

# The Link

September 2024

The Legal & General magazine  
for intermediaries

- ➔ **Manage App feature launch**  
A brand new way to manage your client's applications in OLP Connect. [Find out more on page 4](#)
- ➔ **Meet Vikki Jefferies**  
Introducing our new Market Development Director. [Read her views on page 10](#)
- ➔ **A circle of support**  
It's not just a policy – Critical Illness Cover is for the policyholder, and their family. [Read more on page 11](#)



For Adviser use only

# Welcome to the latest issue of The Link



Embracing new beginnings is an important part of what we do. We recognise that, as an organisation, we have to listen to our advisers and clients and evolve with their needs.

That's why, 'the circle of support' is this issue's theme. This time around, we're welcoming in new revamps for both our OLP Connect platform and CII-accredited webinars, created based on your feedback. We're also exploring the emerging 'great protection shift' that's reinventing how we position protection to customers.

On page nine, we're introducing our brand-new Market Development Director, Vikki Jefferies and, on five, we talk to Dan Beament from PIB Employee Benefits about his fresh and forward-thinking perspectives on the industry.

With a similar focus on positive change and transformation, Mike Pritchard unveils his exciting project that's set to revolutionise how we'll engage clients in the coming years.

As we said earlier, your feedback helps us continue to evolve. So, if you have any comments or suggestions, please just let your Business Development Manager know.

#### **Julie Godley**

Director of Intermediary, Legal & General Retail

## What's inside

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# Leading the great protection shift

**There are several barriers to clients taking or keeping their protection policy – cost, uncertainty over payouts and the belief that ‘it’ll never happen to me’.**

Ensuring better outcomes means making sure your clients have the right financial protection in place. It all starts with meaningful conversations, understanding their needs and building trust.

But there’s an opportunity for change; a change called ‘the great protection shift’ in our 2022 AMI report.

It’s a call to move away from the ‘one and done’ sales mentality that’s given protection a bad rap. The mentality perpetuates the selling of, rather than the buying of protection, making it an impersonal exercise that leaves long-term customer trust and loyalty on the table.

Instead, the focus of the protection shift is on relationships. It’s about getting to know your clients, understanding their needs, and becoming familiar with every aspect of their lives and what matters to them.

## Why we need a shift

For many financial advisers, ‘one and done’ isn’t part of their remit. But why should those who take this approach be inclined to change?

Firstly, protection should be considered as part of a broader, holistic financial plan. It should be embedded in every financial conversation you have with your client, exploring how it fits in with their needs both now and in the future. Without relevance, clients are more likely to cancel their policy.

This approach means that the important aspects of your client’s life can become secured by an appropriate, personalised safety net that isn’t just a rubber stamp, but a genuinely useful and potentially life-changing resource if something should happen. For the client, this creates trust, loyalty and a sense that their adviser had the foresight to help them at a tough time.

Wayne Griffiths of One Financial Solutions talked about his approach in episode 13 of our Just Covered podcast: “Sometimes advisers go in saying this client is an investment client and they won’t talk about protection. For me, it’s about being nosy. What have you got? Why have you got it? Let’s talk about it.”

## The benefits of client relationships

Advising with a focus on relationships doesn’t just meet the evolving needs of your clients and keep them and their families protected. It can help you grow through repeat business and win new business through word of mouth. It can also help position you as the go-to for financial information and guidance.

“Remember, protection advice is a people industry,” says Amy Whittingham of St James’ Place. “Listening to clients, tailoring advice, and building trust are essential in delivering the best outcomes for clients and advisers alike.”

It’s also about asking the right questions. Founders of Bates Wilcox, Natalie Wilcox and Charlotte Bates say it’s crucial to focus on your client’s specific situation and goals. You don’t need to know about every type of policy and its definitions. Instead, you need a good understanding of your client’s needs and be able to match them to an appropriate solution.

Listening to your clients and sharing your own relevant experiences can be powerful, too. Nicola Crosbie of Moran Wealth Management says this can help clients feel less alone and more willing to talk about their own problems and concerns. “I do really find clients tell me an awful lot about their life, and the more they tell me the more I can help them.”

## Be the change

Meeting your client’s best interests can’t be achieved without getting to know their needs. Relationship-first advice isn’t just a nice to have, it’s a need to have. Not only can it reap rewards for your own business, but it can also be a step-change in improving public perception of our industry and its reputation.

**For more insights from industry peers, listen to all episodes of [Just Covered](#) now.**

Note: All adviser quotes are taken from Legal & General’s Just Covered podcast

# Introducing our brand new Manage App feature on OLP Connect

Following April's enhancements to OLP Connect, we've launched a brand-new way to manage customer applications.

We're always looking to enhance our services by listening to your feedback. This way, we can understand what changes we need to make so that what you do is easier and more effective. It's part of our continuous circle of support.

For our latest round of improvements to the OLP Connect platform, we combined our Application Summary and Manage Application pages into one, easy-to-use feature. The result is far more simplified editing, clearer status tracking and seamless navigation of all your customer applications.

## Better integration, better navigation

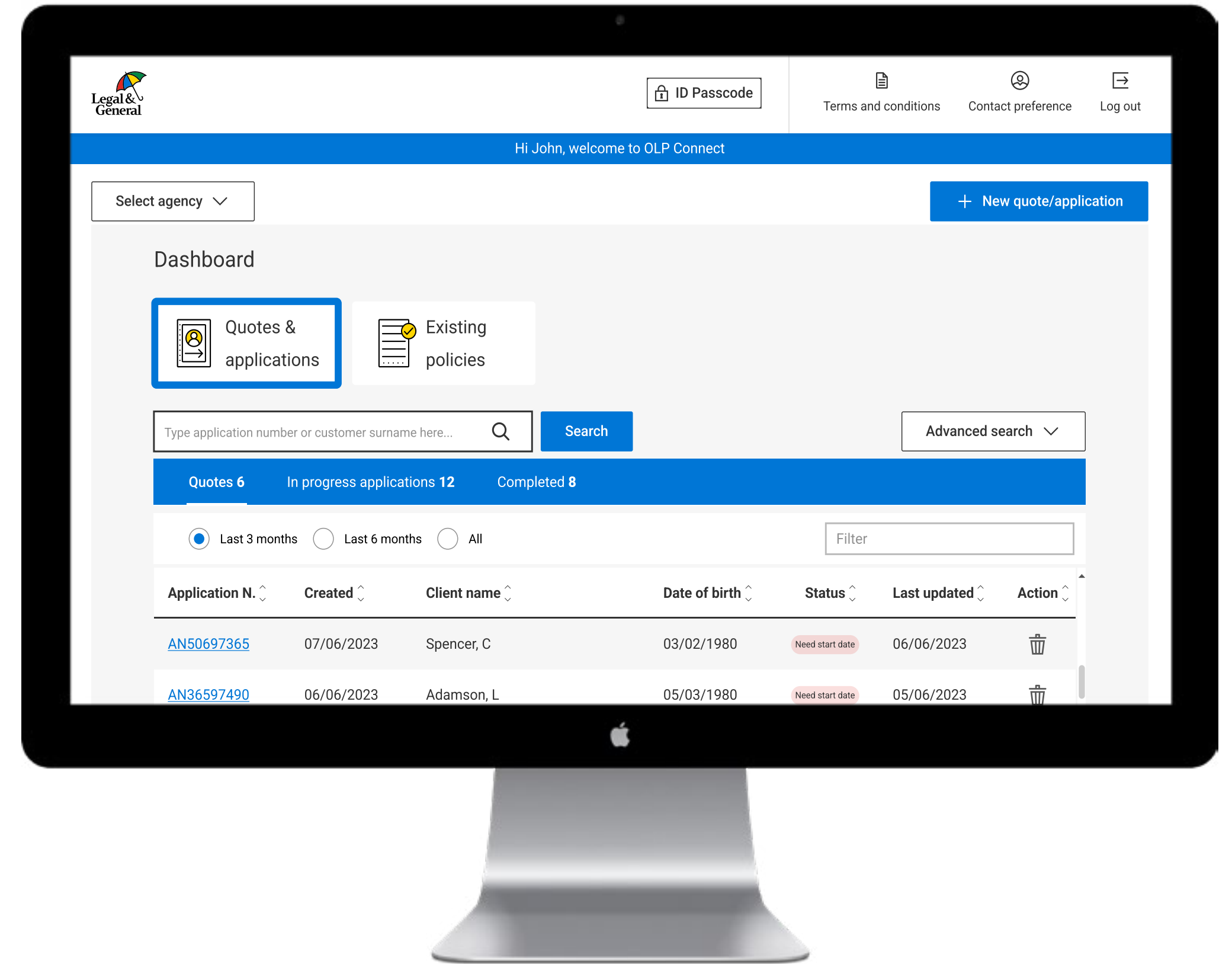
We know that tracking your customers' applications to completion is crucial to ensuring they're protected as soon as possible. But to do this, you need to be able to easily understand what's happening at any time during the entire underwriting journey. As well as easily view and edit applications, without having to repeatedly cross-reference information on different pages to make sure it's all in order.

## All your important client information in one place

With a brand-new look and feel, our newly upgraded Manage App feature aims to do just that. It condenses and simplifies all the client information at your fingertips, bringing all the pages you need into one platform. This significantly improves how you can navigate documents, addresses and customer history, and enables you to quickly edit application details with confidence. Plus, you'll also receive status updates and helpful reminders if there's any outstanding actions still to be required.

## Tell us what you think

We'd love to know what you think of the recent changes. Send us your comments via our [feedback form](#).



# Three tips for crafting the ultimate protection strategy

By David Butler, Market Development Manager at Legal & General

It's been a year since Consumer Duty came into force. Reflecting on its cross-cutting rules for supporting good client outcomes, we've put together three tips for crafting the ultimate protection strategy.



## 1. Memorable advice drives positive outcomes

Recent research from The Association of Mortgage Intermediaries found that, although 99% of advisers are raising the subject of protection, only 50% of clients can actually recall having the conversation.<sup>1</sup>

When asked why, customer feedback suggested that putting protection into context with more personal stories and real-life examples would make these conversations more memorable. The key takeaway? If firms offer advice that leaves a lasting impression, customers are more likely to act on the advice they've been given and drive positive outcomes.

Advisers should carefully consider their language, when the subject is raised and how much attention is given to ensuring clients clearly understand the benefits.

If you need help with memorable stories to playback to your clients, [see our latest case studies >](#)

## 2. Holistic protection that should consider all risks

It's foreseeable that many clients will suffer some form of disruption to their working life before retirement. For example, one in two people will experience cancer in their lifetime.<sup>2</sup> But, without seeing the future, it's impossible to know which protection policy they might need.

Take a 35-year-old female non-smoker. Before retirement at 67, she'll have a 4.1% chance of dying and a 13.5% chance of serious illness. This may sound relatively low, but current statistics suggest that she'll still have a 46.3% chance of requiring at least one month off in her working life, due to injury or illness.<sup>3</sup>

Any of the above risks could have a devastating impact on the individual and her family. Advisers should seek to understand each customer's existing arrangements and

budget to craft a holistic solution that provides the most-valuable protection for whatever happens.

## 3. Income underpins financial objectives

Naturally, many clients will approach advisers with a clear focus on their long-term financial objectives or mortgage. But it's important to help clients understand how protecting income can underpin many areas of financial planning. Without reliable income, their mortgage can't be paid, and their retirement savings or investment contributions might have to stop. They may even have to sell their home, break into savings or retire early.

In this way, Critical Illness Cover is more than just about preserving clients' current lifestyle or immediate financial stability. It's also about giving them the best chance of hitting their goals.

[Find out about our recent critical illness changes >](#)

## A final thought

Consumer Duty is arguably one of the biggest regulatory changes we've seen from the FCA in recent years. As advisers, we should be focusing on having engaging and passionate protection conversations that go further than just explaining what products do. Solid, tailored advice must highlight any gaps in a client's existing arrangements, make them aware of their individual risks and prioritise their long-term financial objectives. This way, we can always put each customer's needs first.

[For more insights, watch our on-demand webinars >](#)

### Sources

- [www.a-m-i.org.uk/wp-content/uploads/2023/11/AMI-Protection-Viewpoint-2023-The-Perception-Gap.pdf](http://www.a-m-i.org.uk/wp-content/uploads/2023/11/AMI-Protection-Viewpoint-2023-The-Perception-Gap.pdf)
- [www.nhs.uk/conditions/cancer/#:~:text=The%20cancerous%20cells%20can%20invade,of%20cancer%20during%20their%20lifetime](http://www.nhs.uk/conditions/cancer/#:~:text=The%20cancerous%20cells%20can%20invade,of%20cancer%20during%20their%20lifetime)
- [www.legalandgeneral.com/adviser/protection/adviser-toolkit/tools-calculators/risk-reality-calculator](http://www.legalandgeneral.com/adviser/protection/adviser-toolkit/tools-calculators/risk-reality-calculator)



# The adviser interview

## Daniel Beament

Daniel has worked in financial services for over 25 years and specialised in Business Protection for the past six. After starting out in retail, moving into insurance and then managing various sales teams for 11 years, he's now the **Head of Protection at PIB Employee Benefits**.

His most frequently sold products are Key Person Protection, Shareholder Protection, Relevant Life Plans, Executive Income Protection, Life and Critical Illness and Whole of Life.

### 1. What are the main motivations for customers coming to you to take out Business Protection?

Often, it's to ensure financial security and stability to the business, along with a structure that supports their goals. It can also be an investment-led requirement for Key Person Protection that opens the door for other products.

Other times, it's professional advisers guiding clients to seek protection, such as accountants, solicitors or brokers conducting their due diligence, and helping their clients avoid foreseeable harm. Other clients reach out as they identify a gap, like when reviewing shareholder agreements. They might see that they don't have funds available for the transfer of shares should the worse happen.

But business protection is often neglected, or businesses don't know where to go to get it. That's why it's vital we all play a role.

### 2. How do you position the conversation?

I always take time to understand their drivers, needs and goals, both personally and for their business. It's also key for me to establish an emotional connection and provide solutions for their concerns.

### 3. What ongoing support do you provide to clients after the initial consultation?

This varies by client. But it can include regular or annual reviews, speaking to their professional advisers to ensure the correct structures are in place, reviewing their personal protection needs and introducing them to other specialists, such as cyber and commercial insurance. Acting as their trusted advisor, I offer claims support, product or service updates and make sure they're aware of additional services such as legal advice, recruitment support, GP services and more. Overall, I'm very proud of the 100% positive feedback from our post-sales questionnaire.

### 4. What do you look for from a Business Protection provider?

Quality of service and product is key, not price. Look for a firm that's financially strong with a good claims record, answers the phone and responds to enquiries in a timely manner and is willing to engage and provide dedicated technical support.

### 5. What more do you think providers can do to help advisers position and sell Business Protection?

Provide dedicated CPD webinars on the more technical aspects of business protection. For example, valuing a business, reading company accounts, assessing the value of a key person and exploring areas that protection advisers aren't considering.

They could also do more to support brokers with marketing activity for their client base, by using knowledge and sharing it with brokers. **The Legal & General 'State of the Nation' report** is a fitting example of this.

### 6. What tip would you offer to an adviser trying to get into the Business Protection area?

Take time to understand Key Person, Shareholder Protection, Relevant Life, and Executive Income Protection – especially the structures around them. Then understand what that means from a tax and claims perspective for the businesses and individuals involved. Get comfortable asking challenging questions. Use insurers like Legal & General as they have significant skill and knowledge in this area –they'll help if you ask. Finally, join a dedicated network where you can get improved terms, compliance support and much more.

# Breaking down the FCA's review of retirement income advice



The Financial Conduct Authority (FCA) has recently published its Thematic Review of Retirement Income Advice. This found both good and poor practices across the market. The review assessed how firms are delivering retirement income advice after pension freedoms were introduced in 2015; freedoms which gave consumers more choice and flexibility over how to access their pension savings.

## What the review found

The review highlighted some areas where firms must improve their advice processes and outcomes. These include risk profiling, income withdrawals, disclosure of charges and tax implications, and ongoing reviews. It also identified examples of good practice where firms had adapted their services to meet the needs of clients in decumulation.

## What to do next

If your firm provides retirement income advice, you'll need to familiarise yourself with the review's findings and take a look at your MI and data-collection processes to make sure you're complying with the FCA's expectations and standards.

To help you do this, we've sponsored the Consumer Duty Alliance's summary guide to the Thematic Review. It outlines the main findings and recommendations and includes a link to the Retirement Income Advice Assessment Tool (RIAAT), which you can use to check the suitability of your advice files to identify any potential issues.

[Download the guide here >](#)

We've also worked with the Consumer Duty Alliance to prepare a handy best-practice checklist which you can use to audit your firm and uncover any areas where you might need to make adjustments.

The FCA will be following up on the findings of the review more generally with firms involved in the retirement income advice market, including carrying out supervisory work to explore the scale of the issues identified and tackle any harms. Our checklist will help you enable the best financial outcomes for your customers.

[Download the checklist here >](#)

## Also see:

[Webinar: Thematic Review into Retirement Income Advice – Breaking down what it means for you and your clients](#)

[Consumer Duty Alliance](#)

[The Consumer Duty and Retirement Income target market](#)



# How Generative AI is reimagining CRM

Imagine a world where technology could hand new business leads to advisers on a plate. They could go to a personalised dashboard and with a tap of a button or voice request, they could have a list of leads for the day or week to work on.

They might ask, for example: “how many of my clients have a mortgage but no life insurance?”. Or say, “which of my clients are best to contact to discuss Income Protection?”. Instantly, a list would

be created ordered by likelihood to purchase. This could soon be reality. It’s my vision to combine generative AI with the client databases that every adviser out there already has. Add in customer segmentation, like socio-economic and demographic profiling, and you have a solution that could revolutionise how the industry manages CRM. It could even support the FCA’s Consumer Duty objectives on active client engagement.



**Mike Pritchard**  
DQM Programme Manager

## Introducing ‘The Opportunity & Gap Analysis’ tool (TOGA)

This is why we started our new project, TOGA. Currently, we’re working on a solution that can allow a client database to propensity model new business leads and additionally, add in a ‘likelihood to purchase’ indicator.

Together with generative AI, this will transform dormant or underused customer databases into a dynamic and continuous lead generation programme.

## Creating exciting new opportunities for advisers

In its simplest form, this solution could be used by any intermediary. The application and its engine are portable enough to use with just Legal & General’s policy data related to a particular adviser. But it becomes even more powerful if their database, along with whole of market financial products, are overlaid or integrated.

This will generate even more valuable results when comparing client attributes like family information, work status, income, expenditure and objectives. In fact, tailoring solutions becomes easier and can become even more aligned to clients’ needs – closing any gaps in their financial service requirements. It could even be adapted to cover more than just life insurance needs.

## 2025: the year that CRM evolved?

No doubt, there’s exciting times ahead for this project. By the end of 2024, we’ll be testing our initial prototype with a handful of friendly intermediaries. Then from 2025 onwards, this new and powerful way of generating quality business leads could become the new way of working. Keep an eye out for more news in the coming months.



# Refreshing our CPD webinar programme with a new suite of content

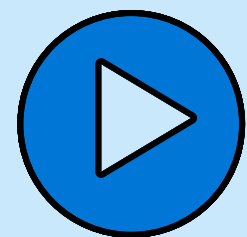
Following adviser feedback, we've refreshed our series of CII-accredited webinar training for the second half of 2024. This delivers further improvements to our popular programme of workshops and online events that attracted over 22,000 advisers last year.

From this month onwards, you can access over six and a half hours of protection-focussed accredited webinars offering structured CPD in areas like mortgages, family, wealth and business protection advice.

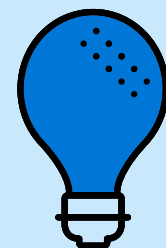
Every webinar is live and interactive. So that advisers have the opportunity to engage, ask questions, share

their opinions and get the maximum value from their time spent in the sessions.

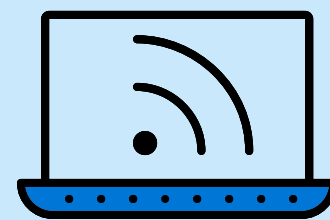
And as well as our usual programme, we're also now offering firms with multiple advisers bespoke sessions catered to their needs. They can select from virtual or face-to-face interactive workshops and even choose where our instructors can go into more depth around the advice process or selling skills from a range of key topics. In total, this offers over 13.5 hours of workshop-based, structured learning.



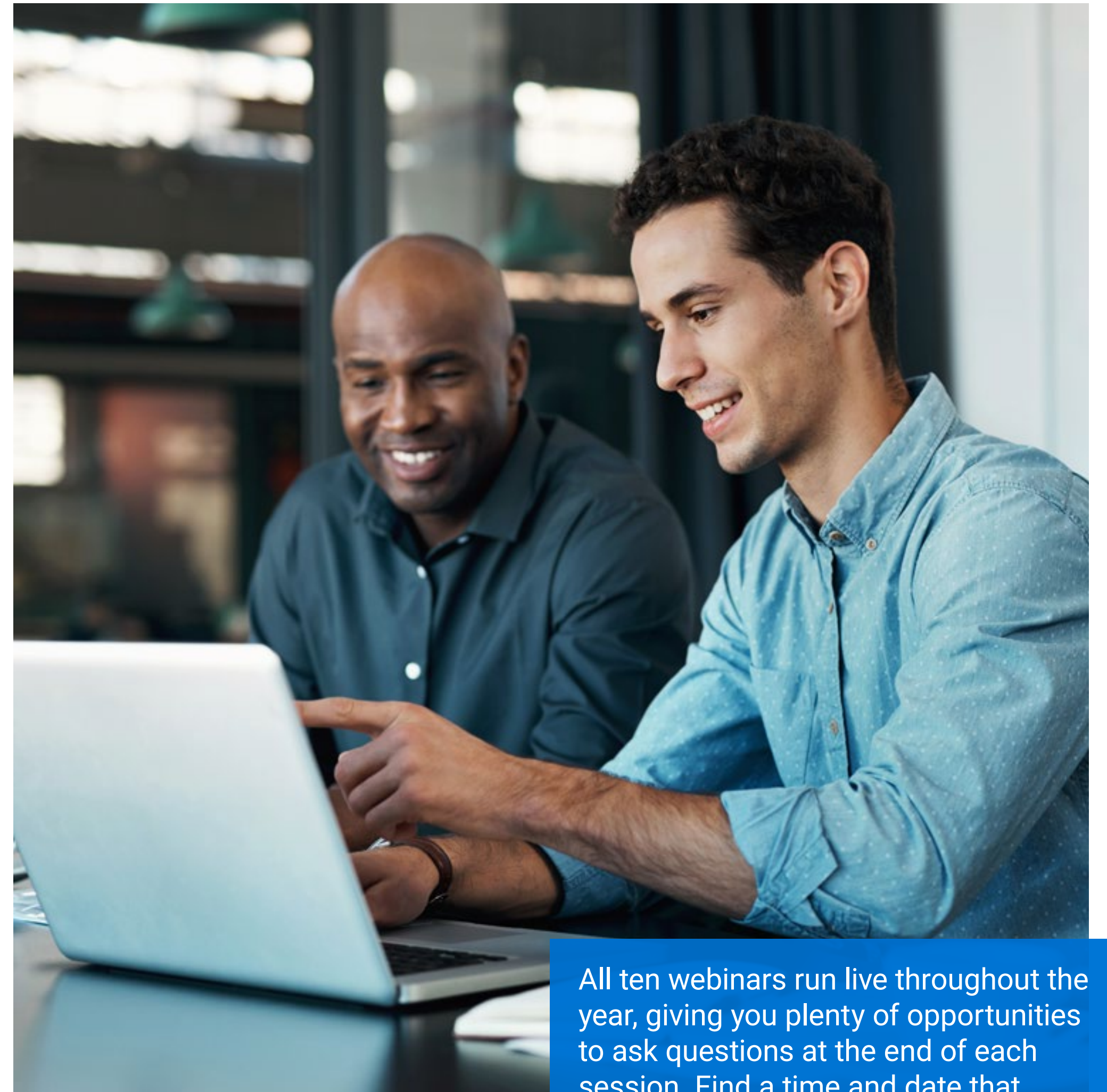
**Ten CPD webinars recharged with new learning objectives**



**Updated insights and selling techniques for the latest in personal and business protection**



**Topics condensed into fewer sessions – helping you get more out of your day**



All ten webinars run live throughout the year, giving you plenty of opportunities to ask questions at the end of each session. Find a time and date that works best for you and [register today](#).

**[For more information head over to our CPD academy >](#)**



## Introducing our new MDD

# Vikki Jefferies

**Vikki Jefferies is Legal & General Retail's newly appointed Market Development Director (MDD). She joins from LSL Financial Services, where she was a member of the executive team for six years, and responsible for the Primis proposition and relationship management across mortgage, protection and general insurance product lines. She has over 25 years' experience, having previously worked at Endsleigh Insurance, contributing to a variety of roles from sales management, business development and product design.**

### **1. Can you tell us about your new role and how you see yourself shaping it?**

As Market Development Director, I'll lead on the growth of our presence and influence in retail markets. I'll be working closely with our partners, distributors, and advisers to deliver innovative, customer-centric solutions across the business. Plus, I'll also be driving strategy for our proposition development, focusing in particular on our high value, business protection, core distribution and portal strategies. As the role goes across all of retail, it provides a unique opportunity to bring together different product lines and work cross-market.

### **2. How do you stay motivated and inspired in your work?**

I think it's important to have goals. I like to work with daily and weekly goals as well as longer-term strategic goals. This helps me to keep purpose and vision and get a sense of achievement. I'm also really inspired by the people I work with. We're privileged to work in an industry that has incredible talent, and so many people have inspired me in my career to date.

### **3. Tell us about your goals for the next 12 months?**

My initial focus will be to build the Market Development team's skills and knowledge across retail to ensure that the service we offer to all distribution partners delivers real value. I want to create a consultative approach where we can build business together and add value to the advice process. I'll be working on the portal strategy, to ensure that Legal & General products are promoted and accessible in the right way to meet end customers' needs. In the wider market, I'll be working across industry with trade bodies to improve the perception of our markets and drive measurable change for the retail division.

### **4. What's been the most rewarding aspect of your career so far?**

I'm most proud when I see members of my team moving onwards and upwards, getting promoted and furthering their careers. This is always incredibly rewarding. More personally, in July I won the British Mortgage Award for Network Leader. It was completely unexpected, and an incredible honour.

### **5. How do you intend to ensure that our strategies remain customer-centric?**

Having worked as a leader on the Primis Consumer Duty project, I feel like a bit of an expert on the end customer. I always try to put myself in the customer's mindset – what they might think, what might happen or how they'll use our product or services. This helps me to keep the right focus.

### **6. What untapped opportunities do you believe our company should pursue?**

Legal & General is a household name, a phenomenal brand that everyone knows. This helps and supports advisers in the advice process, and we should do more to use this opportunity, no matter which product we're advising on.

# A circle of support from the start, on hand for the whole family



Throughout life, families often encounter unexpected twists and turns. It's during these times that the true value of a robust Critical Illness policy and value-added services becomes evident. From the very first day, it's designed to provide comprehensive support, not just to the policyholder, but to the entire family, ensuring that everyone can navigate life's challenges with greater peace of mind.

## A range of wellbeing services

At the heart of our policy is Wellbeing Support provided by RedArc Assured Limited. This is included as standard on our policies and is available for the policyholder and immediate family. The service provides personalised, telephone-based assistance from registered nurses. This service is completely personalised to what your client needs, but here are some examples:

- Support for serious and chronic illnesses
- Guidance on diet and lifestyle modifications
- Mental health support
- Menopause
- Bereavement.

The service extends its support for six months after a claim, ensuring continued assistance during potentially critical recovery periods. For instance, during ongoing cancer treatment, this support can provide invaluable aid, such as additional counselling or help with obtaining necessary items like a wig, catering to the evolving needs of the individual.

During a time of crisis, not only are your clients supported, but their loved ones can also receive any care and attention they need.

This is particularly crucial for children, who may find it challenging to cope with the illness of a parent or sibling. The service provides a sense of security and continuity, knowing that their wellbeing is also a priority. It can offer specialised support tailored to children's needs, such as counselling to help maintain normality in their lives during turbulent times.

## Navigating later life care

We recognise the complexities of later life care, so Care Concierge is also included as standard from day one. This 1:1 personalised telephone service connects your clients and their families with experts in later life care, offering assistance with:

- Locating care options swiftly
- Exploring funding and benefit opportunities
- Discussing potential home adaptations
- And a variety of other concerns.

Similarly, to Wellbeing Support, Care Concierge is available for all immediate family to use.



## Discover the full spectrum of services

These are just a glimpse into the extensive support available through our policies. We encourage you to delve deeper into the key features and benefits that we can offer your clients, ensuring they have the support they need for today's worries and tomorrow's uncertainties.

It's not just a policy – it's a full circle of support from the start, for the policyholder, and their family.

[Find out more about our Critical Illness Cover here >](#)

# Catching up on Just Covered

Our Just Covered podcast is designed by advisers, for advisers. Each episode, our presenters Wayne and Hazel uncover some of the most-pressing topics in financial services and features a special guest with hands-on experience or expertise in that field. Here are some of the most fascinating and thought-provoking insights we've turned our Just Covered spotlight on in the last few months.

## Episode 17

### From Diagnosis to Grief:

#### A Journey Through Loss

You might remember Beth's story from our last edition of The Link. But whether you're familiar already or not, it's a powerful and compelling reminder of the importance of insurance, critical illness cover and life insurance, that both clients and advisers need to hear. During this heartfelt discussion, Beth sheds light on the lasting effects of illness and loss, the need for comprehensive insurance coverage, and the ongoing support required for individuals and families facing such challenges.

[Listen here >](#)

## Episode 18

### Offering Tangible Value:

#### How Meaningful, Impactful Advice Creates Positive Client Outcomes

Recently, we brought James Hindley from Embrace Financial on-board the show for an inspiring half hour discussion about his lifetime selling protection and critical illness cover. In this anecdote-filled chat, he gave us exclusive insight into his formative experiences harnessing his skills, knowledge, and adept understanding of the industry. Plus, he was kind enough to give his unique perspective on how the industry has changed over the years. And also, share his lasting beliefs in the power of storytelling, compassion and empathy in offering meaningful advice to clients.

[Listen here >](#)

## Episode 19

### Cultivating Personalised Solutions:

#### How a Client-First Culture and Ethos Drives Meaningful Financial Advice

This last quarter we were also lucky enough to have the award-winning Monica Bradley, leading mortgage adviser and founder of Monica Bradley Associates, join us in the studio. Over a fascinating 35-minute show, she sets out the unique vision and ethos behind her firm. She also explored her approach for recognising the full spectrum of her team's talents and how, ultimately, this enables each adviser to reach their maximum potential while delivering exceptional client outcomes. It's highly worth a listen.

[Listen here >](#)

All of these great shows are available to listen to, and more, if you visit the [Just Covered page](#).

Also, keep an eye out for upcoming episodes in the coming weeks.



# Starting essential protection conversations with clients around wills and more

59% of UK adults haven't made a will yet<sup>1</sup>. No one wants to talk about death – it's an understandably tricky subject. But the earlier these conversations start, the better. As an adviser, you should ideally mention wills as early as possible in the protection conversation.

## Why it's worth broaching the subject

There are many reasons why putting these plans in place is a very good idea. For a start, wills prevent disputes among family members and loved ones, enable the smooth transition of assets and help to reduce inheritance tax. They can even make sure that minor children are cared for by a preferred choice of guardian.

Crucially, they also allow individuals to have complete control over the distribution of their assets after death. Because any wishes are then clearly outlined and legally binding.

## Combine with a lasting power of attorney (LPA)

On top of this, it's almost always recommended that a will and LPA are created together. An LPA offers clients protection during their lifetime, while the will provides protection after death. Together, they can create an effective and ongoing umbrella of protection for client assets.

An LPA arrangement puts someone else in charge of an individual's affairs should the unthinkable happen, like debilitating accidents or illness.

But most importantly, you can only set up an LPA whilst the client has the mental capacity to do so. If this isn't set up ahead of time, then getting authority through a court afterwards can be time-consuming and expensive.

## Breaking down key myths

Despite the clear benefits of planning ahead, several myths often create barriers for having practical and informative discussions with clients around this topic. We hear three common reasons for putting off these discussions:

### 1. "My friends and family already know my wishes"

Just letting other people know your wishes doesn't give them legal authority to process your estate.

### 2. "I made one years ago"

It's important to frequently review wills to make sure that wishes haven't changed. Different life events, like having children or bereavements, might need them to be updated. Minor amends can be made through a codicil, but more significant changes usually require a rewrite.

### 3. "LPAs are only for older people"

Unfortunately, you never know when an accident or illness might suddenly call for someone to act on your behalf.

## Are you exploring trusts?

Putting protection policies into a trust is another highly valuable way of helping clients safeguard their interests after death. It avoids probate. So, in many cases, it can guarantee faster and better control of payments, reduces potential inheritance tax and makes sure clients' loved ones or business are properly protected.

Whenever these discussions arise, it's worth adding trusts into the equation as an important opportunity for enabling clients to plan for their future with confidence.

We've put together an adviser toolkit to help.

It explains their benefits, the different trusts we offer, and how to set one up using our online or paper forms.

[Take a look at the toolkit here >](#)

1. Research carried out by Canada Life, September 2020



# Here to help, if you need us

Thank you once again for your continued support.



[Listen to the  
Just Covered podcast](#)



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If you would like to be part of our **Just Covered podcast** or know anyone who would be interested please contact [gwen.lewis@landg.com](mailto:gwen.lewis@landg.com)

## Legal & General Mortgage Club Regional Roadshows

The Mortgage Club are back on the road again this autumn with more of our popular regional roadshows. Click on the events below to find out more or register:

**Tuesday 22nd October** – Hilton Belfast Templepatrick, Belfast

**Wednesday 6th November** – KingsGate Conference Centre

Events are open to all mortgage advisers – so you don't have to be an existing Mortgage Club member to attend.

[Register here >](#)