

PRIDE PRESS

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2019 MORTGAGE OPPORTUNITIES

The 2019 mortgage market has some good opportunities for you.

INTRODUCING RECOGNISING ELITE

Our Rewarding Excellence events that are held overseas are being rebranded.

MEET BROKER SERVICES

This team is responsible for many things, anything you need help with we are happy to advise on.

2019 Mortgage Opportunities

The 2019 mortgage market is ripe with opportunities for you to contact your clients to ensure they are still on the right deal.

Product transfers

The product transfer market continues to grow with an estimated £150 billion worth of transactions in 2018 of which it's estimated 60% have been facilitated via the direct channels. This makes it crucial to keep in touch with your clients and give them options when their circumstances change or they are looking to move to a new deal.

Product innovation

We continue to see regional lenders branching out and diversifying their propositions with many moving into niche areas, giving more options to your clients. Some of these lenders are moving into Buy to Let and Large Loans while also offering flexibility in mainstream lending.

Interest Rates

2019 has started in an extremely low interest rate environment where 5 year deals are as cheap as 2 year, which continues to emphasise the importance

of looking after your customers; although new mortgages might be fixed for 5 years remember that your customers' circumstances will change and it's important to ensure that they have the right and appropriate protection and general insurance in place to meet their needs whatever the term of their mortgage deal.

Market Conditions

It's a very competitive market at the moment and lenders are fighting for your business which means the best possible rates for your customers.

Get in touch with your clients that have deals coming to an end in the coming months, or that you haven't contacted for a while. Maybe they are looking to save some money on their mortgage or looking to move? Make sure they still have the best deal for their circumstances.

Contact the Product Desk if you have any queries on [0121 767 1002](tel:01217671002).

Protect yourself and your business

There have been several instances where network brokers have been targeted by email intercept fraud where criminals infiltrate systems and email exchanges to defraud customers of significant amounts of money.

The purchaser is sent a plausible email that claims to be from their broker, containing bank details to which the recipient is advised to send the deposit for the house purchase. The bank details are genuine, but belong to the thief – the victim has just given away their deposit.

Aside from the obvious loss, harm and distress this causes to customers, firms are also at risk of being the victim of fraud themselves. Businesses who are compromised also face a period of disruption whilst the intrusion is investigated and systems are made secure. Potentially they can become the subject of complaints or even litigation by customers who are either victims of fraud or have their data stolen.

These type of crimes normally start via a simple email Phishing attack or by criminals exploiting weak passwords on web-based systems.

To help defend against these types of attack businesses can use two factor authentication (2FA) which adds an additional layer of security to your email and applications.

2FA provides a way of 'double checking' that you really are the person you are claiming to be when you're using

online services, such as banking, email, or social media. It is freely available on most major online services.

When setting up 2FA you will need to provide a 'second factor', which is something that you (and only you) can access. This could be a code that's sent to you by SMS, or created by an app such as Google Authenticator.

Some online services, such as banking, will already use 2FA. However most other online services such as email, Office365 or social media don't, so you will need to switch it on yourself to give extra protection.

The website turnon2fa.com contains up-to-date instructions on how to set up 2FA across popular online services such as Gmail, Outlook, Amazon, Facebook, and LinkedIn.

Passwords can be stolen by cyber criminals, potentially giving them access to your online accounts. However, accounts that have been set up to use 2FA will require an extra check, so even if a criminal knows your password, they won't be able to access your accounts.





Mother's Day

The dictionary describes a mother as:

Mother: – A woman in relation to her child or children.

But what is a mother really? The obvious thoughts are carer and homemaker but perhaps that's more the role mums see themselves performing. Through the child's eyes, mum is a hero, teacher, confidante and playmate; the one who wipes away the tears, gives them a hug, asks about their day, dishes out advice, helps with their homework, tidies their room, and reads them a story. Quite the hero!

There's often an assumption that there's no need to insure the homemaking, caring, stay-at-home mum as 'she doesn't earn anything'. In these cases it's the very fact that she's doing the school runs, going to the shops, tidying rooms, washing dirty clothes, tackling a mountain of ironing and cooking tea that lets Dad go out to work and bring home the money.

But what if mum wasn't there to do that? What if she had an accident, a serious illness, or even worse? Dad's benevolent employer's sympathy would run out pretty quickly and the reality of trying to hold down his full time job and be both mum and dad at the same time would soon hit home.

Legal and General's 'Value of a Parent' research from 2015 puts the average value of a Mum at £29,535 per annum¹. So if the housewife mum who 'doesn't earn anything' isn't around, dad has to find nearly £30,000 each year so that he can continue to just bring home his bacon.

At the Recognising Excellence conference last month, we were humbled to once again hear from a very special and inspirational speaker to help brokers understand why protection is so crucial.

Her name is Heidi Loughlin, a police officer from Bristol, married with two children. Like millions of others Heidi had bought a home with her fiancé and taken out a mortgage but did not take out Critical Illness Cover.

When asked what would have made her take the cover out at the time of arranging the mortgage, Heidi said 'I was young and fit, the likelihood of something happening to me felt impossible. If the reality and in particular the statistics were shown to me, I may have acted differently'.

The broker that had sold Heidi the mortgage had bottled it and now she is paying the price. The adviser either didn't want to, or felt unable to, talk about the real need for and more importantly the reality of not having protection.

Nothing will ever replace mum in the eyes of the child but real financial support, when everything else is sad and scary, will make an enormous difference, maintaining some sort of normality in a topsy-turvy world. For Dad at least, it'll ensure that emotional stress isn't accompanied by financial strain.

Have you spoken to all your 'mum' clients about family protection? Have you given them the chance to say 'no'? If your clients think they don't need it, tell them about Heidi's story. Don't allow your clients to pass up the opportunity of protection.

With millions of kids giving their mum a card and present soon, talk to your 'mum' clients and make sure they give their children the most important gift of all, should the unexpected happen to their beloved hero.

If you have any good ideas that other brokers would find useful or have any protection queries, contact me on steve.berry@primis.co.uk

1. <http://www.legalandgeneral.com/advisercentre/protection/our-solutions/personal-protection/value-of-a-parent/>



OVERCOMING PROTECTION HURDLES

When it comes to selling protection to your clients, we know you can typically run into some obstacles along the way. We've got the tools and support you need to stay in front and get more out of your client conversations. This way, you can help them understand not just the value of a protection policy but also the value of the advice you give them.

adviser.royallondon.com/overcominghurdles



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A ~~little~~ ^{lot} bit extra

Buildings and Contents insurance is a must for any homeowner, providing peace of mind in the unexpected event of something happening to your clients' home or contents caused by fire, floods, storm damage, theft and many more unwanted and unexpected eventualities.

But you can offer so much more...

Our panel of market leading providers offers a number of optional extras to add on to your client's policy, providing additional cover for further piece of mind that their home and contents are covered in the event of many more dreadful eventualities.

These include...

Accidental Damage

Adding Accidental Damage to your client's building's insurance will provide added cover for accidental damage of drains and pipes, windows, baths and toilets. Add it to contents insurance and they will be covered for accidental damage to things such as carpets, furniture and TVs. In 2017 Mintel reported that over 50% of home insurance policyholders don't have Accidental Damage on their policy¹, however a leading provider recorded that in the same year, approximately 38% of all their claims were for Accidental Damage¹.

Personal possessions

This added option will cover the items carried around every day such as mobile devices and jewellery.



Home Emergency cover

By adding Home Emergency cover to your client's policy they will have help in their hour of need. They will be covered to help fix electrical supply or main heating system failures, and repairs to roof, plumbing or drainage systems.

Legal Expenses cover/Family Legal cover

This optional cover will offer peace of mind for your clients and their families in the event of having to pursue certain legal proceedings. These include anything from a breach of an employment contract to the death or personal injury of a family member.

These fantastic and much needed added extras can be added to your client's policy at the click of button through your General Insurance Quote Engine.

For further information please contact me on nicky.hemmings@personaltouchfs.com

1. <https://www.legalandgeneral.com/home-insurance/articles-and-guides/home-insurance-guides/accidental-damage-cover.html>

The importance of working with accountants

Our own Business Protection Solutions (UK) Ltd's John McComiskey and Mark Lavery spoke to Richard Kateley from L&G for Cover Magazine to discuss the relationship between financial advisers and accountants.

The importance of accountants and financial advisers working together to help their business clients find the right protection cannot be understated.

As a passionate advocate of ensuring SMEs are fully covered for any eventuality which may befall their workforce, I have previously written on the importance of accountants and advisers working together to provide a fully protected solution.

This time, though, I wanted to talk to a financial adviser whose foundations were built in the accountancy world.

Business Protection Solutions (UK) Limited is a firm which not only sees the synergies but also the huge benefits to SME clients of their accountant having a close working relationship with a financial adviser.

John McComiskey and Mark Lavery have used their Chartered Accountancy backgrounds to focus clients' attention to the importance of the business protection services through BPS (UK) Limited.

With backgrounds as financial advisers and accountants, their views and experiences could prove invaluable to others in order to further the cause of raising the awareness of business protection and its potential importance to your clients. I sat down with John and Mark to discuss these experiences...

To read the full interview head to: <https://www.covermagazine.co.uk/cover/feature/3062459/the-importance-of-working-with-accountants>



Introducing Recognising Elite & Recognising Excellence



Our Rewarding Excellence events that are held overseas are being rebranded to Recognising Elite and we've made some exciting changes to our recognition events.

Elite VIPs

Our 'red carpet' qualifiers will now be known as 'Elite VIPs' and along with an invitation to our overseas event, VIPs will be flown over the day before and enjoy luxury transfers, a business meeting, private dining, and personalised leather luggage tags.

Recognising Excellence

In addition to our overseas events we will be hosting UK based events, known as Recognising Excellence.

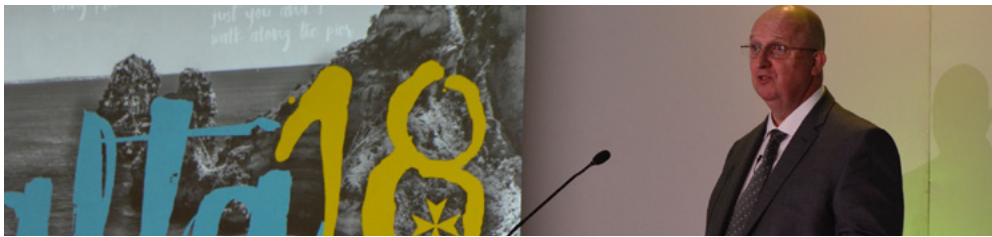
See the details on the adjacent page on how to qualify for our overseas and UK based events.

Hall of Fame

We are also introducing the Hall of Fame where we will recognise both length of service and overall production contributions to the Network. Qualification details for the Hall of Fame will be announced soon, we want to ensure all members from all of our Networks are considered!

Hall of Fame members will:

- Attend a special annual meeting
- Receive embossed cufflinks/scarf pin
- Qualify for one overseas event each year
- Have their photo and name displayed in our Hall of Fame at each of our offices!



Qualification Criteria

Qualification will be based on the current competition credit currency and Best of the Best and Club Elite tables.

Recognising Elite

	Qualification for Event	Qualification for VIP
Firms	£500,000 credits	£1,000,000 credits
Sellers	£85,000 credits per quarter or £190,000 credits accumulative	£400,000 (2 quarters are doubled to annualise numbers)

Recognising Excellence

	Qualification for Event
Firms	£450,000-500,000 credits and 10% growth over last 12 months
Sellers	£75,000 credits each quarter or £169,999 accumulative and 10% growth over last 12 months

All qualifiers must meet quality and persistency minimums, pass a compliance review and agree to the competition rules.

Meet Broker Services

We strive to provide world class support and customer service excellence to our brokers, staff and colleagues.

The team is responsible for many things, however the name of the team describes us perfectly – **Broker Services**. Anything from on boarding new advisers, administrators or introducers, organising provider and lender registration codes, setting up users on systems such as Horizon and Toolbox, and any changes to your business structure – we can help with!

Sam Howard – Broker Services Manager



My responsibilities are to manage the ever growing team that is Broker Services. Part of this is to make sure that our processes meet with FCA standards but keep in mind the journey that our brokers take from the moment they submit their application to submitting their first piece of business. I joined in 2005 with complete faith that Richard would make us the number 1 network in the UK. A few twists and turns along the way and the inclusion of Estate Agency, Pink and Personal Touch has made the journey all the more exciting!

My passion is customer service although sitting nicely beside this is my 16 stone St Bernard called Jake and my 650 Ninja – recently named Ethel!

Tracey MacDonald – Team Leader



I have been with the company for 14 years and I spent the first day helping to build the office furniture and waiting for the first application to be submitted! I was promoted from Broker Services Officer to Broker Services Team Leader in January 2018. It has been and continues to be a steep learning curve, however, that said, I believe the Broker Services Team is the best it has ever been. We have a fantastic

work ethic and great personalities which makes each day fun. The passion our brokers have for growing their business is infectious and I'm proud to be a part of it.

Outside work, I am celebrating 19 years of marriage this year and I'm mum to two boys, Jack who is 15 and Ethan who is 9. I love Zumba, eating out, and I'm known to be a serial tea drinker!

Amy Corbyn – Broker Services Officer



I deal with a range of tasks in the team. I have worked at all different stages of the on boarding process including T&C, system setup, and getting brokers set up with all the providers and lenders.

I am big movie nerd, constantly quote the TV series Friends and love a few pints down the local. I am coming up to my 5 year anniversary with PRIMIS and I can honestly say the best part is the people!

Andrea Claridge – Financial Monitoring Officer

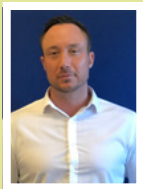


I'm responsible for overseeing the FMO team, reviewing finances for new recruits and firms and reviewing adverse finances. I previously worked for First Complete for 3 years until 2015 then returned in 2018. The job I had in between wasn't challenging enough and I frequently got bored – I won't be able to say that now

I'm back in Broker Services but I wouldn't have it any other way!

Me in a nutshell: Born to laugh, dance and drink Bacardi – Life is for living so make the most of it!

Ben Clark – Financial Monitoring Officer



I joined PRIMIS this year after relocating to Chippenham so am new but so far so good! I do financial reviews on our sellers and firms.

After a stint in the Elite Parachute Regiment after school and an injury, I spent over ten years in sales, the last five in sales management. After the birth of my daughter I wanted to restore my work life balance so I made the decision to leave the industry. I have a real passion for health and fitness and I love Motorsport!

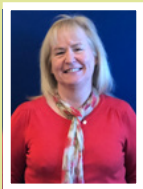
Claire Watts – Broker Services Consultant



I provide support for the team and our brokers. I handle multiple areas including system setup, requesting and ongoing support with provider agency codes, making sure our internal systems are correct and updated, referencing, and general broker queries. In addition to my role I also support and train the Broker Services Consultants. I enjoy working in my role as every day is different.

In my spare time I enjoy walks to the pub!

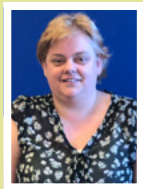
Debbie Kay – Broker Services Support Consultant



My role in the Broker Services Team is very varied but my main focus is supporting the brokers and my team with system set ups.

In my spare time I like spending time with family and friends, walking, and reading.

Donna Fielder – Financial Monitoring Officer

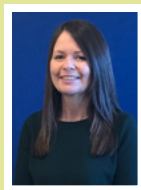


I joined PRIMIS in November 2018 so am still relatively new! I review our firms and sellers ensuring they are financially fit and proper. For me I see this as a crucial role as we are not only meeting regulatory requirements but also looking

to see if they require support in times of financial difficulty. This gives comfort to our business and the customers our advisers work with.

In my spare time I am studying to achieve my Law degree. I have an allotment, play netball (well try too!). Rugby is my favourite sport and my husband and children all play so I get to watch them!

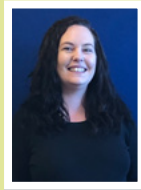
Gill Pritchard – Senior Broker Services Officer



My main responsibilities within the team are to on board our firms, advisers, and introducers and make the transition as smooth and enjoyable as possible. I have been with the company since 2005 (a long time ago!) and find my role enjoyable – no two days are the same.

I am married and have two lovely children who keep me pretty busy. I enjoy exercise classes, walking in the countryside with our mad Cocker Spaniel and drinking the odd glass or two of wine at the weekends!

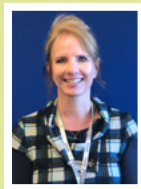
Hayley Clifford – Broker Services Officer



I started in May 2018 as a Broker Services Consultant, dealing with all new applications. I am now a Broker Services Officer, vetting adviser applications and getting them approved with the network. The best thing about my job is the people I work with, we have a great team.

In my spare time I like to go to the gym and walk my dog to the pub.

Michelle Cogswell – Broker Services Consultant



I joined PRIMIS last year after relocating from South Africa. I am a broker service consultant who deals with all the new applications. I love the customer service aspect of the job and we have a great team who works well together.

I am enjoying everything that the UK has to offer including the snow, potato waffles, and catching the bus. Roundabouts are still a mystery to me but other than that I am feeling very much a part of British culture.

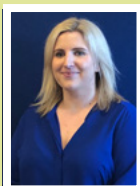
Michelle Von Poppen – Financial Monitoring Officer



I have been a financial monitoring officer for over 3 years. We review the finances of all new recruits and then continue to monitor finances annually to ensure everyone is financially fit and proper according to FCA requirements. The best thing about working here is our amazing team.

In my spare time when I am not driving my daughter around the county for hockey tournaments, I love watching films and going for walks. We have a new addition to the family a 10 week old puppy called Maggie, who will make the walks more fun!

Natalie Highmore – Broker Services Officer



I have been working for PRIMIS for 2 years. I deal with on boarding for new advisers and ARs, primarily for Personal Touch. The best part of working for PRIMIS is definitely the people I work with.

In my spare time I like to travel, and enjoy a drink or two.

Nick Gleeson – Broker Services Officer



I work with new advisers and firms during the on boarding process. It's the people I work with and the comradery between us all that makes this team great!

I am an avid Spurs fan and season ticket holder which probably explains my hairline and I also love live music and going to gigs, when not doing that I love a good box set binge!

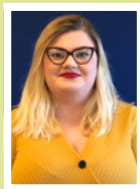
Pete Yate – Broker Services Officer



I am responsible for on boarding new firms and advisers. It is great to help quality brokers and see them excel.

In my spare time I enjoy watching rugby (union as I live in the south west) and I support Bath. Other hobbies include real ale and curry – a “heady mix”!

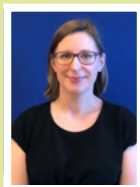
Robyn Glover – Broker Services Consultant



I joined the team in September 2018 and have been loving the role ever since. I'm the first port of call when the applications come in, and I deal with all the initial stages such as getting in all the correct documents, sending out references, and setting up the training for our applicants.

When I'm not at work I'm busy looking at table plans and flower arrangements as I am getting married in May, but I do like to wind down with a nice book and hot chocolate.

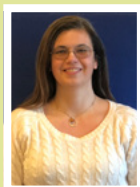
Ruth Cowdrey – Broker Services Officer



My main areas of focus are adviser vetting, supporting any Personal Touch queries including adviser and firm applications, introducer vetting and appointment, and any and all queries that might come in around Personal Touch firms and advisers.

I have a little boy aged 2 and am looking forward to the arrival of my daughter this summer, so I'm sure 2019 will be action packed in my house!

Tracey Clayton – Financial Monitoring Officer



As a new member of the Financial Monitoring team, I'm currently learning everything I can from my teammates for financial monitoring. The team as a whole are great and it's been a pleasure to come into this office with such a great group of people who always seem happy, even while incredibly busy.

My family is very sporty, my son and husband play golf and my daughter's Tough Mudder experiences are great to watch, I enjoy cheering them on from the side lines! I escape most days by disappearing into a good book. Going to concerts is great stress relief; singing along off-key to Imagine Dragons takes a lot to beat!



Upcoming Events

Emerging Markets Masterclass

These events are designed to educate you on changing consumer trends and provide a platform to encourage dialogue between you and lenders.

It's also a great opportunity to share valuable knowledge, best practice, and feedback with your colleagues across the Network.

Don't miss out!

Protection Spotlight Workshops

In June we are hosting our national protection workshops giving you a great opportunity to speak to providers, hone your protection skills, and share sales tips and processes with your colleagues.

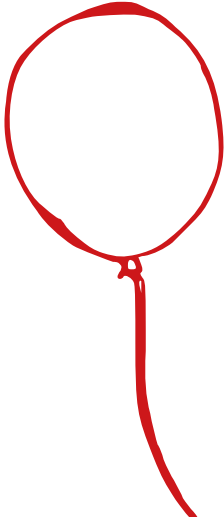
Ignite Regional Sales Meetings

Our fabulous sales meetings are back in July and August and are not to be missed! You'll hear from your local Sales Director, Rich Coulson and get fired up for the rest of the year. Recognition for our outstanding One Sale A Day and 501 qualifiers is a big hit – will you see your name in lights?!



PRIDE Corner

Welcome to PRIDE Corner, where we recognise and congratulate our members on their accomplishments!



Mortgage & Protection for Life doubled their submissions year on year in only three weeks in January after having their best year ever in 2018! Well done!

Cream FS have doubled their submission and paid figures for January – great job!

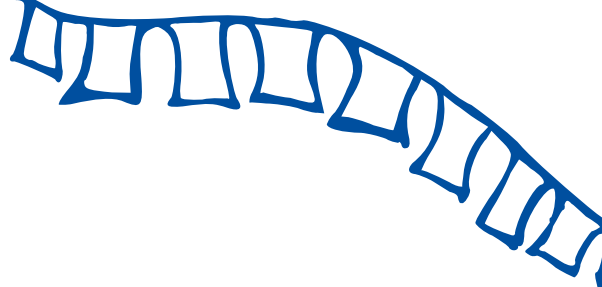
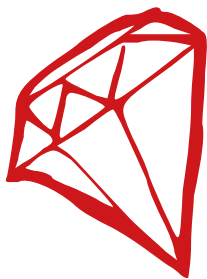
Emma Hall from FirstXtra has achieved 501+ for three consecutive months – and she only works 3 days a week. Incredible job Emma!

Congrats to everyone for helping us reach record numbers of 501 qualifiers, smashing growth targets for January!

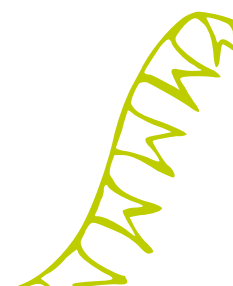


Johnny Hastings, of Hastings Financial Services, manages the Northern Ireland Amateur League side, Larne Tech Old Boys, who have made it into the quarter finals of the Irish Cup! Congratulations and good luck to Johnny and the team!

If you have a bit of news you want to shout about email tish.smith@PRIMIS.co.uk and it will be included in the next issue!



Mortgages4Plymouth's Tricia Kennedy has won 2 awards at the Down2Business network annual recognition ceremony! Tricia won 'Member making the greatest contribution to Down2Business in 2018' and 'member who has given the most sales in 2018'. Congratulations Tricia!



LET'S GET SOCIAL



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