

# PRIDEPRESS.

MAY 2019

WWW.PRIMIS.CO.UK



## FATHER'S DAY

HOW MANY DADS  
HAVE LIFE INSURANCE,  
CRITICAL ILLNESS  
COVER, OR A WILL?

## COMPLIANCE POLICY

PRIMIS AND  
PERSONAL TOUCH  
HAVE COMBINED  
TOGETHER INTO A  
SINGLE TEAM.

## TOOLBOX GI QUOTE ENGINE

LEARN ABOUT OUR  
QUICK, EASY AND  
EFFICIENT GENERAL  
INSURANCE QUOTE  
ENGINE.



# 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](https://adviser.royallondon.com/protectioncpd)*

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# FATHER'S DAY: 16TH JUNE

The dictionary describes a father as:

## FA■THER [fah-ther]

- A male parent
- A man who exercises paternal care over other persons

But what is a father really? The obvious thoughts are breadwinner and provider but perhaps that's more the role dads see themselves performing. Through the child's eyes dad is the hero, teacher, confidante, and playmate. The one who mends the broken toy, asks about their day, helps with their homework, teaches them to ride a bike, plays football, has a pillow fight, or reads them a story. Quite a hero!

Dads will say one of their main roles is protector and they'll do this in many ways; child-proofing the home, teaching kids how to cross a road, making sure they use a car seat, etc. All of these are vital to a child's well-being but financial protection is vitally important too: how many dads have life insurance, critical illness cover, income protection, or a will? They need it, because the unexpected can happen...

Every 22 minutes a child in the UK loses a parent<sup>1</sup>. That's around 111 every day. Yet, shockingly, of all families with dependent children only 46% have Life Cover, only 18% have Critical Illness cover and only 13% have Income Protection<sup>2</sup>. Dad could go from hero to zero in a stroke. Literally!

Nothing will replace dad in the eyes of the child but 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 mum, it'll ensure that emotional stress isn't accompanied by financial strain.

Have you spoken to all your 'dad' clients about family protection? Have you given them the chance to say 'no'? If not, why not?

A 35 year old dad can provide £100,000 of Life or earlier Critical Illness Cover for less than £1 per day<sup>3</sup> depending on the plan benefits.

With millions of kids giving their dad a card and present on 16th June, talk to your dad clients and make sure they give their children a present too – some financial security should anything unseen happen to their hero.

Happy Father's Day!

For protection queries contact  
Steve Berry

**Protection Manager**  
**Steve.berry@primis.co.uk**

1. Source: <https://childbereavementuk.org/about-us/death-bereavement-statistics/>
2. Source: Aviva Protecting Our Families Report March 2017  
[https://www.aviva.com/content/dam/aviva-corporate/documents/newsroom/pdfs/reports/6904\\_Aviva\\_PoF\\_interactive\\_secure\\_17.03.17\\_87Arq6L.pdf](https://www.aviva.com/content/dam/aviva-corporate/documents/newsroom/pdfs/reports/6904_Aviva_PoF_interactive_secure_17.03.17_87Arq6L.pdf)
3. Source: Panel quotes from iPipeline as of 17/04/2019 based on a male non-smoker, born on 01/01/1984, employed with an annual income of £50,000

# Buy-to-let? You bet.

Whether your client is a seasoned pro or a newbie dipping their toe, we've got buy-to-let covered. Superb service, a broad lending policy and a wide range of top products.

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or call your dedicated BDM to find out more



# UPCOMING NETWORK EVENTS.

IN JUNE WE'RE HOLDING OUR PROTECTION SPOTLIGHT WORKSHOPS SO MAKE SURE YOU RESERVE YOUR SPOT IF YOU HAVEN'T ALREADY – [CLICK HERE TO BOOK TODAY!](#)

These workshops give you a great opportunity to hear from and speak to protection providers and your colleagues about product innovations, sales tips, and how to ensure all of your clients are protected.

JUNE 2019				
Monday	Tuesday	Wednesday	Thursday	Friday
3	4 Yorkshire Protection Spotlight Workshop	5 North East Protection Spotlight Workshop <hr/> London Protection Excellence	6	7
10	11 Northern Ireland Protection Spotlight Workshop	12 North West Protection Spotlight Workshop	13 Midlands Protection Spotlight Workshop	14
17	18 Glasgow Protection Spotlight Workshop	19 South East Protection Spotlight Workshop	20 South West Protection Spotlight Workshop	21
24	25	26	27	28



**NEW!**

# Delivering even more choice for landlords

We're always looking for new ways to help landlords, and our newest initiative is the **extension and automation of top slicing across the entire Buy to Let Mortgage product range.**

## Top slicing allows landlords to:



Unlock access to 2 year fixed products



Choose from a wider choice of products

**LOAN**

Achieve greater flexibility around loan size



Optimise their investment opportunity



Demonstrate they can meet financial stresses using surplus earned or portfolio income

## Who can it help?

- ✓ Personal ownership
- ✓ Portfolio landlords
- ✓ Limited companies
- ✓ HMOs
- ✓ Holiday lets

Not available to First Time Buyers

Get in touch

Contact your local BDM  
0800 116 4385  
[precisemortgages.co.uk](https://www.precisemortgages.co.uk)



# MORTGAGE MARKET OPPORTUNITIES

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**THE CURRENT MARKET IS GREAT FOR INTERMEDIARIES BECAUSE YOU ARE THE EXPERTS AND YOUR CLIENTS NEED ADVICE ON THEIR MORTGAGES.**

## **KEEP IN TOUCH**

Keeping in touch with your clients helps you understand their changing needs and circumstances. Knowing your clients helps you identify when it's best to look at a new mortgage deal or if there are better options to consider.

## **BUY TO LET**

As more lenders move into the buy to let arena there are more competitive rates than ever before creating better customer outcomes. Don't shy away from talking to your landlord clients, speak to the specialist lenders on panel to gain insight and knowledge – they know their stuff!

## **PRODUCT TRANSFERS**

Product transfers continue to be popular. With around £150 billion in product transfers predicted in 2019, this is a huge opportunity to touch base with all of your mortgage clients to make sure their current deal is still the best one for them.

## **EQUITY RELEASE / RETIREMENT / INTEREST ONLY**

With trillions of pounds locked into the UK housing market equity release continues to be a growing market which could provide solutions for your customers. Also, more and more lenders are looking into lending to over 55s and into retirement, so take a look at what is available for your older clients.

And don't forget to talk to each and every client about protection – don't let them lose their family home because you didn't do a proper job!

**Dominic Hodge**  
**Mortgage Proposition Manager**



# MEET THE MARKETING TEAM.

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MARKETING IS RESPONSIBLE FOR ANYTHING FROM APPROVING YOUR CLIENT-FACING MATERIALS TO SENDING COMMUNICATIONS AND ORGANISING EVENTS



**KATE LINDREA**  
**MARKETING OPERATIONS MANAGER**

I joined PRIMIS in January this year as Marketing Operations Manager and since then my feet haven't touched the ground. I'm surrounded by a great team who are bright, creative and passionate. In my 20's I had several seasonal jobs – I once found myself solely responsible for cooking a three-course dinner, for 70 people every day – despite having made little more than toast at home!



**SHABAR AHMED**  
**FINANCIAL PROMOTIONS & RISK CONSULTANT**

I have worked in Financial Services for over 15 years. It is my job to deliver a world class broker experience in supporting brokers and internal customers in achieving their objectives in a compliant and effective manner. I am also a fully qualified barber and have been cutting hair since the tender age of 13!



**JAMIE BOWYER**  
**FINANCIAL PROMOTIONS & RISK CONSULTANT**

I am responsible for reviewing AR materials including websites, adverts, social media and stationary. I am enjoying learning new things and getting to grips with financial promotions, I have a great team who are very supportive which helps. I enjoy spending time with my family and love to rock out at gigs when I can with the husband, you can't beat a good head bang to Distress!



**FRAZER SHAW**  
**DESIGN & MULTIMEDIA EXECUTIVE**

I have been PRIMIS for just over 3 years, having spent my time before this in automotive marketing and creative advertising. Along with Nathan, I am responsible for any creative work – including this magazine! Outside of work I usually amuse myself by running, walking my dog Treacle, reading, and gaming.



**NATHAN WILLIAMS**  
**CREATIVE DESIGNER**

I have worked in Marketing & IT for 15 Years and during this time built upon my design skills. Whether the request for design is digital or print, I enjoy getting creative! I love beer, hip hop, kung fu movies, tattoos, Star Wars and getting out on my Harley Davidson, oh... and my 3 kids!



**KATE MARSH**  
**MARKETING PROJECT MANAGER**

I joined the marketing team at Personal Touch Financial Services in 2013. My most recent projects include the new Marketing Portal and PRIMIS website. I'm also focussing on broker recruitment, Business Development Suite and Toolbox roll-out projects. Outside of work I love running and have taken part in a variety of events



**ANDREA MOORE**  
**EVENTS MANAGER**

I am the Events Manager for PRIMIS and started with the company on the 3rd January 2003 – so I'm officially part of the furniture! I have had a few different roles but when I was asked to join the Events Team I have never looked back!! I love the environment we work in and the wonderful team of people. I have a love for music and when I was young, many years ago, I was in a band with Cat Deeley.



**ALICE BROWN**  
**EVENTS COORDINATOR**

I am the Events Coordinator and have been in the Events industry for 8 years. I graduated with a degree in Events Management with Arts and Entertainment from Sheffield Hallam University. I enjoy going to restaurants and bars with my friends, walking my dog, and going to the gym.



**TISH SMITH**  
**MARKETING & COMMUNICATIONS MANAGER**

I have been with the company since 2005 when I moved over from the US and have done a couple of roles since then before finding my home in Communications. We are responsible for internal and external communications and work closely with our lenders and providers to deliver marketing. My favourite place is anywhere with a beach and I am a massive geek; I enjoy all things music and sci-fi and even have a Stargate related tattoo!



**EWELINA KONECZNA**  
**SENIOR COMMUNICATIONS EXECUTIVE**

I have been with the company since 2010 and I have enjoyed various roles before moving across to Marketing. In my current role I am lucky enough to support and manage projects for Marketing, Communications, Propositions, and the Events team. I used to play basketball in the National Polish Basketball team. I enjoy fitness classes, drinking copious amounts of coffee, and buying shoes!



**KELLY RUSSELL**  
**COMMUNICATIONS ASSISTANT**

I have been with PRIMIS for just over a year now and can honestly say how inspirational each individual is. My role consists of the daily communications and support to both internal and external parties. I am always striving to be the best I can be and I truly believe this role is helping me to reach that goal. I am an avid National Trust member and enjoy exploring new locations. I love nothing more than cosying up on the sofa with my two fur babies and a nice cup of tea.



**SAM HOWITT**  
**COMMUNICATIONS ASSISTANT**

I have recently joined the Marketing & Communications team and am looking forward to working more for PRIMIS. My hobbies include going to concerts, reading, video games and playing guitar.

# We've **exteeeeeended** our income protection



- ✓ Parent & child cover
- ✓ NHS sick pay guarantee
- ✓ Rehab support services
- ✓ Fracture cover
- ✓ Death benefit
- ✓ Remote GP
- ✓ Prescription services
- ✓ Second opinion
- ✓ Legal advice
- ✓ Counselling

Plus £1,250 LV= Income Protection  
**All this for around £20\* a month**

We're delighted to be named  
Best Income Protection Provider  
for the last nine years.

**Thank you to everyone  
who voted for us.**



Best Income Protection Provider



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or visit [www.LV.com/extendedIP](http://www.LV.com/extendedIP)**



# COMPLIANCE POLICY AND PROCESS.

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**WITH PERSONAL TOUCH JOINING THE PRIMIS BRAND THE NEED FOR A SINGLE, BEST IN CLASS, APPROACH TO DELIVERING EXCELLENT CUSTOMER EXPERIENCE AND CONSISTENT GOOD CUSTOMER OUTCOMES ACROSS THIS GREAT NETWORK IS CLEARLY SOMETHING THAT'S EXPECTED.**

Add to this the development of Toolbox ahead of roll out to all brokers in coming weeks and this expectation becomes a real and pressing need.

The good news is that the Compliance Policy and Advice Teams from PRIMIS and Personal Touch are fully aware of this challenge and have combined together into a single team to address this.

Working quietly behind the scenes the new combined team has arranged a large number of meetings and facilitated workshops with key stakeholders which has included a large number of brokers.

This programme of work was tasked with establishing current best practice as well as proactively seeking out areas where policy and process could be improved. The objective being not to change policy for change's sake, but to use this opportunity to ensure that we had proportionate yet pragmatic policy consistent with regulatory expectation.

The output from all this work is revised policy and process covering all product categories. The new policy and process will represent the best of PRIMIS and Personal Touch whilst also being very familiar to you. Where advice efficiencies have been identified these have been adopted as long as we can be sure that these would benefit the client whilst also keeping the broker and the Network safe.

All planned changes to policy and process have been incorporated into Toolbox during its development so that each supports the other. In the next few weeks Toolbox training will be provided to brokers and any changes will be highlighted as part of that training.

In addition, there will also be an ongoing programme of communication so that you can easily appreciate where a change has been made.

**Paul Underwood**  
**Compliance Director**



# TOOLBOX GENERAL INSURANCE QUOTE ENGINE.

**IF YOU ALREADY HAVE ACCESS TO TOOLBOX THEN YOU ARE ALREADY USING OUR QUICK, EASY AND EFFICIENT GENERAL INSURANCE QUOTE ENGINE.**

Our Quote Engine gives you access to a panel of market leading 5 star defaqto rated products. This gives you the confidence that you are recommending a top quality policy for your client. You can also tailor the policy to meet your clients' needs with the addons available, including accidental damage and legal expenses.

Not only does it offer fantastic products, it is also designed to save you valuable time.

The quote engine is fully integrated with our panel of providers. This provides and attaches all the required documents to your compliance summary and automatically creates a policy record in Toolbox which your commission will reconcile against.

**FROM CREATING THE  
CLIENT RECORD...**

1

The screenshot shows the 'Personal Details' form. It includes fields for Title (Mr), Name (John Smith), Date of Birth (26/02/1923), Age (95), Nationality, Client Occupation, Occupation Status, Basic Annual Salary, Annual Income, Partner Name, Informal Salutation (Jon), Middle name (Daniel), Smoker (Yes/No), Provider Occupation (Select), Vulnerable (checkbox), and buttons for 'Add New Partner' and 'Add New Partner'.

**...TO CREATING A  
WORKFLOW AND  
CHOOSING TO  
COMPLETE A NEW  
QUOTE...**



2

The screenshot shows the 'New B&C Quotation' form. It includes buttons for 'New Quote' and 'New Quote From Previous', a dropdown for 'Please Select', a 'Previous B&C Quotation Search' section with fields for Quote ID, Date quote submitted, Risk address postcode, and Date quote expires, a 'Search' button, and a 'Results' section with a 'Show 20 results per page' and 'Filter Results' options.



...TO FILLING OUT  
THE BUILT-IN FACT  
FIND AND GETTING  
A NUMBER OF  
COMPARATIVE  
QUOTES...

3

Quote Results			
Show 20 results per page			
Provider	Product	Annual Premium	Mon
	COVEA PROFILE EDI		
	L&G Home Insurance Choices Standard	£155.00	

...TO FINALLY  
APPLYING AND  
FILLING OUT THE  
SHORT APPLICATION  
TO GENERATE A  
FULLY COMPLIANT  
COMPLIANCE  
SUMMARY...

4

Valid ID Check	N/A
Fact Find	Use Current F
Fact Find_4074	Created on 27/02/2019 09:11:50 by greenr2
Comparative quote/report	
PriceComparison_4074	Created on 27/02/2019 09:11:50 by greenr2
FeatureComparisonStatic_BAC	Created on 24/03/2014 00:00:00 by development
Illustration	
Illustration_4074	Created on 27/02/2019 09:13:50 by System

# ...TAKES JUST 15 MINUTES!!

**AND** your policy is created for you waiting for the commission to roll in.

For any questions please contact Nicky Hemmings, General Insurance Proposition Manager  
at [nicky.hemmings@primis.co.uk](mailto:nicky.hemmings@primis.co.uk)

ONLY FOR USE BY MORTGAGE INTERMEDIARIES



# We think you deserve five star service every year

We're delighted to have earned a five star rating in the Financial Adviser Service Awards three years in a row. And we were also named no.1 lender for overall service in 2016 and 2018. What makes this special is that these awards are voted for by you.

From our BDMs to our mortgage processing, we've got you and your mortgage customers at the heart of everything we do year in, year out.

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NatWest Intermediary Solutions



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# PRIDE CORNER.

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

Massive congratulations go to everyone at **Censeo Financial Ltd** on their win for Best Supplier to the Sector at the recent First Time Buyer Readers' Awards. Not only that, but Censeo's Founder and CEO, **Rupi Hunjan**, was Highly Commended in the Judges' Special Award for Outstanding Contribution to the First Time Buyer Market!



**Pam Brown** from Pam Brown Mortgages is taking part in the Otmoore Challenge half marathon on June 8th in support of Crohn's and Colitis UK. Some of you will know Pam Brown and that her son, Joe, was diagnosed with Crohn's Disease when he was 13.

If you'd like to make a donation to support Pam and this great cause please visit her fundraising page – <https://www.justgiving.com/fundraising/Pam-Brown3>

We wish Pam luck with the challenge!

**David Carnac** of David Carnac & Co cycled nearly 300 miles from Normandy to Paris over the Bank Holiday weekend to raise funds for the Brain Tumour Trust – inspired by one of his close friend's experience with their 9 year old daughter, Cleo. To find out more or if you'd like to donate and support David please visit his Facebook fundraising page [here](https://www.justgiving.com/fundraising/david-carnac-normandy-paris-cycle-teamcleo) - <https://www.justgiving.com/fundraising/david-carnac-normandy-paris-cycle-teamcleo>



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