers – don't just tell them what they want to hear. It is your job to manage your customers' expectations around affordability. Your honesty and advice will be what garners trust in your customers, so that they come back to you time and time again.

In this tough market, you are 'the best weapon', that your customers have when facing remortgages or getting a mortgage for the first time. Whilst you already know the benefits you can provide your customers, this article could be useful to share with customers or on social media to help highlight the benefits of having a great mortgage broker.

[Read here.](#)

SO, WHAT MAKES YOU A GOOD BROKER?

At PRIMIS we want to go above and beyond for our customers. But what can you do to make sure you are a great mortgage broker, not just a good mortgage broker?

- Clearly communicate any fees the client will have to pay.
- Make sure your client is protected and explain the benefits of protection policies.
- Continue to search for deals even after a new fix rate has been agreed – be proactive in letting your customers know if a better deal has come up before they've completed.



Why the West Brom...

We're committed to supporting the financial wellbeing of our customers. We know that everyone's circumstances are different but believe that everyone deserves a safe and secure place to call home. That's why we've removed arrears charges, use a new approach to Standard Variable Rate on our mortgage products, and made our services more accessible for those who need it. We're also helping first-time buyers to get their foot in the door and remain there.



Since April 2023, we helped

5,908 customers with home ownership

64% were house purchase mortgages

37% being first-time buyers using shared Ownership



5-star service for sixth year in a row

We were extremely proud to earn the highly coveted five-star rating at the Financial Services Adviser Awards 2023 for the sixth year in a row. This accolade is a recognised benchmark for service standards within the industry and highlights the importance of the high-quality service we are able to offer our intermediary partners.



Winner for First Time Mortgage Buyers' Choice and Best Customer Service

We were recently recognised for our outstanding service at this year's Moneyfacts Consumer Awards in not one, but two categories – First Time Mortgage Buyers' Choice and Best Customer Service. This shows our commitment to providing the best possible service for your customers, especially to those who are embarking on their home buying journey for the first time.



New Improvement

We've also made some changes to our affordability so that you can help your clients more than ever.

The improvements build on our current approach of a tiered Discounted SVR for existing customers coming to the end of their initial product rate, where they potentially receive a lower SVR based on their LTV at the time. A similar approach will be reflected in our affordability assessment for our new business customers.

Here's a reminder about some of our other areas where we can help your customers

- **Shared Ownership** - Up to 95% LTV based on the borrowers share on newbuild houses and flats
- **Staircasing** - Available up to 80% by way of a further advance (in increments equal to or above 5%)
- **Our support for professionals entering their first contract and moving from permanent work to contract work in the same profession**
- **100% Bursary and Stipend income**
- **Foster and Maintenance Income**
- **Mortgage Term up to 40 years.**

If you would like to hear more about our affordability or proposition, please contact your Business Relationship Manager.



Registering with us

To register with us, simply visit our website at www.wbfi.co.uk or contact our Intermediary Sales and Support team by emailing ist@westbrom.co.uk or calling us on **0345 241 3597**.



wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

HARGREAVES LANSDOWN'S SAVINGS AND RESILIENCE BAROMETER 2024

Hargreaves Lansdown most recent savings and resilience barometer, published in January 2024, highlights how the COVID-19 pandemic and the on-going cost of living crisis are affecting financial resilience and helps us understand which groups of individuals are suffering the most. Despite the tough current economic conditions, the report shows that average financial resilience levels are still higher than 2019.

Financial resilience is defined as an individual's ability to cope with unexpected financial difficulties and how easily you are able to recover from financially stressful situations. In the current market, higher interest rates and inflation, resulting in households having to pay on essentials, bills, and mortgage payments, which is reducing disposable income, would be considered financial difficulties.

Financial resilience correlates with income, age, employment status, and household composition.

Hargreaves Lansdown break financial resilience down into five pillars. But what are they?

Five different pillars of financial resilience

The five pillars of financial resilience are:

- Save a penny for a rainy day – make sure you put money away each month so that you have savings to fall back on should you encounter financial difficulties.
- Protect your family – make sure you have the right protection in place should the worst happen.
- Control your debt – make sure you manage any debt you have so that it doesn't start to negatively impact your life.
- Plan for Later Life – think ahead to the future and build long-term plans so you know you're financially covered later in life.
- Invest to make more of your money – investing your money can be a good way of pushing what money you do have further. But this pillar should only be considered once you have good financial resilience.

Post-pandemic, the 'save a penny for a rainy day' pillar has driven the most change in the barometer, as more people were able to save during the lockdowns when going out and spending was restricted. During the pandemic, savings rates increased to a high of 17.4% in 2020 and despite the current cost of living crisis, less than 30% of saving gains have unwound. This means that savings rates are still higher than pre-pandemic levels.

However, despite a positive report on savings, in Q4 2023 financial resilience as a whole decreased by 0.5% from Q4 2022. That being said, with inflation starting to come down and more spending habit cutbacks, it is predicted that resilience levels should stabilise in 2024, as there was a small percentage decrease between 2023 and 2022 at 0.5% when compared with 2022 to 2021 at 0.9%.

Financial resilience – the nation as a whole

Whilst average resilience levels suggest a relative level of financial resilience, there is a variation in financial resilience across the nation. The disparity in resilience levels between different income groups and renters vs home owners is not to be overlooked. The report highlights a proportional trend between income in relation to financial resilience: 89.3% of the lower income earners had poor or very poor resilience levels versus 86.1% of higher income earners had good or very good resilience levels.

And whilst the report indicates that renters are less financially resilient than homeowners, due to scoring lower in the 'Plan for Later Life' pillar, as they have no equity or assets they could liquify, the high interest rates expected to continue in 2024, suggests that resilience for mortgage holders could begin to reduce.

Key takeaways

Financial resilience continues to deteriorate year on year from 2020, however the average barometer score in Q4 2023 was still 3 points higher than pre-pandemic levels. Despite the YoY decline in financial resilience, the percentage decrease each year is gradually getting smaller, which suggests that financial resilience in 2024 may stabilise.

For a more detailed look, the [full report by Hargreave Lansdown can be found here](#).

**DON'T LET LIFE INSURANCE
PAYOUTS GET HELD UP.**

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PAYOUT PLANNER

The easy way to bypass probate.



IT'S EASIER

Just enter the names of the beneficiaries and their payout allocation during the application.



IT'S FASTER

Any payout bypasses probate which can often cause long delays.



IT'S BETTER

The money goes straight to the policyholder's loved ones when they need it most.

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FINDING YOUR NICHE IN THE ADVISORY MARKET

In an industry like ours, where reputation and brand awareness are essential, it can be a futile effort to try to appeal to a market as wide and as varied in scope as we know ours to be. Trying to meet your firm's targets while constantly having to adapt your approach to suit varying needs of different customer bases can be a time-consuming and ultimately unfruitful effort. Instead, choosing to focus on a specific niche within the market can yield great results in terms of customer loyalty and satisfaction. A clear case in support of this can be seen with our very own **Liam Brignull of Go2Mortgages**, based in Cheltenham. Liam has found great success supporting young families and parents of newborns by drawing on his own experiences and interest in engaging with and educating his select customer base.

In early January, Liam piqued our interest with his fantastic LinkedIn post where he detailed his experience attending a recent brunch held by 'The Mum Club'. Liam and his family initially attended these brunch events to meet like-minded individuals with shared values in a similar position in life. But quickly he realised that many of these new parents he and his wife were chatting with were uninformed when it came to their insurance options. A year later, Liam has attended 35 events up and down the country, travelling with his wife and two children on many occasions, to discuss the importance of insurance for new parents, carving out a strong community within a customer base that was evidently going unnoticed by most advisers.

IDENTIFYING YOUR TARGET AUDIENCE

For Liam, the secret to success was to pull from his own experiences in life. As a husband and father of two in his 30s, he was well-equipped to empathise with and understand what parents of newborns might be going through, understanding that the thing new parents want more than anything is peace of mind in knowing that their families will be supported if the worst were to happen. At the same time, using his experience as an adviser, he was able to discuss the importance of insurance in a way that would resonate with his demographic.

HOW CAN YOU BETTER SUPPORT YOUR TARGET AUDIENCE?

With each demographic comes a unique set of traits, wants and needs, which you must be able to adapt to as an adviser. So when you and your firm are considering which target audience your services might be best suited to, one of the steps likely to serve you well in the future will be to analyse what sort of changes you can make to your business which would better benefit them.

In our discussion, I asked Liam how he had tailored his approach to better service his chosen demographic. He mentioned how a huge issue he had identified was trying to arrange meetings and call times with new



parents during standard working hours, obviously because most parents were up and active during the day taking care of their children. Being aware of this, Liam and his team made themselves available for discussions as late as 7-8pm, after bath and bedtime for newborns, so that his customers would be available for a call. Just by being flexible with his working hours, Liam was able to adapt to his target demographics' needs and establish himself as an empathetic figure other new parents could trust. He also touched upon how he had taken steps to streamline his talking points so that he wasn't encroaching on the much-needed free time of newborn parents.

HOW WILL IDENTIFYING YOUR TARGET AUDIENCE HELP YOUR ADVISORY BUSINESS?

By investing more time and effort into supporting a particular demographic within the wider mortgage and protection market, you open your advisory business up to the prospect of forging a dedicated community. Where referrals and word-of-mouth recommendations represent the best opportunity for growing your business, demonstrating you are able to support members of a specific demographic can quickly benefit your reputation and brand awareness and subsequently generate promising leads just by doing your job right.

Liam noted that while his initial discussions with his target audience were related to insurance, he has begun to assist his growing customer base with services such as mortgages and remortgages. After building up a solid foundation of trust in the community through attending numerous 'Mum Club' events and demonstrating how his advisory services had been adapted to his audience, newborn parents were more willing to rely on Liam for support with their other advisory needs.

With plans to attend as many as 50 events this year, in addition to furthering his activity through attending pre-natal classes and other local groups, the opportunity to continue to support this demographic seems near endless.

Finding your niche within the market might be a challenge, but with success stories like Liam's it's clear that through continued work in supporting communities based on shared traits and values, your advisory firms can really grow while maintaining a loyal customer base for years to come benefiting the family's financial resilience in the longer term.



OUR PRIDE IS YOUR PRIDE!

In January our PRIMIS brokers (plus Brian Shannon) were recognised at the Danske Bank Awards. They were grateful to enjoy this inaugural event and look forward to many others.



HD 
CONSULTANTS



Congratulations are also in order for H D Consultants who have been nominated as finalists in the Business Moneyfacts Buy to Let Mortgage Broker of the Year awards. The nomination itself is a great accolade amongst many other excellent firms, we're keeping our fingers crossed that you bring the trophy home !

If you have something that you'd like
to share - please contact us so that
we can include it in the next edition;
- communications@primis.co.uk
- we look forward to hearing from you.

PRIMIS PRESENTS BROKER HERO STORIES



Our latest Broker Hero is Emma Glen from Clayhall Financial Services.

Being everything to our clients, wherever possible, is considered to be part of our “normal job” and part of our culture. At Clayhall, we ensure that our customers have the best possible outcomes, whatever circumstances they find themselves in, and wherever we feel we can guide them towards a clear line of thinking and decision making. However, this example of heroic behaviour could not go unrecognised – it is Emma Glen at her most awesome and needs to be recognised and applauded.

Lily has been a customer of Clayhall Financial Services for some time. She’s a single mother engaged in a very lengthy, and costly, custody and divorce case. Life is not simple for her at the moment. Her only income comes from the rental of a buy to let property. This property is a prestigious £1.1m flat right next to Kings Cross in London which generates £5k pcm rent. It’s the jewel in Lily’s crown and where she used live, so understandably, she is very emotionally attached to it for several reasons.

Whilst it’s beautiful and lucrative, it’s also a huge risk – putting all her revenue generating eggs into one

basket. She had previously sold two other flats in her portfolio to relieve some of the significant practical pressure that they were generating and to allow her more time to cope with other stressful areas of her life.

Emma had been speaking to her for around six months at all times of the day and night, including weekends, and suggesting different ways for her to manage her lifestyle with the impending rate rise she was facing. This included exploring listing the property for sale (and putting her in touch with agents and even auction houses) to be less debt laden and instead spread her investment income across two or three properties outside London.

We modelled the outcomes for her to demonstrate anticipated returns and less risk (with rent voids etc) and taking the costs of buying and selling into consideration too.

Unfortunately, her fixed rate end date passed due to her being totally immersed in the custody process. Her repayments soared overnight to £4,400 pcm on her vacant flat! The toll was enormous on Lily, but Emma was alongside her,

every step of the way with a calm voice and time to support her with advice and ideas on how to explain and articulate her circumstances.

She agreed to speak to the lender to see if they could help. Thankfully, again with significant input from Emma, they took a sympathetic view. They reduced her payments down to £2,100 pcm on a Product Transfer, which was back dated to January. This was a huge relief. Equally gratifying was Lily securing a new tenant for the property.

So, for now, her financial and mental health is stable. She can spend precious time with her daughter and focus on other, very important and far reaching, areas of her life.

Emma’s support, understanding and expertise has enabled Lily and her daughter to look forward to a better future, in Lily’s own words “It’s been a journey, one which thankfully is nearing its end, and I am extremely thankful for having Clayhall with me”.

Thank you Emma for being a shining example of a great PRIMIS Broker Hero.

#ProudToBePRIMIS



PRIMIS LIVE

WOW! What an experience PRIMIS Live was...
as you may have seen from the omni-present social media coverage it was a ROARING success. We achieved everything we wanted and more...we motivated and engaged our brokers, reaffirmed our relationships with our lender and provider panel and provided countless opportunities to network and reward excellent performance – PRIMIS Live did it all!



The day started with the opportunity to talk mortgages and protection with our lender and provider partners – there were over 65 of the panel represented with their BDMs keen to meet friends old and new from the Network. The theme of the day was “the DNA of success”. This was woven through presentations made on the PRIMIS Live stage from our own Chris Astle (recruiting into your business), Minty Hoare (being your best adviser), Vikki Jefferies (hosting a panel discussion with Barclays and Kensington on the market), Sam Lappin (how to grow your business) and Dave Woodbridge (driving protection in your sales). All these sessions were well attended, with brokers wearing headphones and being fully immersed in the whole “silent disco style” experience.

Simultaneously, our VIP sponsors were hosting sessions in two other theatres (the ROAR and PRIDE stages); their sessions included:

Aviva – let’s talk protection

LV=GI – home insurance and Freddos

Principality – first time buyer focus

Hollway Friendly – what does success look like?

Guardian – the easiest way to bypass probate

There was something for everyone. This was followed by a business conference – again following the theme of “the DNA of success”.

Welcome	Claire Madge
The Future Broker Model	Richard Howells
Carl Froch MBE	Interviewed by Richard Howells Promo video
Driving Customer Excellence	Jon Round
Alex Scott MBE	Interviewed by Matt Brown Promo video
Hall of Fame presentation	Claire Madge and Jo Blackburn
Close	Claire Madge

The guest speakers (Carl and Alex) provided real insight into the formulation of their “DNA of success”; how they stay ahead of the competition and how critical self-belief is in sustaining that position, that and ensuring you surround yourself with like-minded supporters to keep you on track and punching above your weight.

We also recognised 28 individuals and 7 firms who joined the PRIMIS Hall of Fame. Congratulations to :

George Allsop	Mortgageneeds.info
Jamie Beer	Mayfair Mortgages
Ross Bevan	Sterling Mortgages
Terry Brooke	Clearbrook Financial Solutions
Paul Carter	Paul Carter
Nicholas Coffin	Mother Goose Mortgages
Michael Dooley	Jeffries Financial Services
Giles Duckworth	GRD Financial Services
Gary Fairhall	The Mortgage Shop (Kent)
Brendan Farrell	Farrel Financial
Mark Finch	MJF Financial Services
Anthony George	Affinity Mortgage Solutions
Matthew Harris	Matthew Harris
Ben Humphrey	Ben Humphrey
Nicola Huxley	Sphere Financial Services
David Jackson	Prestige Private Finance
Rosy Kaur	Dezrez Mortgages
Ian Lewin	Core Mortgages
Aileen Logan	AL Mortgages
Justin Massey	Index Mortgages
John Mccomiskey	Business Protection Solutions
Mark Morris	Mark Morris
Rachael Mullan	Rachael Mullan

Craig Muttitt Maxim Financial Solutions

Alan Randle Alan Randle

Fiona Rhys-Jones LL Financial Solutions

Scott Rochester Trinity FG

Paul Wakefield BLR Financial

Clayhall Financial Services

Gregory Law Financial Planning

MJF Financial Services

Mortgageneeds.info

Oxford Mortgage Company

Premier Choice Financial

The Mortgage Shop (Kent)

The daytime event then closed leaving us all feeling motivated and inspired, ready for a quick turnaround for the evening's entertainment.





Recognising Excellence



We reconvened, in black tie, at 7pm to see PRIMIS' name in lights on the scoreboard above the pitch which was a real buzz – and such a great honour in such auspicious surroundings.

A dinner and awards ceremony then commenced, recognising the excellent work of our PRIMIS colleagues, brokers, panel partners and, most notably, a lifetime achievement award for Jon Round.

AWARD	WINNER
Platinum WCA	Linda Verrier
Platinum WCA	Joanna Purdy
Platinum WCA	Caroline Cartmell
Platinum WCA	Leanne Angus
Outstanding Contribution to Field Support	David Whyte
PRIMIS Strategic Partner of the Year	Aj Sahota & Louise Colley – Zurich
PRIMIS Protection Provider of the Year	Paula Pearson – Aviva

AWARD	WINNER
PRIMIS Lender of the Year	Amanda Bryden – Halifax
PRIMIS Personality of the Year	James Chutter – Leeds Building Society
Lifetime Achievement	Jon Round
Outstanding Contribution to Sales	Michele MacGregor
Top Recruiter	Chris Astle
ESG Award	David Burton-Sampson
Broker Hero	Danny Davis & Conor Coleman

AWARD	WINNER
Top Pivotal Firm	Dan Mumford & Adam Smith
Top Sole Trader	Terry Brooke
2nd place	Ben Humphrey
3rd place	Tony Taylor
Top Firm 2-5 Sellers	John McComiskey & Mark Lavery
2nd place	Graham, George & Elliott Allsop
3rd place	Oliver Whitehead
Top Firm 6-14 Sellers	Lee Francis & Stefan Stone
2nd place	John & Katie Morrison
3rd place	Simon Marzell
Top Quality Firm	Racheal & Oliver Lodge
2nd place	Dan Mumford & Adam Smith
3rd place	Darren & Lisa Williams
Top Quality Broker	Oliver Lodge
2nd place	Angie Wilkes
3rd place	John McComiskey
Best Newcomer	Lee Forde
2nd place	Aaron Moffatt
3rd place	Lee Heycock
Top Protection Broker	Oliver Lodge
2nd place	Nigel Budd
3rd place	Daniel Crowley
Top Mortgage Broker	Lee Francis
2nd place	Oliver Whitehead
3rd place	Stefan Stone

AWARD	WINNER
Top Mortgage Firm	Anthony Emmerson & Scott Rochester
2nd place	Lee Francis & Stefan Stone
3rd place	David Jackson
Top Protection Firm	Simon Smith
2nd place	Nicola McKenzie & Alex Clansey
3rd place	Darren & Lisa Williams
Top Overall Broker	Oliver Whitehead
2nd place	Oliver Lodge
3rd place	Nigel Budd
Top Overall Firm	Simon Smith & Kyla Croydon
2nd place	Nicola McKenzie & Alex Clansey
3rd place	Anthony Emmerson & Scott Rochester

After this well-deserved recognition, we ended the evening in The Lioness bar for an “after party” dancing to tunes spun by **BBC Radio 2 DJ Vernon Kay** – what a way to round off the day.

You can find a selection of photographs here!

We’re already planning the next one and hope that you will be there to join us in 2025 – keep doing what you’re doing, and ensuring positive outcomes for your customers, and who knows? **Next year, it could be YOU!**

Jay Naylor
Marketing Director

WHAT'S COMING UP IN Q2?

MONDAY MOTIVATION

Kicking off your week with some top tips and real gems to ensure that you are working productively, effectively and ensuring the best outcomes for your customers.

Register now on Training Matters.

DATE	FORMAT	EVENT NAME	DETAIL
08/04/2024	Virtual	New kids on the block	
15/04/2025	Virtual	An audience with ...	Featuring Virgin Money
22/04/2024	Virtual	PMI Excellence	
13/05/2024	Virtual	Mortgage Excellence	Featuring Virgin Money
20/05/2024	Virtual	Trust and Trustee referral	Featuring Royal London
03/06/2024	Virtual	Protection Excellence	Featuring Legal & General
10/06/2024	Virtual	Protection Excellence	Featuring LV=
17/06/2024	Virtual	Protection Excellence	Featuring Royal London
24/06/2024	Virtual	Mortgage Excellence	Featuring Virgin Money

PROTECTION WEBINARS

Protection products have never been more important to provide financial resilience in a challenging economic environment. Ensure your product and service knowledge is up to date to achieve the most constructive interactions with your customers.

Register now on Training Matters.

DATE	FORMAT	DETAIL
16/04/2024	Virtual	For North region
17/04/2024	Virtual	For Midlands region
18/04/2024	Virtual	For South region
23/04/2024	Virtual	For Northern Ireland
24/04/2024	Virtual	For Scotland

NEW AND EMERGING MARKETS

During these interactive and engaging sessions we will share productive and lucrative ways to diversify your business. Educating on areas such as new markets, specialist lending referrals and other ways to maximise returns this is one not to be missed.

For more information and registration details **please visit Training Matters.**

DATE	FORMAT	DETAIL
14/05/2024	F2F	London
15/05/2024	F2F	Merseyside
16/05/2024	F2F	Birmingham
18/06/2024	F2F	Glasgow
19/06/2024	F2F	Belfast

KEEP IT GREEN!

Our commitment to ESG continues and we're making great strides. By sharing our experience and recognising those who are making a difference too (see recent award to David Burton-Sampson on page 16), collectively we will make a positive impact to the world around us.

Below are a few reminders of what you can do to improve your "green credentials".



RECYCLE PAPER



REPLACE SINGLE USE CUPS WITH MUGS



ONLY USE ECO-MINDED SOAPS AND CLEANING PRODUCTS



USE LED LIGHT FITTINGS AND BULBS



INSTALL LIGHT MOTION SENSORS WHERE POSSIBLE



PLACE RECYCLE BINS IN ALL RELEVANT OFFICE SPACE



USE ONLY ONLINE CATALOGUES



SOURCE RECYCLED NOTEBOOKS/PADS AND PENS WHERE YOU CAN



ENSURE RELEVANT GLASS, CARDBOARD AND OTHER CONSUMABLES ARE FULLY RECYCLED



RECYCLE TONERS AND COMPUTER CONSUMABLES



MAKE ALL INTERNAL COMMUNICATIONS ELECTRONIC/DIGITAL RATHER THAN PAPER BASED



ENSURE WATER TEMPERATURES AND HEATING SET TO AS LOW AS POSSIBLE/COMFORTABLE



There's also a link on the left to e-surv's latest Green Watch Newsletter which covers: energy efficiency, new homes, climate risk and government strategy.

Vikki Jefferies
Proposition Director





PRIMIS.

MORTGAGE NETWORK

WWW.PRIMIS.CO.UK