



therightmortgage
& protection network

Technology Masterclass

Thursday 13th December 2018



Mortgage
Brain



Marketing support from
ART *design* GRAPHICS

Welcome

AGENDA

- 10.00 – Coffee and breakfast
- 10.30 – Welcome from The Right Mortgage
- 10.45 – Mortgage Brain Presentation
- 11.25 – Ipipeline Presentation
- 12.05 – Royal London Presentation
- 12.45 – Coffee Break
- 13.00 – Paymentsshield
- 13.40 – Art Design Graphics
- 14.00 – Lunch

Technology Update

Adam Stretton



therightmortgage
& protection network

How well do you know The Key?

- Reports available to help you analyse your business
- Task & email/text automation
 - Product status changes
 - Next review date
 - Converting leads to clients, booking & cancelling appointments
- Adviser on the go – view your clients and contacts from your phone
- Are you using the integrations?
 - Did you know Solution Builder is the better Assureweb?
 - Using integrations will save you time on admin
- Training@therightmortgage.co.uk

TRUST. RESPECT. PARTNERSHIP

Are you scared of the portal?

Don't be, it's great!

- Send secure messages to your clients
- Give clients instant access to documents when you upload them
- Lets clients see how their cases are coming along
 - If you're updating The Key, you're keeping your client in the loop without having to call them
- Keep your clients contact details up to date by letting them change them for you
- The client can fill out the fact find for you if you let them!

TRUST. RESPECT. PARTNERSHIP

Looking Ahead

Text Anywhere via The Key

- Automated texts
- Mass Texts

Paymentshield -> The Key

- B&C Sourcing Integration

Solution Builder Enhancements

- BMI Quoting
- Product Features
- Risk Reports

Automating Processes

- HMRC data re-use
- ID & Verification

Lendex

- Next gen MTE

L&G - GI Connect

- SmartQuote

Customer Engagement

- Credit searched
- Enhanced Portal

Open Banking Standards

Connecting Distributors with Lenders

Royal London Streamlined

- Have you tried it?

Multiple Lender Decisions in Principle

TRUST. RESPECT. PARTNERSHIP

Text Anywhere from The Key

- Sign up for free, 20 free texts when you sign up
- 160 characters per text
- Principals will be given access to Key integration upon request
- 1 account per firm on The Key – very simple setup process
- Use the status actions section of the Key to automate your texts

Integration

Local PC Settings | Text Messaging

Settings for branch: Test Firm

Not Available

TextAnywhere [textanywhere.net](#) [Open Account](#)

Client_ID

Client_Pass

Originator

Buy Credits ?

Please select the amount of messages you wish to purchase. Messages purchased are immediately applied to your account, upon successful completion of the credit or debit card transaction.

	Pack Size	Message Cost, ex VAT	Pack Cost, ex VAT	Pack Cost, inc VAT
<input type="radio"/>	250	£0.0490	£12.25	£14.70
<input type="radio"/>	500	£0.0490	£24.50	£29.40
<input type="radio"/>	1000	£0.0490	£49.00	£58.80
<input type="radio"/>	5000	£0.0490	£245.00	£294.00
<input type="radio"/>	10000	£0.0450	£450.00	£540.00

TRUST. RESPECT. PARTNERSHIP

Solution Builder –



The Better Assureweb

- Source multiple protection requirements at once
- Add requirements once actually in Solution Builder
- Completely tailor the quote
- Looks at menu plans and using multiple providers to obtain your solution
- Go directly through to the provider websites/portals to apply
- Save time on administration

TRUST. RESPECT. PARTNERSHIP
















IN DEVELOPMENT – BMI QUOTING

Client search My iPipeline Log out Mr Craig Broadman

[Back](#) [Underwriting](#)

XRAE ratings displayed below are for BMI and smoker status only. Click the Underwriting button to launch XRAE and add further health and lifestyle information about your client to get a more detailed rating

All Quote Results **14** Standard Quotes **14** Partially Underwritten **14** Providers Not Quoting **21**

 AIG Life Start term assurance	  XRAE Potential Loading	£3.93 Selected
 Zurich Level Protection Plan	 Provider not on XRAE or offering partially underwritten premiums	£4.77 Select
 Royal London Personal Menu Plan	  Partially underwritten premium	£5.00* Select <small>*Premium based on clients height & weight</small>
 AIG Your Life Plan	  XRAE Potential Loading	£5.00 Select
 Zurich Level Protection Plan	 Provider not on XRAE or offering partially underwritten premiums	£4.77 Select



IN DEVELOPMENT - PRODUCT FEATURES



Product Features

Client Name: Charlotte Harrison

Date: 20/11/2017

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Level Term Assurance Sum Assured: £100,000 Premium: Guaranteed Critical Illness Included: Yes

Product Feature	Provider 1 £14/month	Provider 2 £17/month	Provider 3 £19.26/month	Provider 4 £22.50/month	Provider 5 £30.27/month
Terminal Illness Cover	✗	✗	✓	✗	✓
Accidental Death Cover	✗	✗	✓	✗	✓
Cover Increase	✓	✗	✓	✗	✓
Separation Benefit	✓	✗	✗	✗	✗
Legal Helpline	✗	✗	✓	✗	✓
Family Accommodation	✗	✓	✗	✓	✗
Claims Data	✗	✗	✓	✗	✓
Best Doctors	✓	✓	✓	✓	✓
Online Trusts	✗	✓	✗	✓	✗
Carer Cover	✗	✗	✓	✗	✓

Additional Features	
Provider 1	<ul style="list-style-type: none"> Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover
Provider 2	<ul style="list-style-type: none"> Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover
Provider 3	<ul style="list-style-type: none"> Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover
Provider 4	<ul style="list-style-type: none"> Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover
Provider 5	<ul style="list-style-type: none"> Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover Product feature includes child care cover and best doctors cover

Disclaimer - the information provided is correct at the time of print. You should always refer to provider literature, this document is not intended to replace full research and should be used for information purposes only.



RISK REPORTS

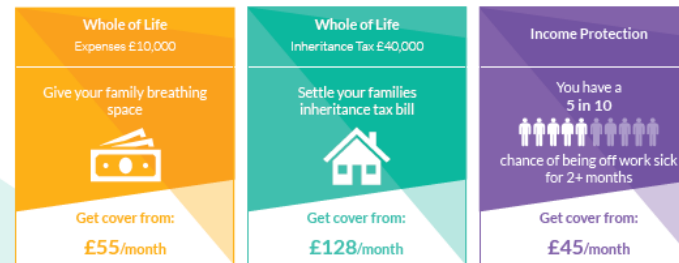
- Mortgage & Protection Risk Report
 - Openwork mandated
 - 25% growth in Protection Sales in the two proceeding months
- Rental Risk Report
 - In test and learn with several estate agencies
- ReMortgage / Product Transfer Risk Report
- Self Employed Risk Report
- Estate and Investment Risk Report

PROTECT YOUR ESTATE FROM INHERITANCE TAX AND YOURSELF FROM CASHING IN YOUR INVESTMENTS

First Name Last Name &
First Name Last Name
30/07/2015

Have you considered how much inheritance tax your family will have to pay or how you would pay your bills if you were unable to work due to illness or disability without cashing in on your investments?

Your estimated total estate value: **£750,000**
Your inheritance tax free allowance: **£650,000** (Married Couple)
Inheritance tax could need to be paid on: **£100,000** (40% standard rate)
Likely inheritance tax bill: **£40,000**



To find out more about how to protect your estate and investments, contact your Financial Adviser

KEY: Whole of Life: Ensure your inheritance tax bill is settled when you die.
Income Protection: Don't look to liquidate your assets if you're off work sick due to long-term illness or disability.

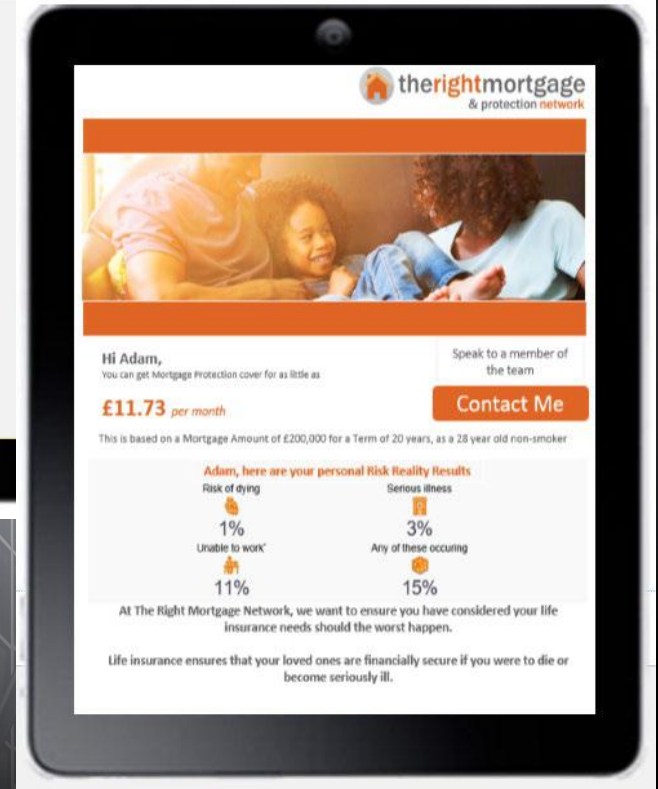
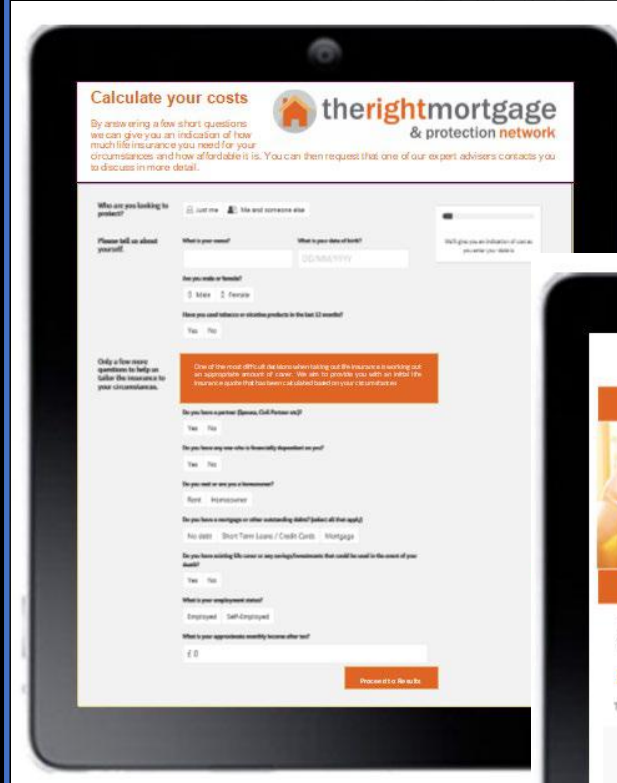
Disclaimer:
This document is not a quote or an offer of insurance and is not intended to replace the advice of your financial adviser. Indicative costs for cover have been calculated on the following levels of cover: Whole of Life (expenses): £10,000, Whole of Life (IHT): £40,000, Income Protection: £3,100 per month benefit for a minimum of 5 years. The prices given may change and are based on your age, smoker status and employment details. The amount and type of cover recommended by your financial adviser may vary based on their assessment of your needs. The likelihood of each scenario has been calculated based on industry and iPipeline data. Where there is not enough information to calculate these risks, no details will be given.

Private & Confidential



PREQUO

- Engaging consumers
- Asking simple questions to highlight protection need, and referring them back to an adviser
- Drive value from existing book of clients
- Drive value from purchased leads
- Used as part of a referral service – introducing the third party partner



ANY QUESTIONS?

Training@therightmortgage.co.uk



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A person wearing a dark suit, a light blue shirt, and a red tie is holding a white rectangular sign in front of their chest. The sign contains text in blue. The background is a dark, solid color.

MortgageBrain

**A satisfied
customer is the
best business
strategy of all**

Leading the market through investment



Mortgage Brain in numbers

123

skilled professionals



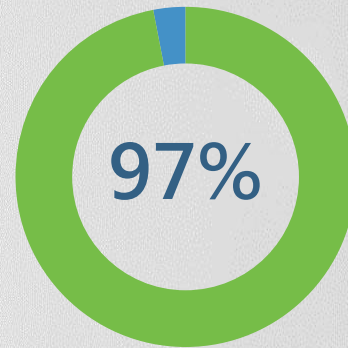
22,000

active users



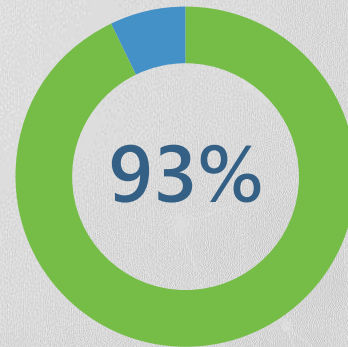
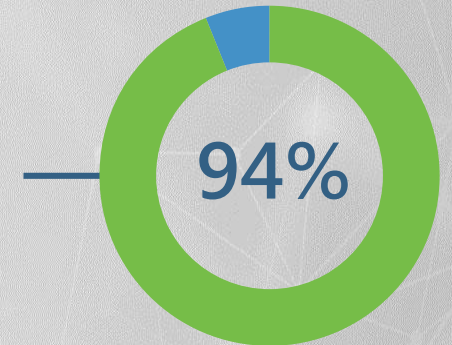
£150bn

completions
facilitated annually



of calls
answered
first time

product
satisfaction



customer
satisfaction

MortgageBrain

End to end process



MortgageBrain

We understand from you...

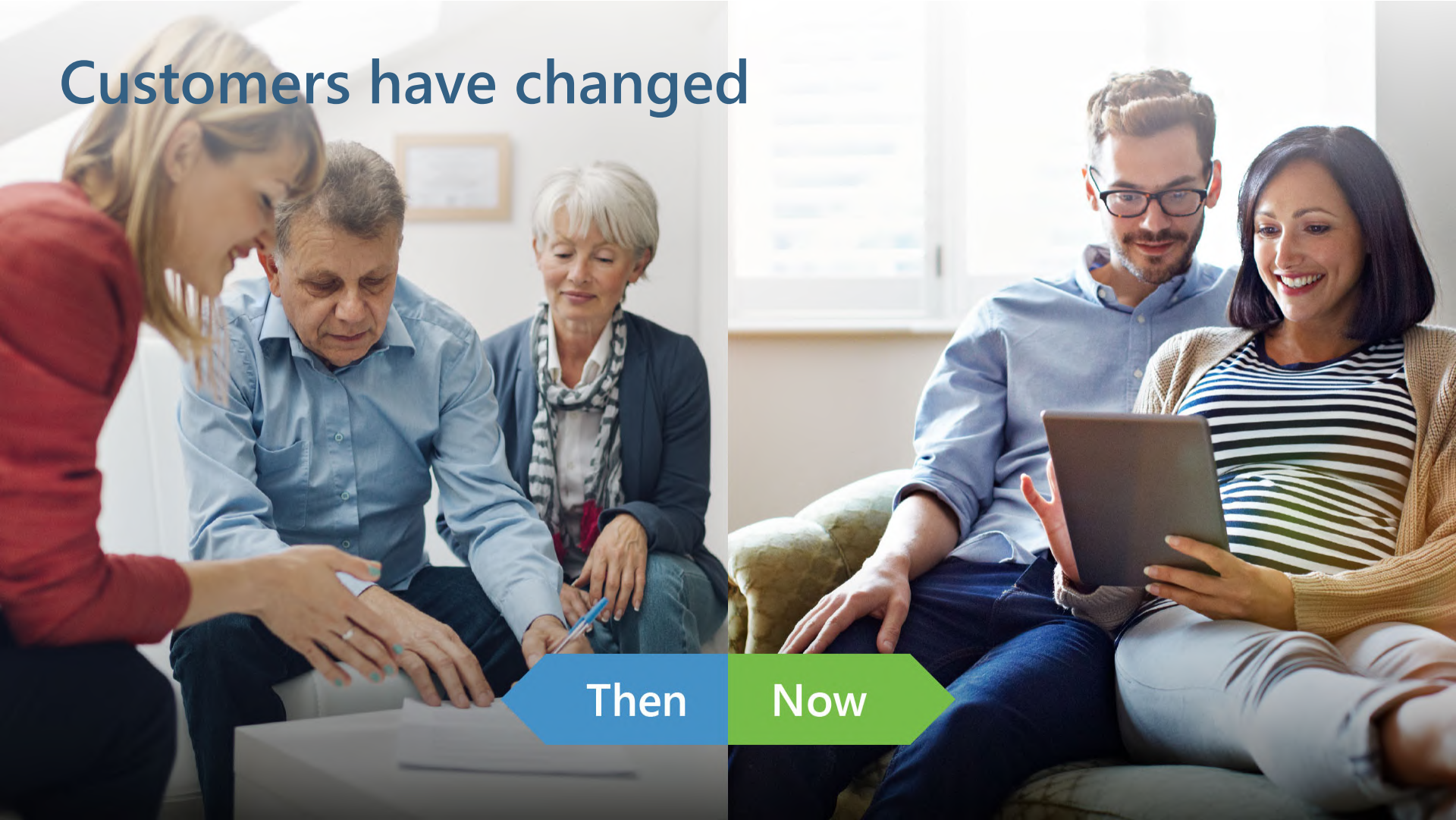
- ✓ It's tough out there
- ✓ Customers expect to interact
- ✓ We all need to keep up
- ✓ You want to be more efficient

the **key**

Client Portal

MortgageBrain

Customers have changed



Then

Now

Satisfying the customer

- ✓ Online fact find
- ✓ Encrypted messaging and document exchange
- ✓ Case updates & 24/7 access for clients
- ✓ Credit Report integration
- ✓ Save yourself an hour per case
- ✓ Brand the portal with your logo and colours



MortgageBrain

Single entry = Professional impression

the **key**
Client Portal



the **key**

Home Save Case: House purchase Log out

Personal Details Employment Financial Commitments Existing Mortgage New Mortgage Existing Plans Budget Planner

Personal Details

Applicant 1

Preferred Contact Method Letter

Current Residential Status Owner

Date moved into your current address dd mm yyyy

Are you on the electoral roll there? Yes No

Are you in good health? Yes No

Do you have any religious beliefs that could affect mortgage planning? Yes No

Do you have any dependants? Yes No [Add Dependant](#)

	DOB	Financially Dependent?
Edit Delete	Jan - 2018	<input checked="" type="checkbox"/>

the **key**

Applicant 1 Mrs Faye Ensing 75 Brancaster Lane, Purley, CR8 1HL H:020 86575436, M:07985 208072, W:020 84546478 [Contact:FayeEnsing@...](#)
Applicant 2

Mortgage/Loan Protection/GI [View previous versions](#) v9

Client Cont. Financials Employment Current Mortgage New Mortgage/Loan Insurance Existing Plans Notes

[Add another need](#)

12 The Pines

New Mortgage/Loan **Property** Preferences [Conveyancer](#)

Copy from existing product

Property Address
12 The Pines
Purley
Surrey
CR8 2DZ Non UK

Year Built
No. of bedrooms
Type

Tenure Leasehold Term remaining (years)

Is the property of non-standard construction (ie thatched roof, barn conversion etc)? Yes No [More](#)

Are you buying on a Shared Ownership scheme? Yes No [More](#)

Will this be the only property you own? Yes No

Start Page
New Client
Client
Contact
Fact Find
Overview
Personal Details
Products
Documents
Notes
Admin
Messages
Admin
Commissions
Marketing

Branded client portal screen

Home Save Case: House purchase Log out

Personal Details Employment Financial Commitments Existing Mortgage New Mortgage Existing Plans Budget Planner

Personal Details

Applicant 1

Preferred Contact Method Letter

Current Residential Status Owner

Date moved into your current address dd mm yyyy

Are you on the electoral roll there?

Are you in good health?

Do you have any religious beliefs that could affect your mortgage planning?

Do you have any dependants? Yes

Edit Delete

Home Contact Details Products Documents Messages Change Password

Case: House purchase

Find Find

Recent Documents	
Reason Why Letter (Mortgage (Default), Danske Bank)	02/07/2019
ESIS Danske Bank, Fixed till 02-10-23	02/07/2019
KFI Danske Bank, Fixed till 02-10-23	02/07/2019
Disclosure Document	02/07/2019
RIBs Statement	02/07/2019

View All (15)

Recent Products	
Insurance	Aviva
Insurance	Aegon Personal Protection
Mortgage	Purchase -
Mortgage	Purchase -

View All (14)

Recent Messages	
No unread messages	

Please enter your login details

Brecon Mortgage Brokers Client Login

User name

please contact your advisor directly

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Now let's take a look at the Client Portal ...

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The Key – the hub of business

- ✓ End to end process within one system / login
- ✓ Lead generation direct from websites & plugins
- ✓ Reports and templates
- ✓ Single data entry
- ✓ Importing data
- ✓ Use it 'out and about' and offline
- ✓ Fully compliant



Partner integrations



ConveyancingBrain

Coming in 2019 – Lendex, digital mortgage submission

MortgageBrain

Help, training and support

- ✓ Training webinars or 1-2-1's
- ✓ Customer service
- ✓ Full sales support
- ✓ Technical support
- ✓ Data import



Product Features

- » Read all about the latest versions **AUGUST NEW RELEASE**
- » Find out more about the Client Portal
- » Adviser Guide for the Client Portal
- » Guide for Customers using the Client Portal



Read our Help Guides

- » Installation and Set Up Guide
- » How to access the online Fact Find
- » How to complete the Fact Find



Watch our Videos

- » Creating and managing the Disclosure Documentation (2:09 mins)
- » Completing the Fact Find for a Mortgage Sale (4:51 mins)
- » Completing the insurance element of the Fact Find (3:16 mins)
- » Using the Client - Admin Menu (2:25 mins)
- » Setting up a User Role to apply to Multiple Individual Users (1:46 mins)
- » Setting up users within the Key (3:27 mins)
- » Setting the Compliance Checking Criteria (1:59 mins)
- » Setting Up the Key to Work with Other Applications (1:47 mins)
- » Creating a New Client (2:00 mins)
- » Creating a New Lead (3:14 mins)

Settings
ion

A person wearing a dark suit, a light blue shirt, and a red tie is holding a white rectangular sign in front of their chest. The sign contains text in blue. The background is a dark, solid color.

MortgageBrain

**A satisfied
customer is the
best business
strategy of all**



STEPHANIE HYDON

HEAD OF NATIONAL ACCOUNTS



therightmortgage
& protection **network**

TECHNOLOGY MASTERCLASS

PIPELINE[®]
INNOVATION UNLEASHED



AGENDA

- Introducing iPipeline
- Maximising SolutionBuilder
 - Time is Money
 - Objection Handling
 - Growing case size
 - Diversifying your Sales
 - Improving your conversion
- Support
- Questions





DRIVING PROTECTION SALES

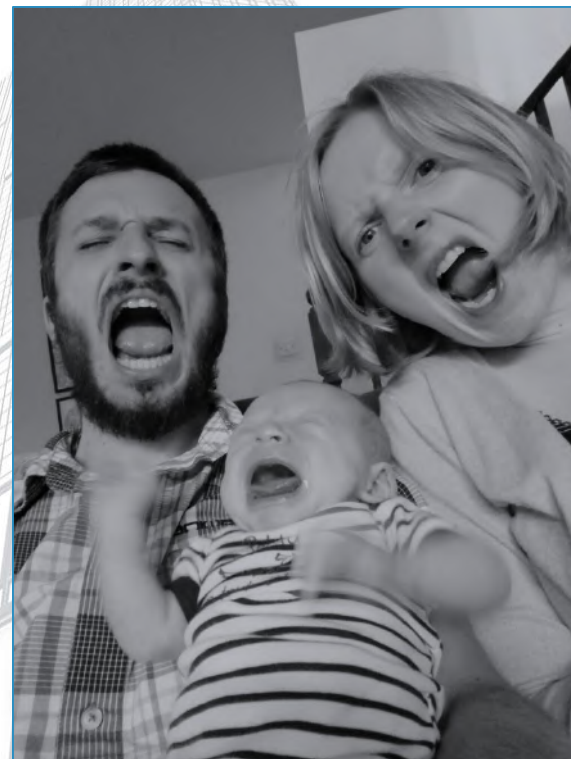
- At iPipeline our sole focus is to make it easier and faster to sell protection, and therefore grow the market
- It's a professional and a personal passion for me
- My parents – the poster children for protection





CASE STUDY

- **So lets look at my best friends – Debbie and Irwyn**
- **“Classic Millennials”**
- **Last year they brought a house, got married and had a baby...**
- **In 12 months their financial footprint has changed dramatically**
- **They need to protect their mortgage, their lives, their income and protect against critical illness...**
- **They think they just need life insurance, they have capacity for £60 budget, but don't want to spend it**



TIME IS MONEY



- **Launch SolutionBuilder from the Key**
- **Reduce rekeying – save time & less mistakes**

The screenshot displays the SolutionBuilder software interface. At the top, there are navigation tabs for 'Mortgage/Loan' and 'Protection/GI', with a 'View previous versions v9' link. Below these are sub-tabs for 'Client Cont.', 'Financials', 'Employment', 'Current Mortgage', 'New Mortgage/Loan', 'Insurance', 'Existing Plans', and 'Notes'. The main content area is divided into sections for 'Cover Required', 'Health & Lifestyle', 'Life/Critical Illness', 'Income Protection (PHI)', and 'PPI/ASU'. The 'Applicant 1' and 'Applicant 2' sections contain several questions with checkboxes, such as 'If you or your partner die, is it important that you protect against the financial consequences of death?' and 'Do you wish to protect your buildings?'. A 'Multi Benefit Sourcing' dialog box is open, prompting the user to 'Please confirm/select the benefit types to be included in your sourcing search'. The dialog lists 'Available benefit types' with '1:Life Only' selected and 'Income Protection (PHI)' unselected. At the bottom of the dialog are 'New Quote' and 'Cancel' buttons. Below the main content area are 'MultiBenefit' and 'Refresh MultiBenefit' buttons.

Risk & Mortgage Protection Report

i If the client's age at the end of the term of their mortgage is between 50 and 70, this report is intended for them.

Lives to include on the report:

- First Life Second Life Joint Lives

Mortgage Details

📍 Postcode
GL50 1TY

£ Monthly Mortgage Cost
500

£ Mortgage Amount
120000

📅 Term (Years)
30

Get Report



OBJECTION HANDLING

Monthly mortgage cost: £500, Mortgage amount: £120,000, Term: 30 years

	Cover from £65/month	Cover from £27/month	Cover from £38/month	Cover from £10/month
	59%	48%	21%	5%
chance of being off work sick for 2+ months, suffering a serious illness or dying				
Keep up with your mortgage payments if you are off work sick due to long term illness	✓	✓	✗	✗
Receive a lump sum to either cover expenses or pay off your mortgage if you are diagnosed with a critical illness	✓	✗	✓	✗
Pay off your mortgage if you were to die	✓	✗	✓	✓
Total Cost Including Mortgage	£565	£527	£538	£510



Personal Risk & Mortgage Protection Report

Client Name: **Debbie Hydon & Irwyn Hydon**

Date: 10/12/2018

Life can change very quickly and sometimes when you're not expecting it. If the worst was to happen how would you look after your family and protect your home? You could be at risk of defaulting on your mortgage payments and losing your home.

The table below highlights the risks you might face and the cover you could take out to ensure you and your family are protected in the event of serious and long term illness or death.

Monthly mortgage cost: £500, Mortgage amount: £120,000, Term: 30 years

	Cover from £65/month	Cover from £27/month	Cover from £38/month	Cover from £10/month
	59%	48%	21%	5%
chance of being off work sick for 2+ months, suffering a serious illness or dying				
Keep up with your mortgage payments if you are off work sick due to long term illness	✓	✓	✗	✗
Receive a lump sum to either cover expenses or pay off your mortgage if you are diagnosed with a critical illness	✓	✗	✓	✗
Pay off your mortgage if you were to die	✓	✗	✓	✓
Total Cost Including Mortgage	£565	£527	£538	£510

Disclaimer:

This document is not a quote or an offer of insurance and is not intended to replace the advice of your financial adviser.

Indicative premiums have been calculated on the following levels of cover: Life: £120,000, Life Or Earlier Critical illness: £120,000, Income Protection: £1,600 per month benefit and have been based on your age, smoker status and employment details. The amount and type of cover recommended by your financial adviser may vary based on their assessment of your needs. These premiums may change at full quote and underwriting stage.

We have used industry and iPipeline statistics to calculate the likelihood of life events happening to you. There are some scenarios where there is not enough industry data to calculate your clients risks, we will only show risks where we have the information.

We have predicted the amount of cover you might need for income protection based on iPipeline's industry data. This is for a minimum of 5 years.

Private & Confidential

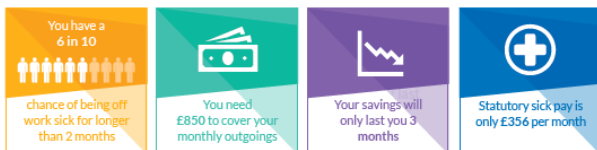


SNEAK PREVIEW

HOW YOU WOULD PAY YOUR RENT & BILLS IF YOU WERE OFF WORK DUE TO LONG-TERM ILLNESS OR DISABILITY?

First Name Last Name
30/07/2015

Your rent is £550 a month, your bills are £300 a month and you have £2,550 in savings.



YOUR MONTHLY SHORTFALL IS £494



To find out more about protecting yourself against the unexpected, contact your Letting Agent or Financial Adviser.

KEY: Income Protection: Keep up with your rent payments and other financial commitments if you are off work sick due to long-term illness or disability.

Disclaimer:
This document is not a quote or an offer of insurance and is not intended to replace the advice of your financial adviser. The indicative costs for cover are based on claims deferred for one month and cover lasting until your 65th birthday and have been based on your age, smoker status and employment details. The amount and type of cover recommended by your financial adviser may vary based on their assessment of your needs and the costs might change. The likelihood of the scenario has been calculated based on industry and iPipeline data. Where there is not enough information to calculate this risk, no details will be given.

Private & Confidential

WHAT EMPLOYEE BENEFITS ARE YOU MISSING OUT ON BEING SELF EMPLOYED?

First Name Last Name
30/07/2015

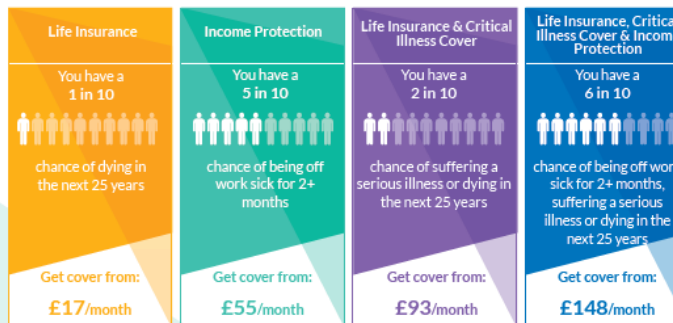
First Name Last Name &
First Name Last Name
30/07/2015

You borrowed £200,000 for 25 years and you pay back £800 to your mortgage lender a month.

Being self-employed can give you many benefits and the freedom to be your own boss. But have you considered the employee benefits that you are missing out on:

Benefit	Employee Benefit Types			Self Employed
	Premium	Average	Basic	
Statutory Sick Pay	£92.05/week	£92.05/week	£92.05/week	Not entitled
Income Protection	Long Term	Short Term	Not provided	Not provided
Critical Illness	3 x Salary	2 x Salary	Not provided	Not provided
Life Insurance	4 x Salary	3 x Salary	2 x Salary	Not provided

You should consider your risks and the options you have to protect yourself:



To find out more about protecting yourself against the unexpected contact your Financial Adviser

KEY:
Life Insurance: Nominee receives a lump sum to settle your mortgage if you die.
Income Protection: Keep up with your mortgage payments if you are off work sick due to long-term illness or disability.
Critical Illness Cover: Receive a lump sum to cover medical expenses or pay off your mortgage if you are diagnosed with a critical illness.

Disclaimer:

This document is not a quote or an offer of insurance and is not intended to replace the advice of your financial adviser. Indicative costs have been based on your age, smoker status and employment details and calculated on the following levels of cover: Life Insurance (Level Term): 3 x salary, term of 25 years. Short Term Income Protection: 50% of monthly salary, 2yr benefit, claims deferred for one month, cover lasting until your 65th birthday. Life or Earlier Critical Illness: 3 x salary, term of 25 years. The amount and type of cover recommended by your financial adviser may vary based on their assessment of your needs and the costs may change. We have used industry and iPipeline statistics to calculate the chance of life events happening to you. Where there is not enough information to calculate these events no details will be given.

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our mortgage against the financial Adviser.

ir mortgage if you die.
is if you are off work sick due to long-term illness
al expenses or pay off your mortgage if you are

ce of your financial adviser.
00, Life or Earlier Critical Illness: £200,000, Income Protection:
sed on your age, smoker status and employment details. The
assessment of your needs.
here there is not enough information to calculate these risks, no

Private & Confidential

Level Term Assurance for Debbie Hydon & Irwyn Hydon

Full details

Requote

Print

XRAE

Joint Policy Solution

Aegon Personal Protection

£5.00

15 alternatives

32 not quoted

Apply

Get Supporting Documents

Total: £5.00

Individual Policy Solution

AIG Instant Life

£3.77

15 alternatives

32 not quoted

Apply

AIG Instant Life

£3.76

15 alternatives

32 not quoted

Apply

Get Supporting Documents

Requote as a Menu Plan

Total: £7.53





GROW YOUR CASE SIZE



Selected benefit - Level Term Assurance - (Assumptions)
£120,000 of life cover only

Select an alternative quote to update your benefit

Reset

Life cover amount

(-25%) £90,000 £120,000 (+25%) £150,000

Life cover amount	Life only	Split sum assured with 24% CIC	Life or earlier CIC at 100%
£90,000	£10 Minimum Premium Applied Life: £90,000	£16 Life: £93,400 Life or earlier CIC: £21,600	£41 Life or earlier CIC: £90,000
£120,000	£11 Life: £120,000	£21 Life: £91,200 Life or earlier CIC: £28,800	£53 Life or earlier CIC: £120,000
£150,000	£13 Life: £150,000	£26 Life: £114,000 Life or earlier CIC: £38,000	£65 Life or earlier CIC: £150,000

Additional CI cover

Save benefit Cancel

DIVERSIFY YOUR SALES



Client search

My Options

Debbie Hydon & Irwyn Hydon



Benefit Summary (4)

You have added 4 benefits. You can en

Level Term Assurance Join

Decreasing Term Assurance Join

Income Protection First

Income Protection Seco

* Indicative Quote

Some benefits and products a

Level Term Assurance

Add

Decreasing Ter Assurance

Add

Back Underswriting

XRAE ratings displayed below are for BMI and smoker status only. Click the Underswriting button to launch XRAE and add further health and lifestyle information about your client to get a more detailed rating

Quote Results 14

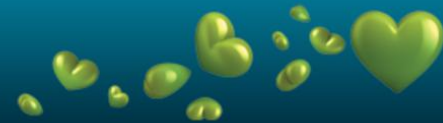
Providers Not Quoting 20

<p>VitalityLife Essential Wellness Optimiser Short Term IP Lite</p>		<p>£45.07</p> <p>Selected</p>
<p>Aviva ALPS Living Costs</p>		<p>£50.61</p> <p>Select</p>
<p>Zurich Life & CI/ 2 year IP</p>		<p>£50.62</p> <p>Select</p>
<p>Aviva ALPS Upgraded CI / Living Costs</p>		<p>£55.65</p> <p>Select</p>
<p>Zurich Life & CI/ 2 year IP Select</p>		<p>£58.68</p> <p>Select</p>
<p>LV= FPP Menu 2 year IP plan</p>		<p>£61.78</p> <p>Select</p>

XRAE ratings are indicative based on data entered; they are not final or guaranteed. Further disclosure or medical evidence may affect final outcomes. Premiums quoted are standard rates; they have not been recalculated based on ratings from XRAE.

<p> Debbie Hydon</p> <p>Life: </p> <p>50% Loading</p> <p>Critical Illness: </p> <p>75% Loading</p>	<p> Irwyn Hydon</p> <p>If you had entered Height and Weight for your Client before quoting XRAE ratings would appear here.</p>
--	--

TIME IS MONEY – INTEGRATION & APPLY



Log into our site

Sign in

Email address *

Password *

Sign in

Unipass sign in

Forgotten your password?

If you've forgotten your password, you can [reset it online](#).

Reset your password

New to LV=?

If you don't have a login with us, you can [register with us](#) here.

Register

What's unipass?

Unipass stores your identity as a digital certificate on your computer allowing single sign on to a number of sites including ours.



For more information visit go to unipass.co.uk.

As part of this journey we'll need to ask you for some personal details. If you'd like to find out more about how we use your personal information, please visit <https://www.lv.com/adviser/dataprotection>. This includes who we are, how long we hold your information, what we do with it and who we share it with.



SUPPORT

- Help Center in SolutionBuilder
- Live Chat in SolutionBuilder – speak to a real person!
- Call us – 0845 408 4022
- Email us – uk.support@ipipeline.com
- 30 minute training sessions

SIGN-UP TO AN ON DEMAND SOLUTIONBUILDER TRAINING SESSION

SolutionBuilder is more than your average protection quotes portal, it's here to help you quickly model and shape a range of protection solutions for your clients.

To help you find your way around SolutionBuilder and to get you quoting as soon as possible, we run on demand training sessions so you can watch it at your convenience. These sessions are free to attend and suited to all users; they are the quickest way to help you find your way around the tool and get you quoting within 30 minutes.

In the SolutionBuilder training session we cover:

- Comparing protection needs
- Client dashboard
- 90 day quotes
- Benefit summary
- Indicative premiums
- Protection and risk report
- The matrix
- XRAE underwriting
- Saving and applying

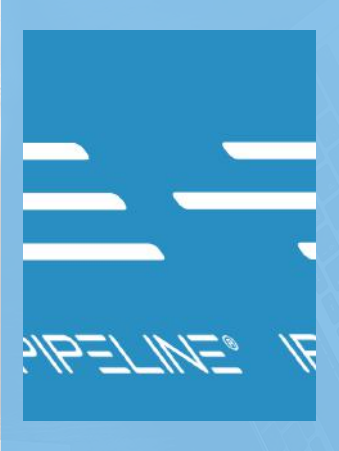


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NEED MORE HELP?

If you have any questions about using SolutionBuilder or signing up to one of these training sessions then you can contact one of our friendly Customer Services team on 0345 408 4022 or email: uk.support@ipipeline.com.





ANY QUESTIONS?



CLAIRE SHINE

STEPHANIE HYDON



Head of National Accounts



Business Development Consultant



WINNING MORE PROTECTION BUSINESS

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WINNING MORE PROTECTION BUSINESS

AGENDA

- Streamlined Underwriting
- Diabetes Life Cover
- Marketing Protection in your Business
- Protection Sales Ideas

STREAMLINED UNDERWRITING



STREAMLINED UNDERWRITING **IMAGINE A WORLD...**

- No GP Reports
- Guaranteed Cost
- No waiting around
- Instant decisions
- Buy it now
- Put it on risk today



STREAMLINED UNDERWRITING A NEW UNDERWRITING PROCESS

- Streamlined underwriting is an integrated process with Mortgage Brain's The Key, which allows you to incorporate the protection conversation and application into the mortgage fact find.
- This new process aims to make mortgage-related protection easier to **sell** and easier to **buy**.

STREAMLINED UNDERWRITING A NEW UNDERWRITING PROCESS

- You will see a new set of questions available within the mortgage fact find on The Key.

Lifestyle

Height?

Weight?

Smoker?

Medical Questions

overnight stays in hospital?

ongoing symptoms?

ever had: cancer; heart attack, heart condition or surgery on their heart; diabetes; stroke or mini-stroke?

STREAMLINED UNDERWRITING

HOW IT WORKS

Confirm protection needs:

- Amount of Cover
- Type of Life Cover – Level, Decreasing, Increasing, Family Income Benefit
- Term of the plan

STREAMLINED UNDERWRITING

HOW IT WORKS

Eligible?

- The short, simple process and immediate decision within the Key means you will know whether your client is eligible for cover **straight away**.
- The simplified application means your clients spend less time answering health and lifestyle questions.
- Because there's no need for medical tests, the whole process is less invasive for them. The immediate decision allows your clients to get the cover they need in just a few minutes.

STREAMLINED UNDERWRITING

HOW IT WORKS

Cover?	Cost?	Age?	GIO's?	Sum Assured
Level, Decreasing, Increasing & Family Income Benefit Life Cover – Single or Joint	SAME premium cost as Royal London Life Cover	Age 55 or younger	Yes, all the Guaranteed Insurability Options will be included	Cover available up to £500,000
Trusts?	Menu?	Not eligible?	Commission	
Yes, can be written under Trust	Yes, other covers can be added to a menu plan using the conventional application route	Free to go down conventional application route – does not necessarily mean rating or decline	Commission is 30% less Lautro	

STREAMLINED UNDERWRITING THE NEED FOR SPEED



DIABETES LIFE COVER



DIABETES LIFE COVER

INNOVATING THE PROTECTION MARKET

- As medical science improves, we're getting better at recognising and diagnosing medical conditions.
- We're also getting better at treating these conditions and it is predicted that life expectancy will increase over the next century.
- A big protection base of customers is those with Diabetes.



DIABETES LIFE COVER INNOVATING THE PROTECTION MARKET

Did you know...

- In past 20 years number people in UK with Diabetes has **doubled**
- There are now almost **3.7 million** people living with a diagnosis of the condition in the UK
- And its estimated there are a further **1 million** people with diabetes in UK that have not been diagnosed



DIABETES LIFE COVER INNOVATING THE PROTECTION MARKET

Did you know...

- There are an estimated **12.3 million** people at increased risk of Type 2 diabetes in the UK, and obesity is the leading cause in the majority of preventable cases.



DIABETES LIFE COVER INNOVATING THE PROTECTION MARKET

3.7 million people
diagnosed with diabetes

1 million people estimated
to be undiagnosed with
diabetes

12.3 million people at
increased risk of Type 2
diabetes

There are 65.6 million people currently living in the UK



This group is 25.9% of the UK population

and they need protection too!



APPLICATION TYPICAL PROBLEMS

Cover for Diabetics?

- Too Expensive
- Difficult to obtain
- Harsh Underwriting
- Lengthy Application
- Ratings & Declined Outcome



DIABETES LIFE COVER THE ROYAL LONDON SOLUTION

Royal London have designed cover specifically for people with Type 1 and type 2 diabetes mellitus

- Competitive Pricing
- Shorter Application
- Immediate Decision
- ‘Buy Now’ – Immediate Cover
- Capped Reviewable Premiums

DIABETES LIFE COVER THE ROYAL LONDON SOLUTION

- We've created a shorter, simpler application process that's specifically tailored to people with diabetes – so we don't need to ask any unnecessary questions.

Diabetes Life Cover

Quote



Apply



Contact details



Occupation



Travel and Pursuits



Family History



General Medical History



Decision Quote



Buy



Accept: Standard Terms - DB956572

 [Download PDF summary](#)

Diabetes Life Cover for fred bloggs

We can accept the application on our standard terms. When you submit the application to us, we'll need valid payment details. Please show the quote to your client before submitting this application to us to make sure they're happy with the terms that we're offering.

These terms are subject to evidence of a valid HbA1c blood test result to confirm the information you gave us in the application. When we receive this information we will review this decision and let you know if any changes are required. Please see the Key Facts of Diabetes Life Cover for more information.

Your Cover

Life Cover - Accept: Standard Terms

Premium: £28.07

Cover Amount: £150000.00

Term: 20 years

fred bloggs

Accept: Standard Terms

Plan Fee: £2.60

Total Premium: £30.67

EXIT

CONTINUE

Diabetes Life Cover

Quote



Apply



Buy



GP details



Payment details

Submit

Confirm

Current GP

GP name

Dr Smith

Surgery name

The Doctors Surgery

Address

Postcode

B1 1BB

Search

Find address



[Enter address manually](#)

Phone (optional)

Have you been with this GP for less than 12 months?

Yes

No

SAVE

CONTINUE

DIABETES LIFE COVER PREMIUM MANAGEMENT

- We may be able to reduce your client's premiums by up to **40%** over a number of years, provided their condition is improving.
- Technology can help clients get readings to us quickly and easily



DIABETES LIFE COVER PREMIUM MANAGEMENT

	Your initial Result	
Band	%	mmol / mol
1	Less than 7%	Less than 53.0
2	7% to 7.99%	53.0 - 63.8
3	8% to 8.99%	63.9 - 74.8
4	9% to 9.99%	74.9 - 85.7
5	10% to 10.99%	85.8 - 96.6
6	11% or greater	96.7 or greater

DIABETES LIFE COVER CAPPED REVIEWABLE PREMIUMS

- Premiums can **change** each year
- But these will **never** be more than the initial premium
- For a reduced premium, the plan holder should send us evidence of their HbA1c blood test result each year on or before the anniversary of their previous HbA1c blood test

HELPING HAND SUPPORT SERVICE

- Diabetes Life Cover comes with Helping Hand*, this gives you access to a **specialist diabetes nurse**
- They can help your clients build a personal tailored plan to help them manage their condition including diet tips and lifestyle recommendations
- Plus, access to a range of support including counselling, physiotherapy and complementary therapies, for as long as you need.

*Helping Hand is a package of support services, provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of our terms & conditions, so can be amended or withdrawn at any time.



DIABETES LIFE COVER COVER THAT PUTS YOU IN THE DRIVING SEAT



MARKETING YOUR
PROTECTION BUSINESS



Pensions

Planning for retirement

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Protection

Cover where it matters

[FIND OUT MORE](#)

Royal London for advisers

We understand the importance of financial advice, that's why we design a range of pension and protection solutions with advisers at the heart of our processes.

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Millennials in focus

Who are these millennials and where are they? What are they doing with their time and how can I start to think like they...



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Getting a handle on state benefits isn't easy. Use our new tools to get a quick overview.



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The Insurance Distribution Directive (IDD) requires insurers to have a product approval process in place and to maintain...



JUST THE JOB

Our Income Protection is tuned to your clients' needs

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Tools

A range of tools to help you with your client engagement and make it easy to do business with us.



Marketing studio

A wide selection of marketing materials, from sales aids to personalised risk reports, to help you make the case for protection.



Literature

Download or order everything from key facts and plan details, to client-facing brochures and objection-handling sales aids.



Claims

We know that claims statistics help you to reassure your clients that if they ever make a claim, they'll be paid. Take a look at our current claims figures.



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Who are these millennials and where are they? What are they doing with their time and how can I start to think like they...



A quick guide to state benefits

Getting a handle on state benefits isn't easy. Use our new tools to get a quick overview.



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Boosting business

Our marketing studio can help you to convert even more sales



Marketing made refreshingly simple

Our marketing studio gives you a wide selection of marketing materials to help you make the case for protection.

It can help you boost your business by providing content, such as sales and risk reports, to support client conversations and help overcome objections. And so you can make these materials as tailored to your business as possible, the marketing studio allows you to brand everything you send out with your own logo and contact details. Watch our short video to learn more:

Log in

Username

vincent.oconnor@roya

Password

••••••••

LOG IN

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- [Edit your personal details](#)
- [Edit your logo](#)
- [Log out](#)

STEP 1: Set up your login details

STEP 2: Your details

STEP 3: Upload your logo

- Save your logo as a gif or jpg.
- Recommended size of logo is at least 400 pixels (height, width or both): a smaller logo may compromise the quality of your printed documents.
- Press 'Browse' and select the logo from your computer.

Select your logo

BROWSE

Crop to reduce the white space



CROP

[Help with cropping?](#)

Increase or reduce size



Scale: 100%

[Help with scaling?](#)

SUBMIT DETAILS

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Powerful arguments to help you make key points on screen, by email or in print.

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Enter a few details about your clients and generate tailored PDF reports full of compelling calculations and statistics.

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Sales Aids

Impress your clients with our sales aids

Our sales aids contain powerful arguments that can help you make key points either on screen, by email or in print.

Best of all, by registering and following a few steps, you can brand them with your own company logo and contact details.

All the material has been approved by Royal London's compliance team. You should however make sure that your own compliance department approves the versions you're using.

Types of people

Millennials



Families



Divorce



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Types of people

Millennials



New job? No worries

Help your clients look ahead and protect their income

Your client might feel fearless and optimistic if they've just started a new job. But ill health can happen to anyone, so use this sales aid to help start the conversation about protection.

Choose Version



and

DOWNLOAD

**NEW JOB?
NO WORRIES**

**So it's your first day – congratulations!
You're all set, and no need to worry
about money. Not unless you get sick.**

Ill health can happen to anyone, any time. With a little forward thinking, you can prevent ill health taking too much of a toll on your finances. Income protection could provide you with an income if you're too ill to work.

**Take the pressure off your health so you can
focus on your new job.**

To find the best way to protect your income, talk to us today.

Call <your name> on <your number>.

<your company name>
<your address>
<your email address>
<your web address>

<your logo>

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<your email address>
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NEW JOB? NO WORRIES



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Take the pressure off your health so you can focus on your new job.

To find the best way to protect your income, talk to us today.

Call Vincent O'Connor on 07919 171546

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Posters

We've turned some of our most popular sales aids into posters to help you trigger the conversation about protection with your clients.

You can brand the posters with your logo and contact details and use them in your office or out and about. They're available in either A2 or A3 formats and we'll even print them free of charge and have them delivered straight to your door.

All the material has been approved by Royal London's compliance team. You should however make sure that your own compliance department approves the versions you're using.

The need for protection



The cost of protection



Relevant life protection



Business protection



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The need for protection

Cover the good days

Protecting loved ones left behind

The loss of a loved one is enough for anyone to cope with without the added burden of financial difficulties too. Life cover can help make sure those left behind don't lose the stability and familiarity of daily life. All the things that could make loss easier to bear.

Doesn't everyone want to know that if anything happens to them, their loved ones will be cared for?

1 and

2 or



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Fill in the boxes below to order your printed posters.

Just enter the quantity you need and the delivery address.

Please allow up to 3 working days for delivery.

Print details

Poster: **Cover the good days**

Version: **Personalise**

Size: **420x297mm** (A3)

Enter the quantity you need:

[Review poster](#)



Delivery details

Name

Telephone

Email

Company name

Address line 1

Address line 2

Town

delivery.

Print details

Poster: [Cover the good days](#)

Version: [Personalise](#)

Size: [420x297mm](#) (A3)

Enter the quantity you need:

[Review poster](#)

Email

Vincent.oconnor@royallondon.com

Company name

Royal London

Address line 1

St Andrew House

Address line 2

1 Thistle Street

Town

Edinburgh

County

Scotland

Postcode

EH2 1DG

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Print on demand



Thank you. Your posters will be with you soon.

Please allow up to 3 working days for delivery.

Your unique reference number is **PD9ZSIX8GW4**

We'll send you a confirmation email with details of your order.

If you have any questions please contact us at protectionmarketing@royallondon.com.

Doesn't everyone want to know that if anything happens to them, their loved ones will be cared for?

1

Personalised

and

A3

2

REQUEST PRINTS

or

DOWNLOAD

At a time of loss, the last thing a family needs is their daily routine upset because of financial worries. And if even's right, it's the things that make life special that you won't be around, and it's the things that you won't be around. So don't take a risk on life cover. After all, it could help protect the lifestyle of those you love.

To find the best way to protect you and your family, talk to us today.

<your logo>

Call us on <your phone number>
Visit us at <your web address>

Click image to enlarge

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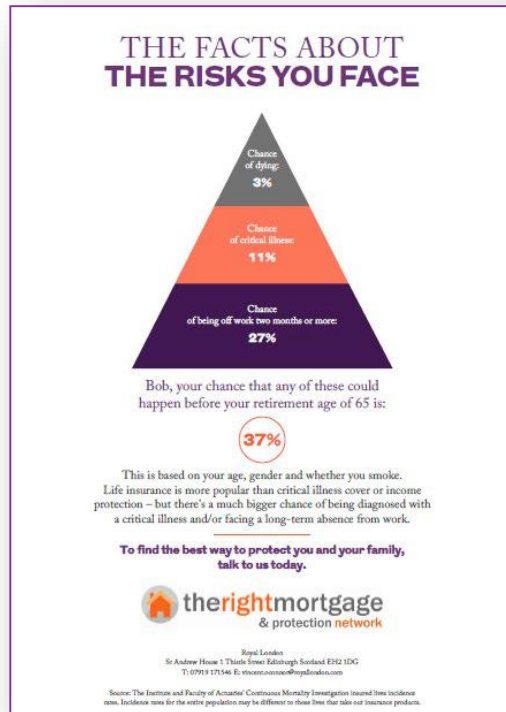
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MARKETING STUDIO

RISK REPORTS – I DON'T THINK I NEED IT?



Risks faced by a male and female of working age*:

- both aged 30
- Non-smokers
- Planned retirement age of 65



*sample report images show both male & female risk analysis

MARKETING STUDIO RISK REPORTS – I DON'T THINK I NEED IT?

Risk Report

THE FACTS ABOUT THE RISKS YOU FACE

Chance of dying: **3%**

Chance of critical illness: **12%**

Chance of being off work two months or more: **44%**

52%

Sue, your chance that any of these could happen before your retirement age of 65 is:

This is based on your age, gender and whether you smoke. Life insurance is more popular than critical illness cover or income protection – but there's a much bigger chance of being diagnosed with a critical illness and/or facing a long-term absence from work.

To find the best way to protect you and your family, talk to us today.

therightmortgage & protection network

Royal London
St Andrew House 1 Thistle Street Edinburgh Scotland EH2 1DG
T: 07919 171546 E: steven.osborne@royallondon.com

Source: The Institute and Faculty of Actuaries' Continuous Mortality Investigation insured lives incidence rates. Incidence rates for the entire population may be different to those lines that take out insurance products.

CI Report

Client: Bob
Gender: Male
Age: 30
Income: £40,000 p year
Pre-tax savings: £5,000 monthly
Savings: £8,000

Bob - the facts about the risks you face

Statistically, you're much more likely to be diagnosed with a critical illness than die during your working life. The chart below shows a non-smoking man aged 30 is 4.7 times more likely to be diagnosed with a critical illness than die before retiring at 65 years old.

Likelihood of a man dying or getting a critical illness before age 65

Source: Pacific Life UK, March 2011. Estimates are based on Pacific Life Risk in conjunction with the Institute and Faculty of Actuaries' Continuous Mortality Investigation insured UK lives incidence rates and Pacific Life Risk in conjunction with the Office for National Statistics for the entire population only. Different to those lines that take out certain products.

Your chances of getting some critical illnesses increases with age

As you can see from the chart above, your chance of getting a critical illness during your working life is considerably higher than your chance of dying. This might be a surprise to you, but it might be less surprising to hear that the likelihood of you getting some critical illnesses increases with age. An ageing and growing population, and improved survival rates could see these numbers rise further.¹

Prevalence of heart disease & strokes in males²

Source: Marketing, CVD statistics - BHF UK, last revised February 2016. ¹Ref: <http://www.bhf.org.uk/informations-and-advice/heart-disease/heart-disease-prevalence-publications/information-chronic-disease-statistics-2014>. Accessed August 2016. ²Ref: <http://www.bhf.org.uk/informations-and-advice/heart-disease/heart-disease-prevalence-publications/information-chronic-disease-statistics-2014>. Accessed August 2016.

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St Andrew House 1 Thistle Street Edinburgh Scotland EH2 1DG
T: 07919 171546 E: steven.osborne@royallondon.com

page 1 of 8

IP Report

Report prepared for Bob
23 November 2018

therightmortgage & protection network

INCOME PROTECTION

If you were too ill to work, how would you cope?

Every year, almost a million people in the UK suffer an injury or a serious illness that means they can't work for a month or more. If you were among them, would you be able to cover your day-to-day bills without your full regular income to rely on? Or would you find yourself struggling financially at a time when money should really be the last thing on your mind?

Your employer might keep paying you for a while, but there's a limit to how long that would last. You might think the state would provide – but applying for benefits can be a complicated and lengthy process. You'd need to work out what benefits you might be entitled to and then navigate means testing. And in the end, possibly after weeks and months with no income, you could be surprised at the amount you'd be expected to survive on.

Income protection is insurance to help you cope with these circumstances. It pays you a monthly income if you're too ill to work, helping you cover your costs and allowing you to focus on your recovery. You can claim if you meet the definition of 'incapacitated' in your income protection plan.

The statistics in this report are general, and don't take into account your personal medical history. Sample premiums given in this report may vary depending on your medical history.

The information in this report has been provided for you by Royal London and the specifics about how income protection works are based on Royal London's Income Protection cover. Royal London is the UK's biggest mutual life, pensions and investment company. Royal London income protection plans don't have a cash-in value at any time.

¹Department for Work and Pensions, February 2014

ROYAL LONDON

Royal London
St Andrew House 1 Thistle Street Edinburgh Scotland EH2 1DG
T: 07919 171546 E: steven.osborne@royallondon.com

SALES IDEAS
SELL MORE PROTECTION



SALES IDEAS

SELLING THE NEED FOR PROTECTION

- The way I help my clients is this...

I'll source and recommend the most suitable and affordable mortgage for you
and...

‘My job is to also make sure that should the worst happen, you and your family are able to keep your **home** and maintain your **lifestyle...**’

SALES IDEAS

TYPICAL MORTGAGE CLIENT, LIMITED BUDGET?

- Bob and Sue
- Both age 30
- Non Smokers
- New Mortgage £150,000
- 25 year term

I could recommend:

Royal London Mortgage
Protection Joint life DTA
25 years, £150,000 sum assured
Includes Waiver of Premium
Includes Mortgage Repayment
Guarantee

Premium cost

£9.42

SELLING THE NEED FOR PROTECTION **CONFIRM THE REASON WHY**

- Let me explain why this is **so** important

This plan will make sure that should the worst happen and either of you die during the mortgage term, the other will have sufficient funds to fully repay the mortgage

SELLING THE NEED FOR PROTECTION **ASSUMPTIVE CLOSE?**

So that's the mortgage debt taken care of... but HOW MUCH money would you need each month to pay your bills?
What amount would you be happy with?

- Bob – *“I think I'd be happy with around £1,000 a month”*
- Sue – *“I think I'd be happy with around £1,500 a month”*

SELLING THE NEED FOR PROTECTION PROTECTING HOME AND LIFESTYLE

- Bob – *“I think I’d be happy with around £1,000 a month”*
- Sue – *“I think I’d be happy with around £1,500 a month”*

I could recommend:

Royal London Mortgage Protection Joint life DTA 25 years, £150,000 s/a	Family Income Benefit for Bob, 25 years, £1,500 per month (indexed rpi)	Family Income Benefit for Sue, 25 years, £1,000 per month (indexed rpi)
Bob – Waiver of premium D4	Sue – Waiver of premium D4	Total Cost £25.93



SELLING THE NEED FOR PROTECTION COMPARISON

Gross Commission Comparison:

- Joint Mortgage DTA, £150,000 25 years including Waiver of premium d4 & Mortgage Repayment Guarantee
- Joint Mortgage DTA (as above) plus 2x FIBs indexed RPI (Male £18k pa, 25 years) – (Female £12k pa, 25 years) plan includes waiver of premium d4 & Mortgage Repayment Guarantee

£189.67

£552.63

SELLING THE NEED FOR PROTECTION **SELF EMPLOYED & INCOME PROTECTION**

- Use our new Income Protection Sales tool

Pensions

Planning for retirement

[FIND OUT MORE](#)

Protection

Cover where it matters

[FIND OUT MORE](#)

Royal London for advisers

We understand the importance of financial advice, that's why we design a range of pension and protection solutions with advisers at the heart of our processes.

Search our website

Online service

[Register](#)[LOG IN](#)

STRONG RELATIONSHIPS
STEM FROM GREAT SERVICE



JUST
THE JOB



STATE BENEFITS STAY ON TRACK

[FIND OUT MORE](#)

Protection from Royal London

Our latest thinking

[More blogs](#)[Tools that you need, when](#)[Changing protection](#)[Millennials in focus](#)

Search our protection content





[Tools that you need, when you need them](#)

We've introduced some new features to our online service to make sure you've got the right tools at your fingertips.

29 Nov 2018



[Changing protection perceptions](#)

Our figures show that 60% of people* with a mortgage have life cover in place if the homeowner dies, leaving 40%...

27 Nov 2018



[Millennials in focus](#)

Who are these millennials and where are they? What are they doing with their time and how can I start to think like they...

01 Nov 2018

Tools

A range of tools to help you with your client engagement and make it easy to do business with us.



Marketing studio

A wide selection of marketing materials, from sales aids to personalised risk reports, to help you make the case for protection.



Literature

Download or order everything from key facts and plan details, to client-facing brochures and objection-handling sales aids.



Claims

We know that claims statistics help you to reassure your clients that if they ever make a claim, they'll be paid. Take a look at our current claims figures.



New to Royal London?

- [Why choose Royal London?](#)
- [A guide to our products and services](#)
- [Our terms of business](#)



Follow us on Twitter
[@RLprotection](#)



Connect with us on
[LinkedIn](#)



JUST THE JOB

Our Income Protection is tuned to your clients' needs

[FIND OUT MORE](#)



Good protection is about more than money.
Make your advice stand out from the crowd.

[FIND OUT MORE](#)



[Tools that you need, when you need them](#)

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New to Royal London?

- [Why choose Royal London?](#)
- [A guide to our products and services](#)



Follow us on Twitter
[@RLprotection](#)



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[LinkedIn](#)

[m/protection/tools/](#) s of business



JUST THE JOB

Our Income Protection is tuned to your clients' needs

[FIND OUT MORE](#)



Good protection is about more than money. Make your advice stand out from the crowd.

[FIND OUT MORE](#)

[Approaching clients](#)[Before your client meeting](#)[During your client meeting](#)

Helpful links

[Business protection planner](#)[Helping Hand](#)[Literature](#)[Marketing studio](#)[Service](#)

Tools for protection

Our marketing tools can help you build stronger relationships with your clients.



Approaching clients

Reasons why

To help you explain the reasons for recommending a Royal London plan we've produced various paragraphs that describe our company and the features and benefits of our products.



Approach letters

We've got a range of approach letters for each type of protection for you to add to your own letterhead.



Marketing studio

Design your own objection handling



Business protection planner

Whether you're familiar with business



Equalisation calculator

Use this calculator to work out and demonstrate a fair distribution of costs between shareholding directors or partners in relation to the overall cost of your business protection solution.



Inheritance tax calculator

Calculates any potential IHT liability based on your client's assets and liabilities.



Income shortfall calculator

Use this calculator to show your clients how Income Protection could help them avoid a shortfall in their monthly income if they're too ill to work.



Maximum income calculator

Work out the maximum income your client can apply for under Income Protection.



National Insurance calculator

Work out how much less NI self-employed clients pay compared to employed clients - money they could use towards their protection needs.



Lifestyle calculator

Use this calculator to demonstrate to your client that by cutting back on a few of life's little luxuries they can easily find the money for protection.



Relevant life calculator

Use this calculator to work out the tax savings of a relevant life policy compared with an ordinary policy.



Trust toolkit

We've got a range of tools that will help you promote the financial benefits of trusts as well as support in finding the right trust for your clients.



Equalisation calculator

Use this calculator to work out and demonstrate a fair distribution of costs between shareholding directors or partners in relation to the overall cost of your business protection solution.



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Relevant life calculator

Use this calculator to work out the tax savings of a relevant life policy compared with an ordinary policy.



Trust toolkit

We've got a range of tools that will help you promote the financial benefits of trusts as well as support in finding the right trust for your clients.



[Approaching clients](#)[Before your client meeting](#)[During your client meeting](#) ▾[Affordability calculator](#)[Business protection calculator](#)[Collection date calculator](#)[Equalisation calculator](#)[Income shortfall calculator](#)[Inheritance tax calculator](#)[Lifestyle calculator](#)[Maximum income calculator](#)[National Insurance calculator](#) >

National Insurance calculator

Could your self-employed clients use the difference in National Insurance contributions to fund a protection plan?

If a client is self-employed, they won't be able to rely on common employer benefits such as death-in-service cover or sick pay.

This means that without an additional plan in place, they and their family could face financial difficulty if they were to die or were unable to work due to illness or injury.

However, self-employed clients' National Insurance contributions differ from employed clients - and the amount they pay is usually less. So, have they thought about using the difference to fund the protection they need to give themselves the benefits many employed clients take for granted?

For example, if a client's annual income or profit is £50,000, they're likely to pay about £987.78 less in NI contributions than an employee each year. For less than this they could take out £465,000 of Life Cover and a monthly Income Protection benefit of £2,416.*

And if their business is set up as a limited company, taking out a Relevant Life Plan could provide further

Want more information?

See all the features of our [Income Protection](#), or get a quote and apply for cover.

[GET A QUOTE](#)

Enter your client's details

If you wish to include Class 3 voluntary contributions please tick this box

Name of client

Bob

Annual net profit or income

£

45,000

CLEAR FORM

CALCULATE

** These figures are based on the HMRC 2018/19 National Insurance rates

If your client's value is negative they don't pay any less National Insurance than an employed worker

This information is based on our current understanding of law and HM Revenue & Customs practice for the tax year 2018/19. It may be affected by future changes and individual circumstances.

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GET A QUOTE

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GET A QUOTE

Employed

Annual class 1 National Insurance**

£4,389.09

Self-employed

Class 1 and 4 National Insurance**

£3,445.24

Difference if self-employed

If your client doesn't pay Class 3 voluntary contributions the difference is:

£943.85 per annum

PRINT

** These figures are based on the HMRC 2018/19 National Insurance rates

If your client's value is negative they don't pay any less National Insurance than an employed worker

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GET A QUOTE



adviser.royallondon.com

**THANK
YOU**

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COFFEE BREAK

12.45 - 13.00



therightmortgage
& protection network

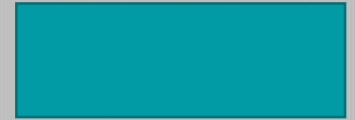


The Right Mortgage Technology 2018

The Future

- Social networks will get into banking
- Google gets into everything
- Tech companies want our businesses

How many Tech companies are currently funded above £5 million to disrupt financial services?



How long do we
spend on the
internet a day?

1000
hours a year
on the internet

164
Minutes a day



Let's take a look at
family life

115

hours a year of
quality time with
the kids, just 19
minutes a day!



Source: Office of National Statistics



Is romance dead?

19
hours of
'quality'
time in the
bedroom!

Source: Office of National Statistics

1000
hours a year
on the internet

115
hours a year of quality time with the
kids

19
hours of
'quality'
time in the bedroom!



LET'S
TALK

STOP
YOUR
WORLD
TURNING
UPSIDE
DOWN

Hello

WELCOME TO PAYMENTSHIELD HOME INSURANCE

Paymentshield is excited to introduce you to our new and improved Home Insurance.

We know it's important your clients get the best product for their needs, which is why our 5 Star Defaqto rated Home Insurance product is underwritten by a panel of the UK's leading insurers, all subscribing to one common policy wording.

Allianz 



geo/



 MOD



uk general
insurance group


ZURICH

Our Landlords Insurance product is also underwritten by a panel of insurers.



geo/



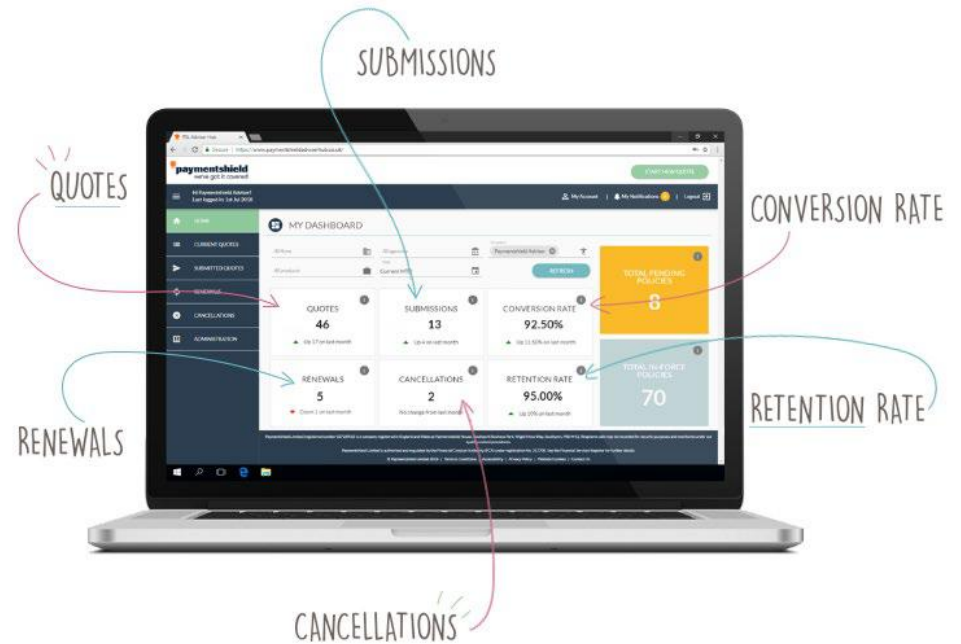
 MODUS

Let's get started. Simply visit www.paymentshield.co.uk to begin.

ADVISER HUB

Our latest release of Adviser Hub is now live, offering a unique adviser experience.

- | MI Dashboard
- | Improved quote journeys
- | Re-quote on an expired quote option
- | My GI Book



- HOME
- START NEW QUOTE
- CURRENT QUOTES
- SUBMITTED QUOTES
- RENEWALS**
- CANCELLATIONS
- MARKETING TOOLKIT
- ADMINISTRATION

MY RENEWALS

EXPORT: CSV | PDF

POLICY NUMBER	AGENCY NUMBER	SELLER	CLIENT 1 NAME	PRODUCT	POSTCODE	RENEWAL INVITED ↓	RENEWAL DATE	RENEWAL PREMIUM
BPNL31700546	PS180092	Jack Spackman	Lee Preston	Home Insurance	PR9 0LE	11/07/2018	11/07/2019	£691.69
BPNL31699878	PS180092	Jack Spackman	Jane Caton	Home Insurance	L37 2DN	11/07/2018	11/07/2019	£345.67
BPNL31685478	PS170687	Richard Bashum	Kerry Doree	Landlords Insurance	GU29 0PR	10/07/2018	10/07/2019	£456.32
BPNL31634540	PS196003	Danielle Gerudo	Winston Cobbler	Home Insurance	LE17 6NA	10/07/2018	10/07/2019	£145.65
BPNL31617584	PS180092	Jack Spackman	Jack Power	Home Insurance	YO21 3BH	08/07/2018	08/07/2019	£786.98
BPNL31614025	PS170687	Richard Bashum	Jeffrey Collins	Mortgage Protection	IP14 3AL	08/07/2018	08/07/2019	£438.98
BPNL31602020	PS170687	Richard Bashum	Anna Bacon	Home Insurance	EH6 7NG	07/07/2018	07/07/2019	£321.32
BPNL31596778	PS196003	Danielle Gerudo	Bethany Billson	Landlords Insurance	LL57 2RB	07/07/2018	07/07/2019	£276.98
BPNL31596700	PS196003	Danielle Gerudo	Margaret Brown	Landlords Insurance	CH63 0NJ	05/07/2018	05/07/2019	£489.09
BPNL31596682	PS170687	Richard Bashum	Joe Johnson	Home Insurance	W10 5NP	28/06/2018	28/06/2019	£170.98

Rows per page: 1-2 of 2

- HOME
- START NEW QUOTE
- CURRENT QUOTES
- SUBMITTED QUOTES
- RENEWALS
- CANCELLATIONS**
- MARKETING TOOLKIT
- ADMINISTRATION

MY CANCELLATIONS

All firms All agencies All sellers All products

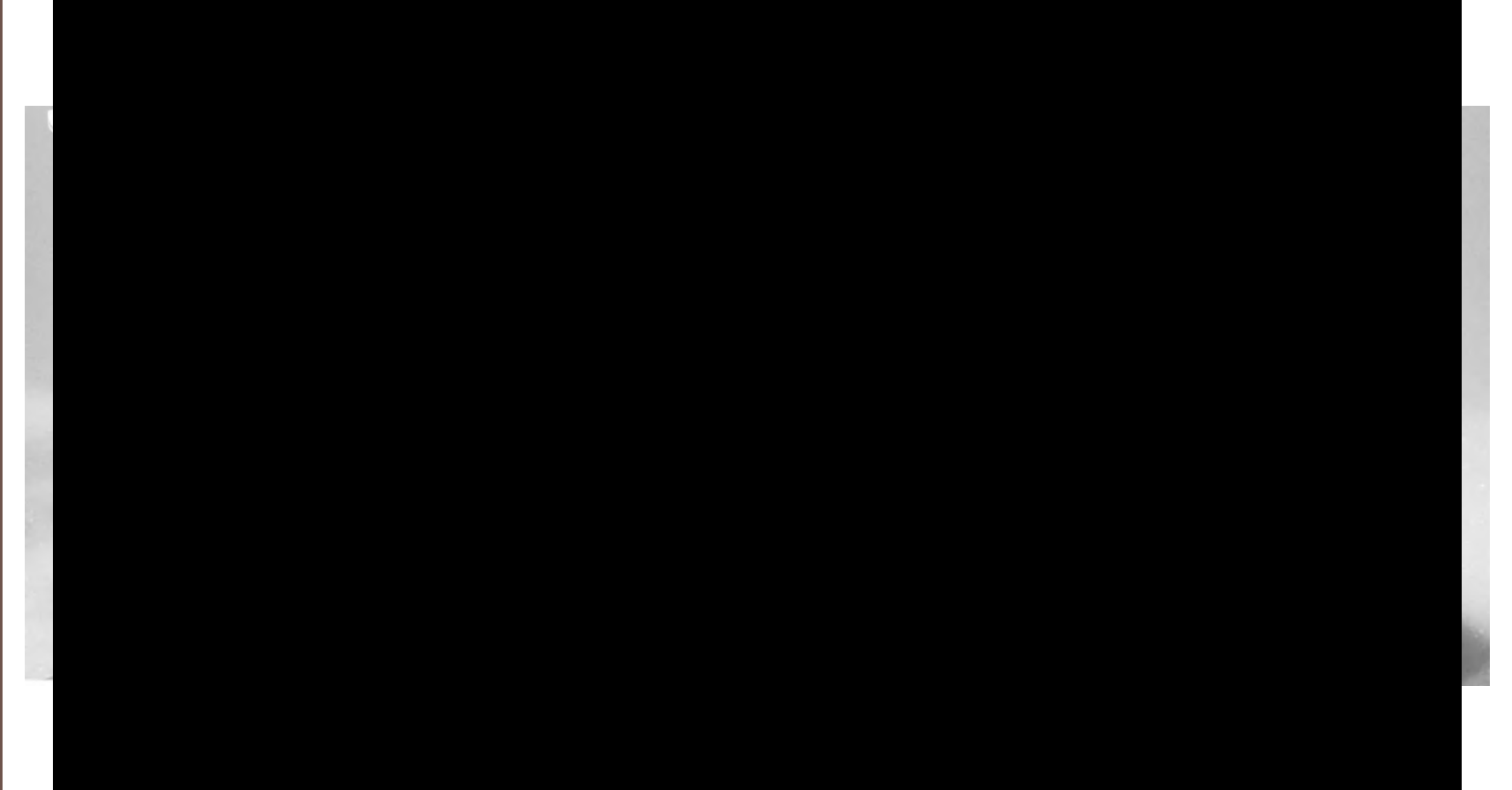
EXPORT: [CSV](#) | [PDF](#)

POLICY NUMBER	AGENCY NUMBER	SELLER	CLIENT 1 NAME	PRODUCT	POSTCODE	DATE REQUESTED	EFFECTIVE DATE ↓	CANCELLATION REASON
LPNL31608626	PS180092	Jack Spackman	William Robson	Landlords Insurance	PR7 7BQ	09/08/2018	17/08/2018	Cancelled Before Start Date
BPNL31608634	PS170687	Richard Bashum	Derek Dobson	Home Insurance	PR9 7JA	09/08/2018	14/08/2018	Cancelled Before Start Date
BPNL31608647	PS180092	Jack Spackman	Brad Brady	Home Insurance	PR9 7JA	09/08/2018	09/08/2018	Cancelled Before Start Date
MP31608661	PS180092	Jack Spackman	Michaela Walsh	Mortgage Protection	PF7 7RR	09/08/2018	09/08/2018	Changed Provider
STIP31608659	PS170687	Richard Bashum	John Atkinson	Income Protection	PR7 4GQ	09/08/2018	09/08/2018	Changed Provider
BPNL31608644	PS180092	Jack Spackman	Barbara Bild	Home Insurance	PR9 7JA	09/08/2018	08/08/2018	Cancelled In Cooling Off Period
TLI31608601	PS170687	Richard Bashum	Laurence Snelder	Tenant's Liability	NN1 5BD	09/08/2018	08/08/2018	Cancelled In Cooling Off Period
RP31608598	PS170687	Richard Bashum	Peter Pond	Rent Protection	CH64 2XQ	09/08/2018	07/08/2018	Cancelled In Cooling Off Period
BPNL31596670	PS170687	Richard Bashum	Denise Harrison	Home Insurance	DH3 1RU	11/06/2018	28/06/2018	New Pending Policy Created
LPNL31596679	PS180092	Jack Spackman	Bradley Dack	Landlords Insurance	BB1 3LX	28/06/2018	28/06/2018	Changed Provider

Rows per page: 10 1-10 of 37 < >

IMPROVING QUOTATION EXPERIENCE





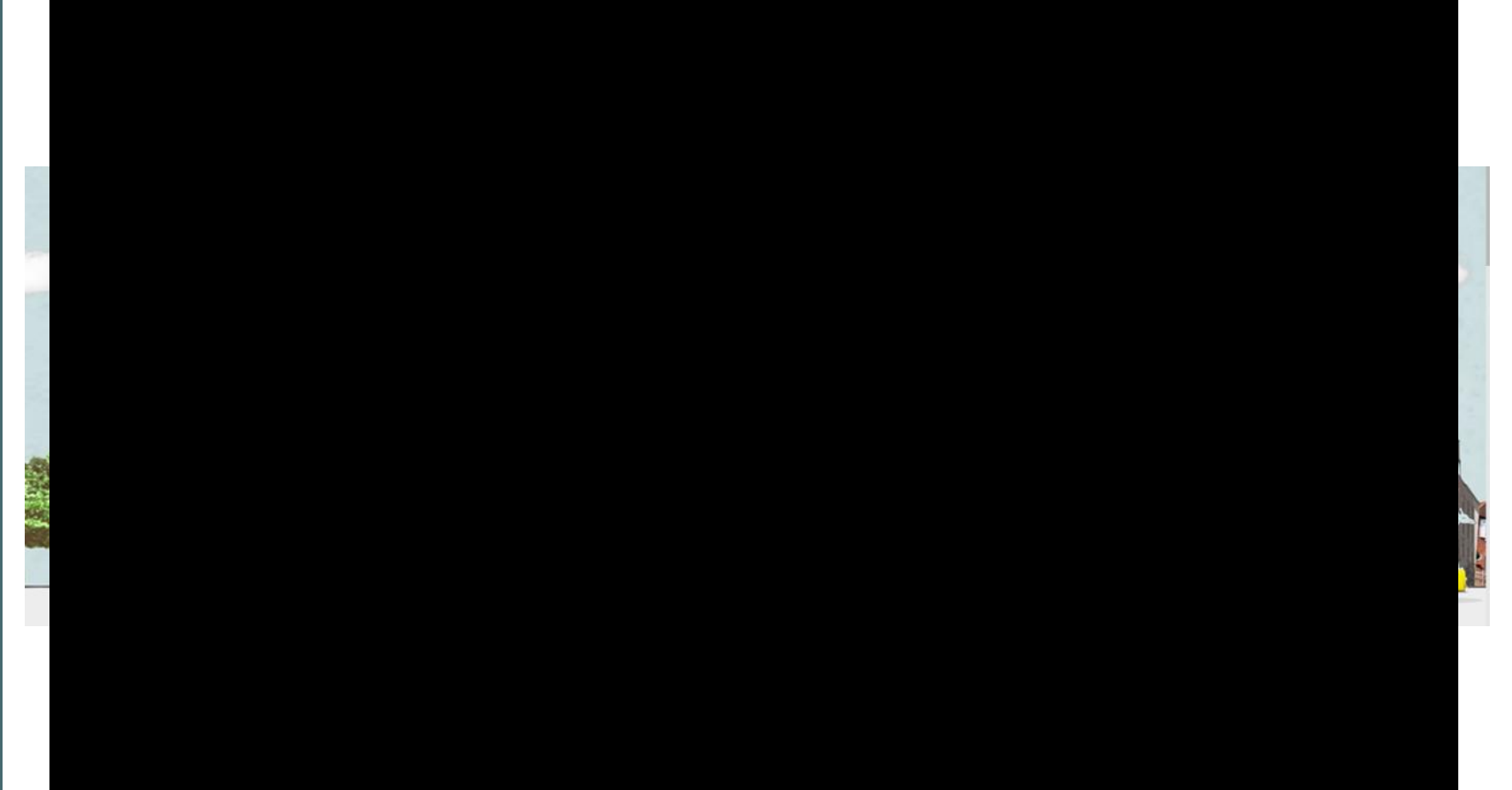


You can compete with an existing deal

What % of people
would change from
their current provider if
they had a good reason
to do so?

70%

of people would
change from their
current provider if
they had a good
reason to do so.
You have plenty...



What stops YOU from talking about GI?

paymentsshield
we've got it covered

It's not a good source of income

It's hard to find the time

It's not top priority

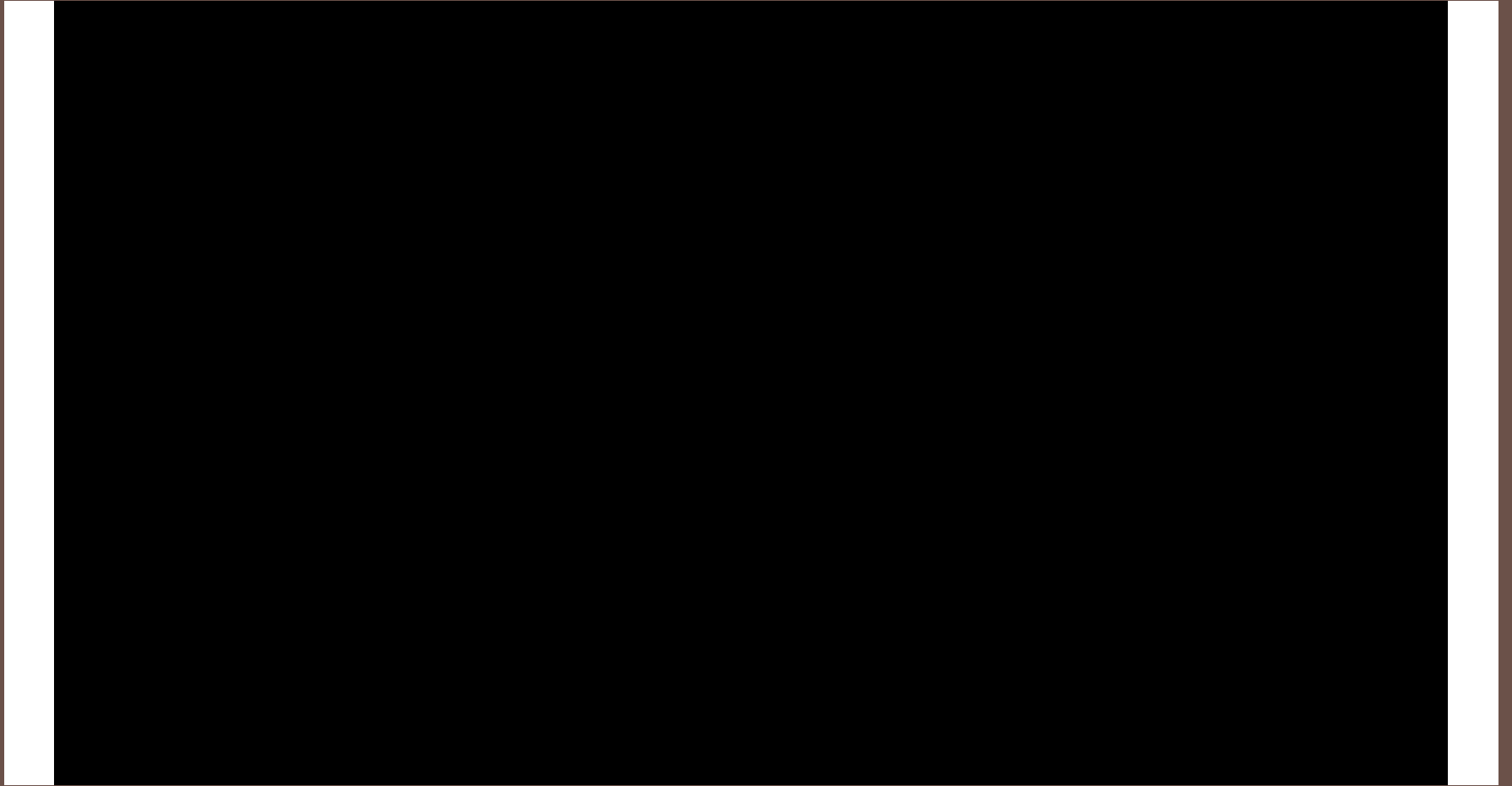
I need to know more about the product

My clients want to arrange it themselves

My clients think it's too expensive

I'd like to talk to somebody







DEFAQTO COMPARE

Compare our 5 Star rated Home Insurance policy against others

DEFAQTO COMPARE

To support your GI conversations we've partnered with Defaqto - the UK's leading independent financial research company - and made it easier to demonstrate the value of our 5 Star rated Home Insurance and Landlords Insurance.



Simply select which insurance products you'd like to compare against our 5 Star rated policies.


Buildings Insurance	Contents Insurance	Landlords Insurance
---------------------	---------------------------	---------------------


Select the **BUILDINGS** policies you want to compare from the drop down menus below




Paymentshield - Home Insurance (Standard) ▼

Please select ▼

Please select ▼

Print 

PRODUCT FEATURES	DEFAQTO BENCHMARK	PAYMENTSHIELD - HOME INSURANCE (STANDARD)		PLEASE SELECT A PRODUCT FROM THE DROPDOWN	PLEASE SELECT A PRODUCT FROM THE DROPDOWN
------------------	-------------------	---	---	---	---

PRODUCT FEATURES	DEFAQTO BENCHMARK	PAYMENTSHIELD - HOME INSURANCE (STANDARD)		UINSURE - HOME INSURANCE		LEGAL & GENERAL - HOME INSURANCE CHOICES - SELECT	
? Assumed Sum Insured (Buildings)		£500,000		£1,000,000		£135,000	
? Sum Insured Protection	£500,000 Or More	✓ High Si (>=£500k)		✓ High Si (>=£500k)		✗ Index Linked	
? Alternative Accommodation	£75,000 Or More	✓ 20% Of Buildings Si		✓ 20% Of Buildings Si		✗ £50,000	
? Repairs Guarantee Period	12 Months Or More	✓ 12months		✓ 12months		✓ 24months	
? Home Emergency Cover	Optional	+ Optional		+ Optional		✓ Standard	
? Home Emergency - Maximum Limit	£1,000 Or More	✓ £1,000		✗ £500		✗ £500	
? Buildings AD	Optional	+ Optional		+ Optional		+ Optional	
? Trace And Access	£5,000 Or More	✓ £5,000		✓ Up To Buildings Si		✓ £5,000	
? Burst Pipes	Yes	✓ Yes		✓ Yes		✓ Yes	
? Subsidence	Standard	✓ Standard		✓ Standard		✓ Standard	
? Blockage Of Sewer	Standard	✓ Standard		✗ No		✗ No	

We are here to help you

Call Danielle Goodwin on Tel: 01704 518 588

Product knowledge

Objection handling

How to position GI

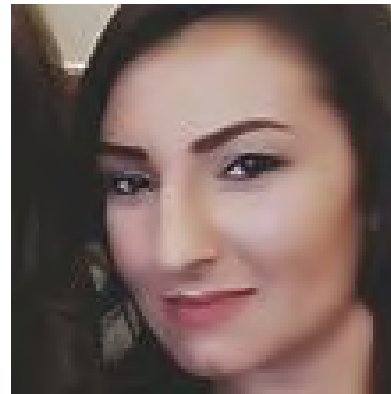
Share best practice

Claims stories

Competitor insight

Workshops

What your peers are doing



The Future

- Social networks will get into banking
- Google gets into everything
- Tech companies want our businesses

How many Tech
companies are currently
funded above £5 million to
disrupt financial services?

3,247



December 2018

ART design GRAPHICS

mobile: 01634 358 859

email: julian@artdesigngraphics.com

Welcome to the December sample newsletter.

We hope you find the articles interesting and informative.

Please have a look and click around. If you need any advice just click on the header, footer or send your details from the simple form at the end of each article.



Looking for cash?

Are you looking for a way to boost your finances and considering your options? Unless you've discovered a magic money tree then the usual routes are to approach a lender either to secure a credit card or apply for a loan. Either will involve fees and monthly payments along with interest. If you're a home owner then you might also consider downsizing, again with the associated fees and stress involved. However, if you're over 55 then releasing some of the equity in your home may also be an option. Here's why...

[...click here for more](#)



Brexit - safe as houses?

There may have been dips and troughs along the way but UK householders have historically never had it so good. If you bought your home before the millennium and have rode those housing market waves, you'll be looking at a tidy amount of equity by now.

[...click here for more](#)



Are you insured for Christmas?

Whether you're planning a small intimate gathering or full on festive cheer with a house full of guests, it might be worth thinking about the type of insurance you have. Excess, cover, indulgence, decorations and new gadgets have all had starring roles in festive claims lists over the years.

[...click here for more](#)

The retail boom used to measure a job has lost approximately 20 million jobs since 2010.

Walk the plank!

Workload. Shortened hours. Need to now define a clear work-life balance. Based on the Thomas Corcoran.

After a hugely successful Christmas Campaign 40 years ago, it's back to new traditions.

Finger Lickin' Good.

To help set other Christmas lunch. It's so popular that orders are taken two months in advance.

Don't forget using the car 'breakers' by picking the keys in the car on the same day.

Don't leave me this way!

Needs to bring anything. Not only will you have your insurance but you'll also be covering the cost.

ART design GRAPHICS

You are receiving this email because you are subscribed to our updates. If you no longer wish to receive these e-newsletters, please use the unsubscribe link below.

[Click here to unsubscribe](#)



The Right Mortgage Members' E-newsletter

"The Right Mortgage Members' E-newsletter - Sign up today!"
 Sent to 389 addresses, on 2018-10-23 10:30:50



[Clone](#) [Archive](#)

Overview

Geographic

User technology

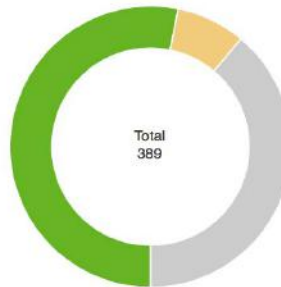
Recipients list

Service providers

Bad destinations

Complaints

Link analysis



Delivered
97.17% **378**

Opens (distinct)
53.17% **201**

Clicks (distinct)
14.93% **30**

Hard Bounces
0.00% **0**

Soft Bounces
2.83% **11**

Emails scheduled	389	-
Emails sent	389	100.00%
Total opens	588	-
Distinct opens	201	53.17%
Total clicks	53	-
Distinct clicks	30	14.93%
<u>Unsubscribes</u> including complaints	1	0.26%



The Right Mortgage Members' E-newsletter

"The Right Mortgage Members' E-newsletter - Sign up today!"
Sent to 389 addresses, on 2018-10-23 10:30:50



Clone

Archive

Overview

Geographic

User technology

Recipients list

Service providers

Bad destinations

Complaints

Link analysis

World



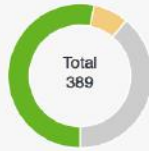
Top 10 countries

Opens (sampled from 571 total)

Clicks (sampled from 50 total)

United Kingdom	533	93.3%
United States	25	4.4%
Ireland	8	1.4%
Europe	3	0.5%

GB	47	94%
US	3	6%
ES	0	0%
EU	0	0%



The Right Mortgage Members' E-newsletter

"The Right Mortgage Members' E-newsletter - Sign up today!"
Sent to 389 addresses, on 2018-10-23 10:30:50



Clone Archive

Overview

Geographic

User technology

Recipients list

Service providers

Bad destinations

Complaints

Link analysis

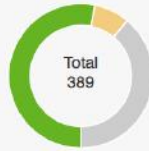


Top 10 operating systems

Windows	110	54.5%
iOS	49	24.3%
Linux	20	9.9%
Android	7	3.5%
macOS	7	3.5%
unknown	4	2.0%
OS X	3	1.5%

Top 10 browsers

Outlook 2016	56	27.7%
Safari mobile	33	16.3%
Chrome	21	10.4%
Gmail	20	9.9%
unknown	20	9.9%
Outlook 2013	10	5.0%
Apple Mail	8	4.0%
IE	6	3.0%
Safari	2	1.0%
Chrome Mobile	1	0.5%



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Top 10 service providers (sampled from 192 service provider detections)

	BT	41	21.4%
	Virgin Media	35	18.2%
	Google	20	10.4%
	TalkTalk	11	5.7%
	Orange mobile	10	5.2%
	Tiscali UK Limited	9	4.7%
	Yahoo! Europe	4	2.1%
	UK Government Department for Work and Pensions	3	1.6%
	Cable & Wireless UK P.U.C.	3	1.6%
	Orange Home UK	2	1.0%

Sent

- Archived campaigns
- Inboxes
- Custom sending domains
- My Addresses

SMS

WiFi

Image

Account

Group

Total
389

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Clone Archive

Frank Mccann (frank.mccann@brookhavenfinancial.co.uk)
How did Frank interact with your Email?

Email sent to frank.mccann@brookhavenfinancial.co.uk
23rd Oct 2018 10:30am

- Opened using Outlook 2016 on a Personal computer running Windows, in Wigan, United Kingdom via a BT internet connection
23rd Oct 2018 4:28pm (5 hours, 58 minutes later)
- Opened using Outlook 2016 on a Personal computer running Windows, in Wigan, United Kingdom via a BT internet connection
23rd Oct 2018 4:32pm (3 minutes, 35 seconds later)
- Opened using Outlook 2016 on a Personal computer running Windows, in Wigan, United Kingdom via a BT internet connection
23rd Oct 2018 4:32pm (3 seconds later)
- Opened using Outlook 2016 on a Personal computer running Windows, in Wigan, United Kingdom via a BT internet connection
23rd Oct 2018 4:34pm (1 minutes, 49 seconds later)
- Opened using Outlook 2016 on a Personal computer running Windows,

Unsubscribes including complaints

Opens Who opened

- Jatinder Chohan
j.chohan@therightbroke
- Karen Newbould
karen@vitalitymortgage
- Frank Mccann (frank.mccann@brookhavenfinancial.co.uk)
- Catherine Robert
catherine@harmonyhealth
- Natalie Whitehead
natalie@vitalitymortgage

Delivered 378
17%

Export to new list

User data

User data

User data

User data

User data

41

30 14.93%

1 0.26%

Preview The Right Mortgage Members' E-newsletter

Spam
Check

Score: 100/100

View results

October 2018

ART **Clicks 3 5.7%** GRAPHICS

07834 358 359

julian.cla

Clicks 1 1.9% ge.co.uk

Welcome to the October sample newsletter.
This is how the monthly newsletter will look for your clients.

Please have a look and click around.
We look forward to helping you grow your business.



Keeping in **Clicks 3 5.7%** touch with our clients.

Keeping in touch with your clients has always been important and in today's tech heavy world, standing out from the crowd of digital info in an inbox is now more important than ever. Every client you have is potentially someone else's client! Competition from peers, an increase in robo signing and more aggressive tactics from lenders and providers mean you need to keep ahead at all times.

Clicks 9 17%

[click here for more](#)



Bring **Clicks 1 1.9%** it to the table.

We will write the newsletter content, ensuring it is signed off by compliance. However, if there are any subjects you would like covered or specific articles you would like included, please send us an email.

Clicks 8 15.1%

[click here for more](#)

What we need from you!

To set up your account, we will need a hi-res version of your logo, your contact details, and the email address you would like replies to be sent to. If we have enough sign-ups for the newsletter, we aim to go live with the first issue in November.

Clicks 4 7.5%

[click here for more](#)

Special Subscription Offer
Sign up for 12 months, c

Clicks 28.3%

[CLICK HERE FOR DETAILS](#)



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ART design GRAPHICS



If you require marketing to grow your business, we are here to help you.

In a crowded market place, we can help you stand out, and promote the services and qualities you provide for both new and existing clients.

We offer a full range of marketing support including the following areas:

Graphic Design

Brand identity, Business stationery, Brochures and magazines, Booklets and leaflets, Posters and exhibition banners

Website Design

Website design and build, SEO, Hosting and maintenance

Digital Design

Online resources for web and social media: Infographics, Animated gifs, Audio Visual, Online adverts, Content writing

E-marketing

Email and SMS marketing, E-newsletters, E-mailshots, SMS campaigns

If you would like more information, please drop me an email at julian@artdesigngraphics.com or call me on 07834 358 359.

LUNCH

14.00 – 14.30



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THANK YOU FOR ATTENDING

We look forward to seeing you again soon



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