



Pulse

Issue 1 - Autumn 2009

MORTGAGE BUSINESS EXPO EDITION - VISIT US AT STAND C8

In this issue

Industry comment by Paul Wilson

My life as an adviser

"Equity release should be left to the experts"

Vote in this quarters online poll

Introducer spotlight

Product exclusives

Accreditations

What else do we offer?

Online poll

Do you see equity release as a last resort for your customers?

[Vote now!](#)

Introducer spotlight

Top earner this quarter!

One Key Partner, one case... a whopping £3955.00 commission!

Product exclusives

Current offers include:

Lump Sum & Flexible Mortgages - preferential interest rates from leading provider.

Lump Sum & Drawdown Mortgages - £250 cashback 60-70. Survey refund on completion.

EDUCATION, EDUCATION, EDUCATION!

Dear Alan

Welcome to our first issue of Pulse, the quarterly partner newsletter brought to you by Key Partnerships.

Paraphrasing an ex-Prime Minister wasn't my first thought (especially in the current climate), but seems the most relevant sentiment for this newsletter.

As industry professionals, you are probably thinking "what education do I need?" Far be it from me to teach a grandmother to suck eggs, but what I hope to do is dispel some of the myths, keep you informed of what's new and relevant in the equity release market and support you in sourcing clients to refer to Key for equity release advice.

This year we launched our new and improved website, allowing for simple referrals of your equity release customers, along with an improved 'FAQ' section, online calculator and partner case studies.

A major addition was our marketing toolkit to assist you in educating your clients as to what equity release is and how it can benefit them. We've devised dual-branded leaflets, posters and mailshots that have proved very popular and effective with our partners, by recognising the need for any marketing material to focus on you and your contact details. Take a look by logging on at www.keypartnerships.co.uk and clicking on the 'Marketing Toolkit' tab.

Being a Key Partner allows you to access Key Retirement Solutions' market leading service, which includes product exclusives, unavailable anywhere else - see our 'Product Exclusives' section for more information.

Avoid imitations: At Key, we're proud of our award-winning service. With over ten years experience in this market, we're confident in our proposition!

Paul Wilson
KRS Group Director



My life as an adviser

Steve Crawshaw, one of Key's advisers tells us what a typical week is like for him...

Monday - I start the day with a 1st appointment with a client who enquired through Key last year but has only just felt ready to proceed to meeting an adviser. On 1st appointments I like to stress the fact that we're independent so aren't working on commission from any particular provider, but are working for the customer. Trust is very important, particularly where financial decisions are





Accreditations

Adviser training endorsed by



The ifs School of Finance is a registered charity, incorporated by Royal Charter.



What else do we offer?

National network of over 50 face to face specialist advisers who ONLY advise on equity release and are employed by Key.

Highest proc fees - no one can beat us on commission from the lender which in turn means more money for you!

Relationships with major networks such as Legal & General and Intrinsic.

being made. The afternoon I then spend researching the market for a client I met with last week. They may want to repay the plan early if their circumstances change, so I'm looking for one with minimum early repayment charges.

Tuesday - I've got two 2nd appointments this morning, where I present my recommendations based on the fact finding I did on the 1st appointments. Then I've got an evening appointment with a couple and their son who are somewhat nervous about equity release. I generally find that more and more people are requesting evening appointments if they're still working or want family to attend. I always encourage family to attend as any concerns they have can then be answered straight away.

Wednesday - In the morning I meet with a couple who have already met with providers, Aviva and Pru, so I explain why it's so important that we're independent, so can search plans from all the leading providers. Even if they choose a plan from Aviva, for example, we can usually get preferential rates for them if they come through us instead of direct.

Thursday - I've a 2nd appointment in the morning where I educate them on the importance of finding the best deal over the life of the plan. This particular client received a mailing from Key about a particular plan with a free survey, but I always look at the bigger picture and look at how much interest could be saved in the long term and which is best for their individual circumstances.

Friday - This is usually my admin day where I can catch up with my paperwork, but today I'm meeting with a client who has been referred to Key through their local adviser, as this is the most convenient time for them and I always try to be as flexible as possible. In the afternoon I then get down to my paperwork and correspondence with my clients, ensuring that any plans I'm recommending for customers which have timescales attached to the exclusive deals are completed on time, so the customer doesn't miss out.

"Equity release should be left to the experts"

When it comes to financial matters, particularly equity release, specialist advice is a must. That's why a growing number of advisers around the country refer their clients to Key, to ensure they get the best advice. Amongst these is Bob Steel, of Bespoke Finance in Glasgow, who tells us why he's pleased to tell his clients about Key...

"I've been a mortgage specialist for over twelve years; however, lifetime mortgages and equity release as a whole is a very specialised area of financial planning, which I feel should be left to the experts who deal with it day in day out. In my opinion, handling just a couple of enquiries a year simply doesn't give you the experience you need to give the best advice.

"Thanks to Key's dedicated and experienced team, I have every confidence that every person I refer to Key will receive the very best advice. They will also benefit from the specialist customer services and exclusive offers that you can only offer when you are the best in your profession."

Want to know more? Call today to speak to one of our dedicated team members...[0845 121 2128](tel:0845 121 2128)