

PRIDEPRESS.

JULY 2019

WWW.PRIMIS.CO.UK



PRiMIS.

MORTGAGE NETWORK

QUALITY TIPS

WE PROVIDE A
ROUND-UP OF KEY
CHANGES.

PROTECTION EXCELLENCE EVENTS

LEARN WHAT
BROKERS THOUGHT
OF OUR PROTECTION
EXCELLENCE EVENTS!

DIGITALMOVE

A NEW PLATFORM
WHICH DELIVERS
EVEN GREATER VALUE
TO HOME MOVERS.



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.

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

NatWest Intermediary Solutions



NatWest

UPCOMING NETWORK EVENTS.

**DON'T MISS YOUR OPPORTUNITY TO
ATTEND THESE EVENTS IN AUGUST!**

TRUST WORKSHOP

7th August (AM) – The Village Hotel,
Glasgow – **Click here to register**

DOUBLE YOUR BUSINESS

7th August (PM) – The Village Hotel,
Glasgow (Invitation only – speak to
your RSD if you are interested)

WILL WRITING COURSE

13th August – PRIMIS offices, Solihull
– **Click here to register**

REGIONAL SALES CONFERENCES

20th August – The Dunadry Hotel,
Northern Ireland – **Click here to register**

21st August – The Hilton Hotel,
Glasgow – **Click here to register**

**INVITES FOR OUR SEPTEMBER
EVENTS* WILL BE COMING SOON,
SO KEEP AN EYE ON YOUR EMAILS
FOR THESE UPCOMING EVENTS:**

PROTECTION EXCELLENCE

12th September – The Holiday Inn,
Filton, Bristol

18th September – Ridding Park, Harrogate

TRUST WORKSHOP

17th September (AM) – The Dunadry
Hotel, Northern Ireland

DOUBLE YOUR BUSINESS

17th September (PM) – The Dunadry
Hotel, Northern Ireland

BUSINESS PROTECTION TRAINING

18th September – Lloyds Bank PLC,
Birmingham

LEADERSHIP EXCELLENCE

Tuesday 24th and Wednesday 25th
September at St George's Park,
Burton-upon-Trent

*Please note that dates are subject to change.

View Our 2019 Claims Report

At Aviva, paying claims is the single most important thing we do. It's how we help our customers defy uncertainty, providing financial support when they need it most.

We're proud to share our 2019 individual protection claims report which highlights how we've been there for our customers – your clients – in 2018.

Highlights of this year's report include:

- An overview of the £957 million we paid to customers and their families
- A 360° view of a real claim we paid from three different perspectives
- How we're making the claims process even quicker and easier

Read our claims report now



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Helping your clients take a step on the property ladder with our:

Help to Buy

Our Help to Buy Remortgage range (including retention of the equity loan) provides a remortgage option to clients approaching the end of the five year interest free period of their Help to Buy: Equity Loan.

Plus, we'll shortly be offering new deals to help support clients who are looking to purchase their home under the scheme.

Assisted Mortgage

Our Joint Borrower Sole Proprietor arrangement that allows a buyer and sponsor to combine their income and apply for a joint mortgage, without co-owning the property.

Low deposit mortgages

We're dedicated to helping more of your clients buy their first home with our great low deposit mortgages. Not only can your clients benefit from a competitive rate, we're also offering deals with cashback to fund additional purchases when your client moves in.

For more information about our mortgage products visit wbfi.co.uk



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wbfi.co.uk



ist@westbrom.co.uk



0345 241 3597

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Head Office: 2 Providence Place, West Bromwich B70 8AF. www.westbrom.co.uk 'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

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CORT QUALITY TIPS

RECENT COMMUNICATIONS FROM OUR COMPLIANCE TEAM HAVE CONFIRMED THE NEWLY INTRODUCED AND ALIGNED COMPLIANCE POLICY GUIDES.

In this month's issue, we would like to provide a round-up of key changes, focusing on an item in each guide;

LATER LIFE BORROWING & EQUITY RELEASE ADVICE GUIDE

INVOLVING THE CLIENT'S FAMILY OR THIRD PARTIES

Even where the clients do not want a third party in attendance, you should encourage them to discuss their plans with their family before committing to a solution. The clients should also be asked for permission to copy family members on the advice letters and correspondence.

Where applicable, you should make sure that your files clearly demonstrate the actions taken to ensure that the client's third parties have had an opportunity to be involved in the advice and decision-making process. In cases where the client's capabilities and circumstances are such that it would clearly have been inappropriate to recommend family involvement, this should also be briefly noted on the file.

THE CLIENT'S CURRENT AND FUTURE INCOME

In all cases, the AR must document the position relating to the independent client check of eligibility for, and impact on, means tested

benefits in the State Benefits and Grants Control Form.

You must provide the State Benefits and Grants Control Form to the client before the application form is submitted, and retain a copy on file.

PROTECTION & GENERAL INSURANCE ADVICE GUIDE

SHORT TERM INCOME PROTECTION (STIP)

Short Term Income Protection (STIP) policies offer a limited payment period (1, 2 or 5 years) for each eligible claim. In contrast, traditional Income Protection plans will pay out for the whole of the time that the policyholder is unfit to work; or until they cease to be eligible to claim; or the policy term ends.

A STIP can only be recommended when a full income protection product (from any provider on panel) has first been quoted, discussed and rejected for appropriately documented reasons. All such discussions must be recorded in the case notes and a copy of the comparison attached to Horizon/Toolbox. This will demonstrate that STIPs are the most suitable product type for the client, and that the client understands their comparative limitations.

The Demands and Needs Letter needs to fully replay why a STIP has been recommended rather than a full Income Protection plan.

REGULATED MORTGAGES POLICY AND GUIDANCE

DEBIT CONSOLIDATION CALCULATOR

The Network has developed a Debt Consolidation Calculator to assist with the calculation of the effects of a proposed consolidation. The calculator must be used in every debt consolidation case.

The calculator should be used to compare:

- interest and any charges remaining to be paid;
- the cost associated with consolidation into a mortgage, including additional charges (if applicable); and
- the interest that will accrue on the amount added to the mortgage.

You are required to upload the summary produced from the calculator in PDF format to Toolbox/Horizon.

The advice should be fully justified and replayed in the Suitability Report which should also include the total additional cost of consolidating the debt, which is demonstrated in the appropriate debt consolidation calculator. The Network Residential Mortgage Only Suitability Letter Template provides guidance on the required content.

WHAT WOULD YOU DO?

DAVID TIDLEY OF PURE MORTGAGE & PROTECTION SOLUTIONS HIGHLIGHTS THE IMPORTANCE OF TAKING CARE OF YOUR CLIENTS WITH THIS RECENT EXPERIENCE:

"I have just received the telephone call that Richard Coulson talks about in the Protection Excellence courses. A married 36 year old female with a one year old daughter just diagnosed with breast cancer. Thankfully I put in place life, CIC and IP for her and her husband. The policies had only been in force for 6 months when they bought their home. It's certainly focused my mind on those clients who don't have it, and how I would have felt if this particular client had had no cover."

Imagine taking that call from a client. What if your answer was 'I'm sorry I can't help you, you don't have any protection.'

It's not a conversation you want to have!

Make protection a priority when you see each and every client. Meet any objections with the facts about how they would cope financially if something were to

happen. Employer sick pay and government benefits will only go so far – would they still be able to pay their mortgage if they were sick or were unable to work? Would they be able to pay their bills and live? What if they died?

PRIMIS host Protection Excellence events throughout the year that cover the importance of having these conversations with your clients and making sure they are protected and that you do a 'proper job'!

If you're interested in finding out how to protect more clients and, as a result, grow your business, speak to your RSD about attending the next Protection Excellence event!

Read on to find out how other brokers found this event useful...

"AFTER ATTENDING MY FIRST PROTECTION EXCELLENCE EVENT IN APRIL, I WENT ON TO COMPLETE £1001 WORTH OF PROTECTION IN APRIL AND OVER £700 IN MAY."

- PAM BROWN





“RICHARD COULSON’S PROTECTION EXCELLENCE COURSES ARE NOT TO BE MISSED!”

- PHIL CLARKSON

“WE HAVE GREATLY BENEFITED FROM ATTENDING THE PROTECTION EXCELLENCE EVENT, WHICH HAS DRAMATICALLY INCREASED OUR PROTECTION SALES.”

- BARRY SOMERS



“I CAN’T GET OVER HOW GOOD THE PROTECTION EXCELLENCE EVENTS ARE, I WOULD HAVE PAID TO GO ON IT.”

- ROGER PARRY

MEET THE IT TEAM.

THIS GROUP OF PEOPLE ARE RESPONSIBLE FOR THE MAINTENANCE AND DEVELOPMENT OF OUR IT INFRASTRUCTURE. IT ALSO PROVIDE OUR ESSENTIAL HELPDESK FUNCTION.



SIMON HINSLEY – IT MANAGER

Responsible for the infrastructure and IT Helpdesk teams, I've been with the business since the start of Home of Choice (14 years) and never cease to be amazed at what we have now achieved. I have a passion for customer service and delivering what we promise. When I walk away from the keyboard you will probably find me under the bonnet of a Ford Capri or roaming the lanes of Wiltshire on my bike (if the 4 children in my life permit).



STEPHEN BOWRING – IT HELPDESK TEAM LEADER

Responsible for the day-to-day running of the IT Helpdesk. After nearly 8 years with PRIMIS I have built up some really good relationships with employees and brokers alike. Every day brings a new challenge and this is something that I relish. Outside the office I'm normally out and about with my family or avoiding DIY at home.



DAVID WAGSTAFF – INFRASTRUCTURE TEAM LEADER

I have been with the company just over 3 years and a Team Leader since February. Responsible for the servers and computer network in Solihull and Chippenham. I also work on projects to enhance the business, which have been significant over my time with the company. I have been working in IT for over 25 years. My pastimes include riding my motorbike and going on holiday in my caravan.



AARON CROSSKEY – IT TECHNICAL SPECIALIST

I'm responsible for supporting brokers on the Helpdesk and handling backups. I have been here 5 months now and it feels like a good fit for me, everyone here has been very welcoming. Not a lot to tell about me really, just spend my free time out with friends or lounging around playing video games like every generic 21 year old. Not an exciting story, but it's mine!



ADAM BRANSTON – SENIOR SYSTEMS SECURITY ENGINEER

I'm a new face here, taking on responsibility for the security of our systems, network and information. I come from a network and infrastructure background. I have worked in security both in the UK and abroad for the last few years, so I'm looking forward to bringing that experience to PRIMIS and hopefully making everyone a bit more secure. I recently got married and inherited two cats who demand constant attention. I like loud music, loud motorbikes and erm... fine art. And I'm talking about paintings, rather than tattoos. Although I like those, too!



ALLAN PALMER – SYSTEMS ENGINEER

I look after the infrastructure and email systems and backroom projects to make life here a little better, helping out with the user support side of things when needed. I've been with PRIMIS just shy of 12 months so am still a newbie. Away from the office I'll mostly be found making anything from garden benches to verandas, or whatever the wife decides she needs building in the house.



CHRIS MOSELEY – IT TECHNICAL SPECIALIST

I've worked in desktop support for over 20 years and I've spent just over 3 of them working here at PRIMIS. My main responsibilities are building laptops and desktop PCs and troubleshooting everyday IT issues. In my spare time I like to play drums and have a keen interest in photography.



KEVIN HILLMAN – IT TECHNICAL SPECIALIST

My role is to support our brokers and administrators. I started here in February 2019, love the day-to-day work and the building of customer relationships. I have a love of anything IT. Outside work I have a love of music, football, cricket, F1 and my soul mate my Jack Russell 'Stumpy', who I have had for 6 years now from a rescue centre.

LEIGH BENNET – TECHNICAL SUPPORT ANALYST

I am a Technical Support Analyst based in Solihull. I look after the day-to-day running of the IT infrastructure, taking issues thrown at me to come up with a suitable solution for that scenario.



LIZZIE PHILLIPS – IT SPECIALIST

I am member of the Helpdesk and you have probably spoken to me at some point over the 3 years I've been working for PRIMIS. My role is mainly supporting the point of sale systems and I like problem solving and fixing things. Outside work I'm either playing Final Fantasy XVI, LARPing (Live Action Role Play) in a field, or going to a dog show.

NIGEL SMITH – SYSTEM ADMINISTRATOR

I've worked at PRIMIS since 2007, originally from PTFS. I am on the Helpdesk based in Solihull. When not at work, I'm usually doing something motorbike related.



OSFIL MARQUES – IT TECHNICAL SPECIALIST

I have recently joined PRIMIS as the newest member of the IT Helpdesk. I am looking forward to learning more about the company and will try to deliver the best support I can to our brokers.



RENO CABRAL – IT SYSTEMS ENGINEER

I am a member of the IT Infrastructure team and am responsible for the maintaining and managing IT network and servers. Feels just like yesterday, but it has nearly been three years with PRIMIS and I'm enjoying new challenges every single day. When not at work I'm out and about with my family or watching cricket.



SAJIDA AFRIN – IT TECHNICAL SPECIALIST

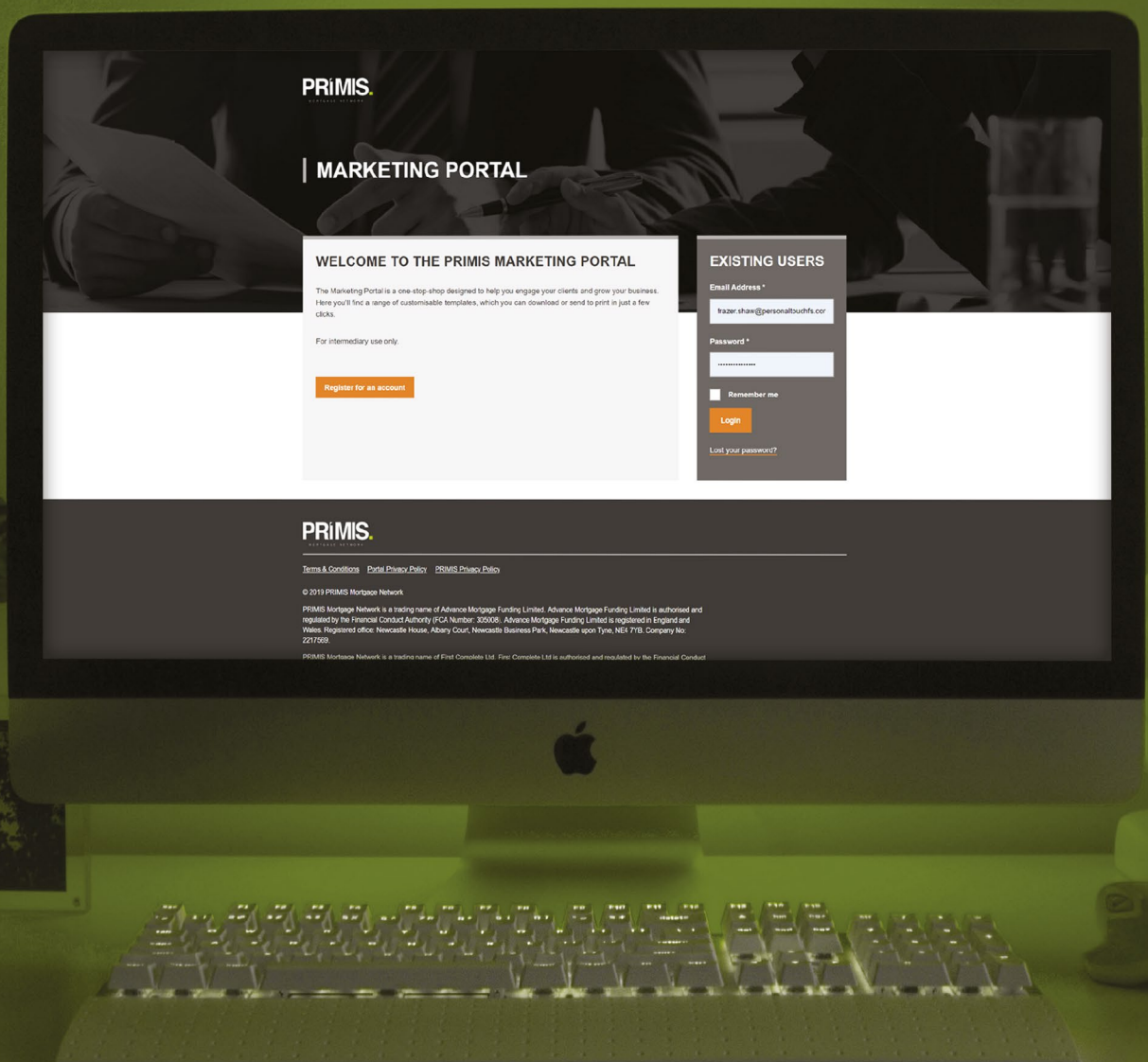
I am a new member of the Helpdesk and started two months ago. I am enjoying the time with my workmates as everyone is so supportive and engaging. I'm learning so many things with the help of the brilliant team. I love that moment when I can solve someone's issue. Outside the work world, I do gardening and love to see flowers blooming in front of my house.

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

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

DIGITAL:

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

BESPOKE:

- Brand services and bespoke design
- Promotional merchandise

We'd love to hear your feedback.

If there's something you'd like to see added to the Marketing Portal, please let us know at **Marketing.Portal@primis.co.uk**.

Want to add your items to the Ideas Gallery?

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

PRIMIS.

M O R T G A G E N E T W O R K

Boost Their Loan

With no minimum income for ICR applications, and top slicing available, plus a generous proc fee paid for new and existing business, we're here to help you with your **Buy to Let** needs.

Together, we make it happen.



in conjunction with

Bank of Ireland  **UK**
for Intermediaries

A BETTER HOME MOVING PROCESS.

HAVING WORKED WITH ADVISERS IN THE NETWORK FOR MANY YEARS, THERE'S A GOOD CHANCE YOU WILL HAVE HEARD OF ECONVEYANCER OR ULS TECHNOLOGY.

We've been working closely with advisers, conveyancers and home movers for the last 15 years, and pride ourselves on delivering value and quality to everyone involved. One name you may not recognise though, is DigitalMove – our new platform which delivers even greater value and quality to those involved in the process.

If you do recognise the name and have been following DigitalMove over the past few weeks, you will have seen us beating our own record time for starter pack completion on a conveyancing case. You will have also seen us share a raft of exceptionally positive feedback from advisers, conveyancers and home movers alike. For those who haven't been following us, allow me to formally introduce you to DigitalMove.

Over the last 18 months, our team at ULS technology have been challenging the norms in the conveyancing industry by asking one simple question: 'how can we make the home moving experience better for everyone?' DigitalMove is our answer.

With DigitalMove, we're bringing all stakeholders in the home moving journey closer together, helping them communicate, transact securely and speed up the conveyancing process. As a centralised platform, we are moving away from vulnerable email communications which fraudsters prey on, instead offering secure messaging and case updates through a digital portal.

Home movers expect a simple digital journey, accessible on desktop, tablet and mobile devices, providing all the information they need to feel comfortable and confident at their fingertips. A modern, clean user interface and intuitive design helps users navigate their list of tasks, upload and digitally sign documentation and chat directly with their conveyancer.

So far, we've seen the time taken to complete starter pack documentation plummet from days to minutes – it's now possible for home movers to receive their pack, complete

and return it to their conveyancer in 21 minutes, our current record. It's not just the beginning of the process that's quicker, with our record for instruction to completion at just 36 days. To put this in context, the average conveyancing case reaches completion somewhere around 15 weeks after Instruction, in instances where DigitalMove is not utilised.

DIGITALMOVE DELIVERS BENEFITS FOR ADVISERS

Not everyone is fortunate enough to have access to DigitalMove right now, however as an PRIMIS adviser you will soon be able to instruct DigitalMove cases for your customers. Being able to offer a DigitalMove journey provides a competitive advantage over non-DigitalMove advisers, helping your cases to progress more quickly. Ultimately, less time spent chasing and emailing and more time to take on new cases.

Through eConveyancer you already have access to over 100 conveyancers across the UK, with specialist conveyancing options available for Limited Company Buy-to-Let, Help-to-Buy and Cashback Remortgage cases. With the arrival of DigitalMove, PRIMIS advisers are well placed to offer a truly market-leading service to home movers.

For more information on eConveyancer or DigitalMove, contact your National Account Manager, Matt Brown on 07464 547574 or by emailing mattbrown@ulstechnology.com

Follow DigitalMove on Twitter (@DigitalMoveUK) and on LinkedIn (digitalmoveuk) to get the latest updates.

The logo for DigitalMove, featuring a stylized teal play button icon to the left of the word "DigitalMove" in a white, sans-serif font. The entire logo is set against a dark blue rectangular background.



When life takes an unexpected turn, **LV= will be there to help!**



Parent and
Child Cover



Fracture Cover



Death Benefit



Automatic
Exclusion Reviews



Remote Psychotherapy
part of LV= Doctor Services

Now that you've seen five features of LV= Income Protection that will support your clients throughout the life of their policy and not just at point of claim, why not take a look at what else we include, as standard and at no additional cost.

Income Protection from LV=

- Parent and Child Cover
- Fracture Cover
- Death Benefit
- Automatic Exclusion Reviews
- NHS Sick Pay Guarantee
- Rehab Support Services
- Tax and legal advice

LV= Doctor Services

- Remote GP
- Prescription Services
- Second Opinion
- Remote Physiotherapy
- Remote Psychotherapy
- Discounted Health MOT's

LV= Doctor Services is a non-contractual benefit, which means we can change or remove them at any time

All of the above, plus £1,250 of LV= Income Protection cover for around £20 per month! **With LV= you can support clients when their life takes an unexpected turn.***

To find out more about LV= Income Protection and how it can support your client through their life journey, speak to your LV= account manager or call 0800 032 4219.

*Based on a 35 year old, non-smoking financial adviser with £1,250 a month Income Protection level cover with guaranteed rates, a six month waiting period, waiver of premium and retiring at 60. Price as at January 2019.



PRIDE CORNER.



Mark Hood of Warners Financial Services is running the New York City marathon this November to raise money for Children with Cancer UK. The charity helps fund groundbreaking research to help children with cancer, improve survival rates and find ways to prevent cancer in future.

If you'd like to support Mark and this great cause please **visit his JustGiving page**.



Congratulations to Connor Doran of Select Mortgage & Financial Services on the birth of Thomas Simon Doran

MORTGAGE INTRODUCER AWARDS

Nominations for the Mortgage Introducer Awards are open.

Please nominate PRIMIS Mortgage Network for 'Mortgage Network of the Year'!

NOMINATE PRIMIS NOW

#ProudToBePRIMIS



LET'S GET SOCIAL.



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