

# THE RIGHT NEWS

Trust | Respect | Partnership

Edition 7: May 2017

## Marketing is key

We present to you five tips for successfully marketing your business.

## The Right DA Club launches new compliance hub

Why there has never been a better time to recommend PMI to your clients

## DUTY OF CARE

Ben Allen explains the duty of care that we all have towards our clients

**For Intermediary Use Only**

## WELCOME

Welcome to the May 2017 issue of The Right News.

This edition focuses on the duty of care we have towards our clients and delivering excellent levels of service. As a financial adviser, you owe your client a fiduciary duty and must look out for their best interests. This means that you should offer your clients advice on a full range of services to ensure that they are prepared for any eventuality. This means ensuring your client has adequate protection, has an up to date will and also a lasting power of attorney. Why not get in touch with The Right Will and Estate Planning today to find out more?

Another product to consider is private medical insurance. You will find a number of articles in our dedicated PMI section with hints and tips, and product information from some of the leading PMI providers on our panel, including AXA PPP healthcare, April UK and Vitality. If you are interested in selling PMI, call Amanda Wilson on 01564 732 744 and we can talk you through our simple authorisation process. We have a fantastic new PMI sourcing system, making it easier than ever to sell PMI, explained on page 24.

Don't forget, if you're not confident in selling these products yourself, you can refer a wide variety of products to us, earning you up to 50% commission while we do the work for you. This means that you are able to grow your business, whilst also satisfying your duty of care to your clients.

**Martin Wilson | CEO**



### The Right Mortgage & Protection Network

This is the umbrella for all of the other services that we offer. A network that looks after you: the adviser.



### The Right PMI

This is a specialist PMI arm for PMI professionals. If you do not sell PMI, you can refer it to us and earn 30% of the commission.



### The Right Will

Our partner company, The Right Will offers a simple will and estate planning service to Financial Advisers. Membership is free for TRM members.



### The Right Referral Service

You can refer almost any product to us and we will be able to source it for your client, keeping them happy and earning you up to 50% of the commission.



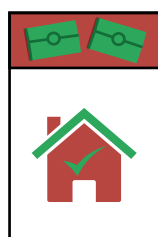
### The Right Equity Release

Write Equity Release using our new sales process or refer Equity Release cases to our partner company and earn 50% of the proc fee.



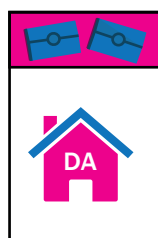
### The Right Accountants

Are you paying too much for your accountancy services? TRA Specialise in preparing accounts for the financial services industry at market leading rates.



### The Right Estate Agents

Would you like to generate your own business, instead of paying away to introducers? We are offering you the opportunity to set up your own estate agents using our proven franchise model with minimal setup and monthly costs.



### The Right DA Club

All of the advantages of our network, with the freedom to make your own decisions.

# CONTENTS

## May 2017

### Featuring

**04 Planning for the main cause of disability in later life** Adam Stretton | MD | The Right Will and Estate Planning

**06 Marketing is key** Ryan Sparrow | Systems and IT Manager | The Right Mortgage

**09 Setting the record straight on income protection** Legal & General

**10 Cover Me Now – Protection cover as it should be** Paul Quarendon | Product Manager | Synaptic Software

**12 Remortgaging unencumbered buy-to-let properties** David Hunter | Senior Corporate Account Manager | Natwest

**13 What is a household's most valuable asset?** AIG

**14 Duty of Care** Ben Allen | Compliance Director | The Right Mortgage

**16 New compliance hub launch** The Right DA Club

**20 Helping ensure continuity of protection into later life** One Family

**21 IRESS Publishes 2017 Intermediary Mortgage Survey** Henry Woodcock | Principle Mortgage Consultant | IRESS

### PMI

**22 How protecting your client's physical health as well as their financial matters makes sound business sense** Paul Moulton | Director, intermediary distribution | AXA PPP healthcare

**24 Why there has never been a better time to recommend PMI to your clients** Oliver Jones | Head of Intermediary Sales | APRIL UK

**25 How small businesses compete without the big budgets** | Vitality

**26 Finally a PMI quote engine that is available for our brokers in the UK** Steve Warden | PMI specialist | Finley Jacobs

### Editors

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Welcome to our May edition of the Right News. As you will see, this edition is packed full of informative articles from our provider partners.

The theme is duty of care, whether it is by providing LPAs for your clients so that they can effectively look after their financial or health decisions should they lose capacity, or ensuring they have a will in place. My article for The Right Will highlights the difficulty of not having these set up and having to deal with the court of protection.

Legal & General's article highlights the importance of income protection and shows the myth it doesn't pay out is really not true (they paid out 94.4% of all claims in 2016).

Ben Allen's article on a duty of care highlights our responsibility as advisers to ensure our clients receive the best advice possible to protect in all areas that we are authorised to advise in. The theme will continue at our May event and the whole of the TRM team are looking forward to meeting you all there.

**Adam Stretton | MD**





# Planning for the main cause of disability in later life

Keep control of the future in your client's hands by helping them plan ahead for a time they may not have mental capacity.

Adam Stretton | MD | The Right Will and Estate Planning



Dementia is one of the main causes of disability later in life, ahead of cancer, cardiovascular disease and stroke [1]. Although we often insure our clients against critical illness, how often do we put provisions in place for our clients should they lose mental capacity in the future?

By helping your client draft a lasting power of attorney, you can ensure that they can choose who would make decisions on their behalf, should they be unable to do so.

### Spotlight on Dementia

- There are 850,000 people with dementia in the UK, with numbers set to rise to over 1 million by 2025. This will soar to 2 million by 2051.
- 225,000 will develop dementia this year, that's one every three minutes.
- 1 in 6 people over the age of 80

- have dementia.
- 70 per cent of people in care homes have dementia or severe memory problems.
- There are over 40,000 people under 65 with dementia in the UK. Source – The Alzheimers Society

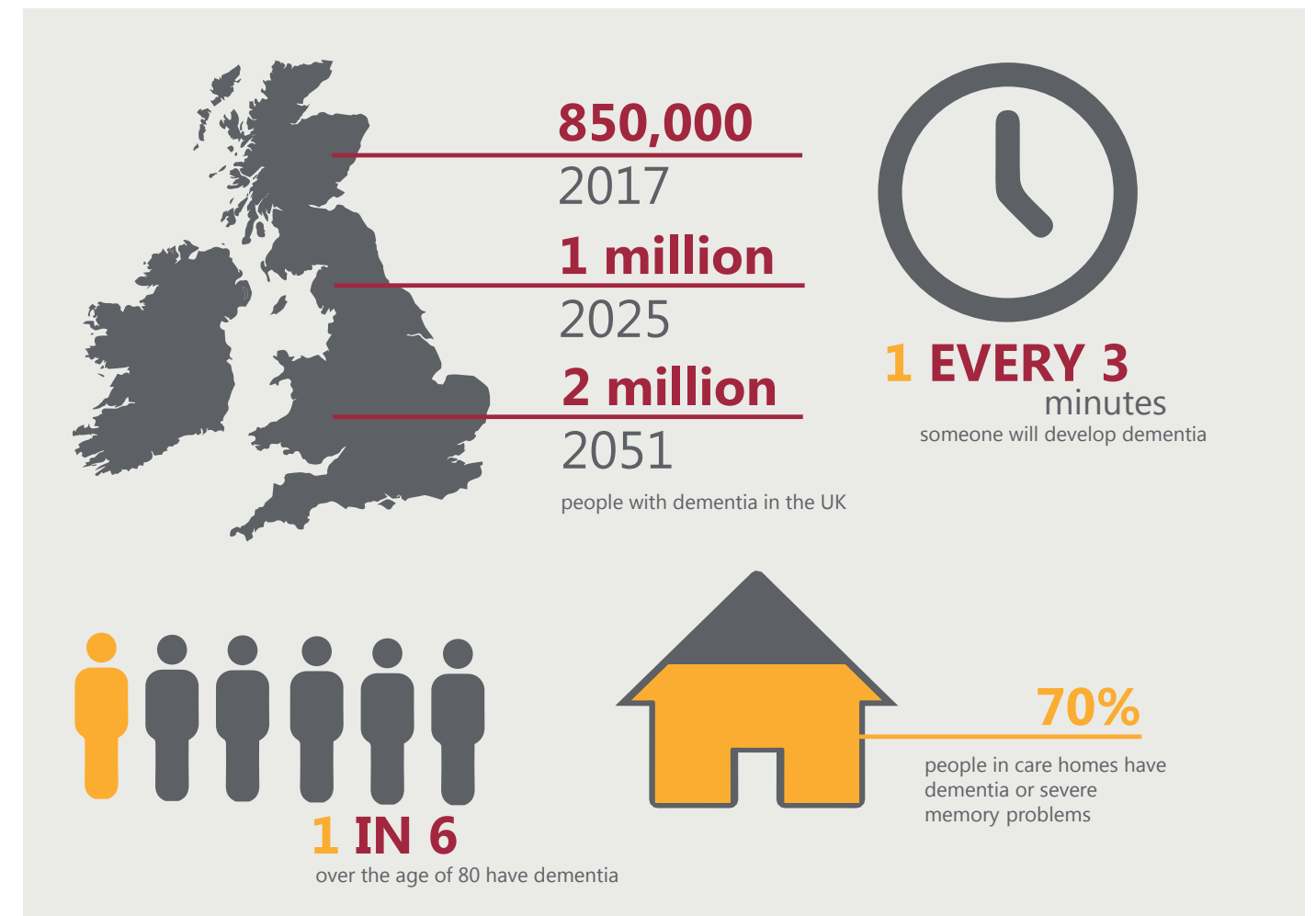
### The cost of leaving it too late

A lasting power of attorney can only be made whilst your client has mental capacity. If they lose mental capacity before making an LPA then your client's family will have to apply to the court of protection in order to become their deputy. This is an extremely timely and costly process, and the powers a deputy has are limited compared to those of an attorney.

"My mother developed dementia 10 years ago which has been steadily getting worse. Last year her partner and full time carer passed away after a short illness. As my mother could

no longer live independently and required 24 hr care we were left with the difficult decision of placing my mother into a care home. We quickly realised that dealing with the local authority and care home was not straightforward. The situation was made worse by the fact that she did not have a lasting power of attorney and therefore we could not deal with her finances or sell her flat to fund care fees.

To enable us to do this I had to apply to the court of protection for deputyship this took over 6 months to come through and there was no guarantee that it would be granted. The delays and stress caused to me and my siblings during this period highlighted how important it is to have both Financial & Property & Health & Welfare LPAs in place and properly registered. If my mother had these in place prior to losing capacity it would have made the last 12 months



less stressful for her and the rest of the family. So I cannot stress enough the importance of helping your clients draft and register a lasting power of attorney."  
(Adam Stretton, MD)

### Without a Lasting Power of Attorney

If your client should have a serious accident or lose mental capacity then they may be unable to do the following, unless they have a lasting power of attorney in place:

- Your client may be unable to access joint bank accounts
- Loved ones will be unable to pay bills on your client's behalf
- Your client's loved ones will be

unable to decide on where your client lives

- Loved ones will be unable to collect or use the money from pensions or benefits on your client's behalf
- Your client's loved ones will be unable to move them to a different care home
- Doctors, rather than your client's chosen person, will decide on whether to give or refuse life sustaining treatment

### How to offer this service to your clients

We would like to work with you to offer a lasting power of attorney service for your clients, ensuring that they have a say over who makes decisions on their

behalf, should they be unable to in the future. Lasting powers of attorney are not just a vital service for your clients, but an excellent commission earner for you.

We provide full training and support and if you need any help our specialists are always on the end of the phone.

If you are interested in learning more please contact us using the details below and we will send you further information.

[1] [https://www.alzheimers.org.uk/info/20027/news\\_and\\_media/541/facts\\_for\\_the\\_media](https://www.alzheimers.org.uk/info/20027/news_and_media/541/facts_for_the_media)

**01564 732 740**

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# Marketing is key

**Ryan Sparrow** | Systems and IT Manager | The Right Mortgage

Marketing is vital to every business's success. Without it, growth would be slow and your business wouldn't go very far.

Here, we present to you five tips for successfully marketing your business:

## 1. Set your goals

In any business, it is vital to set yourself some targets and plan ahead so that you can assess how well you are doing. Write down what you'd like to achieve and when you would like to achieve it. Keep it somewhere that you will see it every day and focus on that goal and give you the motivation to succeed.

*"When it is obvious that the goals cannot be reached, don't adjust the goals, adjust the action steps"* – Confucius

## 2. Make a plan

Plan out all aspects of your business. How many cases are you expecting? How are you going to find them? There are many valuable resources available online to help you with this. You can find some helpful guidance and a number of templates on the gov.uk website.

Part of this plan should be on Marketing. Marketing is vital to the growth of any business and could be the difference between success and failure. Your marketing plan should focus on winning and keeping clients and set out the tools

**"Marketing is vital to the growth of any business and could be the difference between success and failure"**

and tactics that you will use to achieve your goals. In creating your marketing plan, you should follow five steps:

### 1. Situation analysis

Define your company and what makes you different from your competitors. How does your service compare to others? What can you offer that they can't? Why should a client choose you?

Perform a SWOT analysis on your company and write down your strengths, weaknesses, opportunities and strengths. How can you build on your strengths and improve upon your weaknesses? How can you capitalize on any opportunities that may arise and how can you counteract those threats to your business? Thinking about this now and planning ahead will help you massively and avoid any avoidable stress or panics.

### 2. Know your customer

Set out your target audience. Are you targeting people in the local area or a nationwide audience? If it is a local audience, then look at the demographics of the local area and see who you should be targeting. This information is all available

online. Just perform a search on a website like streetcheck.co.uk and you can find out about the age, culture, employment and housing statuses of the people in your area which will be a valuable resource in plotting your marketing.

### 3. List your marketing goals

What would you like to achieve in your marketing? Are you looking to generate x number of leads? Complete x number of cases? Write these down and make sure that they are tangible goals that can be measured.

### 4. How will you communicate?

Now that you have established who your target market is and what it is that you would like to achieve, it is now time to plan how you will achieve it. How are you going to communicate with those prospects or your current customers to bring in more business? Are you going to send out newsletters? Set up a website? Engage with customers through social media? Ideally, you would be able to use a combination of all of these methods, but plan out what is achievable for you and what you have time to do.

Plan out what the most effective way to reach your target audience is and how you will do it. If after having looked at your local demographics, you notice that it is primarily people over the age of 55, an online marketing campaign may not be the best use of your time.

You would be much better off with a paper based campaign. Create flyers and post them through people's doors in your area. Speak to your local newspaper and see if they have any opportunities available. Be it advertising space or a guest column (who knows, you could be the next Martin Lewis!)

But you must remember at all times, that as part of a regulated industry, it is vital that all of your communications are signed off with Financial Promotions. You can find our Financial Promotions guide on our website or email FP@therightmortgage.co.uk for further guidance.

### 5. Set your marketing budget

Not everybody can afford a big, fancy website and a full page newspaper advert, but something is better than nothing. Plan out how much money you want to devote to your marketing and with a decent strategy you will reap the rewards. The most important thing is that you continually market your business.

*"Our goals can only be reached through a vehicle of a plan, in which we must fervently believe, and upon which we must vigorously act. There is no other route to success."* – Pablo Picasso

### 3. Upskill yourself

Not everyone can be a marketing genius from the get go. It takes time and effort and research. Luckily, there are a number of free, helpful tools online. Google have a

free online Digital Marketing Course, which will teach you all you need to know in setting up a Digital Marketing Campaign. You can find a link to this on our website.

It's not just in marketing that you could upskill. As an adviser, you have an obligation to complete so much CPD each year. Keep developing your industry knowledge and ensure that you are the person to go to. Half of marketing is retaining your current clients, so make sure you can deal with all of their needs effectively.

*"You don't learn to walk by following rules. You learn by doing, and by falling over."* – Richard Branson

### 4. Invest in your business

You have to speculate to accumulate as the saying goes. Don't bankrupt yourself in doing so but you can generally expect to get more out of your business the more you put in. Be it time or money.

It is worth paying for a graphic designer and developing your brand and logo and having a professional looking business card and letterhead and even an admin person to give you more time to do the things you do best.

*"My philosophy is that if I have any money I invest it in new ventures and not have it sitting around."* – Richard Branson

### 5. Make use of the free resources available

There is a wealth of online tools available to you to enable you to market your business. The first and most obvious of these is Social Media. Set up a professional Facebook, Twitter and LinkedIn page for you to connect with your clients. Think about what audience you will be reaching in each medium and tailor your marketing accordingly. For example, people you connect with on LinkedIn are likely to be more professional than those who follow you on Facebook and could be a better place for you to advertise business products such as relevant life, commercial insurance or group PMI.

Constant communication is what marketing is all about. When a potential client is in need of a mortgage, protection or healthcare cover, you want them to immediately think of you. A good way to do this is through newsletters. Though not free, you can do this through the post with a company called Bluestone Publishing. They create white labelled compliant newsletters and send them to your clients for you. You can find a link to this in the Marketing section on our website. Another option is to create an online newsletter. Email services such as MailChimp allow you to easily create an email newsletter and send it to your clients and is free until you go over 2000 subscribers. Just make sure you have your clients' permission to send them marketing communications beforehand.

*"The best things in life are free"* – Janet Jackson & Luther Vandross





We care about here

Intermediary mortgages

Choice  
Flexibility  
Support

At Clydesdale Bank, we offer flexible underwriting with a personalised approach and competitive products exclusive to intermediaries.

We offer a range of products such as Interest Only Mortgages up to 75% LTV and Fee Offer products. We may also consider non-standard income and employment types.

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0800 085 2846 [www.clydesdalebankintermediaries.co.uk](http://www.clydesdalebankintermediaries.co.uk)



## Setting the record straight on income protection

When it comes to insurance, we're often quick to protect our cars, houses or contents as the consequences of not doing so can be serious. However some of us don't think about insuring the very thing that allows us to afford these things, our financial wellbeing, meaning many remain unprotected.



On the front line of the UK's 'protection gap', I'm sure you're fully aware of the lack of awareness amongst consumers about their situation should they be unable to work long-term. Nowhere is this clearer than with Statutory Sick Pay (SSP). Our 'Workplace Wellbeing' research found that employees grossly overestimated the value of SSP (which was £88.45 as of April 16) by an average of 62%. Three quarters (76%) of employees thought SSP was £100 or more per week, and 15% even thought it was over £200. Once these employees were aware of the reality of SSP, three-quarters of them said they would only last at most one month before having to cut back on monthly outgoings. This is where income protection comes in to play, helping to provide the financial security families need by paying out a monthly benefit should they be unable to work due to an accident or long-term illness.

Without such a policy in place, and in many cases without the savings to provide a financial safety net,

managing a household financially can turn into a cause of constant stress.

Within the industry, we know both the importance of income protection, but also the difficulty in raising the protection conversation with consumers. As we know, lengthy mortgage applications, for instance, can deter many people from taking the time to also discuss protection. However, I believe that it's so important that you initiate these conversations with your clients and as a duty of care. That means making them fully aware of the reality of the challenges they could face if left unprotected, as well as discussing suitable policies that could provide the safety net they need.

There are several myths about protection policies that can hamper the work you do to help close the protection gap. Perhaps the most common of these is that a provider won't pay out. In 2016, Legal & General paid out on 94.4% of income

protection claims to a total value of £1.2 million.

There are also misconceptions about the cost of income protection, which customers can sometimes view as expensive and unnecessary, yet Legal & General offer a range of different policies to help meet the needs of customers, including our lower cost, two year income protection plan. It's important that your clients consider the financial impact a loss of income could have on their lifestyle should they stay unprotected.

You can play a key role in closing the protection gap by addressing these myths and misconceptions about income protection and by explaining the realities of maintaining a current lifestyle on SSP. To help you with this, we've updated our range of income protection sales tools and literature, including a new pre-appointment checklist and budget planner tool. You can find these by visiting [www.legalandgeneral.com/IPB](http://www.legalandgeneral.com/IPB)





# Cover Me Now – Protection cover as it should be

Paul Quarendon | Product Manager | Synaptic Software

Showing their appetite for blazing a new trail by participating in this launch of an entirely new way of selling protection, The Right Mortgage Network advisers are currently the only practitioners able to recommend the new Cover Me Now product.

This new approach will allow clients to go on immediate life term cover on a guaranteed premium with no hold ups or additional admin to complete, and commission winging its way over in no time.

## The newly launched Cover Me Now journey

### Quote Application process.

### Main Features – a reminder

The journey is currently offered with a single provider, Covéa, who have designed their Cover Me Now product especially for this portal journey.

It offers a frictionless sales process that avoids cumbersome underwriting or difficult journeys through providers' extranets, interviews or correspondence of any kind.

Applicants must be able to answer 14 simple yes/no health questions (over 70% of applicants will be successful), to be offered a guaranteed premium and

immediate cover.

In the normal way costs will vary according to age, term and cover amounts, including some 'sweet spots' where cover will be cheaper than other provider options.

Indicative quotes will also pull through from Weblines on the results to ensure a full range of options.

Modern technology ensures a slick, easy to use interface that will deliver a fast and comfortable journey and completion of application.

"Obtain a level or decreasing term quotation 'up to a maximum cover of £500k' with an immediate start date on a guaranteed premium".

Paul Quarendon, Synaptic Software

### Key Health Questions

### Results - Cover Me Now guaranteed premiums with indicative premiums beneath.

Synaptic are major players in the quote and apply process for Protection with infrastructure that manages the sourcing and expedition of protection quotes.

Approximately one fifth of UK Term products are facilitated by Synaptic's Weblines portal technology.

Having launched the Covéa product with The Right Mortgage Network, it is important that advisers use this new service and avail themselves of the benefits.

Log ons have been distributed and early cases have been submitted.

We look forward to providing updates in the near future.

For further information or assistance, please call the central Agency Team on 01564 732 7440 or email: [agency@therightmortgage.co.uk](mailto:agency@therightmortgage.co.uk)

"Having launched the Covéa product with The Right Mortgage Network, it is important that advisers use this new service and avail themselves of the benefits".







NatWest

## Remortgaging unencumbered buy-to-let properties

Opportunities for brokers to talk to customers with unencumbered properties about buy-to-let mortgages.

David Hunter | Senior Corporate Account Manager | Natwest

It's been reported that up to 40% of properties purchased in Q1 2016 were bought with cash - the assumption being that this was to ensure transactions were completed before the new Stamp Duty charges were introduced. This may mean that there are opportunities for you now to talk to some of your customers who may be interested in remortgaging these properties.

**"This may mean that there are opportunities for you now to talk to some of your customers who may be interested in remortgaging these properties"**

We will consider applications from customers for buy-to-let remortgages on unencumbered properties like these and can offer them free of legal and valuation fees\*, as long as they have been owned for a minimum of 6 months and are NOT self-build. Remortgage offers are valid for 6 months.

\*We won't charge your customer legal and valuation fees for a standard buy-to-let remortgage. There may be instances where a customer does not qualify for this. Please speak to me if you require any information in this regard.

Here is a brief summary of how we assess buy-to-let applications for affordability:

- **Rental income meets calculation** - if the expected rent from the property meets our rental cover calculation of **5.5% x 145%**, subject to a maximum loan to income of **4.99 times income**, maximum **LTV of 75%** and an income affordability assessment, we can proceed with the application.
- **Top-slicing where there is a shortfall on rental income** - if the expected rent from the property does not meet the **5.5% x 145%** rental cover calculation; we can take the applicant's free personal income into account to make up the shortfall. The expected rent must meet a minimum **5.5% x 125%** rental cover calculation.
- **Online buy-to-let affordability calculator** - the amounts of an applicant's personal income, financial commitments and other committed expenditure need to be entered into our affordability calculator along with the current and expected rental income. Our calculator will show the maximum loan amount we can offer, that incorporates our criteria and, if appropriate, the applicant's free income.

It's worth noting that the calculator will establish whether there is any surplus rental income and, if so, this may be used when assessing the 4.99 times income maximum and £25,000 minimum income requirement.

Please use this as a guide to the maximum amount we can lend prior to submitting an application.

If you would like to discuss how we can help your buy-to-let customers, then please call me. For more information, refer to our new Buy-to-let guide.

[http://intermediary.natwest.com/content/dam/natwest\\_com/Intermediary/PDFs/Buy-to-let](http://intermediary.natwest.com/content/dam/natwest_com/Intermediary/PDFs/Buy-to-let)



## What is a household's most valuable asset?

AIG shares Minal Spencer's story with TRM members to help their clients understand the way in which Family Income Benefit can aid them.

We know that it is sometimes difficult for advisers to talk to their clients about the 'hard facts' of life, particularly the possibility of them becoming ill and dying prematurely. Here is a potential scenario that you might be able to use when starting such a conversation with them about the different ways in which Family Income Benefit can really make a difference to their lives.



As in many families, Minal Spencer (39) and her husband James (45) lead very busy lives. James works long hours as an accountant in London and is therefore unable to carry out a lot of the day to day tasks that involve either their home or their two children, Nick (10) and Ava (3).

Every morning Minal makes breakfast and packed lunches for their two children before dropping James at the train station and Nick and Ava to school and nursery.

While her job as a school administrator allows Minal to work during school hours and term times, her unofficial second role keeps family life running nicely. Once home, she starts dinner preparations while supervising Nick's homework and Ava's latest scribble creation. As any parent knows, there

are many chores to complete every day that keep a family ticking over. And this is just the weekday schedule – weekends are filled with the kids' sporting activities, birthday parties and visits with family and friends. There are birthday presents to be washed and a fridge to be filled with food and drink, all tasks which Minal takes on with efficiency and pride.

Like many parents, Minal is a cook, cleaner, taxi driver, child-minder, nurse and tutor – to name but a few of the daily roles that parents fulfil.

**Now imagine that Minal was diagnosed with a terminal illness or passed away suddenly...**

**How would family life be maintained if Minal was no longer around?**

James and Minal already have joint life decreasing term life insurance which they set up to cover their mortgage. But James is going to need some additional help with day-to-day family life so he can focus on giving his children the attention they really need after losing their mum.

James is likely to be able to receive flexible working arrangements with his employer to ensure he can do the school and nursery runs and working from home a bit more when needed. However, he would still need to consider paying for his children to attend after-school activities and holiday clubs, something that was never needed before.

As James wants to devote as much time to his children as possible after losing their mum, he may decide to hire a cleaner to ensure that the house

is kept up to scratch and that the washing and ironing isn't an added stress to his re-adjusted life.

By taking out a Family Income Benefit policy, Minal would be able to provide James with a regular, tax-free monthly income that he could use to pay for all these changes such as childcare and some of the help he needs to ease the pressures of being a single parent. Family Income Benefit would act as a huge support at a devastating time. It would take a substantial strain off of James so he can spend his time being with his children, concentrating on their emotional needs.

**Let's say that Minal takes out an increasing Family Income Benefit policy with a 25-year term that will pay her family £25,000 a year if she dies. If James needed to make a claim in the fourth year of the policy, he and the children would receive £25,000 a year for 21 years (potentially a total of £525,000). If Minal died in the tenth year of the policy, James would still receive £25,000 a year but for 15 years (potentially a total of £375,000).**

By taking out indexed FIB, Minal ensures that the total amount of insurance payable will increase each year by 5% to offset the effects of inflation. This means that the monthly benefit James receives is not affected by rising living costs.

To find out more about how Family Income Benefit could help a family like the Spencers, please visit [www.aiglife.co.uk/intermediaries/products/yourlife-plan/family-income-benefit](http://www.aiglife.co.uk/intermediaries/products/yourlife-plan/family-income-benefit) or call our sales team on **0345 600 6829**.



# Duty of Care

Ben Allen | Compliance Director | The Right Mortgage

I can remember it like it was yesterday...

The day my Wife and I brought our new baby daughter home for the very first time. That journey from Bristol to Nailsworth (a journey that I had done many times quite competently) suddenly filled me with fear. In the words of Dustin Hoffman "I am an excellent driver" [sic] but what about everyone else? Would we make it back safely with this precious package that had been entrusted into our care? Or, would I fail at the first hurdle as a Dad?

I carefully strapped Lola into her brand new car seat and set off on a journey that filled me with trepidation.

Eight years later and I'm still on that

journey, but I am, perhaps, a little more competent and a little less nervous.

My point is, that at some point in life most of us end up in a situation where we will have to take care of another. For most that would include caring for parents, a spouse or our children. But for those who are regulated by the Financial Conduct Authority, we have an additional duty of care...to our clients.

The change by the regulator to the Senior Managers Regime has recently introduced a duty of responsibility, which came into force last May; currently it applies to those who hold senior management functions in UK banks, building societies and credit

unions as well as Prudential Regulation Authority (PRA) - designated investment firms; but you can rest assured that it will be extended to the wider industry in the coming years.

The concept of a duty of care over our clients is not a new one; no, the regulator in its previous guise as the FSA introduced their policy on Treating Customers Fairly many years ago, and 'Fair Treatment of Customers' continues to be its maxim in its reincarnated guise as the Financial Conduct Authority.

Let's remind ourselves of the six consumer outcomes (associated with Treating Customers Fairly).

Outcome 1	Outcome 2	Outcome 3
Consumers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture.	Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.	Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
Outcome 4	Outcome 5	Outcome 6
Where consumers receive advice, the advice is suitable and takes account of their circumstances.	Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.	Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

In addition to the principals above, the FCA also has Principals for business, number six of which, states: 'A firm must pay due regard to the interests of its customers and treat them fairly', but other principles also apply to this area of business behaviour.'

In their mission statement of October 2016 the FCA refer to the Financial Services Consumer Panel (an independent statutory body, set up to represent the interests of consumers in the development of policy for the regulation of financial services. They

work to advise and challenge the FCA from the earliest stages of its policy development to ensure they take into account the consumer interest).

In the view of the Financial Services Consumer Panel, 'consumers can only reasonably be expected to take responsibility for their decisions where firms have exercised a duty of care.'

Historically the regulator has argued against the need to instigate a 'Duty of Care' based upon the Principal based regulation and TCF regime under

which we work. However, they are clearly being pushed in this direction to allow for consumers to bring civil claims in line with a 'Duty of Care'.

The Financial Conduct Authority's big question is: 'Would a Duty of Care help ensure that financial markets function well?' Which, as we all know, is part of their remit.

Of course, we don't need to have a prescribed duty of care to allow individuals to claim, where in the eyes of the consumer, there has been some

element of negligence on the part of a financial institution or adviser. We could state the examples of Endowment, PPI, Credit Agreement and Packaged Bank Account claims as a few examples of a 'claims culture' which has impacted directly on our business.

In a recent survey of our membership, 98% of respondents stated that they felt we do have a 'Duty of Care towards our clients, particularly when it comes to advising them to 'protect their mortgage'. In addition 64% felt that if services such as mortgage protection, buildings and contents insurance, income protection, lasting powers of attorney and the importance of placing policies in trust, were not suitably discussed with consumers this could result in a negative outcome for the consumer. It was also felt that this could result in both complaints and loss of business.

It is my belief, based upon the survey conducted, that regardless of regulation and a prevalent claims

culture, we do indeed have a 'Duty of Care' to our customers and that we are obligated to ensure that they receive good quality advice according to their circumstances.

So why is it then that so many advisers ignore protection needs, avoid making use of wills & trusts or fail to write buildings & contents insurance? The answer evades me - I really cannot see why anyone would take a lower income and put their business at risk. But even if those purely altruistic sentiments were not the reason we got involved in the wonderful world of financial services, I'm convinced that the improved income received from demonstrating a duty of care would be a strong enough reason to get even the most cynical and jaded adviser to give this 'duty of care thing' a go.

At The Right Mortgage we are keen to ensure that your customers continue to get the highest level of service and that they are suitably cared for.

That is why we have introduced training courses for, protection advice, equity release, lasting powers of attorney, wills, trusts, buildings and contents insurance and complex borrowing solutions. We have also introduced a referral process which equates to a 50/50 split of commission between the referrer and the adviser.

Consider this: Imagine clients have approached you to conduct their mortgage; they are first time buyers with two children. Dutifully you complete a fact find and ascertain that they have no will, no power of attorney and no forms of protection in place. What will you discuss with them?

Some would charge a 1% fee, write the mortgage and be satisfied that the procurement fee received would cover their costs.

But would you consider (Based upon a £150k mortgage) all of these?

Product	Remuneration
Advice Fee	£499
Mortgage Procuration Fee	£525
Mortgage Life Cover	£1375
Family Income Benefit	£634
Income Protection	£1270
Buildings and Contents Cover	£108
Lasting Powers of Attorney	£400
Will	£100
<b>Total</b>	<b>£4911</b>

Of course, there are many variables that could affect the costs above, but they give an indication of both the needs that clients have, what products & services you should be discussing and the income that you can derive from demonstrating a 'Duty of Care' to your clients.

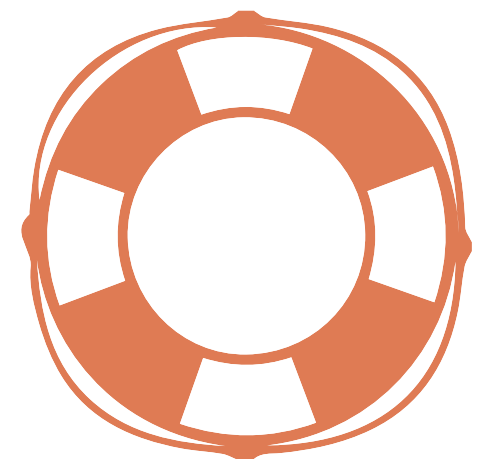
In addition there are other areas that could be considered such as writing policies in trust.

So there we have it, on one hand you could demonstrate a duty of care and massively increase your profitability or

on the other you could find yourself having to defend your position for not acting in line with the FCA principals and failing to demonstrate a duty of care.

As a network, we will shortly be issuing guidance regarding certain aspects of your 'Duty of Care' and this will form the central theme of our National Training Event on 10th May 2017.

THE RIGHT MORTGAGE AND PROTECTION NETWORK - A NETWORK OF OPPORTUNITIES!





For more information  
contact Darren

CALL  
01564 732 748

EMAIL  
club@therightmortgage.co.uk

# Compliance Hub

The Right DA Club has recently **launched** their **new** compliance hub filled with **network backed** document library and **sales processes**.

The hub also includes **helpful** sales tools and **provider calculators, hints and tips**.



[www.therightdaclub.co.uk](http://www.therightdaclub.co.uk)



The security of a network with the freedom to make your own decisions.

 <b>No minimum business requirements</b>	 <b>Top commission rates</b>	 <b>Completely fee free</b>	 <b>Free compliance framework</b>	 <b>Quarterly profit share</b>
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**Do you want to go Directly authorised?**

We can help you in setting up and the paper work using our proven processes!

For more information  
contact Darren

CALL  
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## Not enough hours in the day?



## EARN UP TO 50% COMMISSION

We will take care of the service and compliance

We will treat your clients with the respect you do

We are simple to use

No cross selling

Part of the same trustworthy team

Ring-fence your clients

## What can I refer? What's the process?

You can refer a wide variety of products to us, earning you money while we do the work for you.



**Earn up to 50% commission!**

### 3 Easy steps

The referral process couldn't be easier:

1



Provide us with their name and contact details

2



Receive weekly progress updates

3



Direct payment from the right mortgage

For more information, get in touch and our friendly team will talk you through the process and everything you need to do.

Telephone: 01564 732 178

Email: [refer@therightmortgage.co.uk](mailto:refer@therightmortgage.co.uk)



## Helping ensure continuity of protection into later life



Most of us will always be prepared when it comes to insurance for our car, house or holidays. But few of us do not take quite as much care over having protection in place for our health and loved ones in later life.

Even though many of us may know of someone who has battled a serious illness or witnessed an unexpected loss, we carry on ignoring the continuing need for protection into our later years. The financial and emotional impact can be devastating, especially if there are no provisions in place, and as we get older those plans becomes harder.

As a specialist in providing a protection solution that meets the needs for many clients in later life, OneFamily are here to help you and your clients have peace of mind by helping with the costs of a funeral, or leaving behind a lump sum for their beneficiaries.

While it may be true that the over 50s are still the wealthiest segment in society, they face a lot of financial worries. Many are feeling the pressure of balancing scarce incomes, retaining their assets, and paying off any outstanding debts or loans; which means there should be an opportunity to highlight the continuing need for protection into later life.

**Many over 50s are worried about**

### **their financial future**

With this in mind, our product innovation has enabled us to produce our Guaranteed 50 Plus Life Cover product that has a range of benefits for our and your clients, these include:

- Quick and easy application
- No medical required
- Pays out for serious and terminal illnesses\*
- Pay-out in just two days

We've also added an extensive range of legal, health, counselling and care support services that the whole family can benefit from when the time comes.

Additionally, we offer a Funeral Funding Option of £250; this isn't a funeral plan but it ensures the proceeds from the policy help pay towards your client's funeral arrangements and is completely free.

### **Funeral costs are increasing fast – and are likely to continue rising**

Our recent funeral report findings show that the average cost of cremations and burials is currently rising much faster than inflation. The average UK burial costs are £4,858 and cremations are £3,572\*.

According to our report by ILC-UK, the UK is in the midst of a 'tipping point'

with the number of annual deaths forecast to rise by 20 per cent, driven by the ageing of the Baby Boomer generation\*.

Our research also shows that the cost of a cremation rose by 12 per cent between 2012 and 2014, and the average cost of a funeral is predicted to be as much as £15,607 in 2024.

This sharp rise in costs, coupled with the longer-term forecast, shows how important it is for people to plan ahead financially for their funeral expenses as well as other unforeseen events that could befall them.

Otherwise those who continue to ignore the need for life insurance, risk leaving their families in danger of inheriting a legacy of debt that could have a significant impact on the financial wellbeing of the generations to follow.

If you want more information on our award winning Guaranteed 50 Plus Life Cover and the benefits it can offer you and your clients, then feel free to visit our site <http://www.onefamilyadviser.com/protection/guaranteed-50-plus-life-cover/>.

\*A Study into UK Burial and Cremation Costs by Trinity McQueen January 2016.

\*\* If you've already claimed 20% for a serious illness, you'll only receive the remaining 80%. Once you have claimed for terminal illness, the policy will end and you will no longer be covered.

\*\*\*Source: The 'Serious Illness in the Over 50s' report, The International Longevity Centre-UK (ILC-UK) 2015



## IRESS Publishes 2017 Intermediary Mortgage Survey

IRESS examines the relationship between mortgage lenders and intermediaries in its latest survey.

**Henry Woodcock | Principle Mortgage Consultant | IRESS**

The purchase of a property is arguably the single most important financial commitment a person will make in their life time. The process can sometimes be fraught for the house buyer navigating a volatile market, gazumping, endless conveyancing, legal hurdles, chains that can seem so fragile at times the entire process seems, well, a bit touch and go. So as an adviser how can you soothe your client's mortgage journey so they can ease off their white knuckle grip?

IRESS, the leading supplier of financial services technology for mortgages, wealth management and financial markets has just taken an in-depth look at the relationship between the mortgage lenders and intermediaries and whether this is as good as it could be across the board. The relationship between these two pillars is critical in shaping the end consumer's perception of the lender. A smooth and straightforward process will help build trust between client, adviser and lender, plus the gratitude of the client when their purchase completes without hiccup.

The IRESS Intermediary Mortgage Survey canvassed the opinions of 27 lenders representing 86% share of the intermediary mortgage market and some 592 intermediaries who deal with those lenders. It is the third year of the annual survey and this year the results show investment is being made into intermediary portals and improvements can be seen in their functionality. However, two thirds still find room for further improvement, calling for them to be simpler and clearer.

Among the improvements to services, the facility to scan and attach proof documents, voted the most important mortgage portal feature by intermediaries in the survey, is now offered by 89% of the lenders who participated in the survey. This allows documentary proofs to be added quickly to the mortgage application at the point of sale. Clients expect to be able to enjoy the benefits of this acceleration of the process by digitally transacting through their intermediary to the lender. In an age where we use technology for everything why should financial services be different?

The second most important feature, as voted by intermediaries, is an online single status view of all cases. This is now offered by over half (59%) of lenders who participated in the research. Information on the status of mortgage applications has improved, with 85% of lenders now providing real-time case tracking, up from 75% in 2016. Additionally, 70% of the lenders provide an online dashboard summary of outstanding application stages and requirements; a huge increase on last year's survey which found it was just 38%. This of course makes it easier for the intermediary to keep the client fully up to date at all times.

All positive news so far, but what about the areas for improvement? Intermediaries still feel they need to rely on the telephone rather than online systems, SMS or email, with 83% saying they call lenders between three and six times per application. This is where the intermediary's experience can be a frustrating one and where it

becomes a trying process to ensure the client journey is a frictionless one. In today's omni-channel world consumers and intermediaries expect to be fully informed throughout the process, for it to be transparent and with all parties fully engaged in the process.

In a world where low-tech services such as window cleaners and hairdressers can provide reminders and updates to customers by SMS, it would seem that as far as mortgages are concerned, email is still king with 74% of lenders providing email updates. SMS and smartphone apps remain a distant second choice and only 15% provide a tracking app for smartphone and tablets. And what about social media? It would seem to be a niche offering in mortgages, but usage is increasing with a third of lenders (33%) offering status updates and marketing through social media. Anyone running a client-centric business should surely consider this service to clients with 84% of all UK adults using social media.

Joining up, simplifying and digitalising the intermediary mortgage chain is undoubtedly a challenge in a fragmented and individualised market, but this level of connectivity is the route to enhancing the whole customer experience.

To read the report in full go to <https://www.iress.com/uk/resources/insight-research/>





## How protecting your client's physical health as well as their financial matters makes sound business sense

Making health part of your fact find shows your clients that you understand just how interwoven their personal and financial wellbeing are.

**Paul Moulton** | Director, intermediary distribution | AXA

Barely a day goes by without the details of the nation's health hitting the headlines.

Of course there are stories of the NHS waiting lists and budget deficits, but there are also plenty of positives. It's a time of ground-breaking drugs, treatments and technologies, while conversations about mental health are creating wider understanding in psychological wellbeing too.

Making health part of your fact find shows your clients that you understand just how interwoven their personal and financial wellbeing are. By talking to your clients about protecting their health and wellbeing shows you're concerned about their main interest, their health.

Offering healthcare products to your clients can also enhance your business too. Broadening the range you offer to include healthcare cover can give you a key point of difference in a competitive market.

Healthcare cover can also give you another opportunity to talk to your client and maintain that all important relationship you've worked hard to develop. It can also open up a new income stream for your business, with varying levels depending on how hands-on you want to be.

### It's just as important to look after people when they're well

We believe private medical insurance should be about much more than treating our members when they're ill.

"We're just as concerned with looking after people before, during and after illness. Doing that well takes clinical

expertise, and that's what you find at the heart of everything we do – from developing our healthcare cover to making sure that our policy wording is clear and fair for the customer.

It means your clients can expect benefits such as enhanced cover for heart and cancer, with specialist cancer and heart nurses ready to offer one-to-one phone support and guidance. And it's why we've developed our Fast Track service team to make booking appointments quick and hassle-free.

All our members get access to the Health Gateway, our online site jam-packed with health information. There are regular Q&As with clinicians and a personal health programme where people can track their progress and our members can even choose from a huge selection of health offers, such as a 50% discount on annual membership with PureGyms, or 50% off a personal DNA analysis from Nutrifit."

### The perfect companion product

At AXA PPP healthcare, we provide a range of healthcare products and solutions designed to help your clients live life well. Because healthcare protection focuses on personal wellbeing, it makes the perfect companion to many of the products you advise on.

"Your clients are familiar with the idea of protecting the things they value most, and nothing's more important than their own health and the health of their family."

By offering private medical insurance in conjunction with your other products it can help deepen your relationship

with existing clients and demonstrates you care about protecting their health and wellbeing as well as their other assets.

### You don't need to be an expert

Just because you've got so much on your plate with your core business, doesn't mean you need to miss out. With AXA PPP healthcare, you can decide how much healthcare expertise you want to develop – and still protect your clients.

"We help intermediaries delve as deep as they wish. We've designed our products and sales processes to allow them to choose the support they feel is right for them. For some that means knowing they can trust us to help their clients find the right solution, while others prefer to handle the quote process themselves. We're just as comfortable with, and ready to support, either approach. What matters is that clients get the protection they need."

AXA PPP healthcare are delighted to be working with The Right Network to offer healthcare cover. AXA PPP healthcare offers you expertise, innovative products and a service you and your clients can trust. With 75 years' experience of providing health cover, we have been helping people with their health and wellbeing for longer than the NHS.

If you didn't think healthcare protection could add to your portfolio, now could be the time to take a fresh look.



## As a specialist PMI network, we are dedicated to the **PMI professional**



### OUR EXCITING NEW PMI QUOTE ENGINE IS HERE!

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- ✚ Training, support and annual meetings
- ✚ Market leading commission rates



## Call us now: 01564 732 744





## Why there has never been a better time to recommend PMI to your clients

Bad news from the NHS opens up new opportunities for brokers.

**Oliver Jones** | Head of Intermediary Sales | APRIL UK

The NHS has had its fair share of publicity over the past 12 months. The junior doctors' strike...an additional £10BN in funding which has been widely disputed...and more recently an announcement by NHS England boss, Simon Stevens, that waiting times are set to increase.

The latest move has been branded a "trade-off" by the NHS England boss. Waiting times for operations such as knee and hip replacements will increase in return for quicker cancer and A&E care.

What's more, GPs are being encouraged to thoroughly consider patients' situations before referring them to hospital and, where appropriate, to recommend alternative options such as physiotherapy.

### Risk of "misery and pain"

Caroline Abrahams, Charity Director at Age UK, criticized the move, arguing it would cause "misery and pain" to older people.

Clare Marx, president of the Royal College of Surgeons in England, highlighted some serious consequences the delays could have on those waiting for heart surgery. "They may have a heart attack whilst they are waiting," she said.

Dr Mark Porter, of the British Medical Association, was even more candid in his criticism of the announcement. He said: "Achieving one delivery promise only by missing another is a textbook

example of rationing access to care. It should not be happening in today's NHS."

The talk of "rationing access to care" will undoubtedly worry many people. But this is where you are in a strong position to alleviate these worries by introducing them to private medical insurance.

### Introducing a PMI plan with nationwide appeal

The NHS's trade off will inevitably affect people all over the country. That's where you can solve any concerns by introducing them to

APRIL UK's Regional Plus Plan.

The plan offers fast access to major private hospital groups such as Spire, BMI, Ramsay, and Nuffield. Take a look at the map below to see how premiums stack up for a 40 year old with full out-patient cover and £100 excess.

They're quite competitive, wouldn't you agree? You can find out more about the plan by contacting me today:

Tel: 07885979308  
Email: Oliverj@april-UK.com



REGIONAL PLUS PREMIUM COMPARISON



## HOW SMALL BUSINESSES COMPETE WITHOUT THE BIG BUDGETS

With Vitality, you aren't simply selling health insurance: you're also offering SME clients the opportunity to raise their influence and appeal, and to compete with bigger companies – even without a corporate budget.

### KEY POINTS:

- Vitality discounts and rewards are a free benefit for employees
- Vitality makes small businesses more attractive when recruiting
- Provides opportunities for team-building and social events without a large budget
- Boosts the perceived value of company benefits

Little things can often make all the difference, whatever the size of the company. Take Google, for example. For the past six years, the technology giant has topped Fortune magazine's '100 Best Companies to Work For' list. The 61,000-strong US workforce enjoys perks such as discounted gym memberships, free health screening and cheap ticket offers<sup>1</sup>. These types of thoughtful extras ensure high staff morale and help to enhance the company's reputation as cool, caring, forward thinking and responsible.

When a small business chooses Vitality as its healthcare provider, its employees can enjoy the same kinds of benefits as Google's team of thousands. For example, Vitality members can get weekly cinema tickets as a reward for being active and regularly tracking their exercise.

### BUILDING A TEAM

Our carefully chosen Vitality partners also offer employers plenty of easy ways to hold morale-boosting team

events. Our relationship with parkrun, for example, allows members to earn Vitality points every time they take part in one of the 150 weekly 5km runs across the UK. Employers can seize this opportunity to use training for parkrun – as well as the events themselves – as a team-building strategy.

Likewise, if enough of the workforce has taken advantage of Vitality's cash back on Evans Cycles, employers could help by setting up a 'bike train' for staff cycling to work. Cyclists meet at an agreed point en route then ride in together – for a safer and more sociable commute. If people turn up to work together or meet up for training runs, it can have a hugely positive effect on morale and engagement – as well as everyone's health and fitness, of course.

It's also worth pointing out that the most effective team-building initiatives aren't the big-spend, big-idea extravaganzas. In fact, the events that employees deem most useful are simple social occasions, such as going out after work. And that's where those Vitality weekly cinema tickets can come in very useful, as employers can initiate a regular film night.

Vitality also offers members weekly Starbucks drinks for tracking their activity, which encourages employees to keep fit and rewards them with the opportunity to catch up over coffee or a handcrafted drink of their choice.

### ADDING UP THE BENEFITS

Thanks to our great partnerships, Vitality allows the workforce to clearly see greater value in a company. And all those 'little extras' – from weekly Starbucks drinks to discounted flights with British Airways – can make an SME as appealing to high-calibre prospective employees, too. So it's something that employers are keen to highlight from the outset.

Being a Vitality member can also help SMEs retain the best staff. After all, why would anyone be lured away by the perks of working for a bigger company when they enjoy the same benefits already? And because Vitality rewards members for being active, it gives employees added incentive to keep fit and healthy. A happier, healthier workforce is naturally more motivated and productive. Ultimately, Vitality enables SMEs to offer and deliver the same health and wellbeing benefits as a high-performing corporate but the cost is all included in the package – so it's a win-win situation for all involved.

### SOURCES:

1. <http://beta.fortune.com/best-companies/>

<http://beta.fortune.com/fortune500/alphabet-36>



# It's here.

Finally a PMI quote engine that is available for our brokers in the UK.

Steve Warden | PMI specialist | Finley Jacobs

## The story...

For years independent brokers who sell private medical insurance have had the laborious task of having to go to each insurer individually. Only a handful of firms have had the luxury to access an all of market sourcing system and these have been confined to in-house, meaning if you don't work for them you can't have it! Up until now there has been just one other offering which is expensive, clunky and old fashioned.

All of that has now thankfully come to an end. PMI Quote is a fair analysis of the market sourcing system that can return a full quote in under 20 seconds. The mission was to design something that not only provides results quickly, but something that looks good and is very simple to use and understand. We have achieved what we set out to do and then some! Gone are the days of logging

into each provider and typing in the same set of customer details over and over. Our system return quotes from 9 providers in less time than it takes to log in and quote 1 provider.

Our simple to understand interface means options can be added with a simple check box. We have taken on board recent feedback and now cover all of the insurers individual selling points (i.e GP select hospital list for Vitality).

For compliance, it's a dream. Simply get your results as a PDF, thus giving

the client a fair analysis of the market review and satisfying the need of TCF. We want to sell what's best for our clients and realise that a price will only show what's on the surface. So we have gone one step further and give the option to produce a comprehensive illustration with just one click. Showing the criteria that has been selected, this gives an accurate summary of what the customer will be receiving and is fully compliant.

Provider	Product	Base Price	Excess								
			£100	£200	£250	£300	£500	£1000	£2000	£3000	
opm	Inspire (Comprehensive)	£36.99	£34.77								
Healthcare	Your Choice	£44.30	£39.87		£33.23	£28.80	£22.15	£17.72			
	Atlas Plus	£45.19	£41.12	£39.77	£37.96	£36.60	£34.80	£28.92			
	Regional Plus	£46.64			£42.49	£35.76	£31.09				
	Health Choices	£53.08	£47.90		£42.83						
	Atlas Elite (No Dental and Optical)	£53.25	£48.48	£46.89	£44.76	£43.16	£41.03	£34.10			
	Health Insurance (Basic)					£54.77	£48.06	£41.44			

## The techy stuff...

We don't just produce quotes, PMI Quote has an increasing range of functionality that relates to any business selling private medical insurance.

**Retrieving a quote**

Couldn't be easier and is literally one click away, type in the client's name and it will bring up previous quotes instantly.

**Date range**

If you want to see which quotes have been produced between certain dates and can't remember the client name simply enter the two dates and it will list all quotes done within that time period.

**Personalising your quotes**

Nothing looks better than having your company logo on documents. Upload your company's logo and make every quote professional and personalised to your business.

**Fully customisable**

Change the colours and add your own footer, change company profile and even your NCD level with Aviva!

## Above and beyond...

With continuous updates and added features, our system will only go from strength to strength.

**Show me the money**

Well now you can see what each policy will pay at a glance. All you need to do is click the "show commission" button on the main quote results page and the commissions are displayed.

We decided not to confine this to illustration but show every commission for every excess at a glance.

**Discounts**

Our latest update now allows the broker to add what discounts they get from each provider and build it in to the results page, for instance if Aviva is offering 2 months free this can be displayed as an average monthly figure over the year or displayed as "2 months free". This will enable the user to take into consideration discounts when quoting their client and offering advice based on that.

**Information overload**

With our documents library we have every document from every insurer relating to personal PMI, so no more searching or asking insurers.

**Benefits table**

(coming very soon)  
The same button that switches between showing prices and commissions will now be able to show you all the major benefits of what that insurer is offering at a glance AND be able to print it to PDF to coincide with the quote report. Some insurers may be more expensive but the benefits table will show why and immediately be able to show what provider is showing the best value for the criteria selected.

## Think big...

If you are a Directly Authorised or have a number of brokers working for your firm you can simply add more brokers on to the system yourself as and when needed. The company account will be able to see all users activity but each advisor only be able to see their own quotes and clients.

package. If you want to go one step further and build your own client facing Quote portal, we can also provide the solution for that too.

We have taken care of a problem that has existed for years and we will continue to modify and update PMI Quote. Great things are in the pipeline so watch this space.

We can provide an API code to bigger firms that want to integrate our solution into their back office



*"We have taken care of a problem that has existed for years and we will continue to modify and update PMI Quote. Great things are in the pipeline so watch this space".*





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