

The Link

Issue 10



Your Legal & General magazine,
designed for Intermediaries

Welcome and contents

→ Introduction from Julie Godley
and contents at a glance

Cost of living crisis affecting care home fees

→ Helping your clients understand
their funding options



For Adviser use only

Welcome to issue ten of The Link – your magazine, tailor-made for advisers

We're coming to the end of another busy year. Since our last issue, Consumer Duty has come into force, a regulatory change that aligns with our hugely important mission to protect as many of our customers' financial futures as we can.

In this issue, we explore the latest from our business to yours, to help you meet your customer's needs and work towards better outcomes.

On [page 4](#), Mike Pritchard digs deeper into how Consumer Duty is changing how intermediaries manage their client bank. On [page 6](#), we check in with our Market Development Management team to see how they've been working with advisers to bring protection higher up the agenda considering the new rules. And on [page 9](#) we share our latest market research on the Bank of Family.

We also offer several business updates including the launch of Care Concierge ([page 3](#)), online claims for your customers ([page 11](#)), and the latest insights from the Just Covered podcast ([page 13](#)).

And don't forget, entries to the 2024 BQAs are now open. We're asking firms to show the industry what they're made of by entering the Outstanding Customer Outcome award. Start your firm's nomination and [submit your entry online](#) by Thursday 7 December. We've extended the submission window this year to give you more time to enter. Best of luck!

Julie Godley,
Director of Intermediary, Legal & General Retail

Take a look at the expert views and news we've brought together for you in this issue:

- Cost of living crisis affecting care home fees
- How we're supporting your clients through innovation
- Legal & General Retail Protection launches online claim submission capability
- How much are customers worth to intermediaries?
- Improve your customer outcomes with a tried and tested process
- Change for the better
- Business Quality Awards 2024 call for entries
- Meet the Bank of Family
- The latest from Just Covered
- Developing markets in the cost-of-living crisis
- Questions & Advisers
- Here to help, if you need us





Cost of living crisis affecting care home fees

Legal & General is helping your clients understand their funding options with its new free Care Concierge service.

For clients who need to think about putting themselves or their immediate family into care, it can be a daunting, emotional and stressful time. A huge part of this stress can be down to working out how to pay for the care itself.

Unfortunately, care homes haven't been immune to the effects of the cost of living crisis. The average weekly cost of living in a residential care home is £760; for a nursing home it's £960¹. These costs vary depending on where they are in the UK.

But the UK Care Guide's 2022 survey found average fees have risen by 11% between February 2022 and February 2023, with some homes increasing their individual costs by as much as 30%. This is down to things like raising staffing costs to attract and retain care workers, rising energy costs to keep homes warm and comfortable, and pricier food bills in the supply chain.

The number of people going into care is increasing significantly too. According to the 2022 Office of National Statistics report, 375,035 people went into care between March 2022 to February 2023 – a 3.1% increase on the year before.

With the need for professional care increasing due to an ageing population², spiralling costs at an already financially pressured time will create more worry for your clients who are looking at care options for themselves or their loved ones.

Funding for care

Our care system in the UK can feel complicated. With thousands of homes to choose from, it can be hard to know where to start and how to pay for it. For those who aren't solely self-funding their care, help is available.

Here are some examples:

- Means-tested local authority funding.
- Attendance Allowance – not means tested but eligibility applies.
- Pension Credit, which can help pay for care support. Around £1.7 billion goes unclaimed each year.³

Care Concierge is here to help your clients

We know how difficult it can be for your clients navigating this aspect of later life for themselves or their loved ones. That's why at Legal & General we've introduced the free Care Concierge service to your retail protection*, home finance and annuity clients.

Your clients (or anyone in their immediate family) can call our care experts to get more information about finding and funding care. Our experts can help them understand all the funding options available to them such as NHS, local authority, self-funding and gifting. Having someone at the end of the phone who knows the system inside-out can make a stressful time a little smoother.

[Find out how Care Concierge can help your clients](#) >

*Care Concierge is available to all Annuity and Later Life Mortgage customers. Care Concierge is only available to Retail Protection customers who have had a protection policy since 20th of July 2023

¹Care home fees and costs: How much do you pay in 2023? - carehome.co.uk advice

²Living longer - Office for National Statistics (ons.gov.uk)

³Eligible pensioners urged to claim Pension Credit to help with cost of living - GOV.UK (www.gov.uk)



How much are customers worth to intermediaries?

With the recent introduction of FCA Consumer Duty principles, intermediaries need to go beyond evidencing the management of their ever-increasing client bank, says Mike Pritchard.

I've worked with plenty of financial services businesses over the years – many of whom are selling protection. Some have understood the critical interaction points with each of their clients, but many haven't – and still don't.

There are lots of effective approaches to keeping and building loyal customer bases. But before seeing what good looks like, why do customers leave their intermediaries in the first place?

The sale is just the beginning

The obvious reason is there's been no contact or follow up after a sale. For some firms, their focus is on attracting new customers and nothing else.

We know the cost of acquiring new customers can be five times higher than the cost of retaining an existing customer. But time and again, instead of nurturing, interacting and providing a real value exchange, the priority is on the new.

This lack of focus and investment in existing customers can create higher than average losses through cancellations and lapses. Eventually, we know that a higher lapse rate will outpace new business income and lead to failure, or insolvency.

The Distribution Quality Management programme has been successful in delivering business consultancy services to help intermediaries improve their strategies. It's a service not offered by any other insurer, and through audits and operational assessments, businesses have created tailored action plans to enable a 'survive then thrive' strategy.

Adopting a long-term mindset

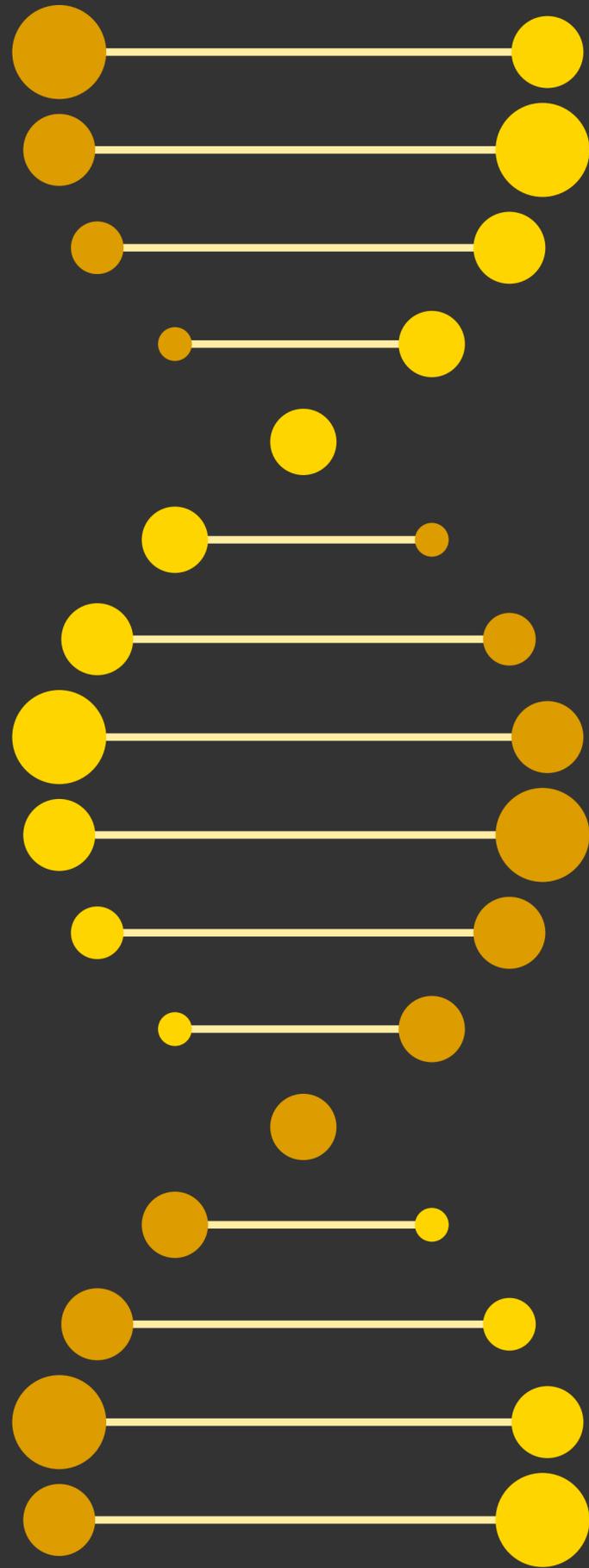
So, what does 'really good' look like? It's the intermediaries who understand how to calculate Customer Lifetime Value (CLTV). They'll prosper and remain in this industry.

CLTV is a key metric that indicates total revenue opportunities from a single customer or household throughout a business-to-customer relationship. Most failing firms are 'single sale', and usually term assurance product sales.

It's the easiest way to get an income from a customer transaction. But it's also the easiest to be re-sold, replaced or cancelled.

Intermediaries that do a full fact-find and build a rapport before a sale is completed are the ones that flourish. They'll look at insurance or protection gaps and adjust any sale opportunity to the affordability levels, too. A fully advised sale can be the first step in realising that CLTV. The eventual outcome is a greater range of financial service-related sales.

Sometimes, it can be as simple as investing time and effort to get to know the customer. Many intermediaries can create a business with a fraction of the overall volume that others think is necessary. Having 100,000 so-called customers that are only contacted when a sale lapses is a false position. It's better to have 5,000 true customers who you can speak to, who know you're there to look after them and their needs. This is the message we carry with us when we work with intermediaries, and is a good barometer for the longevity of those we trade with.



Open for entries

The Business Quality Awards 2024 are now open for your submissions

You know what it takes to get the best outcomes for your customers. It's the lifeblood of your business, right there in your DNA.

Show the industry what you're made of. [Submit your entry](#) for an Outstanding Customer Outcome award today.



Entry deadline:
Thursday 7 December 2023
#BQA2024



Developing markets in the cost-of-living crisis

Our Market Development Team has relished the challenges of 2023 with a huge range of activity that's helped our strategic partners and advisers.

If this year has taught us anything, it's to expect the unexpected. The UK has faced unprecedented challenges because of the cost-of-living crisis. Factors including high inflation, low wage growth, rising energy prices and high interest rates have been driving uncertainty. And with the need to incorporate the new Consumer Duty legislation into advice models, it's been a year of adaptation and change.

Our Market Development Team has stepped up to these challenges. They've worked to help partners and advisers overcome the impact of reduced consumer spending, increased lending costs, increased workloads and regulatory changes.

Rising to the challenges

Their focus has been to drive engagement with advisers to help you deliver the best outcome for your clients.

The team made a concerted effort to address the crisis head-on with activity designed to bring the need for protection higher up the client agenda. This was done with messaging support for mortgage, family, wealth and business protection advice areas. The aim of this was to help advisers navigate clients' reduced financial confidence and reduced purchasing power. We also helped prepare advisers to reposition mortgage protection in line with the rising cost of mortgages and the new Consumer Duty cross cutting rules.

One of the biggest challenges was supporting the wealth advice market to bring protection advice back into the holistic financial advice process. The Market Development Team has worked with advisers on market-leading strategies that offer insights and confidence in tools like cash flow modelling. These tools help introduce and incorporate protection into client and intergenerational advice.

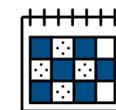
The team's profile is one of the leading providers of business protection training, support and product development was also recognised with a win at the Moneyfacts Awards for Best Business Protection provider for the 10th consecutive year.

Making protection best practice more available

We know that protection isn't for all advisers, maybe because of time or the scale of their business. But the new Consumer Duty doesn't allow for protection to be ignored. So for those who aren't able to give protection advice, referrals to protection experts has been the driving message.

For advisers who are giving protection advice, we've established academies for both new and experienced advisers. The academies offer powerful, valuable insights and coaching on the protection advice process and use behavioural economics to help advisers strengthen client relationships and attract new clients. We've also produced our Just Covered podcast series, regular webinars, online streaming events, income protection awareness weeks, business protection bootcamps, wealth advice and more, to share information and knowledge.

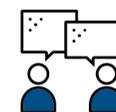
Since the start of the year, to September 2023, the team has:



delivered 452 individual events attended by over 19,500 advisers



hosted 130 live scheduled webinars



presented at 100 face-to-face meetings



delivered 265 bespoke training workshops, academies, and webinars



produced eleven Just Covered podcasts.

More changes ahead

After both Stuart Halliwell and Dave Jones left the business in the summer, Jeff Woods, Hazel Johnston and Rob Betts will continue the programme of support. We'll announce our new recruits in the late autumn.

In 2024, the team will continue to stay ahead of changes and market conditions to deliver more ways of adding value, driving innovative ideas and working to protect more families.



For training and workshops, visit our [CPD academy](#) or contact your BDM.



How we're supporting your clients through innovation

The idea of home is evocative of stability. Yet, with the current economic uncertainty here in the UK, later-life homeowners may be feeling less stable than they expected.

For many, it feels like an anxious time. But it needn't be this way. Thanks to you and your expertise, more clients can embrace the future with confidence.

Changes such as rising interest rates and higher energy or food bills affect all of us, but those over 55 can face extra worries. They may have bigger, older homes which are harder to heat. Some may be finding their feet following a divorce or looking to adapt their home for changing mobility needs.

Certainty in uncertain times

Our lifetime-mortgage products are designed to help your clients aged 55+ achieve their goals without selling their home. Whether they want to make their house cosy for the coming winter and cheaper to run. Pay for the type of ground-floor adaptations that will bring them greater mobility and comfort around their home. Settle in a new flat following a divorce. Or pay off the capital owing on an earlier home loan.

Our interest rates are fixed for life, offering certainty in uncertain times. And, because we're always innovating to reflect your clients' needs, we now offer new levels of flexibility that mean they can stay in control, manage the interest roll-up and preserve as much inheritance as possible for the ones they love.

"Across the later-life-lending space, we see a huge opportunity for innovation, particularly as property wealth becomes increasingly relevant to people's personal finances and retirement planning."

Andrew Gilbert – Product Director, Legal & General Home Finance, in The Intermediary, July 2023

Helping your clients better manage their mortgage

One of the ways we're supporting your clients in today's climate is with more flexible interest-repayment options. They can now set up a monthly interest payment from a minimum of £25 to the full loan value with our **Optional Payment Lifetime Mortgage**. And, at any time, they can switch to a roll-up product with no penalties.

Your clients can also now make up to 12 payments a year with our **Flexible Lifetime Mortgage**, up to 10% of the loan value, without early repayment charges. They can pay by standing order, too.

Changes we've introduced in 2023

This year we've launched a new, lower LTV variant for ages 60+ called **Pearl**. There's also a Premier equivalent, which offers the lowest interest rates and the potential for increased borrowing.

We've extended our offer-validity period to 90 days from 50. And clients can now draw down £1,000 instead of £2,000 so your clients need only take what they need, as and when they need it.

Finally, we've introduced more flexible underwriting for eco-friendly modern properties. We can lend across a range of properties from £70k and above.

We're here to support you, too

Your advice and guidance are vital, but we're always here to help you better serve your clients if you need us.

Our experienced team is at hand to help with complex cases and questions on everything from underwriting to tax guidance to help for vulnerable customers. **Request a callback**

Your clients can also get support 24/7/365, on our dedicated helpline: **0808 169 9776**. Our trained team is available to talk with them confidentially about everything from financial concerns to family stresses and mental health, so do let them know.



Improve your customer outcomes with a tried and tested process

With the Consumer Duty regulation now in place, standards for customer outcomes are about to be raised. The key to consistently achieving them? A robust process.

Do you follow a formal process when starting a conversation with a new client? For many successful advisers, a tried and tested process is one of the best-kept secrets for achieving good customer outcomes time and again.

When we spoke to advisers as part of The Secrets of Protection Success research, we found that

processes formed the backbone of their advice and plays a major factor in their success. With around 20% of advisers telling us they're keen to focus on the value of protection, a robust process will be even more critical when it comes to satisfying your Consumer Duty obligations¹.

The three stages

Many advisers split their process into three key steps. This helps keep the conversation natural, habitual, and gets to the heart of the client's needs.

1. Get to know the client's life and financial goals

Advisers told us that understanding the client's whole picture is the key starting point. By listening with genuine care and attention, advisers establish their client's goals, find out more about their family and their specific circumstances and needs.

2. Find the gaps

Next, advisers get into the granular detail of their client's life by posing 'What if? Then what?' questions. This helps the adviser and the client see what's important. It also sets the groundwork for helping clients see what their life could be like via a 'sliding doors' moment. This highlights the value of safeguards if the worst should happen. Advisers also ask clients to think about what financial fallbacks they have and how long they could access them to pay for the things that are most important to them.

3. Build a framework

Finally, advisers build a solution that's framed around the needs they've discovered with the client. If the client can't afford the ideal option, the adviser works with them to pare it back whilst giving them the most benefits within their priorities and means.

The proof is in the process

Establishing a process ensures that protection gets sufficient airtime during your client conversations. Without it, advisers admit it's easy to fall out of the habit of introducing protection to clients because of time, workload, priorities or confidence.

Having a process is about to become even more crucial for helping you set higher standards for your advice, and ensuring you consistently meet the Consumer Duty's cross-cutting rules.

One adviser told us:

"It's important to go through it in a logical fashion. Addressing their needs is the top priority. I need to make sure the client's ready to receive the information. So I want to address what their primary concern is first so that they're at ease and they're receptive to the information I'm giving them."

Ready to find out more secrets of protection success?

We're here to support you on your path to protection success by providing you with tools, resources and insights backed up by top protection adviser insights.

Visit the [research homepage](#) to download the report and browse our expert toolkits and sales aids.

Meet the Bank of Family

Nearly one in five (18%) parents and grandparents who helped their family members onto the property ladder used their own property wealth to do so.

Parents and grandparents are frequently turning to the value of their own homes to come up with the cash, either through equity release, downsizing or remortgaging.

- 42% of parents and grandparents aged over 55 have helped fund a family member's property purchase
- Despite making significant financial gifts, 72% of parents and grandparents don't seek formal advice, raising concerns among experts

Parents and grandparents – also known as the 'Bank of Family' – are turning to their own property wealth to get their children onto the housing ladder, according to new research from Legal & General and the Centre for Economics and Business Research (Cebr)¹.



Family help loved ones 'ladder up' using the value of their own property

Two fifths of all parents and grandparents (42%) aged 55 and over have stumped up the cash to help younger family members purchase a home. To meet these significant costs, many have used a combination of their savings (68%), investments (22%) and even their pension (14%), but some parents and grandparents have also made use of their own property wealth to help family members.

There is more than £3.5 trillion in housing wealth held by the nation's over 55s² and an increasing number of parents and grandparents are turning to this to unlock support. Nearly one in five (18%) have used their own home to generate the money their loved ones need to make a purchase; this could be via equity release, downsizing or re-mortgaging. Among Legal & General Home Finance's own customers, for instance, in the last year 11% took out a lifetime mortgage to make a financial gift to a family member³.

Parents and grandparents who gift will provide significant sums of money, with prospective homeowners who benefit receiving £25,600 in support on average.

And it's not just direct financial support that's being provided. A third of parents and grandparents have allowed adult children to move back home while saving for a deposit, avoiding an estimated £24,900 in outgoings.

Is a lack of advice leaving many worse off after gifting to loved ones?

For some financial products that help people access the value locked in their property, such as equity release, parents and grandparents must first undertake specialist advice. However, many people looking to make a financial gift to younger family members via

other means could be missing out on additional types of expert guidance. 72% of parents and grandparents who provided support did not seek any advice before helping their family members with a house purchase. This is perhaps why many supportive family members see a negative impact on their own finances as a result (69%). Although most will not see their standard of living change, many could be making a significant financial decision without considering all of the necessary factors.

To help families better navigate this, Legal & General has launched a new '[Guide to Gifting](#)' to support parents and grandparents thinking about the financial support they can offer their loved ones.

"For families across the country, property is often one of the most significant financial assets they have. We know that many parents and grandparents feel there is no better use of that asset than to provide for the future of their loved ones, helping many younger people overcome the huge challenge of getting on the first rung of the property ladder.

However, it's really important people take a considered approach when providing support like this. Our research shows many parents and grandparents do not seek any guidance or advice before parting with significant amounts of money, unless of course it's a requirement of the product, as with lifetime mortgages. This is a big decision and people should carefully consider how and what they gift to ensure they don't risk their own financial difficulties later in life.

While not for everyone, later-life lending products, such as lifetime mortgages, might be suitable for some people over 55 to help family members step onto the ladder, but these should only be considered following a conversation with an adviser about all the options available to provide family with support."

– Craig Brown, CEO, Legal & General Home Finance

¹ Unless otherwise specified all figures given in the release are drawn from Legal & General's 2023 Bank of Family research

² Office for National Statistics, Household net property wealth by household representative person (HRP) age band: Great Britain, April 2016 to March 2020

³ Legal & General Home Finance, internal data, September 2023



Questions & Advisers

Adviser name: Nic Hopkins

Job title: Non-Selling Principal

Time in role: Six years

Background: I'm one of two business owners at Real Life Advice (RLA). My focus is on developing relationships with Quilter mortgage and wealth management advisers who refer their clients to us. My background is in B2B sales and sales leadership roles in retail financial services. I've provided SMEs and corporate firms with people development consultancy, and I specialise in sales management and leadership development.

1. Do you have any tried and tested strategies for building and maintaining client relationships?

All our clients are referred to us by Quilter appointed representatives (ARs), so we see RLA as the custodian of their client for protection advice. How our service is positioned by the referring AR positions is the first step in the client journey and their retention.

Our advice process is very client centric. It's a question-based model designed to create client buy-in and ownership of the protection solutions we recommend. Our role is to advise and educate clients, which drives client retention. We offer clients an annual protection review in case their circumstances have changed.

2. How do you retain clients?

We have several post-sale customer contact points that support client retention. These include a post-sale client services customer call; a welcome pack; a branded folder to store policy documents; trust documentation; a copy of their recommendation letter to remind clients, trustees and claimants about why the policy was taken; guidance on how to make a claim; a customer satisfaction feedback form, and information on placing policies in trust. We invite all clients to leave a review of their experiences, which we post on our website.

3. What are the main reasons clients lapse or change cover?

We have few cancellations, and the small number we have had are down to a change in circumstances and there no longer being a need for cover.

4. What innovations or products do you think could enhance retention strategies?

Built-in value-added enhancements such as Umbrella Benefits give advisers opportunities to speak to clients and encourage them to engage with these enhancements. Added value can only help to support client retention.

5. How do you prepare for conversations with clients who've cancelled or lapsed their policy?

Provider notifications like the Legal & General Early Warning System help our client services team act immediately to trigger our internal retention process. We have a cancellations workflow in our CRM system which ensures all cancellations are acted upon and monitored by our retentions team.

If we fail to contact the client after several attempts, an automated message is sent to a director of RLA, who emails the referring firm to explain the situation. This gives the referrer an opportunity to speak to the client to support our efforts to save the business.

We offer two options to clients who are adversely financially impacted by the cost-of-living crisis: a diarised call once the immediate financial impact has lessened with a view to re-establishing cover, or a review of their current portfolio to retain minimum sustainable levels of cover.

We measure retention using Quilter's Worksmart system. As at 26 September 2023, our rolling persistence rates were 99.3% for 12 months, and 97.4% for 24 months.

Legal & General Retail Protection launches online claim submission capability



Introducing our new online claim submission capability

Available through Legal & General's protection self-serve portal, My Account, the new feature empowers policyholders and offers a more efficient and simplified claims process.

Customers with eligible products now have the option to submit a claim and any supporting information digitally. Once submitted, they can track the claim with real-time status updates.

The key benefits of the new online claims submission capability for customers are:

- 24/7 access to suit their needs at a difficult time
- Reductions to average claim timelines
- Allows customers to safely upload documents in support of the claim(s)
- Customers can track the claim status and progression
- Provides quick access to supporting organisations and other means of contact, if required

For advisers, the new capability is another tool they need to provide support and guidance during their client's critical moments fostering better client relationships and outcomes.

Karen Fuge, Head of Claims, Retail Protection at Legal & General, comments:

“Our customers are used to being able to do things digitally and the introduction of online claim submission further demonstrates our commitment to providing better customer outcomes. The advanced digital solution is an alternative to and simplifies the traditional paper-based claims process. Allowing policyholders to easily navigate their claim submissions at a time that suits them.

We've listened and responded accordingly to how our customers wish to interact with us and have received some great feedback during the pilot and initial testing, with 96% of those asked stating that they found the process easy or extremely easy.”



Change for the better

Find out more about the changes and improvements we've made in the last 12 months to give you more value and create a better experience for your clients.

We're here to look after your protection business and help get your clients on risk quickly. By working with our partners, we've been able to make improvements for both you and your clients' benefit.

"This has been a team effort to come together to shape new ideas by thinking differently, trying new things, testing and learning along the way and always listening to our partners to shape continuous excellence," says Emma Davies, Head of Intermediary Optimisation. "We've since seen our competitors copy our model, which is testament to how well it's been received in the market. Our partners regularly tell us they love the new service teams and how they're building relationships with them."

Optimisation team

Our optimisation team continues to produce valuable data and insight that helps inform key business decisions. They've been pivotal in bringing together a team from different roles and business areas, to lead them through change and challenging initiatives to constantly deliver service excellence.

Partner First Service team

This dedicated team helps with service queries, gives quick updates and fast turnarounds for GP report returns. Partner First helps advisers with existing business and basic commission queries and offers a 24-hour escalation service if needed.

The team has just celebrated its first anniversary. In the last 12 months, they've been encouraging advisers to take part in the Support Me pilot. The pilot allows advisers to raise queries online including questions about starting policies, confirming receipt of medical evidence, amending customer details or checking decisions. The aim is to give time back to advisers so they can spend more time growing their business and helping clients.

Customer application support

The customer application support area looks after onboarding for new protection business. The team builds relationships with clients and advisers to make sure the customer journey works efficiently, and that protection cover is in place as quickly as possible.

Over the last 12 months the team has looked at its processes to help achieve better outcomes. This has meant the team has become more agile and customer-centric, with new tools and techniques that help the team offer a higher level of service.

Pre-sales support

The pre-sales support team offers indication of underwriting terms to Partner First advisers. This helps advisers manage client expectations around whether Legal & General can offer protection.

Over the last 12 months the team achieved a 95% monthly answer rate, with around 65,000 calls received in the year to date. The Partner First pre-sale underwriting direct line gives answers in 90 seconds on average. This support helps advisers get an accurate pre-sale indication of terms as quickly as possible and allows advisers to talk to us about complex cases or ask more pre-sale questions.

Underwriting

The underwriting team is crucial in assessing and managing the risks that come with insuring clients. This includes a risk assessment, deciding premium rates, approving the policy, seeing out the terms and suggesting ways to reduce risk.

We aim to cover as many people as possible, and the team covers 96% of applicants across all product lines. We've found that instant decisions make it more likely an application will convert to a policy (around 90%). The team has also improved on medical screening turnaround, reducing the time to wait for a screening from 12 working days to nine. Doctor's examinations now happen in 20 working days, an improvement from 29 working days.

Customer application Support (CAS) admin

The CAS team deals with the back-office administration of all new business applications. The main improvement has been changes to the GP welcome call. Originally this was done on day five, but after feedback from surgeries and data analysis, the team changed this to day nine.

In the day five scenario, 31% of medical information requests weren't being received or couldn't be confirmed by the fifth day, and only 10% of invoices or requests were received by Legal & General.

With the new process, 93% of reports are received and are in progress on the ninth day; 51% progressed with invoices received and paid, and the average turnaround time reduced from 34 days to 29 days.

The latest from Just Covered

It's been six months since we launched our protection podcast

Catch up and listen again to the most informative peer-to-peer podcast for advisers, which covers best practice in the intermediary space. Over the last few months, hosts Hazel and Wayne have been joined by a fantastic range of guests to talk all things protection. Nearly one year since its launch, Just Covered has been giving advisers a voice to share their insights, best practices, successes and failures, to help educate and inspire intermediaries. Listen wherever you get your podcasts and get ready to learn.

Catch up on the latest episodes

Episode 8

Bringing protection into your conversations

Hazel and Wayne are joined by Steve Johnson and Nic Hopkins of Real Life Advice. They share how they've used their sales experience to create a successful, streamlined and consistent service for their clients. Recorded before Consumer Duty came into force, Steve and Nic describe how even time-poor advisers with little access to products can still meet the cross-cutting rule to "avoid foreseeable harm to retail customers".for your clients.

Episode 9

Creating great protection referrals

Looking to refer your protection business? Dale North of Pure Protect and Stonebridge Protect joins Hazel and Wayne to talk about the key skills for creating great protection referrals. Dale saw a gap in the market and used his background in finance to set up a protection firm that specialises in helping advisers with their protection conversation. In this episode, he shares fantastic insights for preparing for Consumer Duty, what goes into creating a perfect protection referral, and the commercial benefits of partnering with a protection specialist.

Episode 10

Business protection – the journey to growing your business in this sector

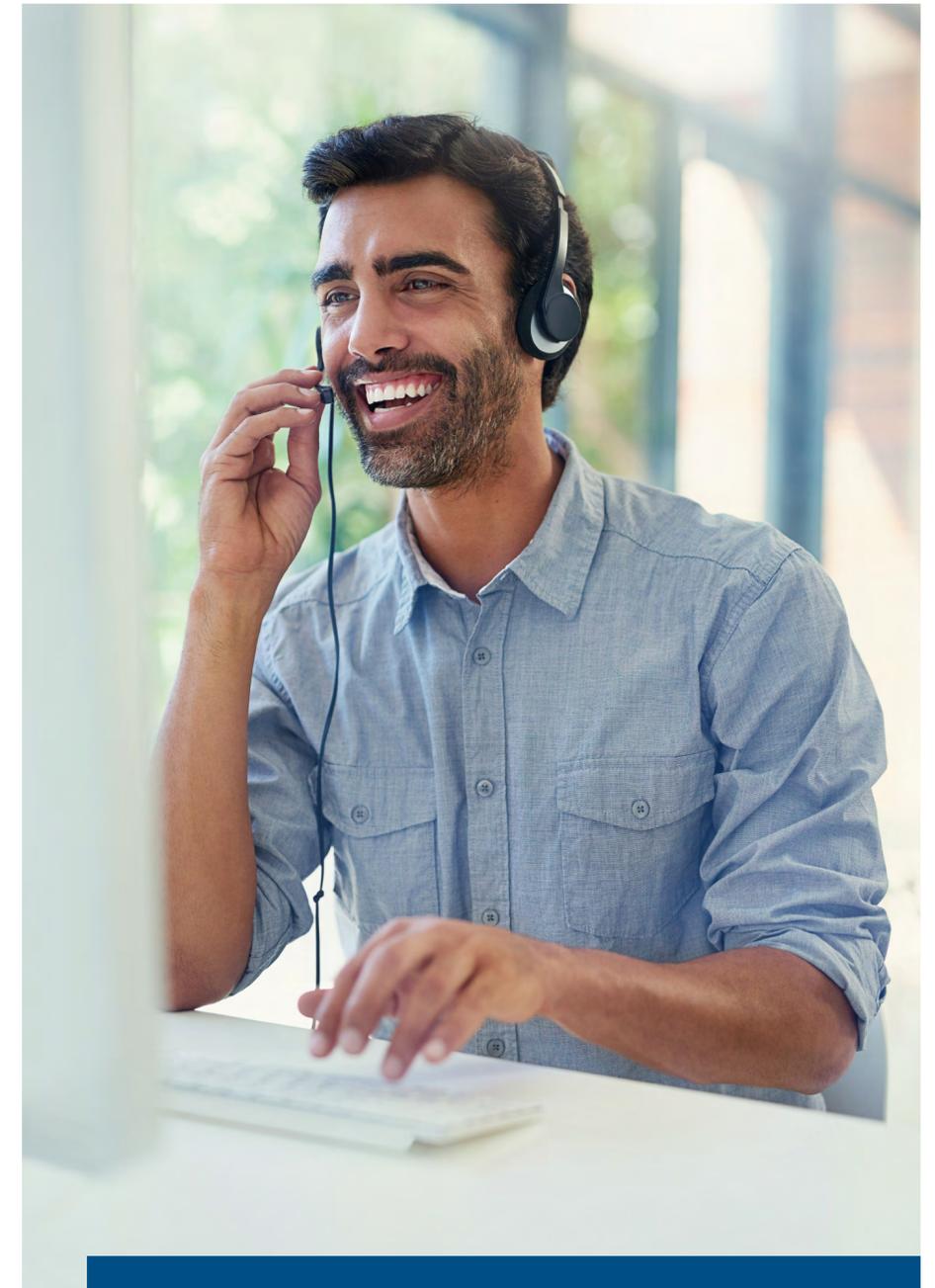
Nathan Ansell of Hend Consulting is in to talk all things business protection with Hazel and Wayne. In this episode, Nathan reveals his journey into the business protection market and what he's learned from the challenges he's faced. He shares how to approach the different types of business protection, how he generates leads and shows the need for multiple products with his clients, and what to look for in a fact find to support Business Protection recommendations.

Episode 11

How do you embrace and incorporate technology into your business?

This episode is an extended technology special, with special guests James Adams of My Simple Mortgage, and Thora Kehoe of Smartr365. Hazel and Wayne uncover some of the truths of technology in our industry, how it can enhance customer relationships, and how it can help keep advisers on the right side of compliance and drive efficiencies. This episode is a must for any adviser considering how technology can benefit their business.

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If you'd like to feature on future episodes or have suggestions for any topics you'd like us to cover, please contact hazel.johnston@landg.com.

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