

INTRODUCTION

We'd like to wish you and your families a very happy and healthy New Year.

Welcome to our latest round-up of communications and messages for the month of December 2018. As a reminder, the signing of these documents each month is important because it goes some way to evidencing your CPD responsibilities.

▶ Key - When you see symbol action is required.

▶ COMPLIANCE NEWS

Here are the highlights from the compliance communications issued within the last month...

Compliance News 28/18 – Vitality's new Mortgage Plan (Multi Tie only).

Vitality have launched this new life and optional serious illness product which can now be easily quoted for using Solution Builder, as well as the Vitality website. The new product covers 145 conditions, with 77 of these at 100% and these include Heart Attack, Cancer and Stroke, thus effectively matching the cover available from a Critical Illness Policy. The product also reinstates the sum assured back to 100% following a partial pay-out on a SIC claim.

▶ PROTECTION NEWS

This month brought you the following updates.

Protection News 16/18

The communication started by recognising Paul Gent (protection) as well as Scott Sutton and Matt Stephens (GI) for their performances in leading the way on their insurance sales. The remainder of the communication highlighted the following key points:

Income Protection is not too expensive. After calculating the amount of cover an individual might need, then play with the deferred period (to 13 weeks) or type of cover (budget option) to help significantly reduce the cost.

Talk about the need not the product. For instance, you need a sum of money to replace a lost income to pay the bills, rather than you needing some IPB.

Over 50s Plan. If any clients over the age of 50 claim on a CIC policy, consider recommending them an Over 50s Plan to replace their lost life cover.

Diabetics Cover. Royal London now have a life only (LTA) product specifically designed for individuals with Type 1 and Type 2 diabetes.

Loading for Motor Cyclists. Two of our panel insurers might rate a premium where the individual rides a motorcycle. These being AIG and LV.

Protection News 15/18 – Multi Tie only. Zurich have provided some assistance at the underwriting stage for when dealing with our preferred CIC provider. The communication also mentioned that, unlike other insurers, Zurich will only treat someone as a non-smoker if they gave up smoking over five years ago.



INSURER UPDATES

Quite simply, this is a reminder to be working towards your annual target of 15 hours of insurance related CPD. A great way of accumulating many of these hours is to attend some of the many 30 minute webinars being promoted by insurers on email. In particular, please watch out for the L&G emails inviting you to attend, and if you are multi tie then AIG have a CPD Academy section on their website.



LENDER UPDATES

Here are some very brief headlines which have caught our eye in the past few weeks...

Vernon Building Society. This lender is now on board should you wish to consider using them. Their Sales Manager is Tom Gurrie on 0161 429 4327.

Impact Specialist Finance. ATOM (the packager) has changed its trading name to Impact Specialist Finance. The packager is still on our panel for referrals of cases you're struggling to place with a lender directly.

Accord. Accord have told us that including an individual's home and mobile telephone numbers on an application could improve their credit score, and so possibly tip marginal declines to accepts. There is no reason to believe this to be different with other lenders and so please ensure that your lender application forms are completed as fully as possible.



NEW PASSPORTS

Any new passports issued in the past few months now require a client signature to be added on receipt in the post. Without the signature added, the lender/conveyancer will not accept this document as proof of identity. So please be sure to check the photo page for a signature when you certify these documents.



FP SURVEYING

Good to see a surge of click throughs to the new FP Surveying website following its official launch. If you didn't have a look, please take a moment and click into fpsurveying.co.uk.

You can instruct a survey on behalf of your client in order to maximise value and retain an element of control over the process. Here is how you do it.

Step 1 - Visit the mortgage broker webpage at <https://fpsurveying.co.uk/mortgage-brokers/>

Step 2 - Establish a quote by using the slider

Step 3 - If your client is happy with the price. Complete the short form to start the process.

Your Name	Your Email Address	
Customer Name	Customer Email Address	
Customer Postcode	Value of Property (approx)	Agreed Report Cost
Age * <input type="radio"/> Post 1850 <input type="radio"/> Pre 1850	Construction * <input type="radio"/> Standard <input type="radio"/> Non Standard	<input type="button" value="Send"/>

These are exceptional prices designed for the web. The example above is for a property upto £450,000 costing £425 inc. VAT for a HomeBuyers report (without valuation). There is nothing to stop you adding £50 to the price and adding into the 'Agreed Report Cost' and you will receive this as a commission payment.

Remember, it's not just HomeBuyers Reports they do either. If you are dealing with anyone

who is selling a property with a Help to Buy Mortgage or buying the Government out of their property, you will need a [Help to Buy Valuation](#) which start at £199 inc VAT.

MORTGAGES – ADVISER LEAGUE TABLE FOR DECEMBER

Congratulations to Rob Chart who, in the shortest working month of the year, has still managed to submit 24 applications, just pipping Dan Fletcher to the top spot. Well done to all eight of you below who submitted more than 10 applications in December.

Pos.	Adviser	Mortgages
1 ST	ROB CHART	24
2 ND	DAN FLETCHER	22
3 RD	JON BUTLER	14
	PAUL RIPLEY	12
	CATHY RAFFERTY	11
	CHRIS WILLIAMS	11
	COLIN MACKAY	11
	GRAHAM MORRIS	11

WELCOME

And it's a warm welcome to three new Advisers. Firstly, to Tim Dock and Matt Young, who will be trading as Finance Planning and based in Sussex and Hampshire, respectively. And secondly, to Phoebe Shepherd who is now fully qualified and she will be advising in South London for Elysian Finance. We wish all three of them enjoyable and successful careers with us.

REMINDER – ANNUAL CONFERENCE 2019

As a reminder, our Conference is on Friday 25th January 2019 at the Grand Hotel in Brighton. The Conference provides a great opportunity to network with lenders and colleagues, as well as hearing about industry updates and opportunities from various key note speakers. Further details regarding the Conference timings will be issued shortly.

CPD

As with previous months, please can you now electronically sign this document to confirm that you have read and understood these important messages – thank you.

This “Monthly CPD” document can be downloaded and saved to your computer by accessing the separate email which you have been sent.

And don’t forget to be noting down any CPD you undertake. We expect to have a solution for the formal recording of your CPD very soon.

The Finance Planning Management Team.

