Agenda
Mortgage & Protection Roadshow
Q4, Birmingham

Venue:
Ramada Sutton Coldfield, Penns Lake Rd, Sutton Coldfield, Birmingham, B76 1LH

Date:
Wednesday 10 Oct 2018
08:45 - 09:30 Delegate Registration

09:30 - 09:40 Chair’s Introduction
Craig Hall, Legal and General Mortgage Club

09:40 - 10:00 Mortgage Market Update and the opportunities and challenges that lay ahead

- Deeper knowledge of mortgage market.
- Insight to be able to share with customers.
- How to protect customer relationships.
- The opportunities this market presents.

Craig Hall, Legal and General Mortgage Club

10:00 - 10:35 #costofresilience

- Consider the consequences of your clients not being financially resilient
• Recognise the need for clients to regularly review their circumstances
• Acknowledge the importance of providing flexible income protection solutions
• Explore the services available to help and support clients when they are financially vulnerable

Richard Moodey, Zurich Intermediary Group

10:35 - 11:10  The broker guide to Second Charges – and explaining them to your clients
• Spotting the opportunities for second charge mortgages
• Top tips for explaining them to your clients
• How to arrange them

Paul Huxter, Enterprise Finance

11:10 - 11:30  Morning Break

11:30 - 12:05  Equity Release Opportunities
• Understanding the ER Market opportunity
• How it can help segments of customers and how to find them Modern Lending features and what they mean for customers

Gillian Roberts, Key Retirement

12:05 - 12:40  Protecting the Business - 10 Key Questions
• Key person – protects against loss of revenue if a key employee dies or can’t work because they’re critically ill
Ownership protection – helps the other owners keep control of their business if a partner or shareholder dies or is critically ill
 Relevant Life plan – helps to provide financial security to the Business person’s dependents if the worst should happen

David Jenkins, Royal London

12:40 - 13:15 Lender Sessions

1. Virgin Money: Welcome to Virgin Money

Virgin Money will cover and deepen your understanding of the below:

- Supporting self employment
- Zone in on first time buyers
- Stress free remortgages
- Supporting the new build sector
  - Help to buy
  - Shared ownership
- Buy to let
- Retention
- Our lounges

2. Metro Bank: How to help customers with complex income or are Self Employed

Paul will discuss the changing trends in the self-employed market place and how Metro Bank can support those customers with complex income, whether it’s contractors or those looking for later life lending, through its individual case underwriting and market leading online portal.

The objective of this session is to support your understanding of:
- Metro Bank - Retail, not banking mentality
- Growing your Business with Metro Bank
- Metro Bank online system that supports the intermediary
- Metro Bank Mortgage Product Switching Portal

Paul Weatherhogg, Metro Bank Sam Kirk, Virgin Money

13:15 - 14:00  Lunch

14:00 - 14:35  Challenges and opportunities in the intermediary mortgage market

- Gain insight of changing market dynamics from the mortgage efficiency survey findings
- Understand how lenders are using technology to increase processing efficiency
- Understand what benefits emerging technologies will bring to consumers and intermediaries
- Understand how the digitally connected market will enable intermediaries to write more business

Mark Wilson, IRESS

14:35 - 15:10  Advising Couples on the Legal Implications of Joint Property Purchases

- To understand the legal implications of buying property as either Joint Tenants or Tenants in Common;
- To understand what a Declaration of Trust is; when they are appropriate and what options are available as to how these are worded?
- When to suggest that a Cohabitation Agreement or Pre/Post Marital Agreement should be considered;
- To gain a greater understanding of the legal issues surrounding parents assisting their children with deposits.

Andrew Smith, Blacks Solicitors

15:10 - 15:15
The content in each session has been carefully selected and can be considered for both structured and unstructured CPD hours, depending how this activity addressed each individual's personal development needs.

**Structured CPD** is the undertaking of any formal learning activity designed to meet a specific learning outcome (this is what an individual is expected to know, understand or do as a result of his or her learning).

**Unstructured CPD** is any activity an individual considers has met a learning outcome, but which may not have been specifically designed to meet their development needs.

Attendance at this event can be included as part of your CPD requirements should you consider it relevant to your professional development needs.