

PRIDE PRESS

JANUARY 2019

WWW.PRIMIS.CO.UK



2019 YEAR IN REGULATION

It's important for firms to stay focused on their successful customer value proposition.

PROTECTION ACADEMY COURSES 2019

This year we will launch a new Protection Academy course designed to help inexperienced advisers.

TOOLBOX: A BRIGHT PAST, AN EVEN BRIGHTER FUTURE

Our vision is to unlock the full potential that Toolbox has and for PRIMIS and PTFS brokers to be future-ready.



New Year, New Name!

**Welcome to your new monthly magazine –
PRIDE Press – which brings everything together
in one monthly publication!**

If you've been able to attend one of this year's Kick Off Conferences hopefully you came away feeling fired up and ready to tackle anything 2019 can send your way. Make a plan and commit to your goals every day and you'll succeed.

We are proud to have you with us and hope you have a fantastic 2019!

OUR PRIDE HAS GROWN

2018 was a fantastic year and this time last year we had just announced that First Complete and Pink were joining forces as PRIMIS.

2019 is set to be an incredible year with many exciting developments planned. The first of which was announced 'PRIMIS' is the Latin word for 'first', which positions our business as the 'first and foremost' mortgage network.

PRIMIS.

noun;

1. First; First Place;

First and Foremost;

Second to None; First of All.

at Recognising Excellence, our biggest ever event. We're delighted that First Complete, Pink and Personal Touch are now unified under one single brand: PRIMIS!

The announcement was extremely well received at our annual event and completes the final stage of our network integration and move to a single brand.

We are immensely proud of what each brand has achieved and we will continue to strive to provide world class service for you. Last year was a busy and highly successful year, and we're looking forward to seeing what we can achieve together in 2019!

This unification drives us forward together even more.

To find out more:

- Visit **www.primis.co.uk** to access the FAQs and press release.
- Get in touch with your Regional Sales Director (RSD).

Together we are stronger

DOUBLE YOUR BUSINESS IN 3 YEARS

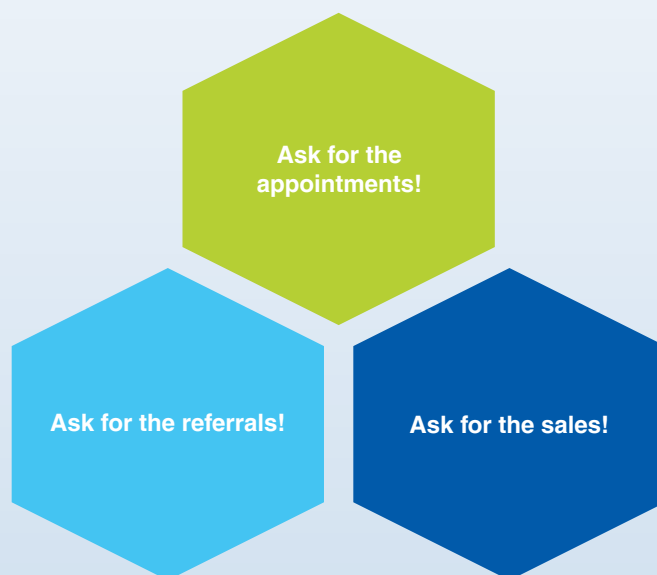
What are your targets for the next 12, 24, 36 months? We are committed to helping you succeed and smash your targets and I'm focusing on doubling your business in 3 years.

What do you need to do to double your business? It comes down to 26% growth each year. Where does that come from?

Make A Plan

Be proactive and set yearly, monthly, weekly, and daily targets

3 Jobs



Do A Proper Job

Take every single client through a proper sales process. Sell them the cover they need to protect the home they love.

Make sure everyone is **protected**. Put it in **trust**.

Every client must have **general insurance** if they have a mortgage.

If you **ask** and **believe**, you will **receive**.

Game on!

Rich



Your Clients Need General Insurance..... and so do you!

Your clients' needs...

Most mortgage lenders require your clients to have home insurance in place to cover any unforeseen circumstances, such as fires or natural disasters, but also, for most of your clients, their home is the biggest purchase they will ever make, surely having insurance to cover any unwanted event is just as important a decision as making sure it's the perfect home.

You can make this happen.....

You can offer expert advice whilst having access to a number of market leading 5-star defaqto rated providers at your fingertips. This means that you have the tools to ensure that your clients' needs are met and that the correct cover is offered to them.

Why do you need it.....

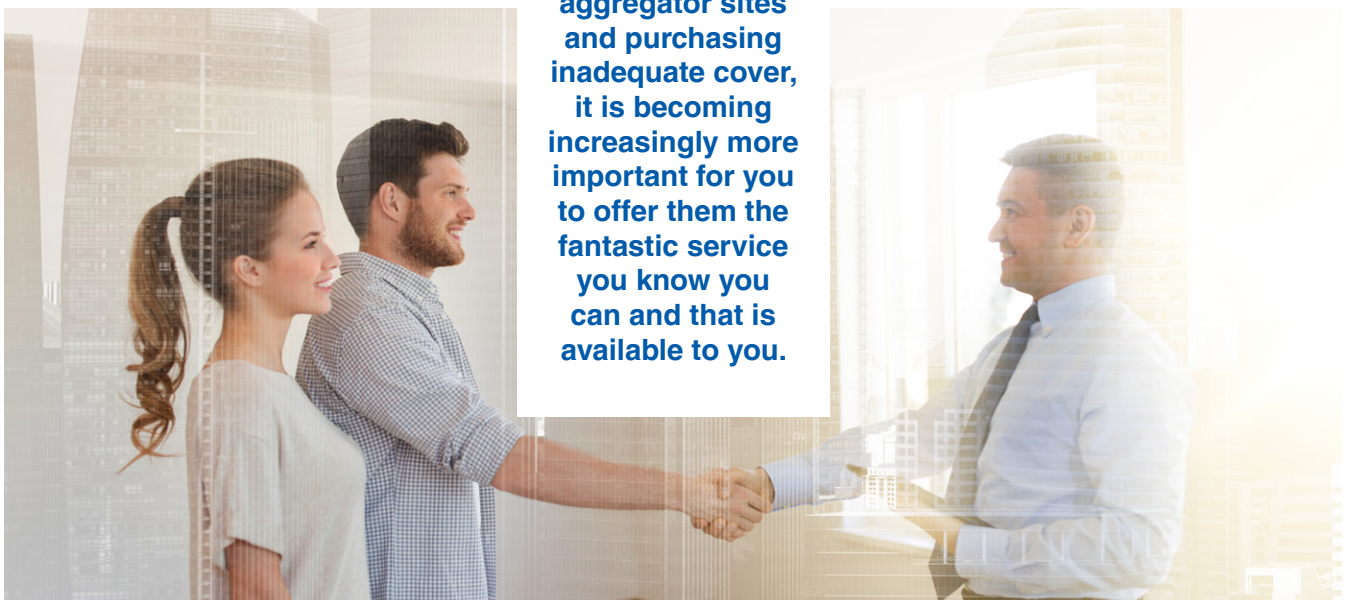
Your clients going elsewhere for their insurance runs the risk of them taking all their business with them too, put the barbed wire fence that is GI around them,

meaning you have an excuse to contact them every year at renewal, leading to other possible business opportunities in doing so. Let's not forget the commission that you will receive when selling GI. Not only will you get commission for all new business but also for all renewals every year. With the average NET commission at £57, this soon builds up over the years. Insurance is a must within any firm, it not only presents you the opportunity for regular contact with your clients and opens up other potential avenues, it is also a constant income stream into your business.

Why not get a GI specialist in your firm to take control of everything GI, maybe train up an administrator to take this over? There are opportunities out there, contact me to discuss them at nicky.hemmings@personaltouchfs.com.

Nicky Hemmings
General Insurance Proposition
Manager

With more and more people going to the aggregator sites and purchasing inadequate cover, it is becoming increasingly more important for you to offer them the fantastic service you know you can and that is available to you.



Every £ of lending is a £ that needs protecting

January...the month we all plan to do better than we did last year. That might be to lose weight, stop smoking or drink less, and many will set goals and New Year's resolutions to help them hit their target.

What New Year's resolutions have you set for your business, and for your protection sales in particular?

Did you sell protection to every client you could last year? Did you cover every mortgage that needed protection? Did you ask the protection question every time?

The Aviva Protecting Our Families survey reports the experiences of families who have suffered income loss and found:

- More than one in four (27%) experienced a loss of income due to ill health, serious illness or death within the family, including 11% experiencing long term income loss
- Nearly one in five (19%) had to either downsize, move back in with family, rent or became homeless as a consequence while 6% took on debt from a non-high street lender
- One in five (20%) have no idea how long it will take to financially recover or don't think they ever will

When you provide that much needed mortgage to enable your client to buy their dream home, they are taking on probably the biggest financial liability they'll ever have and it's your duty to make sure that their debt is fully protected against the unexpected.

Before you close the mortgage sale, resolve to ask yourself 3 questions:

1. If this client dies tonight will their family be protected sufficiently to avoid having to sell their new family home (or worse) to make ends meet?
2. If this client is diagnosed with a critical illness will they have the peace of mind from knowing they can afford to take time off work and still pay the bills, including the mortgage?
3. If this client has an accident or long-term illness that stops them from working will they be able to keep their home and maintain their lifestyle without their income?

If you can't answer yes to every question you need to revisit the protection your client has in place.

When your client gives you a mortgage budget, remind them of this: "The mortgage is about budgeting to get the home of your dreams; the protection is budgeting to keep the home of your dreams tomorrow!"

Resolve to ask these crucial questions to every client you see this year!

Research* from Aviva shows that for all families with dependent children:

Only 46% have life cover

Just 18% have Critical Illness Cover

And only 13% have Income protection

Yet 23% insure their phone and 24% their pet!

* Aviva Protecting Our Families report, March 2017

Protection Academy Courses 2019

I am delighted to be able to let you know of the launch of a new Protection Academy course designed to help inexperienced advisers provide the best possible outcomes to their clients when advising in protection.

The Academy will take attendees through a full sale showing the key steps along the way and how to engage with their client compliantly throughout, whilst incorporating elements of Richard Coulson's fantastic Protection Excellence course to demonstrate proven techniques to create the protection need.

Two pilot courses were held last year and I would like to thank everybody who attended for providing invaluable feedback to ensure that it could be developed to be 'world class'.

The Academy will be held over four days which will include the pre-authorisation observation completed by an Area Compliance Manager, allowing for a smoother sign off process too.

The course is available to all advisers and can be used for new advisers looking to get appointed, or relatively inexperienced advisers looking for a refresher.

For PRIMIS advisers from First Complete and Pink, attendance of the course would also reduce the mandatory need for any mentor activity to be completed prior to course. This would mean that the pre-appointment

requirements of a delegate observing the mentor would not be a condition of attendance, however completion of these would still be a recommendation of best practice.

Due to the fact that advisers from all networks can attend, this means that Toolbox or Horizon training will be covered separately, however systems will be incorporated into the course later in the year when Toolbox is rolled out to everyone.

The location of the course will take place in the office in Solihull.

If you would be interested in finding out more about the course, understanding what is covered or discussing any of the above, then please contact the training team on training@primis.co.uk and we would be more than happy to help.

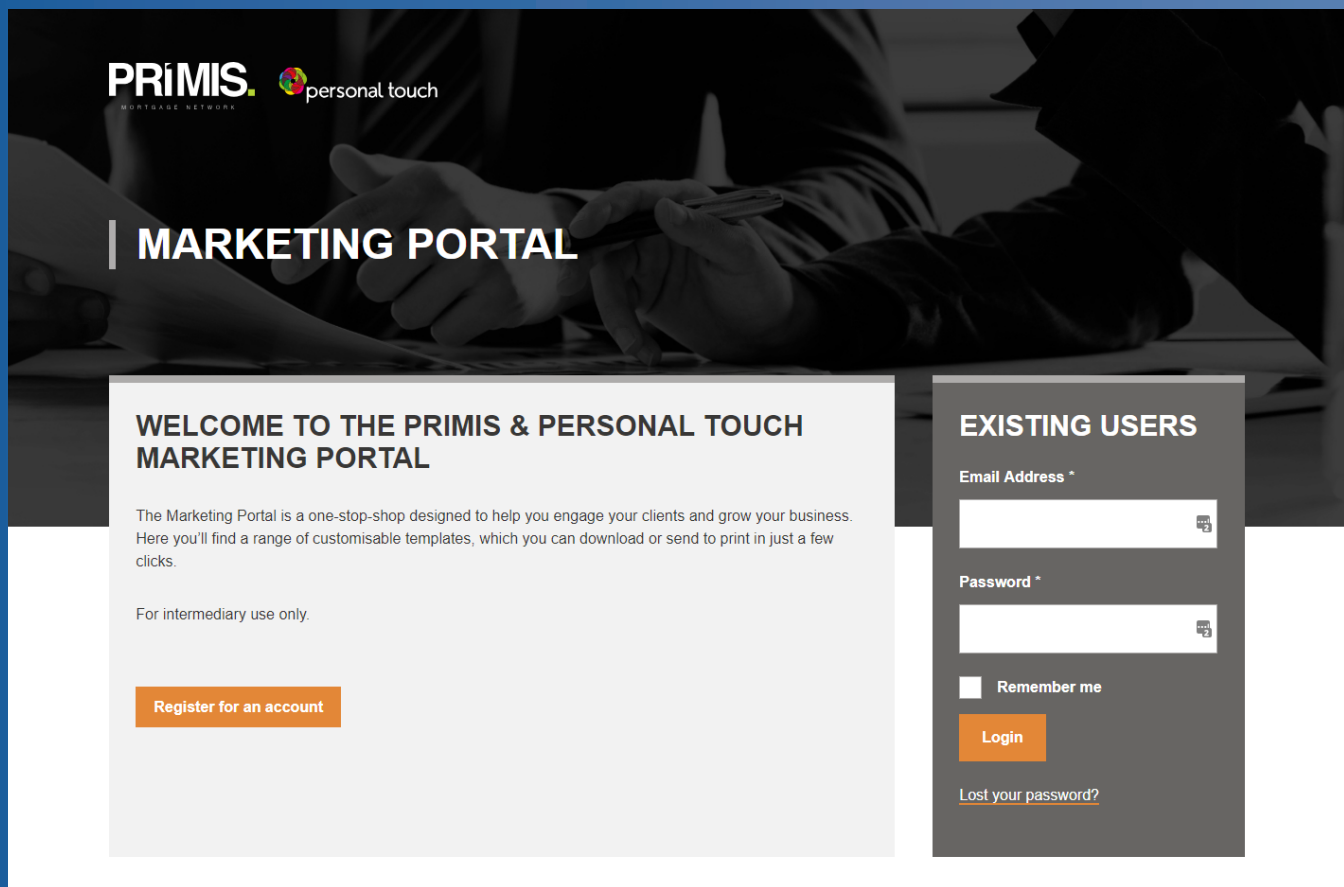
The team and I, look forward to supporting you in having a very successful 2019.


David Woodbridge
Head of Training



Release your full potential

Your new Marketing Portal is here to drive your business forward and help you reach new heights.

A screenshot of the PRIMIS & PERSONAL TOUCH Marketing Portal. The header features the PRIMIS Mortgage Network and personal touch logos. Below the header, the text 'MARKETING PORTAL' is displayed. The main content area is divided into two columns. The left column contains a welcome message, a description of the portal's purpose, and a 'Register for an account' button. The right column contains a login section for existing users, including fields for email address and password, a 'Remember me' checkbox, a 'Login' button, and a 'Lost your password?' link.

PRiMIS.  **personal touch**
MORTGAGE NETWORK

MARKETING PORTAL

WELCOME TO THE PRIMIS & PERSONAL TOUCH MARKETING PORTAL

The Marketing Portal is a one-stop-shop designed to help you engage your clients and grow your business. Here you'll find a range of customisable templates, which you can download or send to print in just a few clicks.

For intermediary use only.

[Register for an account](#)

EXISTING USERS

Email Address *

Password *

☐ Remember me

[Login](#)

[Lost your password?](#)

PRiMIS.  **personal touch**
MORTGAGE NETWORK

[Terms & Conditions](#) [Portal Privacy Policy](#) [PRiMIS Privacy Policy](#)

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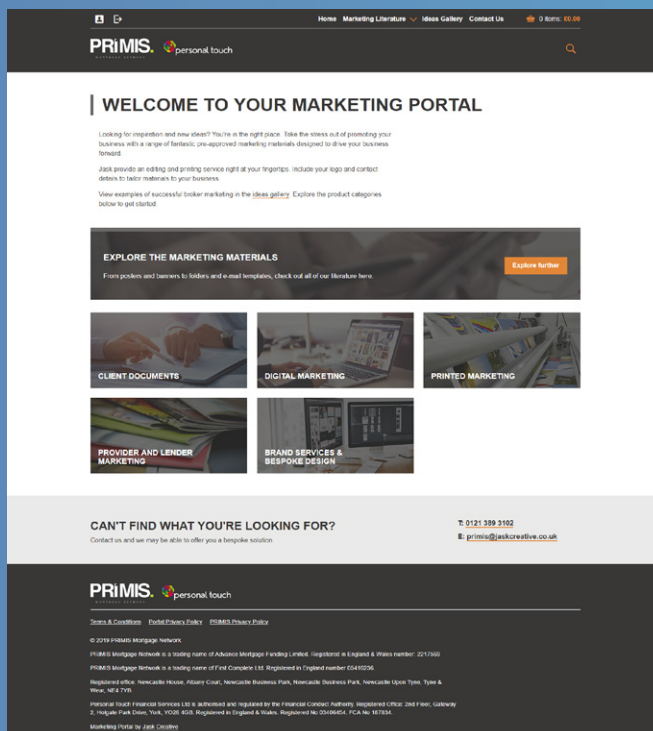
PRiMIS Mortgage Network is a trading name of Advance Mortgage Funding Limited. Registered in England & Wales number: 2217569

PRiMIS Mortgage Network is a trading name of First Complete Ltd. Registered in England number 05416236.

Registered office: Newcastle House, Albany Court, Newcastle Business Park, Newcastle Business Park, Newcastle Upon Tyne, Tyne & Wear, NE4 7YB.

Personal Touch Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered Office: 2nd Floor, Gateway 2, Holgate Park Drive, York, YO26 4GB. Registered in England & Wales. Registered No 03406454. FCA No 187834.

If you've not yet logged in, get started today:
www.marketing-portal.co.uk

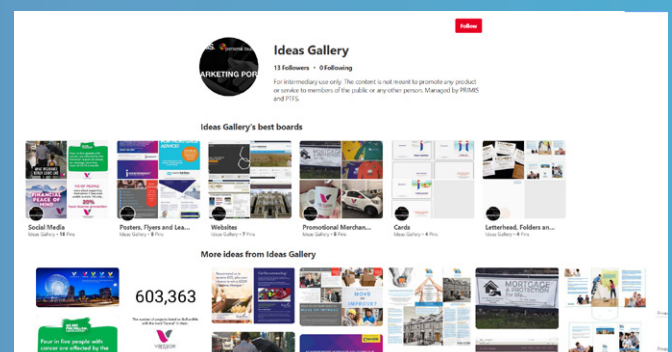
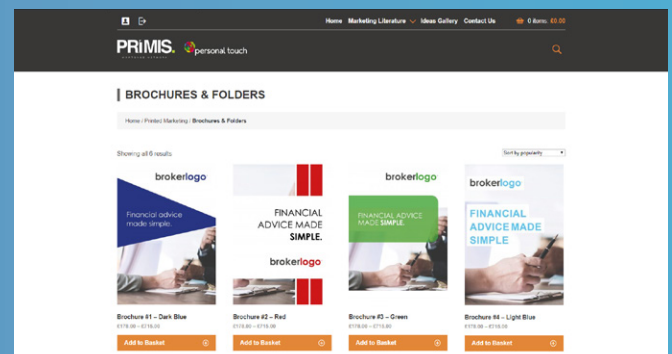


There's something for everyone:

- A range of pre-approved templates, with no need for financial promotions approval
- A quick and simple service
- Delivery of printed items to your door
- An Ideas Gallery to bring you inspiration from other brokers

Print:

- Stationery
- Print adverts
- Leaflets, posters and banners
- Brochures
- Folders



Digital:

- Digital adverts
- Promotional e-mail
- Social media and blog content
- Websites

Bespoke:

- Brand services and bespoke design
- Promotional merchandise

Visit the portal today to release your full potential:

www.marketing-portal.co.uk

We'd love to hear your feedback.

If there's something you'd like to see added to the Marketing Portal, please make sure to e-mail **Marketing.Portal@primis.co.uk**.

Want to add your items to the Ideas Gallery?

Please send them to **Marketing.Portal@primis.co.uk**

Toolbox: a bright past, an even brighter future

Background

Before we look at the future of Toolbox, it's important to see where we are now. Here are the core areas currently available to users of Toolbox:

- Point of sale
- Business operation
- Customer relationship management
- Training, competency and compliance
- Commissions, fees and payments

Functions – Brokers and Admin

The sections in blue are the core operating systems for brokers, which assist you on your advice journey. We have developed external relationships and connections, depicted by the sections in green. In addition we have expanded the proposition with integration for sourcing (purple sections) and we have future integrations planned (orange).



Toolbox is continuously evolving. Our in-house IT team deploy a variety of enhancements and developments throughout the year, many of which are based on broker feedback. As well as the core areas of Toolbox, you have access to fantastic integrated and external solutions.

Broker Benefits





Our Vision

The vision is to unlock the full potential that Toolbox has and for PRIMIS and PTFS brokers to be future-ready by:

- Increasing advice efficiencies
- Driving lead generation, sales and quality through technology
- Offering world class performance
- Continuing to offer high security
- Providing more flexibility
- Including even more seamless integrations
- Having the potential for phased growth and innovation

Flexible solution architecture is built into Toolbox, enabling API integrations to allow future connectivity with selected external partners. This means brokers will be able to take advantage of digitisation developments for years to come.

The 2020 vision for Toolbox is to:

- Move all LSL financial services division to a single technology platform by 2020
- Support best of breed business processes
- Use technology to drive increase in sales and quality
- Deliver process efficiencies through use of technology
- Deliver award winning technology to the business
- Build a product that is able to take advantage of future creative and innovative technology / digital developments

More Details

To find out more about what Toolbox has to offer, get in touch at marketing.team@personaltouchfs.com.

Simon Breakspear
Member Services Director

2019 – A Year of Regulation

The Mortgage and Protection regulatory landscape continues to evolve, you will have seen recently that the FCA, in line with their Business Plan have reported the General Insurance DDD findings and subsequently a Market Study focusing on home and motor insurance products and advice. We are reminded of the changes that were introduced by the Insurance Distribution Directive (IDD) in October 2018, i.e. enhanced disclosure, requirement to evidence protection specific learning, and a personalised suitability letter.

In the first quarter of 2019 we expect to receive an updated Mortgage Market Study report. It is pleasing to read that the FCA and lenders have recognised the issue of 'mortgage prisoners' and that they are working together to support a customer focused solution. It is the first time that the impact on customers stuck in unregulated firms, i.e. closed lending books, usually out of reach of the FCA rules, have been considered.

We continue to see increased threats of cyber-attacks, email hacking and identity theft and encourage you to take steps to protect yourself and your customers, there are several sources of support and your field supervisor will be happy to help.

The big talking point so far in 2019 is the extension of the Senior Management & Conduct Regime (SM&CR) across all financial services authorised firms, due to be implemented by 9th December 2019. The main focus of SM&CR is on clarity of responsibility and accountability, and high and consistent standards of conduct of all individuals in the financial services industry. The regime does not currently extend to Appointed Representative (AR) Firms as an AR is not itself authorised and therefore the Approved Persons regime will remain in place. It is for the authorised Network to determine appropriate standards for the AR and its own staff to meet the SM&CR regime.

In times of constant change we crave certainty in some ways however the only certainty in 2019 is that there will be change. It's important for firms to stay focused on their successful customer value proposition and we will continue to ensure we work to keep everyone updated.

Kay Leslie

Compliance Director, LSL Financial Services



It's exciting times here with the launch of the brand-new product desk!

Outlined below is a flavour of how the team and I can assist you...

Placing mortgage business

We're experts on lenders' criteria and processes, so we can save you time and effort by quickly pointing you in the right direction of suitable lenders when you have a criteria focused issue.

Placing Protection and GI Business

If you have got a client with a non-standardised medical history or a property outside of the normal parameters, our expert product consultants can help you find the best protection or GI provider you need to gain that business.

Mortgage sourcing

If you experience difficulties sourcing a product, we may be able to help. We have an excellent understanding of sourcing software and our senior contacts can help resolve issues.

Escalation of lender issues

Sometimes an application may not progress as smoothly as you would like. In the first instance, any issues should be raised with your local business development manager. However, if they are unable to provide the support that you need, or you need to escalate the case further, please get in touch. We have established excellent relationships with all of our lenders and are happy to support you with any issues.

Our support will help you to save time and focus on your clients so you can give them the world class service they deserve.

Araminta Hoare
Product Team Manager

Give us a call or email and we would love to assist you further...

0121 767 1002 – Ask for the Product Desk

Mortgages@PRIMIS.co.uk

Mortgages@PersonalTouchFS.com

Meet the Propositions Team

We work with the market, providers and lenders to provide you with Market Leading Propositions for your customer.

Since the merging of PRIMIS and PTFS we have come together as one team.

Who are we and what can we do to help you?

Vikki Jefferies – Proposition Director



My responsibilities are to manage the strategic relationships with the lenders and providers, across all product lines. Along with Dom, Steve, Nicky, and Liz, I work with the lenders and providers to ensure we are providing the best propositions for your customers. I am keen to hear about opportunities and ideas you may have for the proposition and how we can help you to maximise your business across all product lines.

Dominic Hodge – Mortgage Proposition Manager



I am responsible for managing the lender relationships across the proposition. My role is to ensure that the panel offers you the coverage you need to deliver for your customers. I am working hard to align the PRIMIS and PTFS panels which will give you a truly market leading proposition.

Steve Berry – Protection Manager



I look after provider relationships for the Protection and Private Medical Insurance (PMI) panels. I am a huge advocate of holistic advice and maximising your customer interactions. I work really closely with sourcing systems and the providers in order to support your business. I have many years' experience in the market, and welcome any thoughts you have on improving our protection and PMI propositions.

Nicky Hemmings – General Insurance Proposition Manager



My role in the proposition team has given me the opportunity to demonstrate my passion for general insurance. I am an expert on Toolbox and the GI quote engine and work really closely with the providers to ensure maximum coverage and competitive prices for your customers. I can help you with increasing your GI sales and creating long term value in your business.

Liz Wilkie – Mortgage Proposition Executive



I am the newest member of the team joining from the PTFS compliance function in December. My remit is to manage the specialist areas of the lending proposition, including second charges, bridging, equity release and packagers. There is plenty of potential in this area of the market and I am working to deliver a proposition that supports your business to maximise this.

Araminta Hoare – Product Desk Manager



We have a brand-new product desk available for all PRIMIS and PTFS advisers, and I will be running this! My role is to lead a team who will provide you with the expertise and support for placing tricky or complex cases in mortgages, protection, and GI.

2019 Events



We just held a fantastic round of Kick Off Conferences across the UK which hopefully left everyone that attended inspired and motivated for 2019! We can't wait to see what everyone accomplishes in the next 12 months as you do a PROPER JOB!

We've also just held our annual Recognising Excellence event so look out soon for an update to announce and congratulate all of our award winners!

We have a robust events calendar so you'll have plenty of opportunity to hear from lenders, providers, and experts from the Networks and industry to help you stay on top of the latest trends and offer your clients a world class service.

So what's next?

Coming up next in March we'll be hosting our new mortgage events – Emerging Markets Masterclass – across the UK so keep your eyes peeled for the invites which are coming soon!

Emerging Markets Masterclass

These events are designed to educate you on changing consumer trends and provide a platform to encourage dialog between our advisers and lenders and also share valuable knowledge, best practice, and feedback with your colleagues.

Protection Spotlight Workshops

In June we'll host 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.

