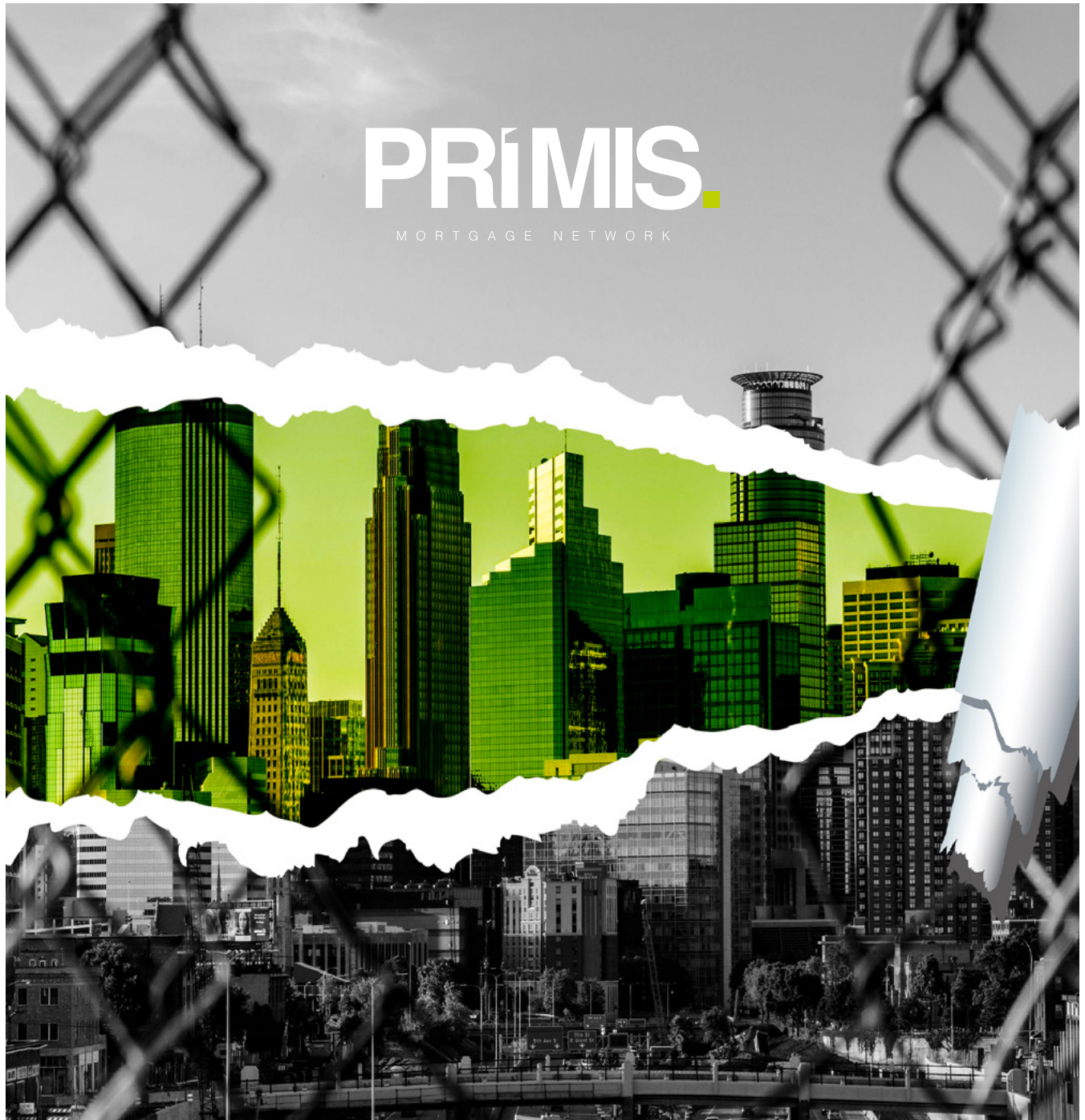


PRIDEPRESS.

APRIL 2019

WWW.PRIMIS.CO.UK



THE GREAT BRITISH SUMMER

DID YOU KNOW SKIN CANCER IS THE MOST COMMON FORM OF CANCER IN THE UK?

ARE YOU TOOLBOX READY

THE TRANSITION TO TOOLBOX IS FAST-APPROACHING. LEARN HOW THE NEW SYSTEM WILL WORK.

YOUR DATA IS YOUR MOST VALUABLE ASSET

MAINTAINING AND KEEPING YOUR CLIENT DATA UP-TO-DATE IS IMPORTANT TO YOUR BUSINESS.

LOOKING AHEAD.

YOU MAY NOT THINK THAT A LETTING AGENT WOULD BE MUCH BENEFIT TO YOUR BUSINESS, HOWEVER WITH THE IMPENDING TENANTS FEES ACT COMING INTO FORCE ON 15 JUNE 2019, LETTING AGENTS WILL BE LOSING A SUBSTANTIAL INCOME SOURCE. THEY WILL WELCOME YOUR APPROACH TO THEM TO HELP CLOSE THIS GAP. YOU HAVE PRODUCTS THAT THEIR LANDLORDS NEED... SO WHY NOT MAKE THEM YOUR CLIENTS TOO!

UK landlord numbers have risen to 2.5 million¹. With figures this high it is crucial that they are getting the best Landlord Insurance on the market.

This is where you and our General Insurance proposition shines – boasting market leading Buy to Let Insurance providers with 5 Star Defaqto rated products.



paymentshield
we've got it covered

first 2 protect
insurance services



This also offers you and your client's access to fantastic optional extras, including;

■ Legal Expenses ■ Malicious Damage Cover ■ Landlord Home Emergency

This allows you to tailor products to meet your client's needs, ensuring your clients have the right cover!

BUT WHY STOP THERE?

Why not earn instant commission **AND** create future clients...

Your clients' tenants **NEED** contents insurance, and **YOU** can offer it!

With only 39% of private renters having contents insurance², this leaves 61% having to foot the bill if anything happens.

Our Buildings and Contents quote engine gives you the option to quote contents only cover, offering competitive prices from a range of market leading providers offering 5 star defaqto rated products, with optional add-ons including Accidental Damage, Home Emergency Cover and additional Voluntary Excess.

Once again ensuring your clients have got the cover they need, while securing potential future clients within your business.



paymentshield
we've got it covered

first 2 protect
insurance services



1. <https://www.landlordtoday.co.uk/breaking-news/2018/4/number-of-uk-landlords-rises-to-1-75-million>

2. <https://yougov.co.uk/topics/politics/articles-reports/2014/01/20/only-39-private-tenants-have-contents-insurance>

FIRST2PROTECT CAN HELP YOU TAKE CARE OF YOUR LANDLORD CLIENTS.

FIRST2PROTECT HAVE RECENTLY SET UP A LANDLORD PORTFOLIO INSURANCE POLICY COVERING 78 PROPERTIES FOR A CUSTOMER REFERRED TO US BY TERRY WILLIAMSON AT YOUR MORTGAGE SOLUTIONS (LOWESTOFT)!

Below is a testimonial from Terry about the case:

Just wanted to email you to pass on my thanks to Luke Bannell for an excellent piece of work in securing a 78 property portfolio this week. It was a case we had been chasing for a few months and faced competition from another broker. Luke worked very closely with me and kept me updated throughout every stage. My clients were very impressed with Luke's expertise and how he dealt with the various challenges this portfolio raised. He managed to save them about £500 on their renewal terms. This was a very important client for us and I am hopeful that this will bring in extra business through word of mouth and, of course, enhancing our reputation with one of our major clients.

I would have no hesitation in recommending other brokers to use the First2Protect Specialist Team for portfolio landlords and this case is just the latest in the line of successful deals we have placed with them. I am very happy with the service that Luke and First2Protect provide.

As a reminder, there are some great reasons below for using First2Protect for Landlord Portfolio Insurance:

BENEFITS TO YOU

- High Conversion
- Quick and Easy Process
- Automated Updates
- More Properties = More Commission

BENEFITS TO YOUR CUSTOMER

- Competitive Rates
- Excellent Service
- 1 Renewal date
- 1 Payment date

To see how much you can earn and how much we can save your landlords – **Call First2Protect on 01392 849856 to find out more information.**



THE GREAT BRITISH SUMMER.

MOST OF US HAVE BEEN ENJOYING WARMER TEMPERATURES AND SUNSHINE, GIVING US A TASTE OF SUMMER. AND WITH THAT EVERYONE HEADS OUTDOORS FOR BBQS, BEER GARDENS AND DAYS OUT ENJOYING THE SUN! THIS MIGHT GIVE YOU AN OPPORTUNITY TO TALK PROTECTION. HERE'S AN IDEA YOU COULD WEAVE INTO CONVERSATIONS WITH YOUR CLIENTS...

Did you know skin cancer is the most common form of cancer in the UK? There are at least 100,000 new cases and over 2,500 people die from skin cancer every year¹. Anyone of any age can be diagnosed. Even though we are more aware of the risks now than before, incidence rates for malignant melanoma have risen 128% since 1993².

Cancer is consistently the top claim reason for critical illness products on our panel yet we do little to help ourselves. A recent survey carried out by the British Association of Dermatologists found that most people miss on average 10% of their face when applying sunscreen and more than 90% of basal cell carcinomas (the most common cancer in the UK) occur on the head or neck³. Most people are putting themselves at risk without even knowing it!

Often we aren't thinking about the risks of cancer when we are out enjoying nice weather. It doesn't take much time out in the sun to damage your skin and that damage, when it builds up over time, can add up to a scary diagnosis.

So, if you're seeing clients while the sun is shining this summer don't forget the sunscreen! And don't forget to talk to them about 'Cancer Cover'!

Steve Berry
Protection Manager

1. <https://www.britishskinfoundation.org.uk/are-you-at-risk-of-skin-cancer>
2. <http://www.cancerresearchuk.org/health-professional/cancer-statistics/statistics-by-cancer-type/skin-cancer/incidence#heading-Two>
3. <http://www.bad.org.uk/media/news>





Meet the dynamic duo changing Critical Illness

Our Critical Illness package covers even more thanks to our optional Total Disability add-on. It works by giving customers extra financial help if they fall ill, regardless of whether they're in work or not.

To find out more visit www.aiglife.co.uk/intermediaries

#dynamicduo

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ARE YOU TOOLBOX READY?

THE TRANSITION TO TOOLBOX IS FAST-APPROACHING. WITH THIS IN MIND, WE WANTED TO SHARE MORE INFORMATION WITH YOU ABOUT YOUR NEW SYSTEM AND HOW THE TRANSITION WILL WORK.

TOOLBOX'S HISTORY

Although the journey began over 15 years ago, we have worked with Personal Touch brokers to make Toolbox what it is today – one solution, with endless possibilities.

We have held a number of workshops, forums and user groups to capture feedback from PRIMIS, PTFS and Estate Agency Division (EAD) brokers. The feedback we have received has been invaluable and we're incredibly proud of what we have achieved together. In collaborating, we have built an even brighter future for Toolbox.



CORE AREAS

Toolbox has five core areas of Operational Management:

- Point of sale
- Business back office
- Customer relationship management
- Competency and compliance
- Commissions, fees and payments

You will have access to functionality that provides:

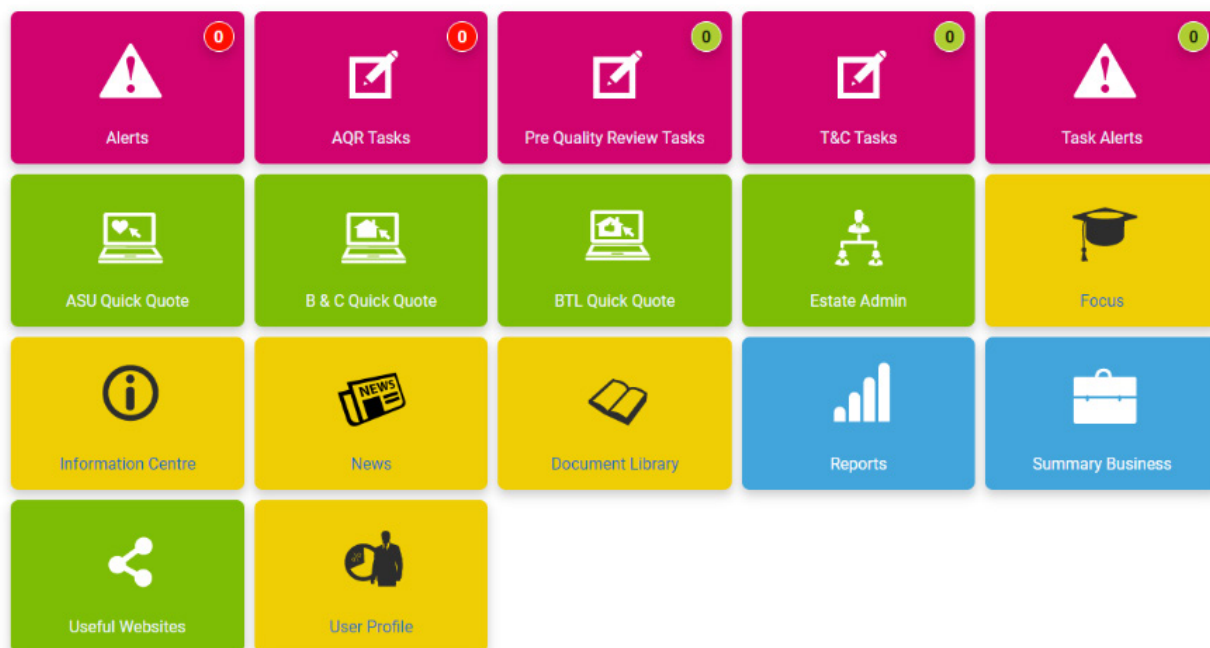
- Diary task management
- A suite of MI reporting
- Online commission management
- Policy sales tracking
- Invoicing and receipting
- Introducer referral facilities
- TCF questionnaires
- Electronic ID verification
- Virtual PA to highlight opportunities within your client bank

APPLICATION PROGRAMMING INTERFACE (API) DEVELOPMENTS

Our current integrations include:

- Quote Engine – General Insurance sourcing
- SolutionBuilder (iPipeline) – Protection sourcing
- MortgageSource (Twenty7Tec) – Mortgage sourcing
- MortgageApply (Twenty7Tec) – coming soon and is in analysis for development

We are developing our API robustness so that we can maximise future integration opportunities. This means that we will be able to take advantage of pending open banking, lender APIs and partner connectivity efficiencies.



Toolbox is a web-based system operating via the Internet, which means that you can access Toolbox from anywhere in the world, at any time, where an internet connection is available. Not only that, the Toolbox application is operated via a Cloud-based environment, therefore, providing scalable, efficient and secure technology to protect you and your clients' data.

BENEFITS

Toolbox supports brokers 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

2020 VISION

Our 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 increases 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

Our deliverables will provide:

- Digital supported advice process across LSL financial services division
- B2B and Direct-to-consumer capability
- Technology supported, fully integrated house purchase process
- Technology to support future advice models
- Technology enabled business processes

KEY DATES

- Training roll-out begins – **13 May 2019**
- Training roll-out ends – **02 August 2019**

PREPARATION

We have put together a checklist to help you prepare for the roll-out and transition to Toolbox. Here are a few key ways to get ready:

- Getting your current cases to the 'submitted' stage before your training session. This will ensure that the data is migrated.
- If cases cannot be progressed to 'submitted', make sure you save PDFs of the cases. You can then re-key this into Toolbox once the transition is complete.

- Download reports and commission remittance from Horizon to ensure you have everything that you need.
- Familiarise yourself with pre-course materials available on Training Matters

WANT A SNEAK PREVIEW?

You will shortly receive an invitation for your Toolbox training course.

In the meantime, there are still places available for the Toolbox webinars being held during May. These sessions are designed to get a sneak peek at your new system and find out what to expect during your Toolbox transition.

If you'd like to secure a place, view the webinar booking guide [here](#).

SUPPORT

To make the experience as smooth as possible, there is a range of support available for you:

QUERY TYPE	SUPPORT	CONTACT DETAILS
Using Toolbox	TrainingMatters	Click here to log-in and access all pre-course videos and user guides. Materials can be found either in your Training Plan, or alternatively accessed via 'My Library' on the homepage and then in the Toolbox section.
Compliance	ACMs	Please get in touch with your ACM.
Technical queries - Toolbox	Helpdesk Chippenham	it.support@primis.co.uk 0333 320 2208

INTEGRATED SUPPORT

All integrated MortgageSource and product specific queries	Proposition Helpdesk	experts@primis.co.uk 0121 767 1065
All SolutionBuilder queries	SolutionBuilder Helpdesk	uk.support@ipeline.com 0345 408 4022

NON-INTEGRATED SUPPORT

MortgageSource queries	MortgageSource Helpdesk	helpdesk@twenty7tec.com 01202 553 457
EAD technical queries – Horizon and Toolbox	Helpdesk Newcastle	itservicedesk@slps.co.uk 0191 233 4140
Toolbox set up and infrastructure	IT Helpdesk Solihull	helpdesk@fstoolbox.com
Toolbox functionality	Member Contact	0121 767 1002



Introducing

HEALTH Wise

The new members app that gives you free, direct access to medical experts whenever you need them.

HealthWise connects members with medical experts at their convenience, so they feel better faster.

We've tailored **HealthWise** to the needs of our members and the type of cover they have, so they get the most from the service.

Benefits include:

- ▶ **GP on demand**
- ▶ **Second medical opinion**
- ▶ **Physiotherapy**
- ▶ **Mental health support**
- ▶ **Lifestyle coaching**
- ▶ **Nutritional advice**

Find out more at
the-exeter.com

HealthWise is available to all members of The Exeter and their immediate family, without the need to make a claim.

Simply download to a smartphone or tablet. Members will need their policy details in order to activate their **HealthWise** account.



App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

Call our sales team on **0300 123 3207** or email **sales@the-exeter.com**



**The
Exeter**
You matter more.

PROTECT YOURSELF ON PUBLIC WI-FI.

PUBLIC WI-FI IS AVAILABLE JUST ABOUT EVERYWHERE, FROM COFFEE SHOPS AND BARS TO HOTELS AND AIRPORTS AND EVEN PUBLIC TRANSPORT. WHILST THIS UBIQUITOUS CONNECTIVITY ARGUABLY MAKES LIFE EASIER IT ALSO POSES SECURITY RISKS TO THE PERSONAL INFORMATION AVAILABLE ON OUR DEVICES.

One of the biggest threats with “free” Wi-Fi is the ability for hackers to position themselves between you and the connection point. So, instead of talking directly with the hotspot, you end up sending your information to the hacker. The hacker also has access to every piece of information you send out – emails, phone login credentials, credit card information, business data, the list goes on. You’ve basically given them the keys to your kingdom.

With pre-built kits, even minimally skilled hackers can easily eavesdrop and monitor your online traffic to capture valuable information.

If you find yourself in a situation where you absolutely must connect to a public Wi-Fi spot there are additional measures you can use to keep yourself safe:

INSTALL A VIRTUAL PRIVATE NETWORK (VPN) CLIENT ON YOUR DEVICES.

A VPN allows you to create a secure encrypted connection to another network over the Wi-Fi network. This makes it harder for others to snoop on what you’re doing. Whilst a good VPN is not

free, they are relatively inexpensive and both quick and easy to use. The peace of mind and additional security is well worth it.

CONFIGURE THE WIRELESS SETTINGS ON YOUR DEVICES TO NOT AUTOMATICALLY CONNECT TO AVAILABLE WI-FI HOTSPOTS.

This ensures that you do not unknowingly connect to public networks. Doing this will prevent your device from broadcasting to the world that it’s trying to connect to a known, trusted network and allow an attacker to spoof that.

AVOID USING UNTRUSTED WI-FI BY TETHERING YOUR LAPTOP TO YOUR MOBILE DEVICE.

With many mobile network providers offering either unlimited data or generous 100GB data limits, using your phone as a hotspot has become an affordable and viable option for working remotely.

These steps are simple, easy and relatively inexpensive and could protect you from cyber-criminals in any public place.



UPCOMING EVENTS.

PROTECTION SPOTLIGHT WORKSHOPS

These events are an excellent opportunity to keep up-to-date with your protection proposition and gain valuable industry insight direct from the experts and providers!

Look out for your invite and make sure you book your spot early!

YORKSHIRE

Tuesday 4th June

NORTH EAST

Wednesday 5th June

NORTHERN IRELAND

Tuesday 11th June

NORTH WEST

Wednesday 12th June

MIDLANDS

Thursday 13th June

SCOTLAND

Tuesday 18th June

SOUTH EAST

Wednesday 19th June

SOUTH WEST

Thursday 20th June

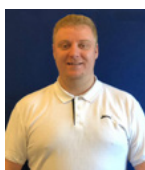
PROVIDING WORLD CLASS SUPPORT AND CUSTOMER SERVICE.

AS A TEAM, WE COVER EVERYTHING TO DO WITH YOUR COMMISSION. WHETHER IT'S DATES PAID, CHASING DUE MONIES, FIGURES PAID, SUSPENSE, MONTHLY CHARGES, CLAWBACKS ETC. WE ARE THE TEAM TO CALL!

Split between two functions, we have Customer Service, who handle all your calls and emails, and Processing who handle all your commissions through to payment to your bank.

Anything commission related we are always happy to help.

NICHOLAS DEAN PROCESSING TEAM LEADER



I feel I have found my calling in looking after the technical aspects of processing commissions. I have been here through the transition of now two sales systems so have seen much change in my time! Of all the things I enjoy most about working for PRIMIS, it is the people I work with. I am a Liverpool football fan, with a passion for cars and am a massive Formula 1 fan. In my spare time I enjoy gaming and the occasional pint.

BECCI PLOWMAN PROCESSING ADMINISTRATOR



I work on the processing side of the team and my main responsibilities include managing the commissions inbox and bank updates. In my free time I enjoy watching F1 and going to British Touring Car races. I also enjoy a glass of red wine, and listening to a lot of Green Day!

EMMA IRVINE PROCESSING ADMINISTRATOR



I am responsible for preparing, matching and processing AMF Mortgages including Secured Loans and Equity Release and have just been trained in General Insurance. In my spare time I enjoy walking my fur babies, going swimming or relaxing with a good book.

GLENDA NAVARRO PROCESSING ADMINISTRATOR



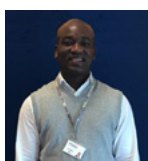
My main responsibility consists of processing procurement fees for advisers. Processing our customers' fees is our top priority, so we process each statement received as soon as the money is received. I spend most of my time with my family and I also do lots of cooking.

JAMES CHIPPER
PROCESSING ADMINISTRATOR



I process insurance cases so that brokers can be paid their commissions. I am still quite new to the role and company but I am still learning new things. I like working with the team as they accept my unique outlook on the world as well as laugh at my jokes. My hobbies are football, reading, playing video games and chilling with a good film or TV series.

KAZEEM OTUN
PROCESSING ADMINISTRATOR



My role in the team is to process the commissions for our brokers. The people I work with are the best part of the job, they are knowledgeable and very friendly, helpful individuals. I enjoy spending time indoors, watching movies and listening to music. In my spare time I go to the local gym here in Chippenham.

SAMANTHA URCH
PROCESSING ADMINISTRATOR



My main responsibility is processing protection commission statements we receive from providers so that we can pay brokers. I focus on paying our AMF brokers protection commissions. In my spare time I enjoy taking my rescue dog for long walks in the countryside, going out to eat, and a gin and tonic in the sunshine. I'm also currently learning to drive.

SIANA CARLEY
PROCESSING ADMINISTRATOR



I started off processing for First Complete and now I am also processing AMF mortgages. Although sometimes it can be challenging juggling two different processes I do enjoy it! I love long walks, the countryside, a bit of rosé every now and then. I also enjoy going spinning.

MEL MOWAT
CUSTOMER SERVICE TEAM LEADER



I have dealt with a range of tasks within the fees team. I was promoted to the senior position around a year ago and my love for the fees team grew! Me and my team absolutely love speaking to our brokers and building relationships with them. I couldn't be prouder of the team I have. Outside work, I love a good cuddle with my cockapoo Teddy. I will also never ever say no to a G&T and a good night out.

CHERYL SMITH
CUSTOMER SERVICE ADMINISTRATOR



I have been with the team since 2012 and have always had support when needed. We are happy go lucky and I really enjoy working in the team. Our mantra is "Work with Pride" and continue to do what we do at all times!

STACEY VINCENT
CUSTOMER SERVICE ADMINISTRATOR



I have been with the team just over a month, so I am learning everything I can from my colleagues and getting to grips with the financial world. It has been a joy coming into such an amazing team and feeling like I have been here for years. When I'm not at work, you can find me being walked by my beagle Lilly, to lifting heavy things in the gym, eating chocolate and just generally having fun.

SAM LAPPIN – CUSTOMER SERVICE ADMINISTRATOR



My responsibilities include supporting firms and brokers. Thanks to my colleagues we create a fun and productive working environment which makes every day enjoyable. I'm an avid Swindon Town fan and enjoy cooking as well as attending live music events.

OUR SERVICE LEADS THE WAY.

We know what great service means to you and your clients so BM Solutions continues to evolve to meet those needs.

To find out more, speak to a BDM now or visit bmsolutions.co.uk

For the use of mortgage intermediaries and other professionals only.



Visit

bmsolutions.co.uk



MARRAKECH.

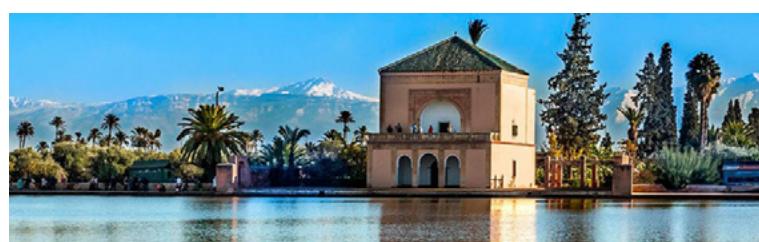
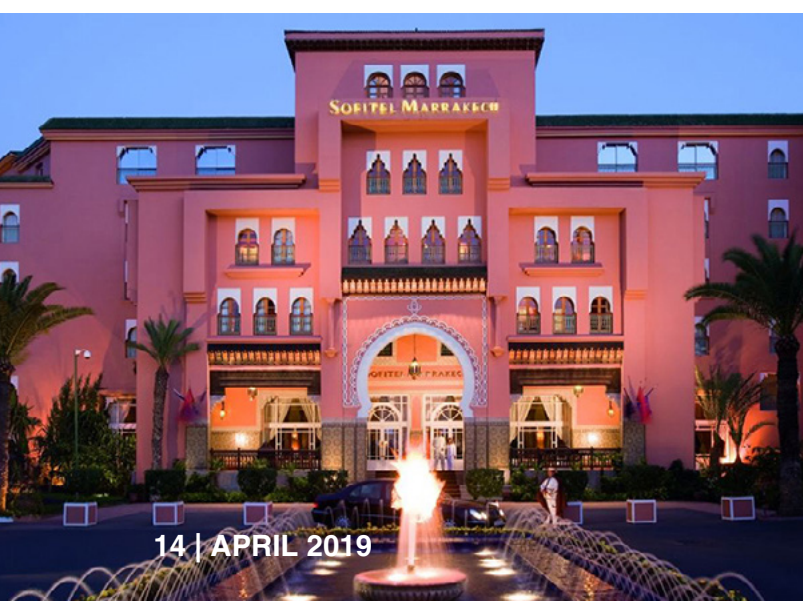
NOVEMBER 13 – 15 2019

Our Recognising Elite qualifiers will be whisked off to Marrakech this November where they'll be staying at the 5* Sofitel hotel.

There's still plenty of time to qualify so make sure you're doing a proper job with each and every client!

As a reminder we have new qualifying criteria:

	QUALIFICATION FOR EVENT	QUALIFICATION FOR VIP
FIRMS	£500,000 CREDITS	£1MILLION CREDITS
SELLERS	£85,000 CREDITS PER QUARTER OR £190,000 CREDITS ACCUMULATIVE	£400,000 (2 QUARTERS ARE DOUBLED TO ANNUALISE NUMBERS)



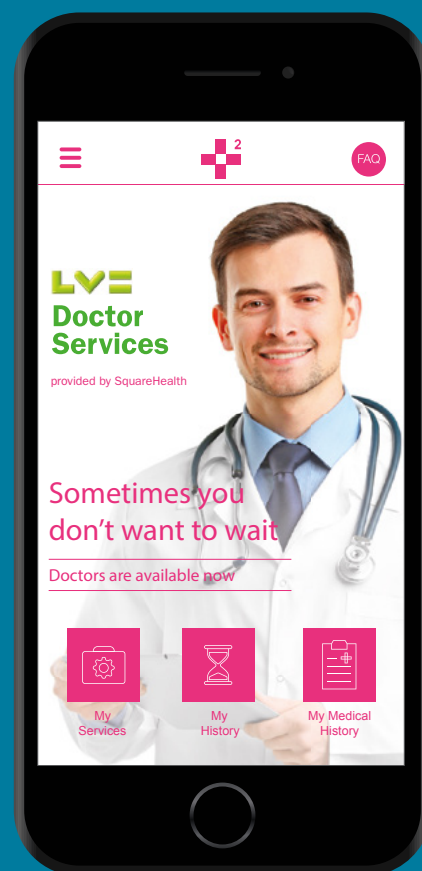
LV= Doctor Services

Providing your clients with access to six expert medical services via one handy app or by simply calling Square Health.

- Remote GP
- Second Opinion
- Prescription Services
- Remote Physiotherapy
- Remote Psychological Services
- Discounted health MOTs

Go to [LV.com/value-added](https://lv.com/value-added) or speak to your LV= account manager to find out more.

LV= Doctor Services is a non-contractual benefit and can be changed or removed at any time.



YOUR DATA IS YOUR MOST VALUABLE ASSET.

MAINTAINING AND KEEPING YOUR CLIENT DATA UP-TO-DATE IS IMPORTANT TO YOUR BUSINESS. AS MANAGEMENT OF DATA AND HOW WE KEEP IN TOUCH WITH CLIENTS EVOLVES, YOU'LL ALWAYS NEED YOUR CLIENTS' BASIC DETAILS!

Three key reasons to enter accurate information:

1. Applications can be slowed down by not providing correct telephone numbers, email addresses or dates of birth.
2. The Data Protection Act 2018 sets out the principle that personal data be accurate and kept up-to-date. Every reasonable step must be taken to ensure that personal data that is inaccurate is either erased or rectified without delay.
3. Our industry is heavily investing in technology and developing propositions that are ready for the digital ages. Keeping your data current will future-proof your business.

All of these reasons reinforce the value of data to your business and also demonstrate the need to capture your client's contact details and ensure they are kept up-to-date for future contact.

Data collection and entry is all within your control – make sure your data is accurate on all systems where you hold data internally and externally.



PRIDE CORNER.

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

Congratulations to **Stuart Cranston at Vantage Health & Life** on being shortlisted in the Emerging Business/Start Up of the Year category of the Belfast Telegraph Business Awards! Good luck!

Two brokers from **Lifetime Group's Super Contractors** have been nominated in the British Mortgage Awards:

NOMINEE'S NAME: GORDON HUNTER

Category: Business Leader: Broker (11 to 50 advisers)
Relationship with nominee: Business Partner
Nominee's Job title: Managing Director
Nominee's company: Super Contractors
Nominee's email address: gordon@lifetimegroup.co.uk

NOMINEE'S NAME: DAVE ELLISON

Category: Broker – Overall
Relationship with nominee: Business Partner
Nominee's Job title: Mortgage Adviser
Nominee's company: Super Contractors
Nominee's email address: dave@supercontractors.co.uk

To help short list Gordon and Dave just head to <https://www.mortgagesolutions.co.uk/events/british-mortgage-awards/nominate/> and enter the details above to nominate each of them!

Mortgages4Plymouth have been in the spotlight in The Plymouth Magazine after winning our Top Firm – Quality Award for Outstanding Service at our Recognising Excellence event in January. Congratulations!



Sue Smith, Principal of Churchside Financial Planning, is literally HALF the woman she was a few months ago – down from a size 30 to 12/14!!

After her incredible weight loss she's focusing on her next challenge – climbing Snowdon!

Sue is raising money for Derian House Children's Hospice, which is local to her and do amazing work for ill children and their families.

Please visit her JustGiving page to donate and support her:

<https://www.justgiving.com/fundraising/suedoessnowdon>



THERE'S ALWAYS TIME TO LEARN **SOMETHING NEW**



To help you meet the challenges of the Insurance Distribution Directive (IDD) requirements, we've launched a CPD hub that's packed with research, webinars and guides to make it easy to build up those valuable CPD hours.

adviser.royallondon.com/protectioncpd

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