

# Personal View<sup>®</sup>

The monthly magazine from Personal Touch Financial Services

[www.personaltouchfs.com](http://www.personaltouchfs.com)

August 2009

## the PERSONALTOUCH

# REFERRAL DIRECTORY



### ALSO IN THIS MONTH'S EDITION...



Conveyancing  
Panel  
Announced  
P. 10



10 Things You  
Need To Know  
About Equity  
Release  
P. 18



Team PTFS  
Is Going To  
Do It!  
P. 23

**Personal  
Touch**  
Financial Services 

# Chairman's Comment



**Martin Wilson (Chairman)**

It is often difficult to keep up to speed and maximise all income opportunities when they are being thrown at you left, right and centre. By the way, we don't apologise for doing that as I think we would be faced with more criticism if we were a network that had nothing to offer you outside of core products! However, you do not have to be on your own in trying to make every sale and I recognise that many financial services firms have cut their fixed costs in difficult times, which makes supporting "other" sales an administrative burden. This may ultimately result in your clients obtaining the solutions to their needs from elsewhere or never

finding a solution to their needs, which is worse. Needless to say, it means you miss out on an additional income opportunity.

This month in the centre pages we have built a directory of referral opportunities you can take advantage of which will result in a significant income stream without the burden of fixed costs or time away from you conducting your core business activity. Many of you often say you specialise in a certain field and there is nothing wrong with that, as this is exactly what the people do who you will refer to. Indeed, in some situations they will hold regulatory permissions which you don't.

Personal Touch has been consistent in its message to members throughout the recession; there are significant income opportunities beyond the traditional core product and we have put in place slick processes to ensure you can realise that income without the need for further authorisation or product knowledge. This ultimately ensures you have a multi-product relationship with your client. Your part is to use it.

Finally, this is a great time to get into good habits which will keep delivering income even when there is greater demand for your core products as the market returns. This is usually referred to as a double whammy and you get a more loyal client thrown into the mix. I can't think of many reasons for not doing it!?

Yours

Martin

## News Bites



Personal Touch launches video-based training on **2012 pension regulations** in association with Scottish Life.

Log in to the Personal Touch Training Centre, click on Exam Study Material, then RDR Guidance to view.



Personal Touch launches **2 year semi-exclusive** commission deal with **Legal & General**



Personal Touch launches **2 year semi-exclusive** deal with **Zurich** - more details coming soon

## Contact Us



### Business Support

**South & Wales**  
Kim Lissner & Team  
**0121 767 1010**

**North, Midlands & N. Ireland**  
Yvette Alcock & Team  
**0121 767 1012**

# Cheap as chips...

Money for nothing - no compliance headaches and enhanced commission for a limited time only.

Introduce a client interested in one of the following schemes to qualify for enhanced commission.

## Fast Food Insurance Scheme

Ideal for takeaways including fish and chip shops

## Restaurant Insurance Scheme

Ideal for any type of restaurant

## Pub and Inn Insurance

A wide range of cover designed especially for businesses

### Scheme benefits include:

- Exclusively discounted premiums
- Up to 30% discount for claim-free businesses
- No proposal forms required
- All risks cover on Contents and Stock Items

### Each policy affords the following automatic coverage:

- Money
- Goods in transit
- Frozen food
- Book debts
- Employers' liability
- Public/products liability

### Optional cover includes:

- Buildings
- Legal

### Optimise every opportunity

- Service your existing clients
- Build a new and valuable client bank
- Earn valuable commission earnings.
- Cross-selling opportunities for not only business-related financial services but also client financial services. Mortgage opportunities, insurance, life assurance...

## Introductory offer for a limited time only!

Introduce a client to PTFS specialist commercial team for one of the above schemes between now and the end of September and receive 50% of the commission generated on new business and 30% on every renewal.

We will do all the work for you and leave you with the time to work on other cross-selling opportunities with the client.

Call our commercial team today and see how much we can save your clients and see how much additional income you can earn.

**Contact Personal Touch Insure on**

0121 767 1112 // [commercial@personaltouchfs.com](mailto:commercial@personaltouchfs.com)

## TMW and Nationwide For Intermediaries' sales teams have joined forces.

## A winning combination. That's common sense.

BDMs nationwide for a more efficient and dedicated service  
 Every BDM an expert in both Prime and Specialist products  
 Website facility to search for your BDM  
 One number for sales support



**the mortgage works**   
 common sense lending

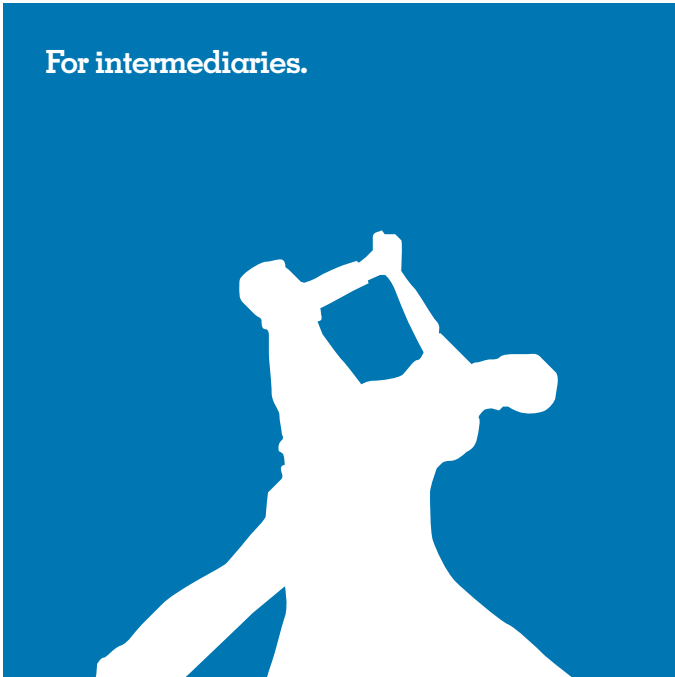
**Call your sales support team on 0845 601 0763.**

T151 (07/2009) V1

FOR USE BY INTERMEDIARIES ONLY.  
 The Mortgage Works (UK) plc is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Services Authority for insurance and regulated mortgages (Register Number 189623). Most Buy To Let mortgages are not regulated by the Financial Services Authority.

# Mortgages

For intermediaries.



## A winning combination

Nationwide for Intermediaries' sales team has combined with The Mortgage Works to create a single sales force, providing a more efficient and dedicated service.

- More BDMs nationwide.
- One BDM for both Prime and Specialist products.
- Website facility to find your BDM.

What's more, there is now just one number for the joint sales support team.

We look forward to hearing from you.

Call our new number

**0845 601 0763**

[nationwide-intermediary.co.uk](http://nationwide-intermediary.co.uk)



For Intermediary use only  
Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW



FOR INTERMEDIARIES

In today's difficult market conditions it is good to know that a lender is still committed to the intermediary market. Abbey for Intermediaries, backed by Santander, has invested in delivering a new intermediary website, dedicated to giving you quick access to all the information you need to do your job more effectively.

However, working out how much your client can afford to borrow, taking into account their individual financial circumstances and a lender's risk criteria, presents added complexity. It is now even more important that, when submitting an application to a lender, cases are 'presented' accurately to give you and your clients the certainty they need.

To help you succeed, we have developed a number of useful tools on our website:

- Our lending criteria guide gives you an overview of our current criteria. Make sure you always have the up-to-date version at your fingertips.
- Our updated affordability calculator will help you work out how much we may be prepared to lend. You can enter all the different types of income, as well as any other credit commitments. Then use
- Our "How to assess affordability guide", which can be found in the intermediary sales aids section. It shows you how to take the outputs from the affordability calculator and which fields to input them on the introducer internet AIP screens.

By following these simple steps, it will ensure you get the same decision and make your life easier.

Sharon Marshall, national key account manager for Personal Touch, said,

*In the current market, where maintaining business levels is an important aspect of survival for many brokers, Abbey for Intermediaries is committed to offering you the tools required to do your job. We have demonstrated this through our continued investment in our website, which now offers all our clients access to the information they want, when they want it.*

For further information go to  
[www.abbeyforintermediaries.com/partner/PTFS](http://www.abbeyforintermediaries.com/partner/PTFS)

FS1 HPV (06-2009)



## Commercial Finance from Personal Touch



- Market leading introducer fees
- Any protection referred back to you to write the business
- Another income stream for you, with no commercial experience required
- Whole of market service - over 50 commercial lenders
- Full commercial PI cover for all cases as little
- As a name and number required

### Two Exclusive New Commercial Lending Products

- HMO funding for professional landlords to 75% LTV
- Revolving cheque book facility secured by 1st or 2nd charges on residential or buy to let properties
- 0.5% introducer fee payable on fully packaged cases for both products

### Online case tracking

We have recently invested in a new Commercial Case Tracking system, and later this year will be launching online case tracking to all PTFS Registered Introducers.

### Introducing Cases Is Easy!

**Call:** 0845 260 0507

**Email:** [info@ptcommercial.com](mailto:info@ptcommercial.com)

**Online:** [www.ptcommercial.com](http://www.ptcommercial.com)

Register online at:

**[www.ptcommercial.com](http://www.ptcommercial.com)**

# Debt Solutions

## Don't miss out!

Fantastic increased commissions  
Average commission **£580**  
per deal

Contact us now:

**Kevin Dennis**

Tel 0121 767 1123

E-mail: [kevin.dennis@personaltouchfs.com](mailto:kevin.dennis@personaltouchfs.com)

**Alan Hall**

Tel: 07831 575806

E-mail: [alan@ptfs-thamesvalley.co.uk](mailto:alan@ptfs-thamesvalley.co.uk)

If you want to enter an expanding market which is growing by the day, then we have the opportunity for you. Nothing is stopping you because, however you want to be involved, we have the solution. Whether you want to be personally involved or just pass the enquiry to us, there's an opportunity for you to generate income and provide a high value service.

**How many of your clients need debt solutions?**

**How many clients or enquiries can't you help at the present time? Now you may be able to!**

### EASY WAYS FOR YOU TO DO BUSINESS

- Simple solutions for your clients
- Introduce the client to us and we will contact the client and handle the whole process OR
- Meet with the client yourself and then pass the simple paperwork to us - we handle the rest
- We keep you informed all the way
- No cross-selling! We leave it up to you to provide advice on protection insurance
- Commission paid weekly

### GREAT WAYS TO HELP YOUR CLIENTS

- Advice from professionals - we are the only company to provide advice from FSA-registered advisers
- Face-to-face advice across the whole UK
- Reduce the clients' unsecured credit monthly payments by up to 70%
- Stop interest charges and legal action
- One affordable monthly payment
- Potential to write off part of the debt through IVA
- Full and final settlement available

## HELP YOUR CLIENTS GET BACK IN CONTROL OF THEIR FINANCES

### FANTASTIC INCOME OPPORTUNITIES

Debt Management - average £580 per deal

IVA - £500 per deal

Commission from protection insurance

Commission from ASU



**Personal  
Touch  
Debt  
Solutions**

## OPEN TO ALL INTERMEDIARIES

**ACT NOW**

Visit our website at [ptdebtsolutions.co.uk](http://ptdebtsolutions.co.uk), complete the registration form and send it to Kevin Dennis - [kevin.dennis@personaltouchfs.com](mailto:kevin.dennis@personaltouchfs.com)

# Protection



## It's all a balancing act!

We recognise at Friends Provident that it must be a balancing act to manage your needs versus your client's requirements. The need for speed and an efficient service is essential, while the same time providing clients with a price that is manageable and enticing enough that they will want to purchase the product with a provider they can trust.

With this in mind we recently introduced a new functionality to our online underwriting system eSelect®, providing you with the facility to price match through commission sacrifice on life cover and critical illness cover. Being completely automated, it gives you the opportunity to use our online services more regularly, or for the first time.

We pride ourselves on offering award-winning online services<sup>1</sup>. This innovative system allows you to quote and apply for income protection, life cover and critical illness. It can take a matter of minutes, if no additional information is required, and ensures a better way of doing business. Less time spent on administration means more time invested in improving client service levels and building those all-important relationships that could lead to potential new business.

So, not only will you benefit from the fantastic service of eSelect®, but you can also ensure your clients get a better price when using the new price match functionality. While sacrificing some commission, at the same time you will

be gaining valuable time, which you can then spend keeping in regular contact with your clients.

To try out this new functionality speak to your usual Friends Provident representative or, after using one of the portals, visit eSelect® and click on the price match option.

[www.friendsprovident.co.uk/adviser](http://www.friendsprovident.co.uk/adviser)

<sup>1</sup> Finance Technology Research Centre – e-Excellence Ratings 2009

## Income protection is the foundation to all protection

When protecting mortgages, most individuals think of the need for life cover first and foremost, but is this right? Financial planning tends to focus on making provision for the consequences of dying too soon – life cover – or living longer than previous generations – pensions and investments.

But what happens to clients' financial plans if illness or injury strikes? How will premiums or contributions be paid?

This is where Friends Provident can help. Our award-winning\* income protection (IP) cover can help provide the funds to allow your clients to meet the costs of savings, investments and pensions.

If incapacitating illness or accident strikes, our IP cover can not only help to pay those everyday bills, it can also continue to fund the financial planning contributions, including premiums for life cover that clients may have already taken out prior to their incapacitation. Other features include the removal of all standard exclusions, and the added advantage of hospitalisation benefit and pension contribution protection benefit (PCPB). It is important to note that we are the only provider to offer PCPB as a benefit of our policy.

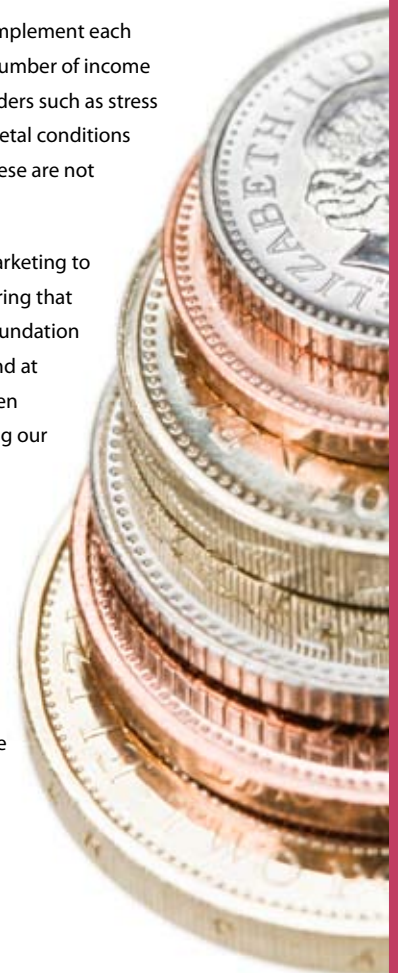
Life cover is, and should remain, vital for clients with dependants, but the importance of critical illness (CI) cover should not be ignored. CI cover is designed to protect against the life-changing and financial effects of being diagnosed with a critical illness and has a significant role to play, but it is not and never has been an alternative to IP.

These products from FRIENDS® do complement each other. However, don't forget, a large number of income protection claims are for mental disorders such as stress and depression, and also musculoskeletal conditions including back and neck disorders. These are not usually covered under CI cover.

When speaking to your clients and marketing to your client bank, it is worth remembering that income protection should form the foundation on which all other policies are sold. And at Friends Provident we have made it even easier to write income protection using our online underwriting system eSelect®.

For further information on the award-winning\* IP from Friends Provident please visit our website: [www.friendsprovident.com/adviser](http://www.friendsprovident.com/adviser) or contact your usual Friends Provident representative.

\*Financial Technology Research Centre – e-Excellence Ratings 2009 Triple E – Income Protection.



# Protection



## Why recommend PruProtect?

PruProtect's innovative Serious Illness Cover, Income Protection Cover and Life Cover can help you close the sale and retain business!

Are you losing Protection sales as a result of your clients going online to shop direct for cheaper cover?

**We don't sell direct to customers so you will never be undercut by us on price.**

Have you ever suffered the financial effects of a plan cancellation because your client has rebrokered elsewhere?

**We can help!**

As well as offering your clients some of the most comprehensive cover in the market at a competitive price, we offer a unique health and wellbeing programme that encourages and rewards healthy living.

**The great news is – all your clients will have access to our unique Vitality programme.**

If your client does cancel their plan they not only lose the protection but they also lose the discounts and rewards offered by our Vitality partners. With all of these benefits on offer there could be much more at stake if your client decides to take a DIY approach to protection or to rebroke through another Adviser on the promise of a better price.

**If cheaper premiums are what your clients are looking for - then look no further!**

Vitality rewards people who look after their health with us, by giving them the chance to reduce their premiums for the following year and every year thereafter. And we're the only insurer that rewards members with these lower premiums.

**And you'll have the opportunity to increase your commission**

The more your clients participate in Vitality, the more commission you could earn. Your client is rewarded with lower premiums, discounts with Vitality partners and better health. We benefit from healthier members and an improved claims experience and you benefit with better persistency because of engaged clients. Your clients get healthier and so does your commission – it's a win-win for all!

**We want to work "WITH" you by keeping you in the picture.**

Each year we'll write to your client to confirm their cover and advise of any changes to their premiums, including any discounts as a result of participating in Vitality. You'll also receive a copy of this letter, so you have the opportunity to go back to your clients and advise them of their protection needs.

For more information visit our website at [pruprotect.co.uk](http://pruprotect.co.uk). To arrange support please contact myself Antoinette Rizzi (National Account Manager) on **0792 058 1838** or alternatively you can contact our support team on **0845 601 0072**.

5-star defaulto rated Serious Illness Cover



5-star defaulto rated Income Protection



Life Cover



# Not just any old protection proposition

## This is Personal Touch's market leading protection proposition

Already a member or looking to join us? Our proposition offers many benefits, including no loaded premiums, a whole-of-market panel, and access to providers exclusive to PTFS, for example, Fortis.



### Service, Technology & Support

- Integration with a choice of quotation portals
- Tele-underwriting panel with some providers exclusive to PTFS
- Fully-developed website
- Dedicated support lines to contact providers and underwriting helpdesks
- Access to 18 Protection providers

### Quality = Income

- Identifying CFO, NTU and lapse rates across the network
- Providing support through telephone scripts and retention tools to help reduce CFO and NTU rates
- Early warning system for L&G through Toolbox to notify you in advance of any missed premiums
- Working with members to improve overall persistency rates

### Commissions

- The most comprehensive 2-year commission panel – 9 providers, including L&G, Zurich and Axa
- Market-leading commissions with 10% uplift for indexation
- No loaded premiums!
- Increased commissions for non-indemnity business and no clawback liability

### Training

- Over 100 workshops delivered over the last 18 months
- Rolling programme into 2010
- Training sessions around business protection, sales skills, critical illness

### Product areas

- Individual life, critical illness, income protection and family income benefit.
- Group life insurance, critical illness and income protection.
- Business protection such as key man and director's shareholder protection
- Guaranteed whole-of-life contracts

For more information please visit our website or contact us on 0121 767 1000

# AND IT'S ALL AT YOUR FINGERTIPS!

View our website for all the latest information



- COMMISSION RATE ■ PROVIDER LISTS ■ GETTING STARTED GUIDE
- BUSINESS PROTECTION ■ TELE-UNDERWRITING ■ QUOTATION SYSTEM
- INFORMATION AND LINKS ■ PRODUCT PROVIDER INFORMATION ■

# Conveyancing

## Personal Touch announces conveyancing panel

An essential part of every purchase or remortgage transaction is conveyancing. You now have great choice, great service and a great income opportunity.

We have established strong relationships with our conveyancing partners to offer you the opportunity to enhance your service with your clients and increase your income stream.

### Income

Earn yourself up to £200 per instruction and offer your clients a top-class service at a great price.

### Service to you and your client

There are a number of service enhancements we have worked on with our panel. For example, if your client chooses the cashback alternative to a lender's free legal's package, not only do you earn an income, it also ensures your client has legal representation which is not usually available from the lender's free legal's service.

We have also worked with organisations that have close control of the process, so if there are any service concerns we are able to reach the source of the problem and rectify this immediately without needing to go through a chain of communication.

### How to access

By clicking on the logos of the firms listed on our website you can quickly see the benefits of their services and register as an introducer. You can register with as many or as few as you wish; the choice is yours!

To find out more information on how to access our conveyancers, visit our website [www.personaltouchfs.com](http://www.personaltouchfs.com), log in, click on products, click on conveyancing, this gives you a host of information on the individual companies' access to their tools and services and how to register.



### Contacts

**Absolute:** 0844 893 8055

**Goldsmith Williams:** 0845 373 3737

**Halifax Conveyancing Service helpline:**  
01844 265 383

**Howes Percival:**

[www.howespercival.com/residentialconveyancing/contact-us/](http://www.howespercival.com/residentialconveyancing/contact-us/)

### Optima

**Bradford Office:** 0844 5713600

**Newcastle Office:** 0844 5716700

**Glasgow:** 0844 5715200

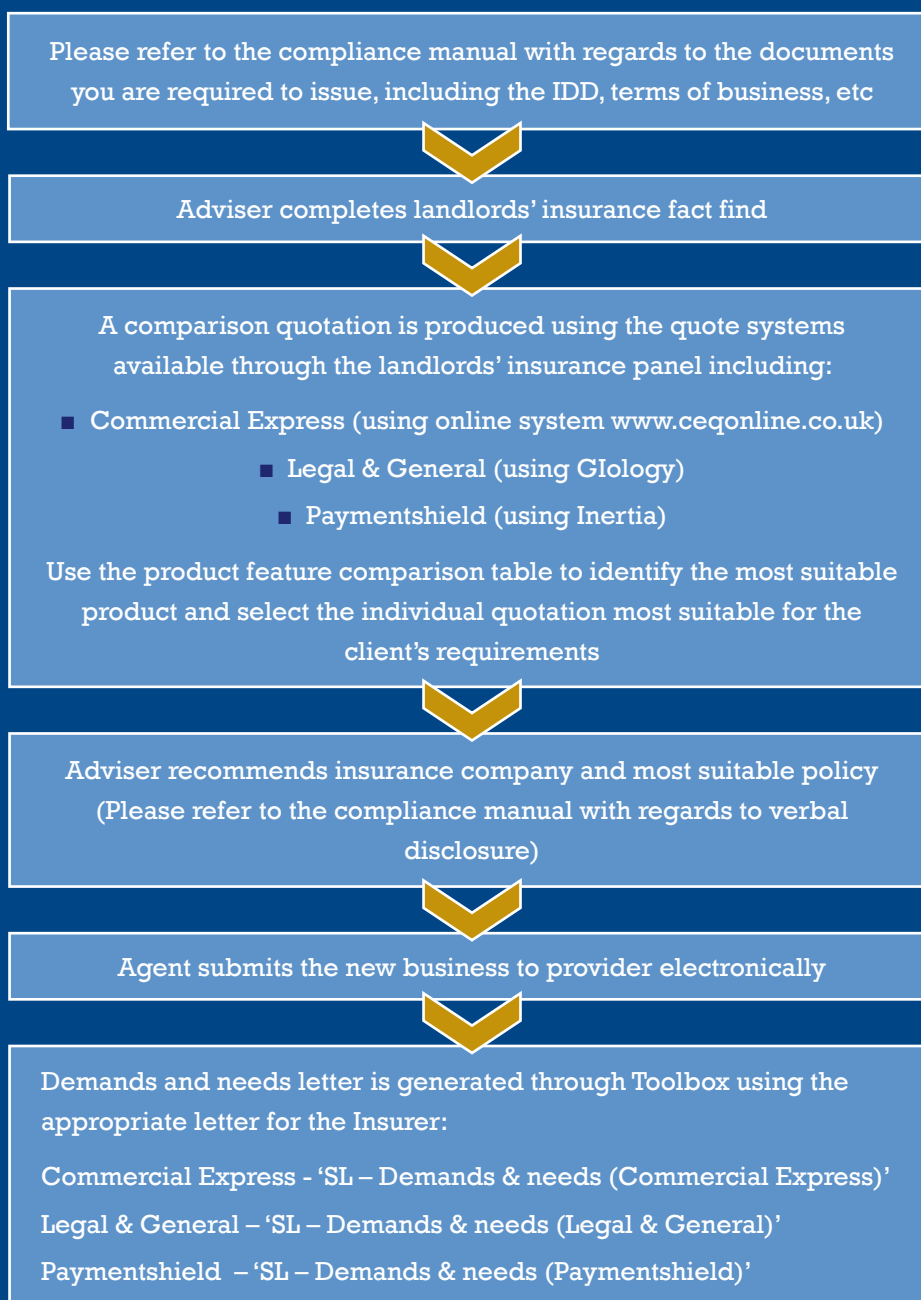


# Landlords insurance proposition

Our landlords' insurance proposition has been enhanced to enable access to a panel of 3 providers, including Commercial Express, Legal & General & Paymentsshield..

Our ultimate aim, and something PTFS is working hard to develop, is a landlords' insurance quotation engine, similar to the highly successful B&C Quote Engine. This will provide a system which is completely compliance wrapped and provides you with a panel of leading landlord' insurance providers with quote and apply functions through the one system.

While this is in development we can confirm a summary of the current sales process for our landlords' proposition:



**IMPORTANT** – Please refer to the compliance manual for full compliance requirements.

For the full sales guidance pack please email [charlotte.power@personaltouchfs.com](mailto:charlotte.power@personaltouchfs.com)

# General Insurance

## Landlords' buildings & contents cover from a leading mortgage-related general insurance specialist

### Housing market – an opportunity

As homeowners find it more difficult to sell their properties, the number of accidental landlords is rising. If you have customers in this position Paymentsshield's landlords' buildings & contents insurance cover may be just what they are looking for.

### Paymentsshield offers comprehensive cover as standard

- Loss of rent - cover for loss of any rent receivable if the rental property is made uninhabitable by an insured cause
- Locks and keys - cover for accidental damage to the locks or theft of keys to the rental property

- Unauthorised use of services - cover for unauthorised use of metered electricity, gas or water

### Why should you choose Paymentsshield's landlords' buildings & contents?

- Confidence in a Defaqto 4-star-rated product
- Payment is by monthly direct debit with no APR % added, which means no annual fee up front
- Up to 30% no claims discount on both buildings and contents Insurance covers
- Claims work carried out by our approved contractor is guaranteed for 12 months

- Cover continues for up to 90 days between tenancies
- Optional tenancy agreements where property is rented to students, people who fund their rent through the Benefits Agency and multi-occupancy (up to 6 tenants per property)
- 25.5% commission and double indemnity available!



For more information about Paymentsshield and how we can help you secure more general insurance business, please call our intermediary sales team on 08450 615 700 (DDI 01704 518 861)

### Buy to Let Property Insurance from Legal & General

## Tenants may leave your clients' buy to let property in good repair, but what about their bank account?

**30% Off\***  
Legal Expenses  
and Rent Guarantee  
(LERG)

#### Our buildings and contents insurance for landlords:

- Covers up to £500,000 rebuilding cost as standard, provided the property meets certain criteria
- Legal liability up to £2,000,000
- Accidental damage cover available for both buildings and contents
- Home Emergency cover included as standard up to a limit of £150
- Covers for loss of rent receivable up to £50,000 caused by an insured event

#### Additional cover option Legal Expenses and Rent Guarantee (LERG) – 30% off available now

##### LERG features and benefits:

- Covers irrecoverable costs and fees to pursue claims involving breach of tenancy agreement
- Arrears of rent owed up to 12 months or until vacant possession is gained, whichever happens first
- 50% of the monthly rent for three months, once vacant possession is gained

To submit your applications simply log on to **Gology**, our on and offline paperless quoting system. For information about the commission terms available to you and to find out more about the product, please contact your national account manager.

\*We may amend or withdraw this offer at any time

**This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private investors or any other persons.**

Legal & General Insurance Limited. Registered in England No. 00423930 Registered Office: One Coleman Street, London EC2R 5AA  
A member of the Association of British Insurers. Authorised and regulated by the Financial Services Authority  
www.legalandgeneral.com



Q0021139 12/08 H97032

# Personal Touch Referral Directory

## Supermarket approach helps you and your customers

We have received excellent feedback from members on the continued launch of 'non-core' products. Many have suggested it would be useful to have a simple reference guide to help them make a quick referral when they are with clients or spot an opportunity. While all of the information is on the Personal Touch website, we have made our feature article this month into a centre-page pull-out which you can display in your office for quick reference. Needless to say, we will update as required.

It may be obvious, but referrals allow you to fulfil your clients' needs while you concentrate on core business. Importantly, it provides you with significant income opportunities without requiring additional fixed costs. **If, for example, in one month you made a referral for each of the business areas listed overleaf, you could generate an income in excess of £2,500 per month on top of what you would normally earn.**

Equity Release

Conveyancing

Sale and Rent Back

Pensions and Investments

Accident Claims

Vehicle Leasing

Commercial Insurance

Energy Performance Certificates

Home Information Packs

Commercial Mortgages

Loans

Debt Solutions

Private Medical Care

ASU & General Insurance

●● *It's not the time to miss income opportunities* ●●



# Personal Touch Referral Directory

## Equity Release

### Income Opportunity

Average proc fee for an equity release case is £1,400 and PTRS will split this with the broker 50/50.

### Type of Customer

Over 55s who have a small or no mortgage and require additional income or a tax free cash lump sum to improve their lifestyle.

### How to Refer

Phone our adviser manned equity release helpline 0800 043 6701 to discuss your potential case or email details to [enquiries@ptretirementsolutions.co.uk](mailto:enquiries@ptretirementsolutions.co.uk).

## ASU & General Insurance

### Income Opportunity

30% of commission generated on new business and every renewal

### Type of Customer

We specialise in the following insurance types, household, landlords, asu, pet, travel, wedding, boat, multiple birth, caravan, armed forces and many more.

### How to Refer

Provide us with your client contact details and we will do the rest.

**Personal Lines** Tel: 0121 767 1111 Email: [personallines@personaltouchfs.com](mailto:personallines@personaltouchfs.com)

**ASU** Tel: 0121 767 1015 Email: [advice@personaltouchfs.com](mailto:advice@personaltouchfs.com)

## Conveyancing

### Income Opportunity

Earn up to a maximum of £200 for house purchases/ remortgages

### Type of Customer

Every customer you see that is purchasing a house, selling a house or remortgaging.

### How to Refer

Log into [www.personaltouchar.com](http://www.personaltouchar.com), click on mortgages, click on conveyancing and see the benefits of their services and register as a introducer. You can register with as many or as few as you wish.

## Sale & Rent Back

### Income Opportunity

Intermediaries will receive a fee of 0.40% of the agreed purchase price on each completed transaction per introduced client.

### Type of Customer

This will help clients who are in difficult circumstances to sell their property and rent back from a regulated entity avoiding significant disruption and upheaval.

### How to Refer

Log onto our website [www.personaltouchfs.com](http://www.personaltouchfs.com), click on products then click on sale and rent back.

## Pensions & Investments

### Income Opportunity

By giving us details of an investment or pension lead, you will earn 30% of any commission or fee taken

### Type of Customer

Any customer who requires pension or investment advice or review, especially in view of the pension regulation changes.

### How to Refer

We simply require a client name, contact number and/or email address, plus brief details of the advice need. Email [ifa@personaltouchfs.com](mailto:ifa@personaltouchfs.com).

## Accident Claims

### Income Opportunity

For every successful referral, you will be paid £200

### Type of Customer

Any client who has suffered following an accident or may be making an ASU claim.

### How to Refer

Log onto our website [www.personaltouchfs.com](http://www.personaltouchfs.com), click on products then click on accident claims.

## Vehicle Leasing

### Income Opportunity

The potential to diversify and increase your income stream. Every completed deal will pay you £ 200.00 referral commission.

### Type of Customer

We can assist all types of client - private individuals, sole traders, LLPs, limited companies - and offer a variety of finance options.

### How to Refer

Complete the 'free quote' section on the website, or ask your client to call 0844 357 4790, quoting your agent code.

Your  
comprehensive  
guide on how  
& who to make  
referrals to

## Private Medical Insurance

### Income Opportunity

PT Medical is offering exciting income opportunities with every successful PMI referral paying £100 commission.

### Type of Customer

Aimed at those who cannot afford time off work and need to keep in optimum health for their family and career not to suffer or require peace of mind of private medical cover.

### How to Refer

With a simple email referral form, increasing your income couldn't be easier. Simply visit [www.personaltouchar.com/pmireferral.html](http://www.personaltouchar.com/pmireferral.html) to get started.

## Debt Solutions

### Income Opportunity

You can earn an average of £330 for a debt management deal and £500 for an IVA plus any protection insurance.

### Type of Customer

Any one of your clients finding it difficult to pay their credit commitments needs debt advice.

### How to Refer

If you don't wish to handle the deal yourself, simply introduce by visiting the website [www.ptdebtolutions.co.uk](http://www.ptdebtolutions.co.uk) and completing the introduction form.

## Loans

### Income Opportunity

50% of secured loans or unsecured loans commission payable to you.

### Type of Customer

From small personal loans to secured loans for home improvements, debt consolidation, business loans or car purchases etc upto £100,000.

### How to Refer

From [www.personaltouchar.com](http://www.personaltouchar.com), click products then click loans or call us on 0845 225 5170.

## Commercial Mortgages

### Income Opportunity

50% of the broker fee e.g. a £100,000 commercial mortgage will earn you at least £500 in direct commission from us. We will also refer any protection back to you to write.

### Type of Customer

From small personal loans to secured loans for home improvements, debt consolidation, business loans or car purchases, etc, upto £100,000.

### How to Refer

From [www.personaltouchar.com](http://www.personaltouchar.com), click products then click loans or call us on 0845 225 5170.

## Home Information Packs

### Income Opportunity

You have the ability to offer your customer a market-leading HIP price and earn a mark up for yourself. It is also a great tool to win business from estate agents, etc.

### Type of Customer

It is now a statutory requirement for anyone selling a residential property to provide a HIP so these are all potential customers.

### How to Refer

Register now on [www.personaltouchhips.co.uk](http://www.personaltouchhips.co.uk) or phone 0800 011 2110.

## Energy Performance Certificates

### Income Opportunity

5% of the fee on successful instructions wherever we provide an Energy Performance Certificate for your client's residential or commercial property.

### Type of Customer

Private property landlords, property managers, commercial and residential estate agents, solicitors, estate managers, facility managers and public sector estates departments.

### How to Refer

Email [enquiries@personaltouchsurveying.co.uk](mailto:enquiries@personaltouchsurveying.co.uk) or call 0808 168 0112 and ask for Jay Parmar. Provide us with your client contact details and we will do the rest.

## Commercial Insurance

### Income Opportunity

Money for nothing - No compliance headaches - 30% of the commission to introducer for the life of the policy - Both new and every time its renewed.

### Type of Customer

We specialise in the following insurances - shops, offices, takeaways, pubs, takeaways, commercial lets and trademan liability.

### How to Refer

All we require is a name & contact number emailed to [commercial@personaltouchfs.com](mailto:commercial@personaltouchfs.com)



# Healthcare

## Our new healthcare product, built around your clients' needs

Personal healthcare from Standard Life is a new, flexible health insurance product – which uses the same modular approach you've already seen in our business and corporate healthcare plans.

It allows your clients to build bespoke individual plans based on their needs and their lifestyles, so they get the reassurance of comprehensive cover without paying for any unnecessary extras.

It's a truly flexible way of buying health insurance – one that gives your clients more control over their health insurance and how much they pay for it. Personal healthcare should also make your job easier, because you can use our product to meet the needs of many different clients.

Money-saving options to keep premiums affordable

Clients new to health insurance could get a generous no-claims discount of up to 50% when they start – this could rise to 65% if your client is switching and has a good claims history

### A healthcare provider your clients can trust

If your client makes a claim, they can count on a simple, hassle-free experience with Standard Life. With our 'full cover' promise, your client won't have to pay for hidden charges or surprise bills. And our customer care team provides exceptional support and service, having won the Health Insurance Award for Best Customer Service Provider seven years running.



To find out more, contact your Standard Life Account Manager or visit :

[www.adviserzone.co.uk](http://www.adviserzone.co.uk)

●● *A healthcare provider your clients can trust* ●●

# Information Technology

## Keeping up appearances

Personal Touch launched Toolbox back in the distant days of 2004 and since then it has grown from being simply a reliable back office system to an all-singing, all-dancing IT solution supporting all aspects of your business.

While we have been very busy adding new feature after new feature, the one thing that hasn't changed is its appearance. That classic dark blue and grey look has worn a bit thin over the years so we felt that it was time to spruce up its appearance and bring it firmly into line with the other PTFS IT systems. The drab grey and purple skin will soon be sailing off into the sunset and a brand new clean and crisp blue theme will be appearing on your desktop. As well as changing the appearance we have also widened the screen so that more data will fit within the window.

As with all Toolbox updates, you won't need to do anything to make it appear, but you'll know when it does!

Feedback so far has been very positive and we hope that you will agree that it is a worthwhile face-lift to a fantastic piece of technology. Please see the screen shots right for a sneak preview!



# Investments and Pensions

## Ten things you need to know about... equity release

### 1. What is it?

A scheme designed to allow older homeowners a way to 'release' money from their homes to spend as they wish without having to sell up or move out. (see 6)

### 2. Are there different schemes?

There are two main types: lifetime mortgages and home reversion plans. Both are regulated by government watchdog, the Financial Services Authority.

### 3. Home reversion

This plan involves selling all or part of your home, at a substantial discount on its market value, to a third party for a lump sum or regular income. In return, you have the right to remain living there as long as you wish. When the property is sold, usually after your death, the reversion company receives its share of the property, including any increase in value, from the sale proceeds.

### 4. Lifetime mortgage

Currently the most popular way of unlocking cash from your home – letting you borrow a set sum against its value. You can then continue to live there and pay no interest during your lifetime. Instead, the interest is 'rolled up' and added to the loan, which is paid off from the proceeds when the house is sold, normally when you die or move into residential care

### 5. Flexibility

Cash released by a lifetime mortgage is usually in the form of one lump sum. Newer, flexible and increasingly popular products such as Prudential's Lifetime Mortgage allow you to take out money as and when you need it, which could reduce the total interest owed when the house is sold. This facility is subject to maximum limits and under exceptional circumstances could be restricted.

### 6. Any requirements?

Yes. To be eligible for a lifetime mortgage, you normally need to be 55 or over and have paid off all or most of your mortgage. You may need to pay valuation and legal fees, so ask about all charges before committing. Other eligibility criteria apply.

### 7. Right for you?

Equity release schemes may not be suitable for everyone. They may, for example, affect your eligibility for certain state benefits, your tax position and some options when selling your home or moving. (See 10.)

### 8. Any other options?

Before taking out a plan, consider other options for meeting your financial needs, such as releasing value in your home by moving to a smaller or lower-value property or using other assets you may have to help fund your retirement.

### 9. Think SHIP

The equity release industry is now fully regulated but it's worth considering whether a company subscribes to the Safe Home Income Plans (SHIP) code of practice. Members agree to abide by a voluntary code of practice designed to safeguard homeowners.

### 10. Talk to someone

Seek financial advice if you're interested in equity release, but still have questions you'd like answered. Discuss your plans with your family too, as any scheme will reduce the amount of money you can leave as an inheritance. Refer your clients to Personal Touch Retirement Solutions

**If you are not authorised for equity release you can refer your clients to us and we will split the proc fee 50/50 with you. On average this is around £650**

**Call the PTRS Equity Release helpline:  
0800 043 6701**

# www.zurich4pensions.co.uk is open for business



**To complement our Reviewing Pensions Fairly campaign, Zurich has launched a focused microsite to support you with pension reviews. The microsite has everything that you might need to review your customer's pension arrangements. It is rich in content and looks at every step of the review and sales processes.**

As well as providing access to written support material (for you and for you to use with your customer) and links to other useful websites, the microsite also includes a number of short videos featuring Richard Howells, Zurich's Intermediary Sales Director, and Tim Reid from Grant Thornton Financial Services Group.

The videos provide comment and analysis on the key FSA concerns around pensions switching. The microsite and its content are designed to help you every step of the way, when it comes to pension reviews – all in one place.

For use by professional financial advisers only. No other person should rely on, or act on any information in this advertisement when making an investment decision. This advertisement has not been approved for use with clients.

Zurich Assurance Ltd, authorised and regulated by the Financial Services Authority, for its life assurance, pension and investment products. Registered in England and Wales under company number 02456671. Registered Office: UK Life Centre, Station Road, Swindon, SN1 1EL. Telephone 0845 850 8898.

Zurich Intermediary Group Ltd, authorised and regulated by the Financial Services Authority. Registered in England and Wales under company number 01909111. Registered Office: UK Life Centre, Station Road, Swindon SN1 1EL. Telephone 0500 546 546.

We may record or monitor calls to improve our service.



*Because change happenz<sup>®</sup>*

# Training and Compliance

## Training Bulletins

- With our ongoing commitment to providing extensive online support via the training centre, the training team has revamped the inexperienced adviser training material, making it even easier to improve your skills or refresh yourself in other product areas.
- Following on from the success of our localised Treating Customers Fairly workshops earlier in the year, further sessions have been booked throughout the country. Refresh or improve your knowledge as we bring the TCF message to you.
- Why not increase your knowledge and earning potential by working towards further industry qualifications? The training centre now has study material supporting CF, CeFa and CeMap, so register today.

## Promoting a business in modern times

These days there are many ways in which you can promote your business and the services it offers to the public. A growing number of social networking users are taking up this opportunity to promote their businesses. Using these sites in such a manner for promoting financial services is regarded as a regulated activity. As with all financial promotions, any promotions on these sites need to be approved by Personal Touch Financial Services' financial promotions team before they can be activated. It is vital to remember that any changes to the networking pages will need to be submitted to financial promotions to be reappraised.

The vast majority of people now use social networking sites; this could be an upcoming and positive way of promoting your business to a wide range of age groups. It is also an inexpensive way of advertising your business in the current economic climate.

If you decide to promote your business on social networking sites you need to ensure that you adhere to the FSA's principles 6 and 7. In line with these principles you must ensure that your promotion is clear, fair and not misleading and remember to treat your customers fairly.

If you have any questions or queries do not hesitate to contact the financial promotions team on [fp@personaltouchfs.com](mailto:fp@personaltouchfs.com). We are happy to help.





# Mortgage fraud on the rise

All FSA-regulated firms have a responsibility to protect themselves against the risk of fraud. In 2008, the FSA banned 20 mortgage brokers and is cracking down on firms and advisers knowingly involved in mortgage fraud.

The FSA is encouraging greater collaboration and co-ordination within the mortgage markets, and is tackling fraudulent firms' who will endure thorough and detailed monitoring. Firms are encouraged to inform the FSA of both proven and suspected fraudulent mortgage applications – so far there have been over 300 reports submitted to the FSA, many of which have resulted in a firm's termination from the industry and/or heavy fines.

There are six recurring themes which are common among the banned firms. The first of these is knowingly being involved in financial fraud. The second is submitting information they know to be false on application forms. Thirdly, submitting their own applications including false income details. Fourthly, failing to take steps to prevent financial crime within the firm. The fifth theme is failing to meet minimum regulatory standards of honesty and integrity, and the sixth is failure to cooperate with the FSA.

There are some simple steps which can be taken by firms to ensure that they are doing all they can to avoid mortgage fraud. Firms should look out for suspect fraudulent documents, consider whether the income level declared by the client is reasonable for their employment, always request to see all original documentation and always cross reference and question all documentation throughout the process.

## Mortgages – Affordability



The affordability of your clients must be addressed to show that your mortgage recommendation is suitable for them.

Please record within the fact-find all the facts relating to clients

- ▶ Income (inc. net monthly income, pension, investments)
- ▶ Expenditure (bills, food, commitments, savings, etc)
- ▶ Budget as well as surplus income
- ▶ Anticipated changes that could reduce your clients' income
- ▶ Details of any arrears, CCJs, IVAs, bankruptcy etc.
- ▶ Occupation & source of deposit (feasible?)

Bank statements for all mortgages, including product transfers & self cert

Please obtain from your clients a bank statement which

- ▶ Is dated within the last 3 months.
- ▶ Demonstrates income & expenditure over a complete month.

## PTFS East Essex WHY BOTHER? (holding/attending an RSC meeting)

I've always believed in Rule 1 - don't hold a meeting for the sake of it. Falling attendances will soon let me know.

We try to hold our meetings with the intention of adding value to our members, either by informing or updating and we hope, both. When we have a provider in, I discuss the content that I'm looking for and view the presentation well in advance of the meeting, to make sure it fits the bill. I never lose sight of the fact that the RSCs are run for the benefit of our members and therefore it is important that we have an open forum for our members at the meetings. This gives them the opportunity to air their views on any issues they feel are relevant and share sales ideas, as well as any concerns they may have. This is a contact sport and it has often been said, it can be a lonely old business and therefore it's important that we take advantage of these meetings, so that both members and the RSC get the most from them.

We held our last meeting on the 21st July. Sharon Marshall, Abbey account manager for intermediaries, went through Abbey's recent integration into Toolbox, as well as explaining their income calculator.

Less than 10% of life policies are put into trust, which can have huge implications on the estate when the policyholder dies. To explain the implications, we invited Alan Cole of Bright Grey along to the meeting. Despite Alan only recently recovering from a knee operation, he hobbled through his excellent presentation. I haven't witnessed too many presentations that needed an hour and a quarter to go through and still held the attention of the audience throughout, but that's exactly what Alan did. First class and very enlightening.

Neil Laughton is the excellent T&C manager of our RSC and among his many roles, updating and informing our members on the latest changes to either PTFS compliance or FSA is essential, (and saves the members from having a hard time with SQR). Neil has a slot at every

meeting and puts over his message extremely well, explaining the changes and why they are being implemented.

I'm sure many RSCs have tailor-made sessions that are aimed at specific member training needs. We also run these, ranging from TCF and Toolbox training (Lorenza Grainger is great on these subjects) to RDR awareness and the forthcoming implications that this will bring to IFAs and their businesses.

To keep the meetings varied and interesting, the next meeting in September is a round table event (speed dating format) where six providers have been invited to present their products/ services to our members. 20 minutes presentations, short, punchy, different products. Guaranteed that everyone will take away some idea that will increase their earning opportunities.

**Terry Venner**



# Incentives and Events

## Team PTFS is going to do it!

On 11th October 2009 staff and associates of Personal Touch Financial Services will take to the streets of Birmingham, for a gruelling half-marathon run in aid of a worthy cause - the Stroke Association worthy cause.

Please dig deep, support the team and donate now through [www.JustGiving.com/PTFS](http://www.JustGiving.com/PTFS). It is simple, fast and totally secure.



### TEAM PTFS

**Jean Fleming**  
(Team Captain)

Kim Lissner

Dev Malle  
(Fancy Dress)

Nova Ellis

Luke Poulton

Chris Wake

Charlotte Power

Jason White

Rob Kirkpatrick

Ian Garratt

Jodi Lea

Simon Millward

Matthew Stone

Russell Dollard

Lauren Bagley

Paula Mann

Kim Harris

Phil Sharp

Dave Booth

Emily Bowmer

Gemma Page

Philip Rex

Andrew Greaves

Scott Howell

Richard Keen

“Every year the team at Personal Touch tries to give something back by adopting a charity. This year we have chosen Stroke Association as an organisation that does some remarkable work but is often overlooked. Most of us will know somebody who has or will suffer from a stroke (it affects 1 in 5 people in the UK) often having a significant impact on their life. Our team of runners ranges from the odd elite runner to the majority who are half-marathon virgins, and every one of us appreciates the support you give us, as we run to make a difference for people who suffer from this debilitating condition. Thank you!”

PTFS sales director, Dev Malle

For race details see: <http://www.birminghamhalfmarathon.com/raceinfo>



# Help your clients stay ahead of the game, with our Product Transfers.

No forms. No signatures. No legal fees. Our Product Transfers are quick, easy to arrange and exclusive to existing customers. They can also be secured up to 3 months in advance.

**Product Transfers.** Don't let your clients leave their mortgage rate to chance, get them a great deal at [www.halifax-intermediaries.co.uk](http://www.halifax-intermediaries.co.uk)



a little extra help

FOR THE USE OF MORTGAGE INTERMEDIARIES AND OTHER PROFESSIONALS ONLY.

If you do not have professional experience you should not rely on the information contained in this communication. If you are a professional and you do reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Services Authority's advising and selling rules. Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh, EH1 1YZ