

PRIDE PRESS.

DECEMBER 2020

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PRIMIS.
MORTGAGE NETWORK

In
partnership
with



Care and support
through terminal illness

NEW ONLINE ADVISER APPLICATION

WE'RE CHANGING HOW
YOU APPLY TO JOIN PRIMIS.
EVERYTHING IS
MOVING ONLINE.

EQUITY RELEASE UPDATE

WITH EQUITY RELEASE
GROWING AT SUCH A RAPID
RATE WE'RE EXPANDING
WHO CAN GET INVOLVED.

POST-BREXIT: EMPLOYMENT UPDATE

NEW RULES HAVE COME
INTO PLACE. BE UP-TO-DATE
ON WHAT YOU NEED TO DO
WHEN HIRING BROKERS.



TONI SMITH, CHIEF OPERATING OFFICER

FOREWORD

IT'S UNDENIABLE THAT THE RECENT FESTIVE SEASON WILL HAVE BEEN UNLIKE ANY OTHER. UNPRECEDENTED CHANGE HAS OCCURRED OVER THE PAST YEAR AND FEW OF US REMAIN UNTOUCHED BY IT. WE CAN HOWEVER, SEE A BURGEONING OF SOMETHING GOOD; AN AWARENESS OF COMMON GROUND AND A FRESH APPRECIATION OF EMPATHY AND KINDNESS.

Many of us have recalibrated our lives, and in so doing, have found fulfilment in family, friendship and community. What better time then, at the start of a fresh new year, to launch our charitable partnership with Marie Curie.

Marie Curie provides care and support to people with terminal illnesses and their families. Already, one in four people don't get the care or support they need at the end of their lives. The Coronavirus crisis has given us a glimpse of the future and has exposed the weaknesses in the delivery of end of life care in the UK.

PRIMIS will be finding innovative ways to engage you and support Marie Curie by regular fundraising, and hopefully some sponsored activity in the months ahead. We sincerely hope that this collaboration will be a fruitful one for all parties over the coming 12 months.

Let's start as we mean to go on – working hard, delivering world class service to our customers, supporting each other and being kind to ourselves and those around us.

Happy New Year.

MY THOUGHTS ON 2020

BY VICKI ELLIS

LOOKING BACK OVER 2020, WHO WOULD HAVE THOUGHT WHEN BORIS GAVE THE INSTRUCTION TO 'STAY AT HOME' BACK IN MARCH, WE WOULD REACH THE END OF THE YEAR IN THE POSITIVE BUSINESS POSITION WE ARE IN.

Our new found event format via Zoom has enabled us to continue with our world class events and we have certainly come a long way since we first Zoomed in with groups of business Principals during the first week of April and started to formulate a planned approach.

Casting our minds back over the event schedule, so many of the events have been reinvigorated with the virtual format – Protection Excellence, Specialist Business Protection, Income Protection, to name a few. Leadership Excellence and the phenomenal Leading Ladies have seen us push the technology boundaries with the introduction of Zoom rooms!

So many lightbulb moments listening to industry legends during the 'An audience with...' sessions and I would like to thank each and every one of you who contributed with those. There are just so many memorable moments.

Don't forget that all of the event recordings, slides and any relevant documents can be **accessed on Lemonade**.

A huge note of thanks to all of our lender and provider partners who have also supported us along the journey. We realise our demands have definitely been a break from the norm and you have continued to go above and beyond, for which we are truly grateful.

Some of our larger firms have also broken the mould during 2020 – who can forget the Friday sessions with the Bespoke Team or the Heron HIIT, for those of you determined to stop the quarantine spread! Again, truly phenomenal events and the way everyone has pulled together to support each other during the year reinforces the family feel that has been created over so many years. Thank you to everyone involved.

So many of you have become steadfast fans of the Monday morning sessions and I am delighted to let you know we will be continuing with the events as we enter 2021. Who doesn't need that extra motivation on a Monday morning?!?

The first quarter timetable of events will be published during week 1 of January, with the following already

announced and available to book via Training Matters now:

7th January – Goal Setting & Targets 2021. If you missed the event on 14th December, or if you enjoyed it so much that you would like to join us again, feel free to **book this one**.

11th January – Goal Setting – January Checkpoint. We promised to bring you a monthly checkpoint session to ensure you are accountable. How many of the 285 delegates will make it to the January session, and **then monthly going forward**.

The annual Kick Off events will also take place via Zoom in January. As always, these are not to be missed and guarantee to kick start your year!

On reflection, the year of the pandemic has brought so many challenges though it has also been filled with some wonderful positives and we thank you for sharing the journey with PRIMIS.

vicki.ellis@primis.co.uk

READ ALL ABOUT IT

2020 HAS BEEN A FANTASTIC YEAR FOR AWARDS ! THESE INDUSTRY RECOGNISED ACCOLADES PROVIDE US WITH ADDITIONAL COLUMN INCHES, HELP OUR NETWORK GROW AND RECOGNISE OUR INCREDIBLE ACHIEVEMENTS TOGETHER.

AWARDS

During 2020 PRIMIS won awards from AIG, COVER Excellence, Moneyfacts, Mortgage Introducer and Mortgage Strategy. We're very proud of our pride and this recognition highlights to the industry what we can achieve by continuing to deliver world class service to our customers.. **View our digital trophy cabinet here.**

PR

We collaborate with our PR agency to stay at the front of the minds of our target audience, with thought leadership pieces from our very own industry experts. This is part of our strategy to remain visible and support our growth plans.

We have a collection of press releases on **our website** and you can read **our press coverage here.**

STAY CONNECTED

Make sure you're connect with us on social media for the latest news!



PRIMIS-Mortgage-Network



@PRIMISNetwork



@PRIMISMortgageNetwork

Kate Marsh
Marketing Project Manager



NEW ADVISER ONLINE APPLICATION

WE'RE PLEASED TO ANNOUNCE THAT WE'RE REFRESHING OUR SUITE OF APPLICATION FORMS, STARTING WITH OUR ADVISER APPLICATION FORM (FOR JOINERS INTO EXISTING FIRMS).

Instead of completing an interactive PDF, advisers applying to join us will now complete a digital application form. To do this, they will be given one-time Toolbox log-ins to key their data directly into the system. You can see an overview of the process [here](#).

This offers several benefits:

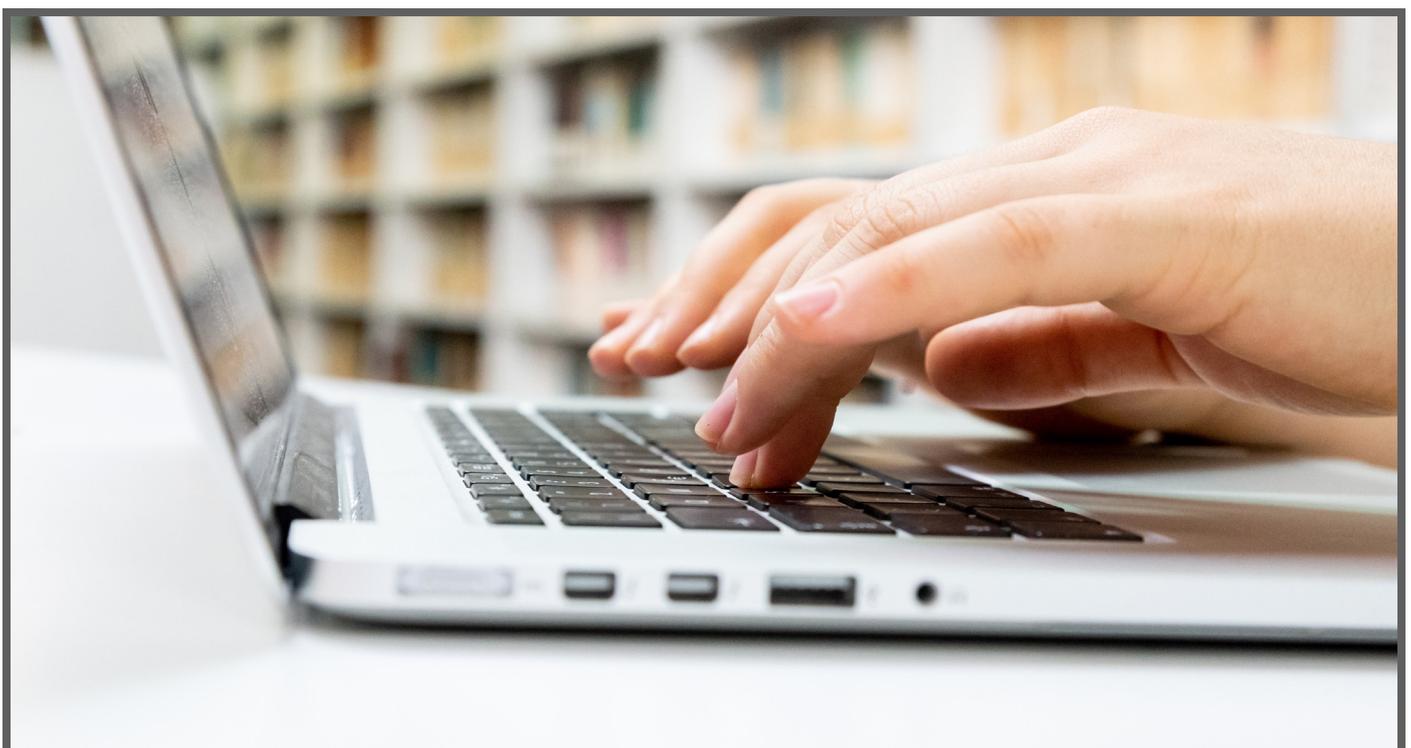
- Provides an enhanced digital experience for applicants
- Reduces re-keying and streamlines the process
- Increases security (with the addition of two-factor authentication protection)

We have created a guide to help you send application invitations. Download a copy [here](#).

From **January 2021** we will only be able to accept the electronic version of the application form for joiners into existing firms.

If you have any questions please get in touch with your RSD or the Broker Services team at BrokerServicesSupport@PRIMIS.co.uk.

Jo Blackburn
Operations Director



COVID casts a whole new light on ‘protecting income’ – for both clients and advisers

Carl Heard
National Account Manager

The COVID-19 outbreak has clearly brought the issue of financial resilience into the spotlight.

Press headlines have repeatedly commented how the sudden change in circumstances has exposed the financial fragility of millions of workers, as they suffer significant drops in income or earnings have stopped altogether.

So, against this backdrop what are the prospects for protection advice and take up. Out of adversity, might protecting income rise to the fore?

The changing view of income

For some, the ‘it won’t happen to me’ reaction towards protection may have changed from a distant and intangible concept into a much clearer viewpoint.

In such times, we’re more conscious of our daily outgoings, and our dependants. Your clients are now appreciating the real value of their most valuable asset (after health)...their income.

Many people’s outgoings have become uncluttered whilst we have been in lockdown, with the removal of ad hoc luxury spends such as going out, and holidays. Their bank statements over this period will also give a clear picture of what their base level outgoings are.

Making this a perfect time to talk about taking protecting income.

Income in life and in death

When we talk about protecting income, we should also think not just about the client themselves, but also their families. Protecting a household income becomes just as important when that income is removed due to death as well as illness.

Many clients may have taken out life insurance to protect their mortgage payments and to help keep the roof over their loved ones, should the worst

happen and they pass away. However, in this situation, even if the mortgage is paid off the bills don’t stop. Their regular living expenses continue, which may leave loved ones / family members exposed and financially vulnerable.

Talking to your clients now about Family Income Benefit as well as Income Protection is where you can ensure they have a complete Protection Portfolio – protecting them against a range of risks and giving them more peace of mind.

And as we transition fully out of lockdown (and again able to spend money on luxuries such as holidays and nights out), clients will have had time to adjust their disposable income to accommodate that new much needed policy premium.

Making that Protection Portfolio affordable

LV= are income specialists and we have a fantastic range of sales aids, tools for advisers and suggestions on how to help grow your business.

Protecting income at LV= doesn’t need to be expensive with lower cost options available such Budget Income Protection or Budget Personal Sick Pay.

Our Flexible Protection Plan, which includes our Critical Illness cover, Life insurance and Family Income Benefit, is the only menu plan in the market offering specialist income protection. Because it is a menu, your client will benefit from just one application, one set of underwriting and one direct debit.

To find out more about the LV= protection proposition, please visit [LV.com/adviser/protection](https://www.lv.com/adviser/protection), contact your LV= account manager or call us on **0800 032 4219**.



Enhanced Children's cover designed for clients starting or growing their family

Our Life and Critical Illness with enhanced children's cover is here to help you protect more clients who are planning to start or grow their family, or who are after more comprehensive cover for their existing children. This builds upon the cover included through our standard Life and Critical Illness policy, with added cover for children and support for pregnancy. This gives your client peace of mind that they'll be covered against more scenarios that might affect them and their family.

Through the enhanced children's cover, we'll cover your client's children for all of the conditions covered under our standard children's cover plus an additional 10 child specific conditions as listed below.

- Cerebral palsy
- Child diabetes type 1 – requiring permanent insulin injections
- Child intensive care – requiring mechanical ventilation for 7 consecutive days
- Cystic fibrosis
- Down's syndrome
- Edward's syndrome
- Hydrocephalus – treated with the insertion of a shunt
- Muscular dystrophy
- Patau syndrome
- Spina bifida

To offer more comprehensive cover for your clients, with enhanced children's cover we'll pay an increased amount – the lower of 50% of cover or £35,000 (Our standard children's cover pays the lower of 50% of cover or £25,000).

If we pay a child's claim under one of the enhanced children's cover conditions, or one of the full payment conditions, then that child is no longer covered by the policy

To find out more about LV= Life and Critical Illness cover

Visit: [LV.com/adviser/critical-illness](https://lv.com/adviser/critical-illness)

Call: 0800 032 4219

Lines are open 8.30am – 5.30pm Monday to Friday. Calls may be monitored or recorded for training and audit purposes

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Support for pregnancy

We know when your client is pregnant or looking to start their family it's an exciting time for them, but that they might need added support along the way. For these clients, we offer access to support services that they can use from the moment they take out their policy that can help them throughout their pregnancy.

We also offer a £5,000 payment which is in addition to their amount of cover on the policy. This is paid if your client suffers one of 6 listed pregnancy complications.

The client will not be covered if before the policy starts they had, or were aware they were at an increased risk of suffering from the pregnancy related complication they are claiming on.

Comprehensive cover for your clients

It's important to remember that your clients will also continue to benefit from the features included with our standard Life and Critical Illness cover.

87* conditions covered including:

- 49 Full payment conditions
- 38 Additional payment conditions*
Lower of 50% of cover amount or £30,000
*20 of these additional payments are covered under 1 additional payment condition 'Less advanced cancers'.
- 17 Enhanced claim payments
Lower of 200% of cover amount or £200,000



EQUITY RELEASE – PERMISSIONS GRANTED!

THE FASTEST GROWING AREA OF THE MORTGAGE MARKET FOR THE LAST TWO YEARS RUNNING HAS BEEN EQUITY RELEASE. DESPITE A GLOBAL PANDEMIC, EQUITY RELEASE IS BECOMING A MORE AND MORE POPULAR OPTION FOR HOMEOWNERS OVER THE AGE OF 55.

Equity release allows clients to access the cash tied up in their home to provide:

- A little extra money to enjoy their retirement,
- Help family on to the property ladder,
- Complete much needed home improvements
- Or even redeem an existing interest only mortgage.
- All these clients could benefit from a life time mortgage.

With the rise in equity release and later-life planning PRIMIS have decided this is the perfect time to allow the full network to be granted equity release permissions. We have a fantastic market leading proposition for you which will be available from 5th January 2021.

We have partnered with the market leaders in later life lending, who have a huge volume of resources to invest in PRIMIS to educate and support our members. The full network panel consists of Aviva , Canada Life, Hodge, Just, One family, L&G Home finance, LV, Pure retirement and More to life.

Every partner has adapted to the changing market place and has continued to grow and thrive throughout the global pandemic, each offering something different as well as market leading products.

If you hold the CeRER (or equivalent) and are interested in becoming authorised, please contact your ASM to start the process.

If you don't already hold the qualification but are interested, please contact me to get the ball rolling. There is a wealth of support and information available to you.

elizabeth.wilkie@primis.co.uk



WE ARE PARTNERING WITH MARIE CURIE THROUGHOUT 2021 TO FUNDRAISE AND SUPPORT THEIR FANTASTIC WORK.

WHAT MARIE CURIE DO

Marie Curie provide care and support for people living with terminal illness. They also assist the families of those who are unwell, and tend to their needs. Last year they cared for over 40,000 people across the UK.

Find out more on the official Marie Curie website [here](#).

OUR SUPPORT

Throughout 2021 we will hold regular fundraising events and share updates on progress, culminating in a cheque presentation to the charity at the close of 2021. We are working with Marie Curie to organise a range of activities that are safe and practical in the current climate.

We will encourage you to make donations at our virtual events, and hopefully at the physical ones later in the year too.

We have also set up the facility for brokers and employees to make regular donations into our PRIMIS account. All donations will be added to money raised from events and will contribute to our fundraising total.

MONTHLY DONATIONS

You can make regular donations each month. Please e-mail marketing.team@primis.co.uk to find out more.

ONE-OFF DONATIONS

If you would prefer to make a one-off donation, you can do so on our [JustGiving page here](#).

HOW YOU CAN MAKE A DIFFERENCE

Your donation can provide an immediate impact:

- **£20** – could pay for one hour of vital nursing care for someone living with a terminal illness in the comfort of their own home.
- **£90** – could pay for half an evening's care in a person's home when they need it most.
- **£180** – could provide nine hours of nursing support in someone's home through the night, bringing the expert care and comfort families need in very challenging situations.

Thank you in advance for your support of this worthwhile cause.

If you have any questions, please contact marketing.team@primis.co.uk.



POST-BREXIT: RECRUITMENT AND EMPLOYMENT

AS YOU'LL BE AWARE, THE UK LEFT THE EU LAST YEAR AND THE BREXIT TRANSITION ENDS THIS YEAR. FROM 1ST JANUARY 2021 NEW RULES WILL COME INTO EFFECT THAT WILL AFFECT ALL BUSINESSES.

We want to support you in making sure you're ready for the end of the transition when recruiting new brokers outside the EU post-Brexit. In addition, some of your current employees may need to protect their future employment rights.

RECRUITING NEW BROKERS

UK employers will need a **Tier 2 sponsor licence** to hire newly arriving EU and non-EU workers. The individual will need a relevant visa to allow them to work in the UK.

EU Citizens applying for a skilled worker visa will need to show they have a job offer from an approved employer sponsor to be able to apply. It should be

noted that it will not be possible to sponsor all roles and there are minimum requirements in respect of the skills of the individual and the salary offered for the role to qualify. It is an expectation that roles within financial services will meet the minimum requirements, but it is your responsibility to check this.

If a firm wants to recruit EU nationals from **1 January 2021**, they should consider applying for the sponsorship licence sooner rather than later (unless they already have a sponsorship licence which will work for recruitment of EU nationals post Brexit). We believe that it is quite a long and difficult process which could potentially take many weeks to complete.



To make sure that you have the licence in time, we recommend starting the process now.

and cannot ask for evidence of their status until **after June 2021**.

Find out more about getting sponsorship **registration here**

Information about applying for EU settlement can be **found here**

CURRENT EMPLOYEES

Employees who are British or Irish citizens, or have indefinite leave to remain will not be affected by these changes. Employees who are EU, EEA or Swiss citizens will need to protect their employment rights by applying to the EU Settlement Scheme, so they can stay in the UK and continue to work with you beyond **30 June 2021**.

The **EU Settlement Scheme** allows employees and family to get the immigration status they need to continue to live, work and study in the UK and have access to public services (such as the NHS). To apply, employees need to complete a short online application, which will ask them to prove their identity, prove they live in the UK and to declare any criminal convictions. Successful applicants will receive settled status or pre-settled status, depending on how long they have lived in the UK. They will receive digital proof of their status through an online service.

Please note: you cannot ask the employee to apply for this (although you should encourage them to do so)

Support is available with applications. The **EU Settlement Resolution Centre** can be contacted on **0300 123 7379**.

RESOURCES

The Government has created an Employer Toolkit. This provides everything you need to know when employing new individuals and covers the steps to take for any existing EU employees within your firm.

The Toolkit includes:

- Introduction
- Leaflet
- Template letter to EU citizen staff
- Poster
- Presentation
- Social media graphics and videos
- Factsheet
- Translated materials

Access these resources **here**.

Please contact **brokerservicesupport@primis.co.uk** if you have any questions.

Jo Blackburn
Operations Director



MISSING POLICY DETAIL INTO TOOLBOX

A NEW PROCESS

One of PRIMIS' regulatory responsibilities is to ensure we can evidence what products brokers have sold to customers and why. It is critical therefore, that we encourage you to upload all files and/or documents in order for us to be able to do this effectively.

We have identified that there are an increasing number of policies either not loaded on to Toolbox, or partially loaded with missing documents. This has been identified by commission not matching policy information in Toolbox, meaning we are unable to pay you, resulting in money being stuck in our suspense account.

toolbox

To help resolve these issues we are introducing a new process to encourage our brokers to submit all missing policy information and documentation. This will be effective from **1 January 2021** and will apply to the whole network.



THE NEW PROCESS

Our new approach will set clear steps to help to address and resolve the challenges.

■ Step 1 (weeks 1 to 4)

Principal formally made aware of missing policies/documents resulting in unreconciled commission by ASM. ASM/RSD to work with Principal to resolve.

■ Step 2 (end of week 8)

Breach raised against broker by ASM for policies/documents not being updated.

■ Step 3 (end of week 12)

Further Breach raised, and referred to Broker Review Committee (BRC) for possible suspension. Commission retained by the network.

ONGOING HELP AND SUPPORT

The Commissions Team will continue to proactively establish reasons for cases not being keyed correctly and address possible training gaps to ensure that best practice is shared and implemented effectively.

A series of guides are available on Toolbox to help you through the process.

We are keen to work together to ensure this formalised process works for everyone and avoids the unnecessary loss of commission where possible.

Toni Smith
Chief Operating Officer

PRIDE CORNER

Paul Baggott (one of Trevor Tait’s advisers) has a claim to fame – you may have heard of a TV programme called ‘Meet The Richardsons’ featuring comedian Jon Richardson that ran for 68 episodes in the summer. Well, look up the theme tune for the show on the internet – it was written and performed by our very own Paul Baggott!

Click to see/hear for yourself.

A man of many talents!

.....

Huge congratulations to **Kate McTernan** of **Linear Financial Solutions** on winning the **Broker of the Year** award at the **Mortgage Introducer awards**. After an “interesting” H1 2020 for everyone, Kate took a very positive step to secure new office premises for her business in the Summer, evolved her adviser and administrator support within her business, and throughout the entire year has consistently written stand-out numbers of mortgages with 100’s of clients providing very positive feedback along the way.



Seeing Kate’s achievements in 2020 under-scored by winning this award is brilliant – no award of this calibre can be won without business focus, resilience, determination, professionalism, knowledge, and sheer hard work. Well done Kate – you have displayed all of the traits above, and have my best wishes for 2021 and beyond in PRIMIS!!”

Donald Fraser
Sales Director (LSL Group AR)

PROPOSITIONS UPDATE

HERE WE ARE AT THE END OF THE YEAR, AND WHAT A YEAR IT HAS BEEN. A YEAR OF CHANGE, ADAPTATION, RESILIENCE AND AN AWFUL LOT OF HARD WORK FOR US ALL.

And the proposition is no different, across all product ranges we have had to adapt and develop to give you the right options and ultimately to provide your customers with the right outcomes.

Our lending proposition is at the heart of what we do, with some exceptional relationships with the top five lenders. We remain the number one network and this translates itself into world class support from our lender partners, despite the challenges the major banks have faced in 2020. Not only have we aligned ourselves with the major financial institutions, but we have also welcomed new lenders to panel, especially in the specialist market, with the most notable additions to panel being Landbay, Foundation, Pepper and LiveMore.

Lending panel expansion will continue into 2021, with the development of a market leading Equity Release

offering as well as some exciting new lenders coming to market.

Our fantastic protection panel has grown and developed this year, with the inclusion of new products and services and new partner additions to panel such as HIVE to support niche market customers. You can expect to see further development in protection in 2021, with exciting new propositions and more opportunities to engage with your customers.

And not forgetting GI. We have an incredible GI quote engine that does all of the hard work for you. But in 2021 we will be making this truly market leading, with new propositions and shorter processes to enable you to really embed GI into your business.

Vikki Jefferies
Proposition Director



P.R.I.M.I.S

CURRENTLY APART BUT STILL TOGETHER.

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