

January 2019

# inspiration

for our partners



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16 Technology and Marketing

**hlp**  
HLPartnership



**MSN**  
Mortgage Support Network



Christopher  
Tanner  
CEO

**H**appy New Year! With Christmas behind us, we can now concentrate on the opportunities that a New Year always brings and that is why I am excited to be introducing the first edition of our magazine for this year.

I can assure you that, while 2018 was our most productive and profitable year yet, 2019 promises to be an even more exciting year for everyone involved with HLP and our sister network, Mortgage Support Network (MSN).

I like to think of this first edition as the ideal springboard for us to set out some of the plans we have for the year along with details about upcoming events, features from our directors and articles to help you grow your business.

One of the big changes taking place will be the introduction of joint events between our two networks as we strive for ever closer ties between MSN and HLP. With Shaun Almond being appointed as Managing Director for both networks, it makes sense that we should pool our resources where practical, so we all benefit from a single point of reference as well as saving on running dual events.

For those members of HLP, who have not yet met Shaun, he took over the reins at MSN eighteen months ago and is now the MD of both networks. Shaun has been very successful in building on his predecessor's work and coordinating with my team at HLP since the purchase of MSN by our joint parent, Josewin.. This year he will be at the

centre of everything we do in both networks and I have no doubt you will all get the opportunity to talk with him at the events and other activities we have planned.

Talking of events, I can also promise you larger venues and new locations for our activities. As I mentioned earlier, for the first time MSN members are being invited to join their HLP colleagues at Later Life Lending workshops, tech and marketing roadshows, protection focus workshops, business development forums and specialist lending workshops.

I would also like to take this opportunity to introduce Mark Graves, who has been appointed as COO for HLP and MSN and will be developing potential new business opportunities, providing strategic support to the management team and lending his knowledge and experience to enhance the existing proposition. Mark will be familiar to you as someone, who has been a senior figure in the mortgage and protection sector for many years and with huge experience of the network sector, having joined us from Sesame Bankhall Group (SBG), where he was Managing Director at Sesame Network and PMS Mortgage Club.

As you know, HLP and MSN already offers you some of the best facilities in the market for mortgage and protection specialists. 2019 will be the year when we take our proposition to the next level and I know we are all going to benefit from the enhancements we have planned.

Christopher Tanner  
CEO HLP Partnership

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MSN

Mortgage Support Network



Christopher  
Tanner  
CEO



Mark Graves  
COO



Shaun Almond  
Managing  
Director



Neil Hoare  
Commercial  
Director



Gavin Earnshaw  
Compliance  
Director



Bob Haselip  
Operations  
Director

# Who's who?

Meet the executive team.



## 2019 Calendar of Events

### January

MON	TUE	WED	THU	FRI	SAT	SUN
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Events  
Tech Workshops

Bank Holidays

### February

MON	TUE	WED	THU	FRI	SAT	SUN
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

Events  
Later Life Workshops

### May

MON	TUE	WED	THU	FRI	SAT	SUN
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20	21	22	23	24	25	26
27	28	29	30	31		

Events  
Protection Focus

### June

MON	TUE	WED	THU	FRI	SAT	SUN
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17	18	19	20	21	22	23
24	25	26	27	28	29	30

Events  
Top Performers  
Specialist Lending

### September

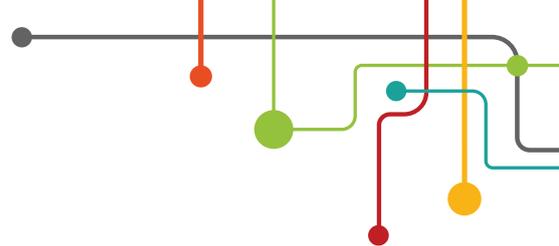
MON	TUE	WED	THU	FRI	SAT	SUN
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9	10	11	12	13	14	15
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23	24	25	26	27	28	29
30						

Events  
Later Life Workshops  
Tech Workshops

### October

MON	TUE	WED	THU	FRI	SAT	SUN
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21	22	23	24	25	26	27
28	29	30	31			

Events  
BDF Conferences



### March

MON	TUE	WED	THU	FRI	SAT	SUN
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Events  
**BDF Conferences**

### April

MON	TUE	WED	THU	FRI	SAT	SUN
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29	30					

Events  
**Easter break**

### July

MON	TUE	WED	THU	FRI	SAT	SUN
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29	30	31				

Events  
**Specialist Lending**

### August

MON	TUE	WED	THU	FRI	SAT	SUN
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Events

### November

MON	TUE	WED	THU	FRI	SAT	SUN
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Events  
**Protection Focus**

### December

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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Events  
**Annual Conference  
 Jan 2020 TBC.**

# 2019 Events Programme



Jacqui Hutton  
Events Manager  
& PA to the CEO

Our events programme has been finalised. In 2019 all events will be joint HLP and MSN. This will mean bigger venues, more locations and much more opportunity to support you and provide you with the best services possible. Here is a list of events and their locations.

Jacqui Hutton,  
Events Manager & PA to the CEO.

## Business Development Conferences (March & October)

These regional flagship events are an opportunity to bring advisers together in an environment to deliver key messages from the Group's business partners with those from the industry. In 2019, these events will continue to grow in importance for our Member Partners as the networks combine an informal area for discussion with round tables and platform presentations.

**Locations:**  
Leicester, Edinburgh, Manchester, Bristol,  
Milton Keynes, Crawley, Belfast, Wetherby

## Protection Workshops (April, July and November)

Our workshops are designed to deliver the fully protected mortgage. The topics covered will be wide-ranging and current, from protecting the individual or the business, from insurance to family income benefit and from leaving a will to writing a policy in trust.

**Locations:**  
Wetherby, Manchester, Leicester, Bristol,  
Waltham Forest, Crawley

## Specialist Lending Workshops (May)

Workshops designed to provide insight and education into the specialist lending market combining first charge, second charge and Bridging.

**Locations:**  
Wetherby, Manchester, Leicester, Bristol,  
Waltham Forest, Crawley

## Marketing & Technology Workshops (January and September)

Providing sessions that demonstrate how to:

- Maximise our 360 Dot net system capability
- Provide consistent client contact
- Integrate your marketing
- Increase business opportunity

If you have a new system development or a subject which requires a technology change for members, this is your opportunity to communicate face to face.

**Locations:**  
Wetherby, Manchester, Leicester, Bristol,  
Waltham Forest, Crawley

## Later Life Lending Workshops (February and September)

Workshops designed to provide insight and education into the Later Life Lending market.

**Locations:**  
Birmingham & London (February)  
North & South – Locations to be confirmed  
(September)

# E-newsletter Service

**Free**  
For the first  
6 months

**Grow your brand awareness.  
Keep high in the mind of your clients.  
We manage it, so you don't have to!**

We will create a client facing newsletter based on areas you cover in your business to give your clients informative and relevant information, on the constantly changing market.

ARs can sign up to the monthly newsletter service. We will prepare newsletters and send them out to your clients, keeping them up-to-date and you high in their minds.

You will receive monthly analytics on each campaign to help build a view of your client interaction.

This will be an informative and cost effective way to keep in touch with your clients on a regular basis. If you are not communicating with them, someone else is!

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our fully managed  
client facing  
E-newsletter.

Experience Support Experience Technology. Experience our Network.

For more details call Partner Support on **01903 602 664**  
or email [support@hlpartnership.co.uk](mailto:support@hlpartnership.co.uk)

**hlp**  
HLPartnership



Christopher Tanner  
CEO

# Never been stronger

2018 was a great year for us, but 2019 is looking even better. I firmly believe that it is a fantastic and exciting time to be a member of HLP and MSN. We pride ourselves on providing our members with the highest levels of support and we continually invest in technology to ensure that our firms have all the tools required to advise successfully in a digital age.

I think it is worth acknowledging that since the dark days of 2008, we have consistently posted ever higher completion figures and are now at a point where we have never been stronger.

Our leadership team has been strengthened by Shaun Almond's appointment as Managing Director of both HLP Partnership and Mortgage Support Network, in a move that will allow for greater cooperation between the two networks. We have also appointed Mark Graves as our Chief Operating Officer. Mark's new role was created to develop potential new business opportunities, provide strategic support to the management team and lend his knowledge and experience to enhance the existing proposition.

As a network group, we are looking to work more closely with you to help your business take advantage of the changing face of financial services at a time when our competitors have failed to recognise the need for a technology and marketing led strategy. The beauty of being a part of a dedicated mortgage and protection network is that even with the uncertainty of the mortgage market in 2019, protection provides an avenue that we can all exploit on behalf of our customers. Many of you will have client banks with customers who would definitely benefit from having a thorough review of their protection needs. At a time when finding new mortgage customers is likely to be greater challenge in 2019, I want to see a greater focus on making sure we are proactively working with existing customers to offer the protection they need.

Even with the uncertainty in the market, we know that the financial services world will carry on, as people still need to buy homes either to live in or to rent, find the right deal for existing mortgages, protect their family or tenants should the worst happen and protect themselves and their families. It is therefore up to us to be prepared for all eventualities and really make sure we stay in touch with our customers this year.



2019 should also be the year that you start looking at the opportunities in Later Life Lending, if you have not already. At the beginning of 2018, experts predicted that the market would be worth £2.3 billion. However, it exceeded expectations and grew to over £4 billion. The opportunity for you to be a part of this market is already in place. We have our own Later Life Lending suite that contains a whole host of material that can help you to gain your qualifications, become a member of the Equity Release Council and become a fully fledged adviser. We also have the technology solutions to enable you to advise successfully with our Air Sourcing system.

Later Life Lending is a rapidly growing market and one which we would encourage you to explore. As networks, we have already embraced Retirement Interest Only (RIO) products and are permitting all mortgage advisers to advise on RIOs without the need for additional equity release qualifications. A RIO can be a great solution for many, but there are some pitfalls, which may require more in-depth affordability assessments as well as consideration for the potential impact on the customers benefits, if funds are being saved for a rainy day, for example. This year we will be launching our Later Life Lending Workshops where you can develop your skills and advise with confidence.

I would recommend that you take the time to attend as many of our workshops and events this year as you can, to ensure that your firm can be the best prepared that it can be to make the most of every opportunity.

**'People still need to buy homes either to live in or to rent, find the right deal for existing mortgages, protect their family or tenants should the worst happen and protect themselves against illness.'**

We are looking to implement some exciting new features this year that will benefit you and add value to your business. Keep your eyes peeled for launches at our events throughout the year and use the calendar in this magazine to schedule your diaries.

I would also urge you to take advantage of the marketing support that we can provide you. Details about those services are in the tech and marketing section of this magazine.

It is a positive time for us all and together we have never been stronger

# The man behind the name

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Hello to everyone both at HLPartnership and MSN. For those of you in HLPartnership who I haven't had contact with please find below a brief summary about me.

I became Managing Director at MSN in July 2017 upon Peter Ransome's retirement. This was also when, our now joint parent, Josewin purchased MSN. Since then I have been working closely with Chris and his team running MSN and I finally became the MD of both Networks a couple of months ago.

## CV

**Born:** Sheffield

**Married:** in 1989 to Bev.

**Children:** Two Sons 26 and 23 years old

**Hobbies:** I enjoy all sport but especially Football.

I am a Sheffield Wednesday fan. I like holidays, especially exploring new places to us

**Favourite Book:** Jack Reacher and most Autobiographies

**Favourite Film:** Anything but Horror

## Employment

- 1982 Civil Service
- 1985 Joined Legal & General as trainee Life Inspector
- 1992 Became part of the newly formed Appointed Representative Division
- 2005 Regional Manager for L&G East
- 2011 National Sales Manager in L&G Network
- 2016 Sales & Marketing Director at MSN
- 2018 Managing Director, HLPartnership and MSN

Most of my working life has been spent in and around Appointed Representatives and Mortgage Networks. I therefore believe I understand how AR's work as well as anyone. I was at L&G when they began the AR journey and sadly there when they decided to end it.

To be in something at the beginning and the end is quite a strange feeling. During my career I have had to get involved in compliance, sales development and recruitment, to name just a few areas. I have delivered some great messages and some bad ones. I also, due to my length of time in the industry, know a lot of people.



Shaun Almond  
Managing Director

However, the thing I understand best is that AR's and advisors of those AR's don't work for any Insurance Company, Lender or indeed their host Network. They are not employees. As a Network we should therefore be honoured and privileged that you have chosen to give us your support and your business. It is not a right. In return we need to encourage and cajole AR's and their advisors to follow the rules and regulations. If you don't want to or simply can't, we sometimes have to say good bye.

#### 2019 Ambitions

1. Enjoy every day and try to make a difference. Always my number 1.
2. Continue to make HLP/MSN a well-known, reputable Network that is admired and respected by competitors, providers, lenders and most importantly those AR's who have chosen or are choosing to be with us.

3. To continue to grow our volumes, but not just by increasing our AR and advisor numbers. I would like to see increases in protection ratios for both life and GI. Conveyancing is also something else we could and should do more on.
4. Becoming an industry leading network and the place to go for later life lending for advisors.

If we are to achieve all the above we need to listen to you our members, act compliantly and be aware of what's happening in our sector of the market.

We have a lot to do and achieve in 2019 but I genuinely believe that together we have never been stronger.

Finally, if you ever want to contact me, please do. It is great to talk and share.

# Later Life Lending



## What does the

**T**he latest projections for the UK population suggest that, in 50 years' time, the nation is set to have an additional 9 million people aged 60 and over. Think about that for a moment; 9 million people is more than the size of London!

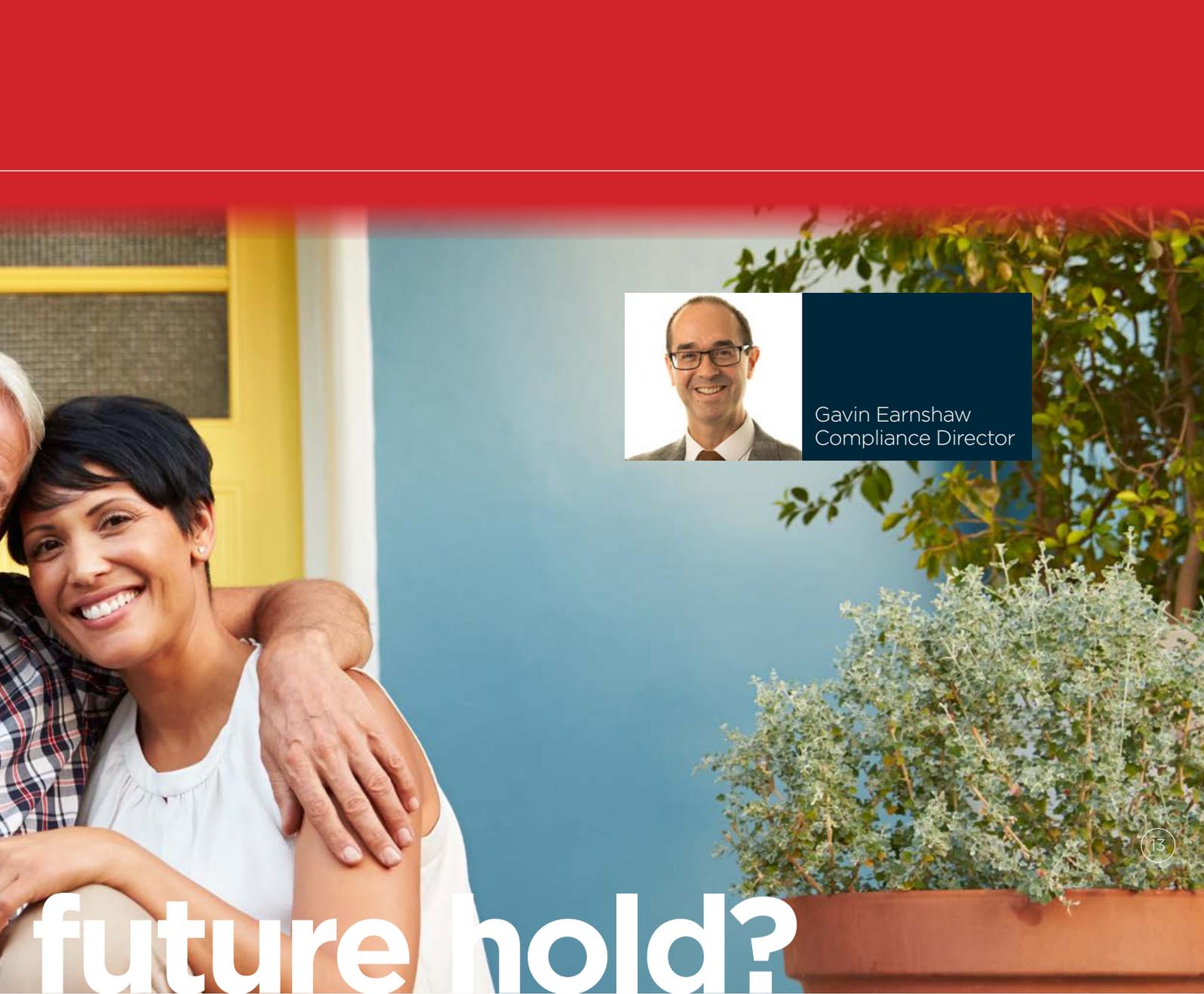
As a result of this broader demographic shift, later life lending is set to play a much larger role in the retirement finance landscape than it does even today.

Property is often a person's single largest asset and has become a vital piece of the retirement funding jigsaw in the UK. Investing in property has consistently been cited by the public as the

second most popular option among the safest ways to save for retirement (after paying into an employer pension scheme). With interest rates holding at record low levels for a sustained period over many years fewer people are investing in ISAs or ordinary savings/deposit schemes. Many middle-aged people have been taking the opportunity to upscale their home as part of their retirement strategy, choosing to pay a mortgage at sub 2% rates rather than invest their money in the building society. This gamble on property inflation outstripping savings rates has worked well for the majority over the last 5 years so it's easy to see why the population continues to invest in this way.

This illustrates the crucial role that housing wealth must play in the retirement landscape, both today and in years to come. With the shift from generous

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Gavin Earnshaw  
Compliance Director

# future hold?

final salary workplace pensions to defined contribution schemes, millions of workers may find their income reduced when they retire and seek new solutions to improve their outlook.

It is therefore important that homeowners have a choice of products but also, increasingly, it is crucial that they are able to access the right advice and guidance to make the most of their wealth and assets in later life.

Housing wealth offers a solution that we all know in recent years has entered the mainstream of financial planning among over-55s. The latest industry data shows for every £1 of savings withdrawn via flexible pension payments in the last 12 months, 50p of housing wealth was unlocked via equity release.

This surge in property wealth and demand for solutions to unlock the equity held in the home has started a raft of innovation in the equity release market in recent years. Products are increasingly flexible and attractive.

The growing base of potential equity release customers in recent years has been met with a greater number of product choices – helping to meet homeowners’ increasingly complex needs in later life. As of August 2018, 139 product options were available to consumers, more than double the number (58) seen two years ago.

Today’s equity release products also offer greater flexibilities thanks to ongoing competition and innovation in the sector. Four in five (80%) product options offer consumers the choice to make

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ad-hoc, penalty-free voluntary or partial repayments of their loan, up from 68% a year ago. There has also been an increase in products offering fixed early repayment charges (ERCs), from 49% in August 2017 to 51% in August 2018.



**So, what does all this mean in terms of the market size and where it is predicted to go?**

The UK market is currently standing at around £4 billion of equity released from property per annum right now. Over recent years the market has grown by, in the region of, 25% year on year and shows no signs of letting up. Industry experts predict that this trend will continue and by the end of the next decade the market could easily reach £40 billion.

Products will continue to develop and offer greater flexibilities for customers; regulation will likely deepen too as the regulators take steps to ensure potentially vulnerable customers are served well.

With such fast-paced development creating increasing complexity the Later Life Lending market needs well-educated advisory support. Just take a look at your own customer database and see how this will evolve over the next 10 years, with a good proportion likely to move into the 'over-55' age group that will be starting to think about their retirement options.

Now is the time to think seriously about how you can support this market and how it can support your business over the next decade.

**Later Life Lending Workshops**

After the successful relaunch of the networks Later Life Lending Framework in the Spring of 2018 we are delighted to announce four workshops dedicated to this specialist market in 2019.

In February the network will be hosting two events in London and the West Midlands, with further workshops to be held in September in the North and South of England – locations to be determined.

As it is projected that the overall proportion of the population over the age of 75 will gradually double from 8% to 16% over the next 50 years and with nearly a third of people stating that they are saving for retirement by investing in property there is no doubt the Equity Release market is going to enjoy an explosion in the coming decade.

Transaction volumes are up by over 25% year on year and product choice has more than doubled in the past two years, with over 140 products now available, offering a diverse range of options for those looking to release equity from their home.

The HLPartnership and Mortgage Support Network Later Life Lending workshops offer a platform for industry champions to bring you up to date with what is happening right now and allow you the opportunity to share ideas with colleagues across the networks with the aim of helping you and your business to thrive in this specialised market.

So if you are currently active as an Equity Release adviser or are really serious about getting involved then the Later Life Lending workshops will be perfect for you.

# Tech and Marketing



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Stevie Wimlett  
IT Development  
Manager

## Enhance your

**A**t the time of me writing this there is a lot of uncertainty. How will we Brexit? Will a 2019 moon landing actually happen? How are the adviser to lender API promises progressing?

While we can't help with moon landing shenanigans and at the time of writing there are no concrete answers to Brexit but what we do know is that there are a fair bit on technology advancements that will affect you in the coming year.

This is why we are excited to announce the launch of the networks first ever dedicated Technology Workshops, starting in January 2019. Over 6 days we will be bringing to you sessions to assist you in:

- Maximising your CRM usage
- Utilising the marketing tools that are available to you
- Increasing business opportunities
- Keeping your technology safe

We will have a number of key providers presenting to you on the day including Twenty7Tec, 360 Dotnet and Ipipeline.

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# technology use in 2019

The first round of tech and marketing workshops launch in January where there will be a number of exciting new launches to announce and Twenty7Tec themselves will be sharing huge progress on their direct to lender mortgage application tools.

Our second round of workshops will be held from the 17th to 26th September at the same venues. So, If you are looking to find out more on how to use the tools you already have, learn some new hints and tips and be introduced to new technology and ideas, confirm your attendance and save the date!

Locations are confirmed as:

- Tuesday 15th Jan** - Wetherby
- Wednesday 16th Jan** - Manchester
- Thursday 17th Jan** - Leicester
- Tuesday 22nd Jan** - Bristol
- Wednesday 23rd Jan** - Gatwick
- Thursday 24th Jan** - Waltham Forest

I look forward to seeing you there.



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**T**here has never been more of an opportunity than there is now for businesses to embrace technology. From cloud-based storage and mobile apps to AI and blockchain, the technology world is your oyster.

But with so much on offer it can be overwhelming knowing where to start, what to do, and how to do it, let alone on how to maximise it.

#### **Use a CRM (the hlpCRM maybe hint hint?!)**

This may be an obvious point but it is often one that is overlooked. It is one thing to take on a CRM and a whole other thing to actually 'use' it. I openly admit it is a daunting prospect to keep case records updated at each stage but when done (and done consistently), your client bank will open you up to a whole range of additional benefits. With better client information, you will know more about your clients which helps build stronger customer relationships. Knowing as well what your client's have and don't have you increase your ability to cross-sell.



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# Maximising your technology benefits

Firstly, you need to consider what you want your technology to achieve. Do you want to create a better online presence? Increase business opportunity? Retain existing clients? Hold documents securely? These are just some questions you may find (or have found) yourself asking. Below are some quick hints and tips that hopefully may help you to address your technology questions, and what's more is that they are already available to you as part of the network's technology offering.

#### **Improve your marketing strategy**

Having your client bank in one place opens your business up to a huge marketing opportunity. You don't need to spend time compiling spreadsheets from different systems and putting them all into another, your client records are already where you need them. The hlpCRM has a tool called 'Campaign Manager' that lets you query and target your clients based on certain parameters, for example 'how many self-employed clients without protection do I have?'

“The advance of technology is based on making it fit in so that you don't really even notice it, so it's part of everyday life.”

– Bill Gates



Stevie Wimlett  
IT Development  
Manager



19

**360**Dotnet

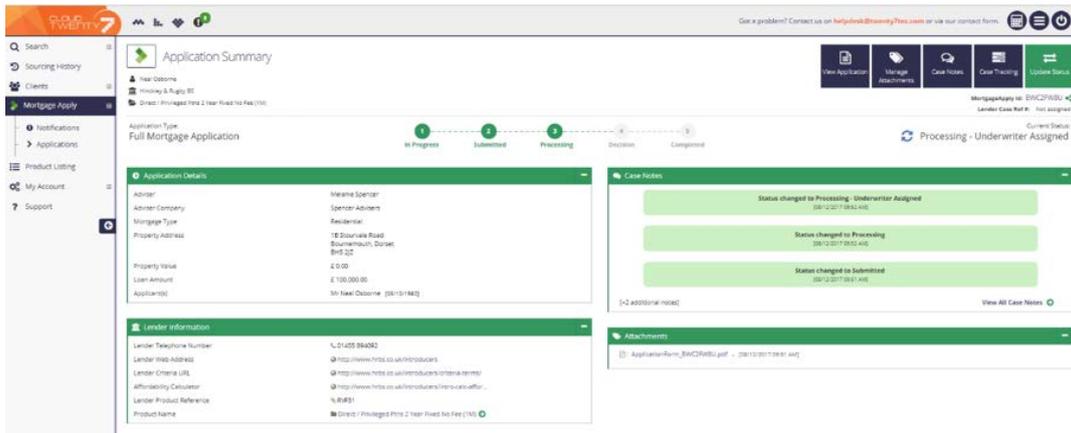
You can then create an email, letter or SMS campaign to send directly to them straight out of your CRM. Set up a marketing routine to keep in touch with your clients regularly.

#### **Give your clients technology**

This one won't be for all of your clients, and that's ok! I always say technology shouldn't replace or scare clients away, it should enhance what your offering may already be. Start off by inviting one of your clients to fill in a factfind themselves, you may be surprised how much gets sent back to you.

The Client Portal is another great tool. Professionally branded to your own business, it creates a link between you and your client allowing you to share documents, case progression and ongoing service commitments, anytime, anywhere.

These are just a few ways you can maximise your technology efforts. To find out more on understanding key case data and the marketing and client facing tools on offer, please get in touch with us at [tech@hlpartnership.co.uk](mailto:tech@hlpartnership.co.uk)



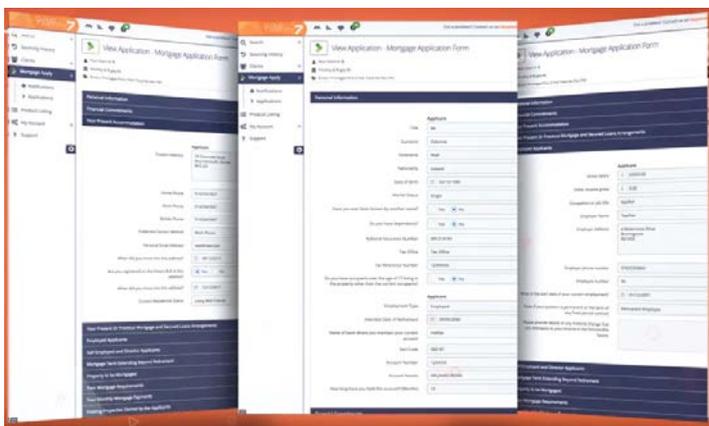
**D**id you know, just over 70% of all the changes, updates and enhancements we make to our sourcing system, come as a direct result of the feedback we receive from the intermediaries using us?

That's you. Our systems are built with the mortgage broker in mind and we value every piece of feedback we receive from you, keep sharing your thoughts.

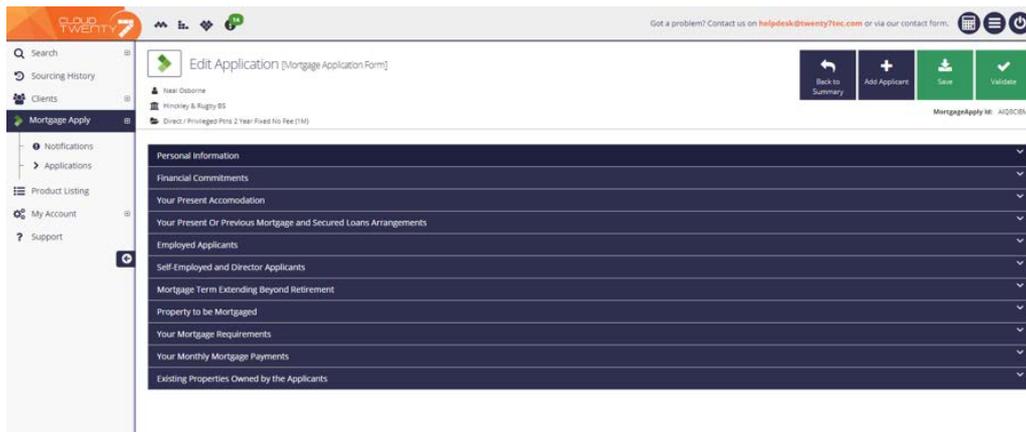
Throughout 2018 we listened to your feedback (good and bad) to shape our sourcing system and create something you would be confident using. Enhancements like ICR and Top Slicing filters for BTL, New Panels and control, True Cost flexibility on fees, Further Advances, Product Transfers & Rate Switching, Equity Release, RIOs and more product and criteria changes than ever before. Many of these recent changes will become available to you all very soon.

Our API has been enhanced to cater for those business that wish to apply a digital front end, embrace the hybrid broker model or just add digital lead generation to their website. You can quite literally 'plug' our criteria sourcing feed directly into your website and provide your customers with more than just a 'best buy' table of products.

As we head into 2019, which is surely going to be the 'Year of Technology' – the team at Twenty7Tec have been working hard to bring you some of the biggest industry advancements for a decade. 2019 will see our application submission platform 'MortgageApply' move beyond its initial pilot phase and become available to all HLP members. With an expected 15-20 lenders live on MortgageApply in the next 12 months, with some big announcements coming in February, you will soon be able to DIP or complete full applications with just a few button clicks. Utilising the data and documents you have within your CRM system to apply for a mortgage as one would expect in the 21st Century.



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# More than just a sourcing system...

It may seem like it's been a long time coming... but believe me when I say not a day goes by where team Twenty7Tec are not busying away in the background, connecting up the dots in our industry. We are now in a position where we are waiting for lenders to catch up, which they will. 2019 looks to be the year the everything starts to fall into place.

With some big lenders being announced shortly, 2019 will be the year that good technology and great networks come together to add real efficiency and value to their members. HLP and ourselves are working hard to deliver a year you will never forget. Further enhancements to sourcing logic, filters and how you access sourcing are all being implemented



Phil Bailey Sales & Marketing Director at Twenty7Tec

in 2019. These updates will not only speed up your sourcing experience, but allow you to benefit from changes and further enhancements as and when they happen.

While we all know those pesky robots are unlikely to go around pinching the jobs of good quality advisers. Embracing technology and allowing these systems to enhance your skill set and customer offering, is clearly the future. Adviser and technology working together. HLP & Twenty7Tec working together.

## #ThisChangesEverything

Thank you for your support.



**M**any of us will have resolutions for the new year. Among those plans, if there is one thing to make a priority in 2019, it is to take the time to be able to interrogate, understand and use your existing client data effectively as a major potential source of new business in 2019.

#### **Data driven marketing can turbo boost your business.**

After speaking to many of our advisers and AR's since I joined, the general feeling that I found was that many members see our CRM system primarily as a compliance tool rather than a marketing one. Yet I would like to convince you that, if used strategically, the HLP/MSN CRM system is the strongest tool that you have for effective proactive marketing. Without it, unless of course you are prepared to spend money unnecessarily on a bespoke system, you are missing out on taking advantage of the opportunities that are available to maximise the revenue from your client base.

#### **What are the benefits of data driven marketing?**

##### **Personalised marketing**

Our CRM system stores a whole host of data about clients, from their age, location, insurance/protection policies, mortgage renewals, to the number of children the client has. Gone are the days of generic marketing campaigns. You can

## **Using client data to market your**

use this data to identify the opportunities that are available and create tailored campaigns. Client segmentation is one of the most effective marketing practices in the modern world. It is essential that companies convey the right message, to the right audience, at the right time. Data driven marketing allows brands to create a customised campaign that converts leads through a deeper understanding of their customers and their needs.

##### **Marketing across different channels**

Advisers can leverage data to extend reach across multiple networks, and take communication beyond just email. Distributing data driven ads across channels, through automated marketing

campaigns, will ensure that your message is consistent, aligned, and reaches each recipient in the perfect place and at the perfect time.

##### **Improve customer satisfaction**

Many advisers use data driven marketing to enhance their customer experiences. They'll often orchestrate client satisfaction surveys and pinpoint specific areas for improvement.

#### **A real life example**

##### **Finding Later Life Lending clients**

You have gained your later life lending qualification through the help of HLP's and MSN's Later Life Lending proposition and you are deemed a competent adviser. Now all you need are clients, but where do you start?

By using your CRM system, which is part of your package from HLP and MSN. Your goal is to identify those existing customers who fit the criteria for later life lending products. You create a query to find those, who are over the age of 55 and have paid off their mortgage or those with interest only and now have no way of paying it off. The CRM system will now do all of the work for you. It will pull up the clients who fit the query. You now have 2 options - create a campaign using campaign builder on the CRM via sms, letter or an email. Alternatively, you can export the data into a spreadsheet to send campaigns using other systems.

OK, you now have the data, so what do you do with it? We need to let the selected clients know about the later life lending services that you offer as an adviser. For example, let's say you have chosen email as your main method of communication, you could create later life lending specific email campaigns aimed at the target audience you have selected. Online email tools such as Mail Chimp and Campaign Monitor can help you to create cost effective and attractive email campaigns or even better, outsource to a professional marketing company or delegate to your in house marketing team.

Doing this on a consistent basis will help you to reach your audience in a targeted, data

driven way. Data driven marketing offers higher return on investment (ROI) than generic non targeted campaigns.

**Want to learn more?**

If this has whetted your appetite, be sure to attend our tech and marketing workshops in 2019, where we can help you best use the technology available to you to market to your clients.

# business effectively in 2019

The next tech and marketing workshop is being held in January, so book now, I know it is going to be popular!



Ken O'Callaghan  
Marketing Manager

For Partner Support  
Call: 01903 602 664  
Email: [support@hlpartnership.co.uk](mailto:support@hlpartnership.co.uk)



## How do we help you market to your clients?

**H**LP and MSN can provide you with a number of marketing support services. These services can help you create customer loyalty, increase the lifetime value of your client base and present your proposition well to prospects and clients.

helping promote your company and generate leads. Research from Vistaprint.com shows that a whopping 52% of people said their impression of a company is more positive after receiving branded materials, and almost 50% said they use those materials every day. It is clear that branded materials can make a great impact on potential clients. We have a whole host of material such as brochures, flyers and welcome packs that can be printed or used digitally. The materials are designed to incorporate your brand colours, logo and contact details to ensure that the material fits your business.

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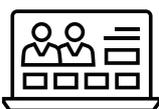
### E-newsletter Marketing Service

In a technology driven world, the competition for clients is fierce. Is your email inbox full of businesses trying to sell you their services? Your clients are the same! It is vital that you keep in regular communication with your clients. If you aren't, someone else is! To remain competitive, I would recommend that you take advantage of our e-newsletter service to keep in touch with your clients. We understand that you may not have the time, experience or capabilities to do this, but we manage the whole process for you using your client data on our CRM system so you don't have to. We have developed our own bespoke email system that allows us to send out fully branded e-newsletters to your clients. This could be one of the most powerful tools in your armoury.



### CRM Marketing Campaigns

Our Campaign Manager allows you to set multiple criteria as a data query to identify specific groups of clients. For example, you may wish to market to all clients that have an ISA. Once you have your list, you can export the data or send an email, SMS, or letter to each of those clients. Our CRM template function has a 'mail-merge' option which allows you to personalise your communication at the click of a button. We can create these campaigns for you, so you don't have to!



### Branded Material

In the ever-growing digital landscape of marketing and advertising, printed material has become a bit of an afterthought in the minds of many businesses both small and large. Contrary to this trend, branded marketing materials (both digital and print) remain as relevant as ever in



### Marketing Training

We hold Tech & Marketing Workshops twice a year at various locations. You will learn how to market to your clients, use the CRM system correctly and build your marketing skills. It is a great opportunity to learn how to market your business, how we help you market your business and take your business to the next level.

Experience Support.  
Experience Technology.  
Experience our Network.

# Commercial Review

**W**hilst access to funding remains the most frequently quoted obstacle to growth for SMEs in the UK, with increased uncertainty on the horizon, we at Omega don't always recognise this assertion as we continue to deliver highly competitive finance solutions for businesses.

We have experienced another strong year within the Commercial Mortgages and Trading Businesses sector, delivering terms for start-up businesses, purchase and remortgage of commercial premises and business expansion. Increasing competition amongst funders in that space has led to reduced interest rates, with further compression expected, and importantly more debt being made available to SMEs from a range of sources to support their requirements. Recent case completing: 1.90% plus Base Rate at 80% loan to value.

As a result of changes in both tax legislation and regulation, we continue to see an increasing volume of clients expanding their investment portfolios to incorporate both Semi-Commercial and Commercial properties. We've been able to assist many clients with little or no property experience in this or often any sector buying their first commercial investment asset, benefiting from higher yields allowing them to borrow more against the asset but also profiting from the enhanced rental return in many cases.

Moreover, through clients' continued search for ever greater returns on their capital, the largest increase we have seen in both case numbers and debt quantum has been within the Development, Refurbishment and Conversion market. This is usually represented by clients choosing to invest their funds into projects ranging from light refurbishment of property, splitting of units into flats and ground up development schemes. More investors see the opportunity to benefit from materially enhancing asset values directly rather than just relying on potential external market factors.



Mark Jones  
Director  
Omega Group

## Looking ahead to 2019

Whilst I wouldn't want to predict what political or economic changes may lie ahead (mainly as I don't want to look very silly in a few months' time!) we firmly believe there will continue to be debt options available to businesses, supporting the purchase of new premises or business expansion. New market entrants continue to provide fresh funding solutions for clients, including interest-only over longer debt term even up to 20 years, and commercial investment debt for clients with no previous relevant experience.

There appears to be no shortage of funding options available for short-term solutions to support quick purchases, required works, correcting title imperfections and so on, new bridging lenders continue to enter the market with ever increasing pressures from their respective funding lines to grow their lending book. As a result of these pressures, innovation amongst lenders results in new 'products' and debt options being available to clients, catering for short to medium term lending across all sectors. The traditional lines between bridging and term finance are becoming more blurred, many clients content to plan and structure debt over a 2-5 year window with interest retention and subsidisation structures being agreed.

The requirement for traditional short-term finance remains, largely as a result of the turnaround times of the traditional institutions and challengers, with growing demand as evidenced by 2018 for short term finance to support refurbishment and conversion projects.

## In Summary

No matter what the future holds there will always be businesses and clients looking to grow and invest respectively, and there will always be funders of some kind willing and able to meet those borrower requirements. One thing I am willing to predict as we enter 2019; Omega will continue to provide great service, matching up borrowers with lenders on the best possible terms available from the entire commercial funding market.

## Bring reality

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**I**n a recent study into the reasons why families and individuals don't feel the need to protect themselves and their livelihood against the worst that life can throw at them, it was clear that, as an industry, we fail to bring the risk to life.

For example, when asked what would someone see as the biggest risk to their life, a nuclear power station exploding or sunbathing, the response is nuclear. Yet when you compare the number of people admitted to hospital recently with radiation sickness compared to those, through excessive time in the sun, who have skin cancer, and you can see the challenge of helping customers understand the reality of life.

Unfortunately the days are gone of plywood coffins on the table, or telling a spouse to hide behind a sofa to make a point on the impact of losing a

loved one. And to be fair the Protection Industry has come a long way with the advent of value added benefits which can be used straight away recognising today's modern society which has a tendency to value the immediate and tangible over and above things that we have to wait for; even when those things have the potential to offer much greater value overall. For those who like Doctor Who, this tendency is called "temporal discounting" and challenges even the best protection adviser to paint the "what would happen if" picture so vividly that the need becomes tangible and possible like a broken mobile phone screen or bumped car.

For most people the need is very similar when it comes to protecting the family or individual. For example in the event of a death of a spouse, the typical family needs to clear debts, have an income and money in the bank for future eventualities. For an individual, whether married with a family or single, then it's the income that needs protecting and debts cleared. Simply put good protection



Neil Hoare  
Commercial  
Director

# to life

advice identifies the needs, recommends a solution and then puts the products in place that satisfy the solution. And of course good protection advice makes the recommendation personal, tailored and specific to the individual or family, something of value and provides real peace of mind.

Of course for the Mortgage and Protection Firm, the rise of the Mortgage Product Transfer runs the risk of reducing the time in front of the customer to paint those vivid pictures. Making the process less emotional and more operational prevents the conversation about protection taking place. So it's important that we don't see the mortgage product transfer as a product sale and more of an opportunity to review a customer's needs. The remortgage was always seen as a value add to the customer, saving them from paying too much money on a standard variable rate which in turn led to a conversation about how best to use the saving on better protecting against the future. Unfortunately, with a product transfer, the customer

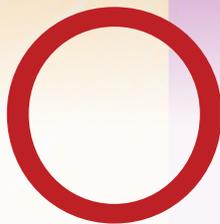
is not facing that cliff edge so the conversation has to be different.

I don't believe the customer also understands the impact on their financial resilience when they buy a house. They lose that hard earned deposit money in their bank account and what was a comfortable income when living at home suddenly is eaten away by the impact of the mortgage. It's a reverse of the diet and exercise videos you see, from financially fit to at risk in the space of 3 short months. The question is can you exercise your customer's brains enough to understand the poor shape they now find themselves in.

So the secret, practice the pitch and to paint pictures. Talk to more customers about their needs and think of it as your duty to protect more families, individuals and customers by using the knowledge and expertise you have in your own life. We should all remember that the worst happens and it's not always to the other person.



# Policy in 2019



Over the last few years, policy updates and regulation changes have been coming thick and fast. The Mortgage Credit Directive, Insurance Disclosure Directive, changes to Complaints Handling, Debt Consolidation, the GDPR etc. have all kept us on our toes and meant there has been a lot of change to deal with.

So will 2019 be any different? Perhaps we could do with a year of calm; a chance to consolidate and embed many of the recent rule changes.

Well on the face of it, it looks like we're in for more of the same. There are a number of planned updates and changes we are expecting to see in 2019 but no doubt there will be a few additional policy alterations along the way.

Here is a quick summary of some of the hot-topics on the horizon...

## **Mortgage Market Study**

In 2018, the FCA released their Mortgage Market Study which took a critical look at the mortgage industry to see how it's coming following a number of major changes in recent years such as the Mortgage Market Review in 2014 and Mortgage Credit Directive in 2016.

The report concluded that the wider mortgage industry was generally working well however there were a number of areas of concern and it is these areas where the regulator is looking at making some changes in the coming year.

One of those areas is looking at mortgage prisoners such as those who cannot move their mortgage due to circumstances changing, and



Bob Haselip  
Operations Director

those who perhaps are unaware that there are better deals available. The FCA are looking at ways of helping customers find better mortgage deals and have a better understanding of what products they may be eligible for.

As part of that work, in 2019 we'll see the introduction of a 'Directory' of mortgage advisers that will help consumers search for appropriate mortgage intermediaries using an online portal. Under the SM&CR (see below), the FCA are committed to ensuring that certain information about mortgage advisers is available online by the end of 2019 and there is a good argument for having a directory so the FCA are looking at a number of options to achieve this.

What is unclear is what information this directory will contain. It has been suggested that information such as the relevant permissions are listed such as whether a firm offers equity release,

bridging finance, second charges etc. Also, what scope of service is offered (e.g. whole of market, limited panel, single tie) but there is a discussion about listing the actual lenders used over the previous year. Other, potentially more contentious details may include complaints history, disciplinary history and broker location being listed.

Other changes that may come from the study could include tools to help consumers find their own mortgages and giving consumers more of a choice over the level of support they might need in choosing a mortgage. This could very well lead to a change in the very definition of advice as there is a suggestion that some customers would benefit from a greater amount of information without actually needing advice. There is a lack of clarity at the moment as to how this might work in practice and this concept does rather go against the Mortgage Market Review in 2014 so the devil will very much be in the detail.

# Bitcoin

# BTC

# Ethereum

# ETH

# Ripple

# XRP

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### Senior Managers & Certification Regime

In December 2019, the Senior Managers & Certification Regime (SM&CR) will be rolled out across the wider financial services industry. This is currently applied to banks and insurers and seeks to build on the concept of accountability and responsibility across all financial services businesses.

For Appointed Representatives, there should be little or no impact because the FCA do not have the legal mandate necessary to roll out this scheme across those firms. However, for Directly Authorised firms including the network, there will be a few changes that need to be made.

The key word is 'Governance' and firms will need to ensure they have the right people running the company (The 'Senior Managers') and that those people have clear lines of responsibility. Under the SM&CR, all firms and senior managers will need to document exactly what their areas of control are and what the person is individually accountable for. There will be extended fitness and propriety checks required and allocation of several 'Senior Management Functions' and 'Prescribed Responsibilities' across those roles.

The Certification side will mean that firms will need a way of assessing and then certifying advisers as competent to perform the roll. This is essentially an extension to the Fitness and Propriety rules and will need to be reviewed annually. Again, this won't affect members of the network as our current Fitness and Propriety work meets the requirements, and advisers within Appointed Representatives are not subject to the Certification Regime in the way that Directly Authorised advisers will be.

### CryptoCurrencies

In recent months, there has been an increasing buzz around Crypto-Currencies and other assets that use 'Digital Ledger Technology' (DLT) like blockchain to record transactions. Crypto-Currencies are not linked to any centralised finance or banking system which means they can be quickly and easily transferred anywhere in the world without limitations.

There are naturally a lot of risks with using Bitcoin and other providers, particularly whilst these are still in their relative infancy. Money laundering is far easier using these currencies, there is the ever-

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present risk of hacking the online account to steal the money, and there is also the possibility that a particular crypto-currency may fail and the owners of that currency left with nothing.

## People are starting to see this as a good form of investment

But at the same time, there is value in this market so, not surprisingly, this has led to considerable interest from all sorts of individuals and companies including several large banking institutions. People are starting to see this as a good form of investment and there are even examples where people are being paid in crypto-currencies, particularly in the technology sector.

It is unlikely that 2019 will actually see crypto-currencies become anywhere near mainstream and there are no government plans to make them legal tender however there is definite interest here and the regulator is under pressure from government to try and reduce the associated risks. Bitcoin and similar investments are likely to start to become more common as sources of deposit

funds and may even appear when evidencing income so we will almost certainly hear more from the FCA on this topic in the coming year.

### **Brexit**

Of course, the other big topic of the 2019 will be Brexit. Or will it? At time of writing, there is considerable doubt whether the proposed agreement will be passed by parliament and there is a push from many sides for a second referendum.

But it's this uncertainty which is potentially going to impact on regulations in 2019. Over the next few weeks, we'll know more about where this is going but, in the meantime, the regulator is having to consider and plan for a number of possible scenarios. This will certainly keep them busy and may in itself yield additional policy and regulation changes, depending on how things go.

So all in all, anyone hoping 2019 would be a quiet year looks set to be disappointed. There will be plenty to keep us all busy but as always, we'll provide plenty of updates and guidance throughout the year.



# JUST THE JOB

Our Income Protection is tuned to your clients' needs

Absence from work because of illness or injury is one of the biggest risks your clients face. And it could have a devastating impact on their finances. Our Income Protection includes a range of benefits to help your clients and their families get the financial support they need - when they need it.

Find out more at  
[adviser.royallondon.com/protection](https://adviser.royallondon.com/protection)

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