

PRIDEPRESS.

JUNE 2019

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PRIMIS.

MORTGAGE NETWORK

IT TIPS AND TRICKS

WE GIVE YOU A FEW
TIPS TO HELP YOU
SECURE YOUR DATA
AND ONLINE ACTIVITY.

MEET YOUR ASMs

GET TO KNOW YOUR
ASMs AND LEARN HOW
TO GET IN TOUCH WITH
THEM.

UINSURE REVAMP ADD ON PRODUCTS

REVISED ADD ON
PRODUCT RANGE
ACROSS BOTH HOME
AND LANDLORDS
INSURANCE.

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Our new Mortgage Plan protects more than just your clients' lives.

The Mortgage Plan is now available with Serious Illness Cover Protector, which covers more conditions than any other insurer* and pays out at 100% for 77 of the most severe conditions.

And with our Healthy Living Programme, your clients can be rewarded from day one.

One quick and easy application means your client can be covered in minutes.

Change the conversation with our new Mortgage Plan.



IT TIPS & TRICKS.

AS WE USE TECHNOLOGY FOR MORE AND MORE EVERY DAY IT'S IMPORTANT TO STAY SAFE. HERE ARE A FEW TIPS TO HELP YOU SECURE YOUR DATA AND ONLINE ACTIVITY.

ALWAYS USE A PASSWORD TO LOG IN

The most important step for securing your laptop and preventing other people from accessing your files without permission is to require a login password. Make sure to create a password that is difficult to guess, so don't use your birthday, your cat's name, or the name of a loved one.

USE A PASSWORD-PROTECTED SCREENSAVER

To ensure that people can't snoop in and snoop if you've left your laptop unattended for a few minutes, make sure that the screensaver starts automatically and requires a password to exit. And make sure you lock your laptop if you walk away!

ENCRYPT YOUR HARD DRIVE

Protecting your laptop with a password is not enough to prevent an attacker from accessing your files. If your laptop is stolen or the attacker has a lot of time, he can remove the hard drive and read the files directly. To prevent this and to protect your data from physical attacks, encrypt your laptop's hard drive.

BACKUP YOUR DATA

From ransomware attacks to stolen laptops, backing up your data is essential to ensuring you will not lose what you hold dear. You can go with either a local backup or a cloud backup.

KEEP YOUR SYSTEM AND SOFTWARE UP TO DATE

The best way to keep your laptop malware-free is to not download random things (e.g., a weird Flash update) and to keep your software up to date. Modern browsers such as Chrome and Firefox have auto-update enabled by default, but you still need to restart them from time to time. Make sure to turn on auto-update for your operating system and apps to benefit from the latest security patches.

ADD A WEBCAM COVER

There is probably nothing worse for privacy than a RAT (Remote Administration Tool), like the infamous DarkComet, which turns on your camera to spy on you. While in theory the LED next to your camera should always be on when the camera is on, in practice hackers have found a way to disable it both on Windows and MacOS so cover your camera so no one can use it against you.

CLEAR YOUR CACHE

If you are having problems with Toolbox it's always worth clearing your Internet History (cached data) from your Web Browser.

This helps by getting rid of old data and allows Toolbox to refresh and try again.

[Click here](#) to see how to clear your Internet History depending on the Web Browser you use.

However if the issue continues after clearing your history please contact the **IT Team on 0333 320 2208**.



CLOSING THE INCOME PROTECTION GAP.

ACCORDING TO ROYAL LONDON'S STATE OF THE PROTECTION NATION REPORT FROM JANUARY THIS YEAR, FOR PEOPLE WITH A MORTGAGE ONLY 19% HAVE INCOME PROTECTION, 29% HAVE CRITICAL ILLNESS COVER AND 60% HAVE LIFE COVER.¹ A STAGGERING 81% OF PEOPLE WITH A MORTGAGE HAVE NO WAY OF PROTECTING THEIR INCOME IF THEY WERE UNABLE TO WORK.

38% of people that work full time said they didn't need any income protection, but only 8% said they have cover with their employer. How will they intend to pay their mortgage if they don't have their full income?

Don't forget, income protection is just as important for renting clients as it is homeowners. If your clients get ill, lose their job or have their hours cut they'll still need to pay rent and other utilities and if savings aren't available then losing their home could be a real possibility.

Write it all out for your clients in black and white. Once they see the difference between what they think they can afford versus the reality if they lost their income it's a no-brainer to get the cover they need to ensure they don't lose their home.

Make income protection a priority for every client you see. You're not just protecting their income but also their home and livelihoods so they can focus on finding a new job or getting better instead of where they will sleep that night or if they will eat that day.

Do a proper job, have the tough conversation with each and every client and leave your appointments knowing you've given them peace of mind and the protection they need.

Steve Berry
Protection Proposition Manager

1. <https://adviser.royallondon.com/globalassets/docs/protection/state-of-protection-nation.pdf>



PRIMIS WELCOMES THE NEW HEAD OF FIELD SUPERVISION.

I am thrilled to announce the appointment of Kate Ashton as Head of Field Supervision with effect from the 1st May 2019.

Kate has been part of the team under Personal Touch since 2014 when she started as a Member Competence Consultant. She then progressed to leading the team with great success as the Member Competence Manager.

With over 18 years in financial services, Kate provides us with a wealth of experience within the compliance, supervision, management and broking sectors. Her understanding of both the current and ongoing opportunities and challenges facing the industry today allow her to be integral in the design

and implementation of the latest initiatives. This includes the integration of PRIMIS policy and the T&C Scheme, together with the ongoing development of Toolbox in which she has expert knowledge.



Those of you who have already worked with Kate will know she has a natural passion and dedication in supporting you and your businesses thus ensuring we are always delivering the right client outcome first time, every time. We are confident her positive, solution focussed leadership will ensure you receive excellent service and added value from your Area Supervision Manager.

Paul Nurding
Supervision Director

ONLY FOR USE BY MORTGAGE INTERMEDIARIES



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For more information go to intermediary.natwest.com or log on to LiveTALK

NatWest Intermediary Solutions



NatWest

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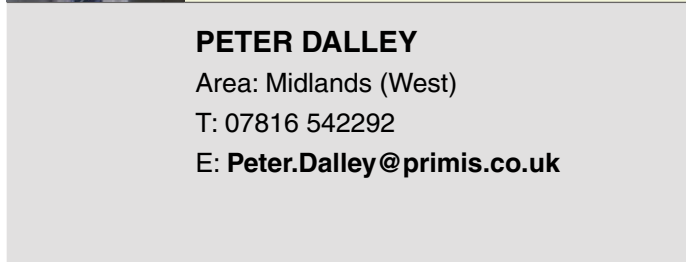
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MARKET OPPORTUNITIES – LATER LIFE LENDING.

THE FUTURE OF RETIREMENT LENDING IS VAST AND BRIGHT. FIGURES PUBLISHED EARLIER THIS YEAR SHOW THE LIFETIME MORTGAGE MARKET HIT ALMOST £4BN IN 2018.¹ HERE AT PRIMIS WE WANT TO SEE AS MANY OF YOUR LATER LIFE CLIENTS BENEFIT FROM THEIR HOUSING WEALTH AS POSSIBLE. THE CHOICE AND FLEXIBILITY OF LATER LIFE PRODUCTS ARE LEADING MANY THOUSANDS OF PEOPLE TO A BETTER RETIREMENT.

RETIREMENT INTEREST ONLY MORTGAGES

Retirement interest only (RIO) mortgages bridge a gap in the market for older borrowers that allows them to stay in their home for longer without making the commitment to equity release. They differ from standard interest only mortgages because the loan will only be repaid when your clients sell the property, die or go into long-term care. Affordability calculations only look at if your clients can afford the interest payments, not to repay the capital. There are several panel options for you to utilise this type of product.

EQUITY RELEASE

Equity release can support your clients through difficult times, but can also sustain a happy enjoyable retirement. The diverse range of plans now available offer flexibility. Your clients can access a lump sum, regular payments or a combination of both depending on their need. Guaranteed inheritance features, downsizing protection and flexible payment options, along with low interest rates, see £11 million released in the UK every day.

Later this year equity release permissions will be available across the entire network enabling all CeMAP qualified brokers to take their equity release qualification or, should you already hold an equity release qualification, become authorised in this area. Make sure you register your interest in this exciting opportunity so you don't miss out.

EQUITY RELEASE COUNCIL MEMBERSHIP

We are delighted to announce that any equity release brokers within PRIMIS now have the opportunity to join the Equity Release Council. Being part of the Equity Release Council entitles you to use of their kitemark logo, access to networking opportunities, comprehensive guidance throughout the advice process, visibility to consumers via the Council's website and many other benefits.

If you have any questions or interest in RIOs or Equity Release please contact me on **Elizabeth.wilkie@primis.co.uk**.

1. <https://www.ftadviser.com/mortgages/2019/01/24/equity-release-nears-4bn-mark/>



UPCOMING NETWORK EVENTS.

TAKE A LOOK AT THE UPCOMING EVENTS AND SEE WHAT YOU WANT TO ATTEND.

JULY 2019				
Monday	Tuesday	Wednesday	Thursday	Friday
1	2 NE&Y Regional Sales Meeting	3 Midlands Regional Sales Meeting	4 North West Regional Sales Meeting	5
8	9 South West Regional Sales Meeting	10 South East Regional Sales Meeting	11	12
15 Protection Excellence Solihull	16	17	18	19
22	23	24	25	26

UINSURE REVAMP ADD ON PRODUCTS.

UINSURE HAVE REVISED THEIR ADD ON PRODUCT RANGE ACROSS BOTH HOME AND LANDLORDS INSURANCE. THE PRODUCTS NOW OFFER BEST IN THE MARKET BENEFIT LEVELS.

On Home Insurance the cover levels have been tripled from the previous versions.

Family Legal Expenses now gives £150,000 of cover per annum for £33 per year or £2.75 per month. Cover areas have been increased and now include Probate, Identify Theft, School Admissions Disputes and Jury Service.

Home Emergency has increased to £1,500 per claim and now has no annual claim limit. Boiler cover is included as standard and if it cannot be fixed the policy will pay the customer a £500 contribution towards a new one. Cover costs £48 per year or £4 per month.

On the Buy to Let / Landlords product the cover level on Legal Expenses has been quadrupled to £100,000. Rent Guarantee is also included as standard and the cover costs £72 per year or £6 per month.

The Rent Guarantee benefit covers up to £2,500 per month for up to 12 months and includes 75% of the rent for a further two months once the Tenant has left the property, so that it can be prepared to be re-advertised.

Cover areas have increased to now include Property Damage and Infringement, Health and Safety Prosecutions and Jury Service.

Landlords Emergency now offers £1,000 per incident with no annual claim limit and like the Household product also includes a £500 Boiler Contribution.

By leading on the features included you can ensure that clients understand the benefits of these options and don't see them as just an Add On that will cost money.

Contact Uinsure to learn more about these product enhancements and how you can position them to your clients, meeting their needs and improving customer outcomes!

Tune into Uinsure's webinar to learn how you can maximise your GI potential and enhance your customers' level of cover, by focusing on the features of these add-on products:

Friday 12th July at 11am via join.me/UinsureLimited

There's nothing to sign up to - simply visit the URL above at 11am on the day and choose whether you want to listen via your computer or your telephone and you're done!

E: enquiries@uinsure.co.uk

T: 0344 8443844

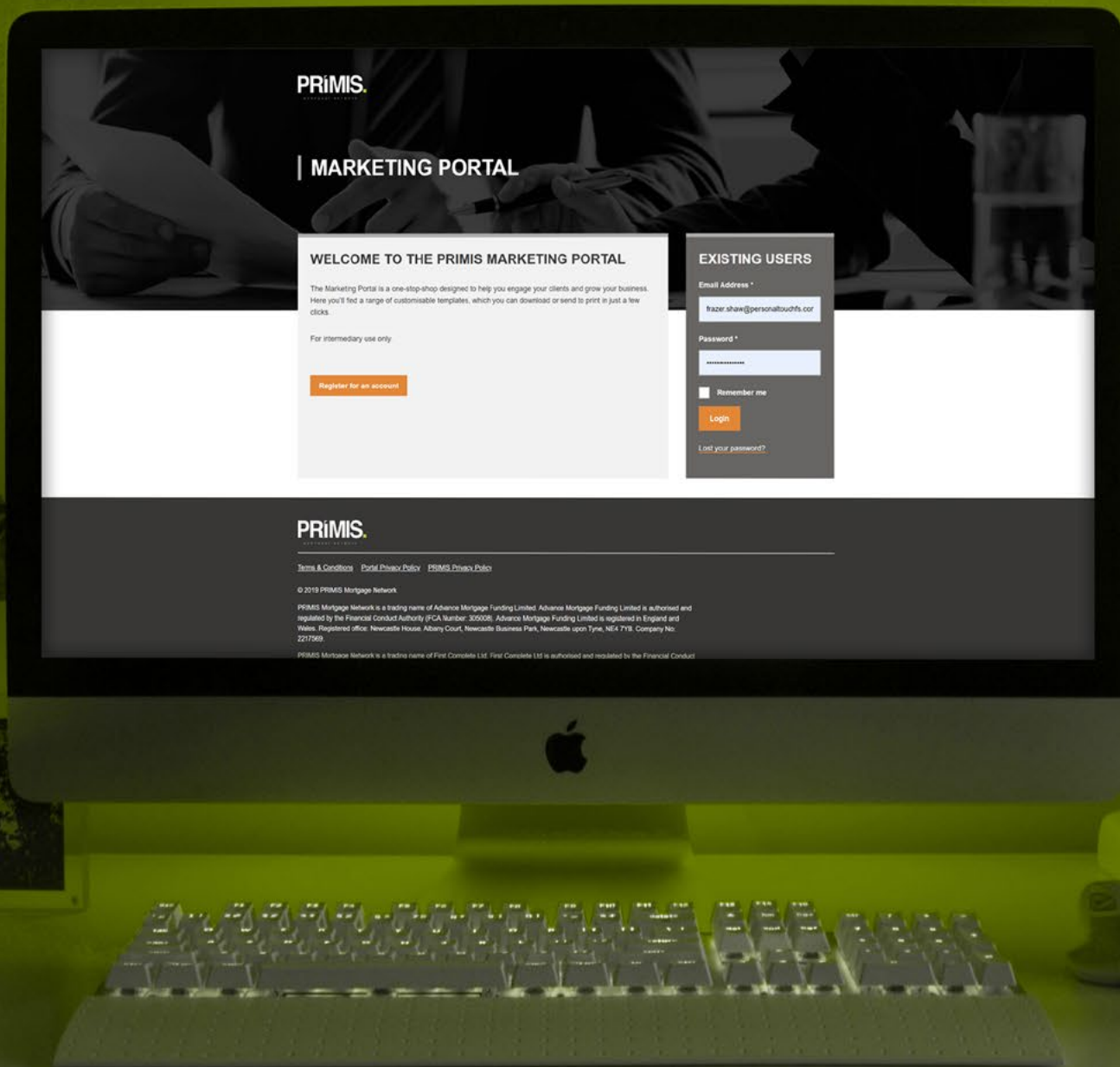


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PRIDE CORNER.

WELCOME TO PRIDE CORNER, WHERE WE RECOGNISE AND CONGRATULATE OUR MEMBERS ON THEIR ACCOMPLISHMENTS.



Congratulation to **Paul Shannon of Navigate Mortgages** who married his bride Zoe at the end of May! We wish them a long and prosperous marriage.



Congratulations to **Jordan Dallas of Dallas Mortgages** who moved into new premises in June. Well done Jordan - the premises look superb!



Congratulations to **Becki Ward (now Davidson) of XL Finance Ltd** who got married on 9th June! We wish them the best of luck.



LET'S GET SOCIAL.



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