

PRIDE PRESS.

OCTOBER 2020

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PRIMIS.

MORTGAGE NETWORK

LOOK OUT MARTIN LEWIS

NICOLA MCKENZIE, FROM DUNHAM MCCARTHY HAD AN OFFER SHE COULDN'T REFUSE FROM CHANNEL 4.

PRIMIS PRIDE MAKING US PROUD

IT IS NOT ONLY PRIMIS WHO HAVE BEEN BUSY WINNING AWARDS, OUR BROKERS HAVE BEEN TOO.

SUPPORTING OUR BROKERS

JUST HOW MANY QUERIES HAVE PRIMIS HANDLED FROM OUR BROKERS? FIND OUT INSIDE.

AWARDS CABINET

We are so proud of our pride! Winning and being shortlisted for these awards are fantastic accolades, which highlight what we can achieve together.

MORTGAGE STRATEGY

This year the Mortgage Strategy Awards results were announced online during their virtual event.

We're delighted to announce that we have won the 'Best Network 300+ ARs' award!

The awards are undoubtedly seen as the pinnacle of success for those in the UK mortgage industry. Recognised as the culmination of hard work and effort over the previous twelve months, the rigorous judging process associated with the awards ensures that winning one of the 27 categories really is a mark of excellence.



Read the judge's comments below:



COVER EXCELLENCE

Thank you to everyone who voted for PRIMIS. We are shortlisted for 'Best Technology Provider of the Year' and 'Best Intermediary Promotion of Protection/Health'. We look forward to finding out the results in the virtual awards ceremony on 10 November.



MONEY AGE

We are pleased to be shortlisted for 'Mortgage Technology Provider of the Year' and look forward to sharing the results with you.



MORTGAGE INTRODUCER

We would like to thank everyone for voting for PRIMIS in the 'Mortgage Network of the Year' category. We are delighted to have made the longlist and hope to bring home the trophy a second year in a row.



Good to luck to all PRIMIS brokers who are shortlisted in their award categories! We would love to hear about your successes and feature them in the next PRIDE Corner. E-mail communications@primis.co.uk to tell us about your award achievements.

COMING SOON ...

A wide variety of workshops, webinars and training events to help expand, refresh or refine your skillset. Please register via TRAINING MATTERS.

Monday 2 November	Protection Excellence – Tools of the trade and sales ideas
Tuesday 3 November	GI Masterclass with Jim Holleran
Tuesday 3 November	AIG Life Critical Illness Choices webinar
Monday 9 November	Trust Event
Thursday 12 November	An audience with John Morrison
Monday 16 November	Tenants Excellence
Monday 23 November	Over 50's
Tuesday 24 November	South West Protection workshop
Wednesday 25 November	South East Protection workshop
Thursday 26 November	Mortgage Excellence
Monday 30 November	Prestige Legals – Wills & Trusts with Katie Hanson
Tuesday 1 December	GI Masterclass with Jim Holleran
Tuesday 1 December	Scotland Protection workshop
Wednesday 2 December	Northern Ireland Protection workshop
Thursday 3 December	AIG webinar
Thursday 3 December	Welcome to new recruits
Monday 7 December	Selling via the Will Conversation – My Last Will with Alex Clansey & Nikki McKenzie
Tuesday 8 December	Midlands Protection workshop
Wednesday 9 December	North West Protection workshop
Thursday 10 December	Yorkshire Protection workshop
Monday 14 December	Goals/Setting Targets with Richard Coulson

LOOK OUT MARTIN LEWIS !

OUR VERY OWN NICOLA MCKENZIE, HEAD OF MORTGAGE SERVICES AT DUNHAM MCCARTHY HAD AN OFFER SHE COULDN'T REFUSE THIS MONTH. HERE'S WHAT SHE TOLD US:



Last week I was fortunate enough to have been approached by Channel 4 to appear as their Mortgage Expert on live talk show 'Steph's Pack Lunch' hosted by Steph McGovern.

Live TV was a completely new and very surreal experience, they had approached me with less than 24 hours notice so it was a whirlwind to say the least!

After understanding more about the concept of the show and how the segment was to be aimed at helping consumers to understand the complexities of mortgages in simple terms, I was delighted to appear and saw this a great opportunity to educate viewers on why mortgage advice is so important.

The segment on the show was in the main to discuss Boris Johnson's recent announcement around 95% mortgages, and also share my top tips for First Time Buyers.

I relished the experience although at the time it was terrifying!

Such was the success of the item, that Nicola has been asked to go back and discuss other financial matters on the show in the future. So look out Martin Lewis – your tenure could be under threat!





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PRIMIS PRIDE MAKING US PROUD



On Thursday night, at 7.09pm, a Twitter notification buzzed on my phone and I saw the message:

“Congratulations to @hdconsultants – winner of Best Buy-to-Let Broker of the Year! #MAMortgageAwards”.

Money Age, an in-depth financial services analytic magazine, also hosts a **very prestigious annual awards ceremony** celebrating businesses within various sectors, and this year, my firm was judged by independent industry leaders to have beaten off very strong competition to win the award in our own specialist category.

Every time we have been nominated for awards, and **especially when we win them**, it is a very proud moment for each member of my team, who work so hard individually, and also so brilliantly together, every day, week in and week out.

When we won a podium-placed award at the annual PRIMIS Mortgage Network awards earlier this year, recognised for being a top three Quality Firm, we were so thrilled, not just because our hard work as a professional / quality firm was being so wonderfully recognised, but also so surprised as we didn't know the category even existed nor that we were on the radar.

Other industry awards require us to submit a detailed entry, and this was the case with Money Age too.

For Money Age, we chose to enter for one specific reason – if we are going to be a winner in our specialist sector, we would therefore need to be judged by independent industry leaders, and this truly keeps us on our toes. We may have been in business since 1993, but we know that we never stop learning and adapting, and this means we need to be looked at by other industry professionals too.

Relationships, quality, internal controls, professional development, these are some of the factors that we integrate into our firm's culture. Our unwavering and consistent approach to doing it 'right first time' is constantly measured and always being developed.

It was therefore a very proud moment when the Money Age awards announcer said

“This broker has strong professional standards, a consumer centric approach, placing high value on Training and Development”.

Knowing the names of the list of industry judges, for them to concur that this is how H D Consultants is viewed, was in itself hugely rewarding.



H D Consultants is a Team of specialists. Our core sector is Buy To Let and we have worked within this niche for approximately 20 years. With so many substantial legislative, budgetary, regulatory and product/criteria changes happening all the time, BTL is not for dabblers and we learn, study, implement and develop ourselves constantly. During the lockdown months, we have held a regular weekly Zoom team meeting and each week we have welcomed a guest presenter from our provider partners. Our quality, volumes, dedication, specialist propositions, are not implemented for the sake of awards, but when we are recognised, and especially when we win (very often, the David vs Goliath shortlist – and we are by no means a Goliath sized firm) it is something very special for us.

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Mortgage Lenders and Packagers

AS FEATURED IN MORTGAGE STRATEGY

INSURANCE WATCH: MAKING A GOOD BROKER GREAT

Aim for a holistic service that considers clients' circumstances and discusses vital products such as protection policies

Since the start of the COVID-19 pandemic, **75 percent** of advisers have seen an increased willingness from clients to talk about protection. What's more, **37 percent** report an increase in protection enquiries from new customers and **39 percent** have seen the same from existing ones.

The economic impacts of the pandemic have had a major part to play. With thousands of people facing financial hardship, many are looking for ways to protect themselves and their families from further difficulty.

This is where advisers can demonstrate their value. In order to do so it will be crucial to ensure that protection is a central part of their offering.

Advisers should discuss protection from the very start of the advice process with every new client to ensure that borrowers understand the importance of having cover. Introducing protection at the end of the

process might otherwise cause clients to think it is an unnecessary add-on.

Advisers should also be making sure that protection remains a focus with their existing clients. Brokers can be using this time to get in touch with current customers and confirm whether their circumstances have changed during this period, to ensure they are supporting them in the best way possible. For instance, professional advice will be invaluable for the many customers who have taken advantage of payment holidays on their mortgages or protection plans.

If borrowers are struggling to meet the cost of their cover once payment holidays have ended, advisers can see if there are alternative ways to help. Revisiting the mortgage may be one route worth exploring. This could help reduce overall outgoings for customers and make protection conversations easier for advisers.

GEAR UP NOW

For brokers who do not currently offer protection, now is the time to start.



It is vital to remember that financial planning spans much more than mortgages, and there are other avenues businesses can take to help retain clients and welcome new ones – protection being a key route. Research conducted by The Exeter found that only one in 10 self-employed workers had income protection. It's likely this figure will worsen following COVID-19.

This signals a great opportunity for mortgage brokers to start supporting customers with protection policies as well. Ultimately, offering a holistic advice service that considers a client's circumstances and discusses vital products such as protection policies is what will make a good broker great. Moreover, with government forbearance measures becoming less generous at the end of October, demand for cover is likely to increase.

For advisers who are already in the protection space but are looking to expand their proposition, it's worthwhile gauging whether there are any opportunities to upsell in the local area. Attending local events or networking sessions can often be a useful way of boosting customer engagement and increasing your exposure.

It may also be sensible for advisers to consider stepping into the group protection market if this would help business over the long term. Local companies may be looking to offer more security to their staff following COVID-19 and may be interested to hear about how introducing a group protection plan could help.

MAKE YOURSELF KNOWN

Similarly, marketing one's offering is vital if advisers are to establish their business as protection-centric. Social media platforms such as LinkedIn will be useful for advisers looking to bolster their profile in the protection space. While Twitter can enable them to create advertising tools that can be targeted at their desired audience.

It is, however, important to remember that different social media channels cater to different demographics. Twitter is likely to draw a younger audience than Facebook, for example, so each platform needs to be approached differently.

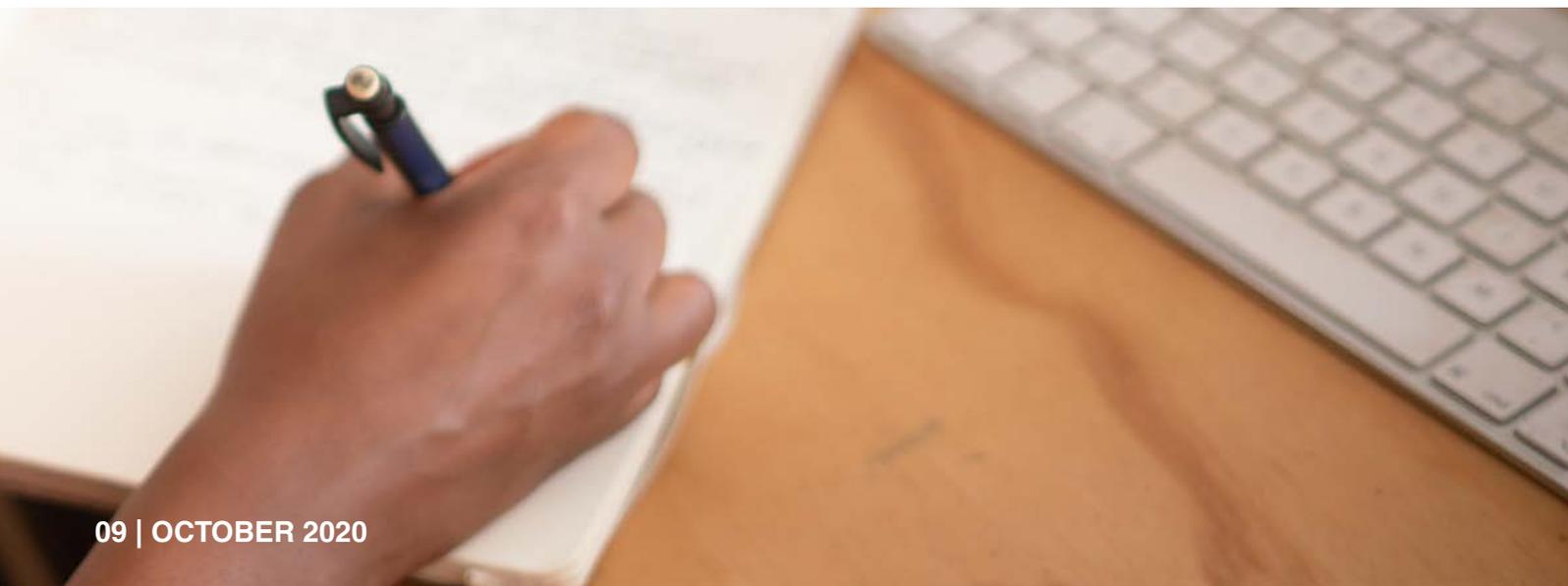


Regular, targeted email communications concerning market updates and product changes also provide an opportunity for advisers to reinforce their value to clients, and what better time to do so than in the fast-moving circumstances we find ourselves in today?

Ultimately, cover is going to be the lifeline many families and businesses need as this crisis endures, and advisers will continue to be crucial in ensuring their customers are adequately protected.

That is why it is in any adviser's best interest to gear up now, ensuring they are ready to meet growth in demand and provide peace of mind to clients while future-proofing their business.

Toni Smith
Chief Operating Officer



PROTECTION IS A HOT TOPIC

PRIMIS ADVISER AND PROTECTION EXPERT MATT CHAPMAN HAS BEEN IN THE NEWS AGAIN. VIKKI JENSON, HIS RSD POSTED ON LINKEDIN:



Victoria Jenson • 2nd

Regional Sales Director at PRIMIS Mortgage Network

1w • Edited •

This is an interesting article and I couldn't agree more. I'm very fortunate that I work with an adviser who is passionate about protection - [Matthew Chapman](#)

He has made a huge impact to firms within PRIMIS where he has provided coaching and sales training. He had such an impact I asked him to design bespoke training courses which are now complete, and are absolutely superb. If you want to find out more about what he has to offer and book a session with him and you or your firm, message me or Matt direct by visiting his website [MCAB - Adviser Coaching](#) and he will be happy to support, and I can't rate him highly enough. As a testament to his contribution to this industry, he has also been shortlisted for Personality of the Year Award as part of the Protection Review [#training](#) [#protection](#) [#salestraining](#) [#proudtobepimis](#)





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MORTGAGE UPDATE

WHAT A MONTH WE HAVE SEEN! LOTS OF EXCITING THINGS HAPPENING FOR THE NETWORK ON THE MORTGAGE FRONT! THE MORTGAGE FORUMS WERE A HUGE SUCCESS, WITH LOTS OF VALUABLE CONTENT SHARED WE HAD SOME GREAT SESSIONS AROUND CHALLENGES IN DEALING WITH CURRENT SERVICE STANDARDS, MANAGING CLIENT EXPECTATIONS AND HOW TO MAXIMISE EVERY CLIENT YOU SEE. THERE WAS GREAT ATTENDANCE AT EVERY EVENT, THANK YOU.

To keep on top of all provider requirements, FAQ, payment holiday guidance and much more remember to visit the **PRIMIS COVID 19 news page**.

Each and every Lender talked about the importance of packaging your cases fully prior to submission as this will save you time in the long run. Don't forget your specialist lenders and packager partners they can often offer solutions where high street lenders are unable to meet clients needs.

The additions of Pepper Money and Landbay to the panel has been a well received. Both lenders have distinctive lending criteria and are committed to working with PRIMIS, if you would like to hear more about either proposition please contact your local BDM. Landbay have seen record numbers of registrations remember their PRIMIS exclusive product is available until the end of November.

As we move in to the final quarter of 2020 we are still committed to building the best lending panel, watch this space for further additions!

Liz Wilkie

SUPPORTING OUR BROKERS

PRIMIS resolved over 2,000 broker queries during September – a rise of 21% on pre-pandemic times

- September saw 2,186 queries from advisers – up from the monthly average of 1,800 – with the majority in relation to the availability of high LTV deals
- Our product desk has supported brokers with over 12,000 queries since the start of the coronavirus crisis

During the course of the pandemic, PRIMIS' product desk has been working hard to resolve broker queries. Between April and September 2020, it supported brokers with **12,364 queries** in total, marking a **14% increase** in the number of enquiries the team would usually receive in any given six-month period (10,800).

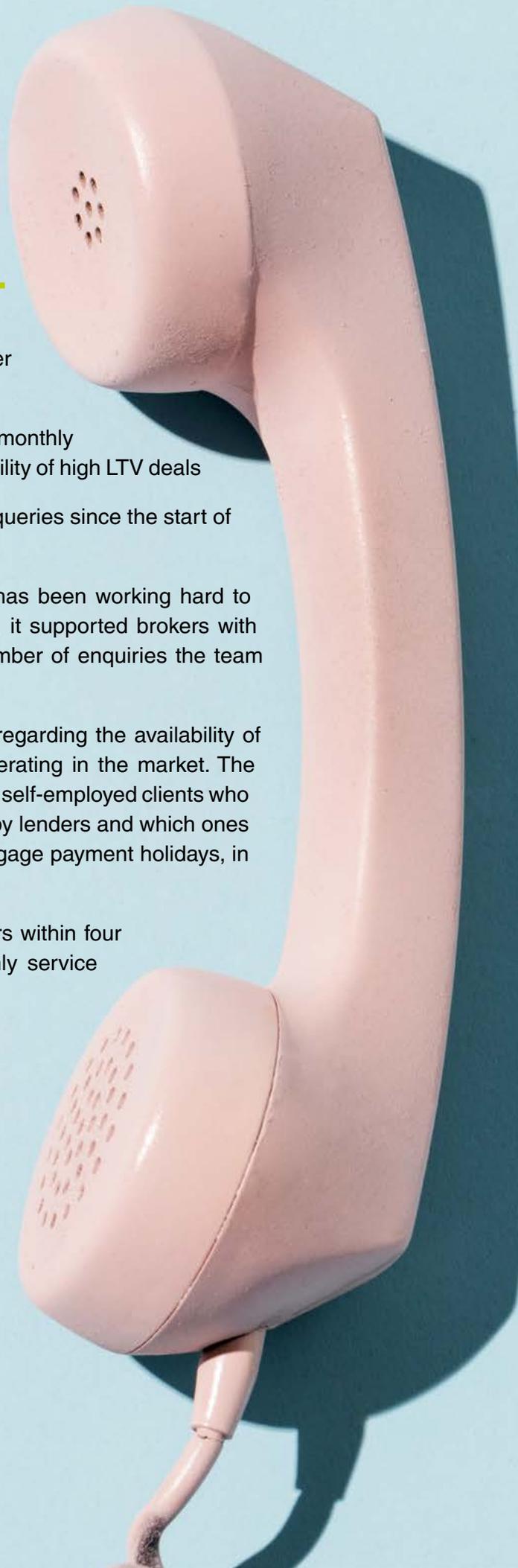
The majority of questions received during September were regarding the availability of high Loan-to-Value (LTV) deals and which lenders were operating in the market. The team also received a high number of queries from brokers with self-employed clients who were keen to understand how their income would be treated by lenders and which ones would consider government support measures, such as mortgage payment holidays, in applications.

The product desk team aims to resolve queries from advisers within four hours and is currently operating an email and call back only service while COVID-19 restrictions remain in place.

Vikki Jefferies, Proposition Director comments:

“As broker champions, we recognise the importance of supporting and investing in our advisers so they can provide customers with the best possible outcomes – particularly at this time. This is demonstrated by today’s figures, reflecting the work of our highly skilled product desk team in assisting brokers as the COVID-19 crisis continues to impact advisers’ business. Sharing best practice is at the heart of what we do, and we are confident that with the expertise of our product desk, advisers will be better equipped to best serve customers as the pandemic continues.”

To contact the product desk email experts@primis.co.uk.



MEANWHILE...

PRIMIS PRESENTS BROKER HERO STORIES

Our next broker hero showcase is Steve McKernan.



When I arranged my own mortgage I arranged life and critical illness cover, family income benefit and income protection for myself. I also arranged the same for my wife to complement our Standard Life endowment.

I have paid for these policies for 27 years and on occasions have come very close to cancelling when times haven't been so good, especially given the short term left on our mortgage. Last week my wife was diagnosed as having stage three breast cancer. She will be operated on within the next two weeks.

My wife actually thought I had cancelled the policies, but my family will always come first. I would rather give up golf than providing for my family. I know that when she comes out, our mortgage will have been paid off courtesy of Standard Life. We will now have another lump sum in three years' time as a result of the endowment maturity (not trying to tempt fate of course). Even though the endowment had a shortfall I have always maintained the payment at a higher rate meaning that we would have been debt free in three years' time.

I wanted to share my story to highlight the importance of protection. During hard times we all need to remember there's a reason we took policies out, so advisers and customers alike need to keep them. We need to be a product of the product, remembering that policies aren't a short-term gain.

When advising clients on their mortgage it can be easy to pull away from these conversations if there's a chance you think you might lose the business. But what I'd say to this is: how would you tell your children that one of their parents has cancer and they're going to lose their home too?

My top tip is to write on the customer's policy document envelope the reason why they took the policy out before you post it to them. This could be keeping their children at the same school or staying in their home close to family. This will make customers think before cancelling their policy. Plus you're less likely to get clawback and more likely to maintain persistency.

Have a case study you'd like to share? We want to hear about your claims paid and clients' reactions. E-mail communications@primis.co.uk to submit yours and it could feature in a future Broker Heroes!

Thank you for sharing your powerful story Steve!

P . R . I . M . I . S

CURRENTLY APART BUT STILL TOGETHER.

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