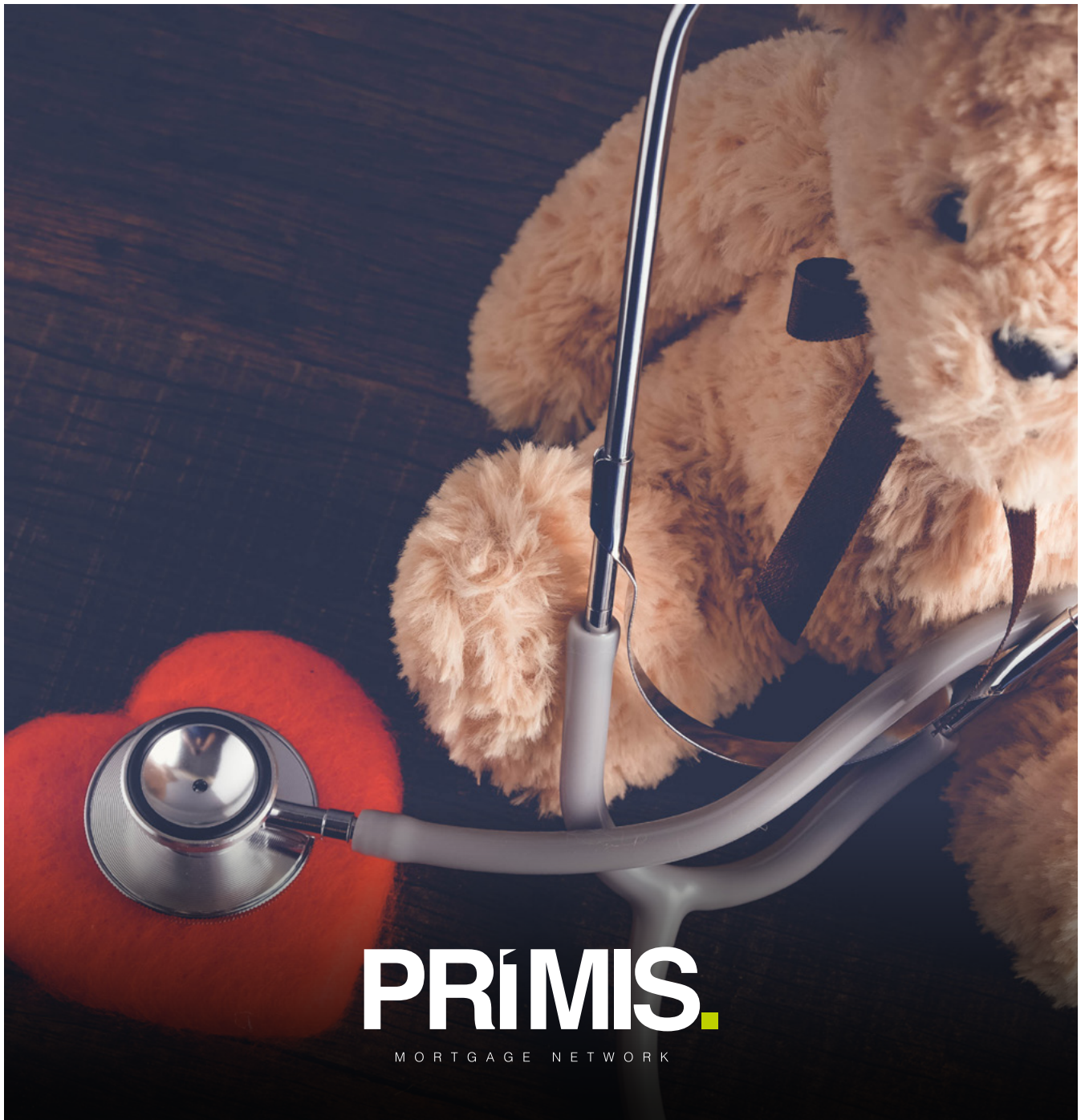


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MARCH 2019

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PRIMIS.

MORTGAGE NETWORK

MEET THE RSDS

Get to know our wonderful Regional Sales Directors better.

IT WAS ONLY APPENDICITIS

How much does children's critical illness cover really help? Learn why it is essential.

AGGREGATOR VS. ADVICE

The number of people that don't have correct cover for their home is on the rise!

Meet the RSDs



Martin Igoe, National Sales Director

I specialise in Recruitment and Business Development. I joined the industry in 1989 and have worked in DA and Network space. I have been part of the PRIMIS Mortgage Network for 6 years.



Trevor Tait, Regional Sales Director

I have been with the Network for 15 years and have 36 years' experience in Financial Services - including advising on mortgages, protection, pensions and investments.



Bob Scott, Regional Sales Director

I joined the Network in 2014 and have never looked back! Training, Business Development and Presentations are amongst my greatest strengths and passions.



Dave Corbett, Regional Sales Director

After meeting Rich Coulson in November 2017, I joined PRIMIS 2 months later. Since then my feet haven't touched the ground. I have brokers all over the South and Wales, from Truro to Colchester, and I give them everything. I just want to bring more brokers into the PRIMIS fold. I genuinely think I have the best job in the World.



Victoria Lacey, Regional Sales Director

I joined PRIMIS in June 2018 as I genuinely believe this is the best network for advisers. I specialise in recruiting start-up businesses and I get immense satisfaction from helping them grow and succeed. I have been in the industry since 1987 and I am really enjoying recruiting new blood. This simply is the best job for me!



Brian Shannon, Regional Sales Director

I've been involved in recruiting and developing Appointed Representatives for over 20 years and love to help build businesses from scratch seeing them grow successfully over the years.



Sally Williamson, Regional Sales Director

I have 20 years' experience in Financial Services, covering pension, investment, mortgages and protection. I joined PRIMIS in January 2019 so am the newest team member! I currently work with ARs in Northern Ireland and Scotland, focussing heavily on recruitment of firms to the Network and growth of existing firms.



Claire Madge, Regional Sales Director

I am passionate about all things PRIMIS (we are the bee's knees). I specialise in helping people start up new firms and I have enormous satisfaction watching them succeed. I was a mortgage adviser and then a BDM before joining PRIMIS in 2005 where I have been RSD in the South for the past 14 years.



Shaun Clements, Regional Sales Director

I have 34 years of experience in Financial Services and joined PRIMIS in 2005. I specialise in recruitment and growth of our ARs and help to ensure clients are receiving the best advice and products we have to offer. I'm passionate about protection and ensuring every client is fully protected against the "what ifs" in life!

Specialist lending can do more for your clients than you may think...

In an increasingly changing and diverse mortgage market, knowing where to start can be a daunting task for brokers when the high street's "one size fits all" lending approach doesn't fit. Anyone can encounter difficulties with the high street's lending criteria in the midst of ongoing Brexit negotiations.

The specialist lending market can offer solutions for most clients. Their flexible approach to underwriting means that each individual application is assessed and underwritten on its own merits. These lenders see more clients being considered, as multiple and comprehensive sources of income are accepted. For self-employed clients, lenders will even consider having just 11 months' trading accounts.

A specialist lender can also use several different product types throughout the lending process with only one application. Developments in the specialist market are seeing fantastic products such as refurbishment buy to let being brought to market. This combines bridging finance with the secured exit of a buy to let mortgage, allowing landlords to maximise on rental yields before the refurbishment completes.

You see as many skips as for sale boards these days. Specialist lenders can help clients who are enjoying low mortgage rates, or prefer an interest only repayment



method, to raise funds with a second charge. These can be arranged quickly and have no impact on first charge mortgages. Second charges can be raised for any purpose and specialist lending rates are more competitive than they have ever been.

The specialist market has a strong proposition. Large residential loans are now being offered along with later life lending and both standard and portfolio landlord products.

Whatever your client's situation it may be worth speaking to our specialist lending panel.

The solution may be easier and quicker than you think!

If you have any specialist lending queries please get in touch with me on elizabeth.wilkie@primis.co.uk.

Elizabeth Wilkie
Mortgage Proposition Executive

It was only appendicitis...

Do your customers really appreciate the hidden costs of cancer?

My son was rushed to hospital one night and the next morning had his appendix removed. He was able to come home the next day. My experiences during this whistle-stop 2-night tour of A&E and the Children's ward brought home a few messages that you might find useful with clients:

- There were a lot of kids on the ward, of all ages and for many reasons, some long-term.
- When the word 'oncology' rings out it sends a shiver down your spine.
- Trying to juggle being at the hospital and around for the other two kids at home is difficult – because even with a child in hospital, life goes on.

So, what can we learn from this experience?

- It does happen, Mr Client, even to your children. What if it's cancer? In 2017, **Aviva paid over £3.8m in children's CIC claims**, the average payment being over £18,000.¹
- 36 hours was hard enough to juggle. What if it had been 36 weeks?
- It gets expensive very quickly. In those 36 hours we spent over £30 on car parking and almost £20 on food. Do the maths on 36 weeks!



All of our providers recognise the huge potential cost of a child suffering a serious or critical illness. That's why they all include, free of charge within their CIC plans, a children's Critical Illness Benefit that will pay up to £25,000 on valid Children's CIC claims.

How much does it really cost? Macmillan's 'Cancer's Hidden Price Tag'² research report reveals the sheer scale of the financial burden faced by people living with cancer. On average:

- Four out of five cancer patients **lose £570** a month
- One in three **lose £860** a month in earnings because they are unable to work or have to cut down their hours
- Six in seven see their **monthly expenses increase by £270** a month

The cost of cancer is calculated as the loss of income and the additional costs experienced as a result of a person's diagnosis.

My experience and Aviva's claims statistics from 2017 shows that this does happen. And with costs like those in the Macmillan report, a £25,000 lump sum will never relieve the emotional stress, but it will take away a lot of the financial strain.

Have the conversation with your clients. Do a proper job!

If you have any protection queries please get in touch with me **steve.berry@primis.co.uk**.

Steve Berry
Protection Proposition Manager

Sources:

1: Internal Aviva data 2017

2: <http://www.macmillan.org.uk/Documents/GetInvolved/Campaigns/Costofcancer/Cancers-Hidden-Price-Tag-report-England.pdf>



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- Posters
- Brochures

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- Social media content
- Websites
- Promotional e-mail
- Blogs

BESPOKE:

- Brand services and bespoke design
- Promotional merchandise



VISIT THE PORTAL TODAY TO RELEASE YOUR FULL POTENTIAL:

WE'D LOVE TO HEAR YOUR FEEDBACK.

If you would like to see your own ideas shared or there's something not currently available that you would like to see added to the Marketing Portal, please e-mail us at

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MORTGAGE NETWORK



Residential Mortgages for complex cases

Here at Precise Mortgages we're proud to help brokers with complex lending needs as well as those who have been underserved by high street lenders. Whatever their circumstances we have a broad range of specialist lending solutions.

Liza Campion, Head of Key Accounts



Proof of address

Not needed if able to verify electronically - only 1 year's proof required otherwise



Employment solutions

Customer on a zero hour contract? Self-employed with 1 year's figures? Get in touch today



Interest only

Interest only and Part and Part - affordability calculated according to the repayment method



Credit history

From secured and unsecured arrears to CCJs, defaults to DMPs, we could help



Speed of service

Instant DIP decisions, 24/7



5 year Fixed rates

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Large Loans

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Precise
Mortgages

The specialist lender you can bank on

Aggregator sites vs. Advice

With more and more people now going to aggregator sites for home insurance, the number of people that don't have correct cover for their home is on the rise!

Have you heard of Defaqto?

For most people, their home will be the biggest purchase they ever make. Surely having the correct cover in place should be just as important as making sure they've chosen their perfect home?

More than 1 in 5 insurance claims were unsuccessful according to research by the Association of British Insurers¹, due to not fully understanding what's covered in the policy.

With the increasing presence of aggregator brands in our daily lives, it's no wonder that people are being drawn to them. The offers of 'amazing products at reduced prices' will undoubtedly attract people to their sites. The question is: are they getting the correct cover and do they even know what they're paying for?

How does this happen?

- Prices could distract from crucial product features
- Unaware of standard policy excesses
- Options or add-ons not clear or relevant
- Some questions set to default answers, leading to incorrect information

Let's discuss excess levels!

- Undervaluing their contents
- Customers wrongly believing products are tailored based on individual needs

How are you different?

You can offer advice! You have access to our market-leading general insurance proposition. This means that you have the tools to ensure that your clients' needs are met and that the correct cover is offered to them.

Our easy-to-use general insurance quote engine gives you access to a panel of market-leading, 5 star Defaqto rated products. What's more you can:

- Add on optional extras
- Discuss excess levels
- Provide instant cover when required

All of this enables you to tailor products, ensuring that your clients' insurance is 100% right for them, 100% of the time!

When did you last add up your contents?

Got any questions?

If you'd like to find out more, get in touch **nicky.hemmings@primis.co.uk**.

Nicky Hemmings

General Insurance Proposition Manager

Sources:

1. <https://www.bbc.co.uk/news/business-35401104>

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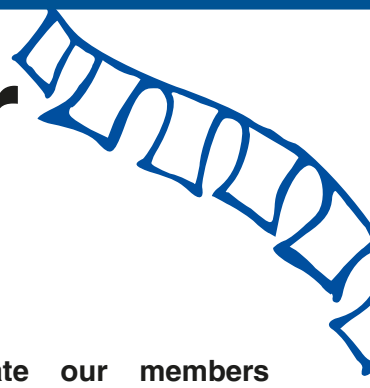
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PRIDE Corner



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

Gavin Bettinson of GBFC Mortgage Centre participated in 5 swims in 2018 to support the Chestnut Appeal, a men's cancer charity. [Read more about Gavin and his incredible accomplishment!](#)

Gavin is aiming to participate in some events this year as well so I'm sure we'll be hearing more great things from him!





Colin Jones from Xact Mortgages Ltd turned 50 in January – Happy 50th! – and has decided to challenge himself. He will be riding the 1st Stage of the Tour De France the week before the professional cyclists go for it.

To help him train for the 119 mile ride on 29th June, he's completing two other rides – a 63 mile ride on 17th March, which went brilliantly! Next is a 130 mile ride on 26th May.

But he's not doing all of this just for fun – he's also raising money for PROSTATE CANCER UK! So head to his [Just Giving page to donate](#) if you'd like to support him!

Ross Paterson from Sphere Financial Services Ltd is running the London Marathon in April to raise funds for Dementia Revolution.

Dementia is the biggest health threat facing society and there are currently no effective treatments to slow, prevent or cure it. Any donations will support ground-breaking dementia research towards finding a cure. [Head to his donation page to show your support!](#)

Award Nominations

Congratulations to Censeo Ltd for being shortlisted in the First Time Buyer Readers' Awards in two categories; Best Supplier to the Sector and the prestigious Judges' Special Award for Outstanding Contribution to the First Time Buyer Market.

Aberdeen Mortgage Company has been nominated in the Regional Best Broker – Aberdeen / Northern category and Super Contractors has been nominated in the Regional Best Broker – Glasgow category at the 2019 Scottish Mortgage Awards held on Thursday 7th March 2019 in Edinburgh.

Congratulations to The Mortgage Shop (Kent) Ltd for being shortlisted in the NatWest Intermediary Solutions Local Hero Mortgage Awards in the Best Firm, South East England category.

Congratulations also go to Trinity Financial Mortgage Advisers on their short listing for Best Firm, Greater London in the NatWest Local Hero Mortgage Awards!

Congratulations to HOOCHT Online Mortgage Broker on being nominated for 'Best Online Mortgage Broker' and 'Best Broker Website' in the What Mortgage awards!

Congratulations to H D Consultants on making the short list in the Business Moneyfacts Awards 2019 for Buy to Let Mortgage Broker of the Year!

Congratulations to all of our ARs that won awards in the NatWest Local Hero Mortgage Awards recently – Chelmsford Mortgage Solutions Ltd and Peace of Mind Financial Solutions and to those that earned commendations – Trinity Financial and 313 Financial Ltd.

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



Upcoming Events

Protection Excellence

Learn all you can about selling protection and doing a proper job with your clients. You'll gain new skills, share ideas, role play and find out what all the fuss is about! These events are very popular and attendees see great success, with many becoming regular 501 and One Sale a Day members!

Leadership Excellence (Invite only)

Learn from some of the most successful leaders across the Network as we teach you how to control and lead your business, adapt to change, recruit the right people and get the most out of your team by leading.

April

9th – Protection Excellence – Northern Ireland

10th – Protection Excellence – Scotland

30th – Leadership Excellence – Midlands

May

9th – Protection Excellence – North West

If you'd like to attend these events, let your Regional Sales Director know today!

LET'S GET SOCIAL



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Like, follow and connect with us to keep up-to-date with all things PRIMIS!