



Continual Professional Development

EVENT: FPG 2020 Conference – “Value of Advice”
WHEN: 17th January 2020 9.30 am to 4 pm, Grand Hotel Brighton.
HOURS: 6 hours of CPD (5 hours mortgages and 1 hour of protection)

Networking interaction with 28 partners, including mortgage lenders, complex case packager, conveyancing, protection, GI and wills/trusts.

Short USP pitches by 20 different partners, and networking opportunities with all 28 partners, to help our understanding around their USPs and criteria and to present an opportunity to discuss specific cases.

Introduction on the Value of Advice, by FPG Managing Director

An overview of the traits presented by top performers and how we should equip ourselves to be the best we can.

State of the Nation, by AMI Chairman

An insight into the challenges faced by our industry and how our Trade Body is representing us and our interests around the likes of mortgage prisoners, the rising student debt, later life lending brought on by FTBuyers getting older and having lengthier mortgages, vulnerability of borrowers without adequate protection, SM&CR impacts, the responsibility of Help To Buy advice, the future of the re-mortgage and product transfer market with competition from existing lenders and fintech developments, FCA Later Life thematic review is coming.

Performance Headlines, by FPG Managing Director

An overview of our performance, including market and product splits and the opportunities and threats presented to our industry, and for each Adviser to take the time to carry out a ‘2020 review strategy’ to challenge their current knowledge, practices and processes.

Lender Panel Q&A Discussion

Our panellists included Complete the packager (specialist), Bespoke lender (challenger bank), Nationwide/TMW (mainstream lender) and Mortgage Brain (technology provider). The session included an array of discussions around existing and future lending decisions and practices as well as what the future holds for brokers and the industry. The top tips for



Advisers included having a robust client contact strategy, maintain your excellent knowledge, refer your clients to a colleague/partner where you cannot help, and you can only control what you can control so stop dealing with firms/individuals who don't share your expected levels of service.

Later Life Lending Opportunities, by L&G Home Finance

An overview of the opportunities presented by the growing later life market and how the differing product strands of equity release, retirement interest only and lending into retirement can provide both constraints and solutions.

Customer Service, by HSBC Account Manager

An insight into the customer-obsessed world of Disney and how they go out of their way to provide their customers with the most memorable experience, and how we should be challenging our own processes to ensure we provide our own clients with the best possible service at all times.

The Impact of not having Critical Illness Cover, by Heidi Loughlin (guest speaker)

Heidi is terminally ill with a mortgage and a young family and she provided an insight into the perils of trying to cope emotionally, physically and financially in the knowledge that your life has been cut short by cancer, and you have no critical illness cover to at least financially protect you.



Pete Burgess
Compliance Director

