



Featuring:

How L&G is reinventing customer care with AI



Plus:

Retirement Strategist

Hazel Johnson on later life advice and long-term growth

Better by design

How L&G is investing in its systems



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Welcome to the latest issue of The Link

As Business Quality Awards submissions land this June, we get a direct view of what great advice looks like across the market – and the picture is an encouraging one.

This issue reflects that spirit of progress. Whether you're focused on delivering stronger outcomes for clients, building confidence in your protection conversations or finding smarter ways to work, there's plenty inside to support you.

We explore what this year's awards reveal about the direction of the advice market. From outcome-focused advice design to the smarter use of technology and more holistic protection planning, clear themes are emerging and pointing to a market that's raising its standards.

We take a detailed look at what really drives strong claims outcomes – and why the hard work happens long before a client ever needs to claim. In 2025, L&G's Retail Protection paid over £992 million across 20,621 claims. Behind those numbers is a connected system designed to support clients before, during and after a claim. Including keeping more than 22,000 policies in force that might otherwise have lapsed.

And we look at how we're investing in our systems to make life easier for you. From the new Electronic Pre-sale Underwriting tool (E-PSU) to the Ignite mortgage sourcing platform, record-breaking results from ONIX and the time-saving benefits of L&G Apply. These are tools built to help you spend more time with your clients.

We hope you enjoy this issue.

Julie Godley
Director – Intermediary





How L&G is reinventing customer care with AI



Laura Mason, CEO of Retail at L&G shares how we're working with Microsoft to modernise our customer service technology and bring it into a single, unified platform. The aim is simple: to make it easier for colleagues to support customers, with a complete view of each relationship in one place.

This multi-year collaboration will help us deliver more consistent, efficient customer care across Retail, while maintaining the high standards of governance and security expected in financial services.

A single view of the customer

At the centre of the programme is an AI-enabled customer service platform built using Microsoft Dynamics 365. It's designed to provide colleagues with a real-time, end-to-end view of a customer's interactions and products, often described as a 'single pane of glass'.

This is the next stage of our wider digital transformation. Over the last three years, we've launched a highly rated workplace pensions app and introduced a digitised claims process. Our claims programme has already reduced average claim times by nearly two weeks.

Simplifying the tech behind customer care

Laura, has a team of 2,800 colleagues handling more than 20 million customer interactions each year. she says the consolidation of retail operations created

an opportunity to review and simplify the supporting technology.

"We've combined several long-established operations into a single Retail Business. The opportunity now is to create cohesive customer and colleague experiences across what were once separate systems.

"This is about giving our people one view of the customer. A single pane of glass that lets them focus on understanding, not just processing."

Over time, individual product lines and business units had implemented their own tools and databases. That complexity created operational friction, even when colleagues were delivering strong outcomes for customers.

"Our teams were delivering fantastic customer experiences while using and swivelling between multiple systems. Dynamics brings that all together. It's a gamechanger," she says.

The practical benefit is immediate. When colleagues can see a customer's history clearly and quickly, they can resolve queries more effectively, reduce unnecessary transfers, and avoid customers needing to repeat information.

AI with a human touch

Our approach to AI is deliberately human-centred. The objective is not to remove the human connection from customer care, but to protect it by reducing the administrative burden on colleagues.

Dynamics 365 uses Microsoft Copilot to automate routine tasks such as the summarisation of knowledge and cases, and compliments the broader use of AI to transcribe and summarise customer calls. This allows colleagues to focus their time and attention where it matters most: listening, judgement and problem-solving.

"Some of the moments we deal with are deeply emotional. Helping someone who's lost a loved one, for example, or who's approaching retirement. AI's role here is to sit in the back, give our people more time to listen and guide the customer, while the technology takes care of the wrap-up and admin," adds Laura

Better insights make better services

As well as supporting individual interactions, the platform enables broader insight into service performance and customer needs. AI can help identify themes across large volumes of customer interactions. For example, where customers are experiencing friction, where processes are unclear or where guidance can be improved.

Laura says: "In the past, if you wanted to learn from customer calls to improve a process, you had to listen back one by one. Now we can surface summarised insights across thousands of interactions, seeing where processes can improve or where customers might be struggling. That continuous learning loop is hugely powerful."

These insights can inform decisions across service design, communications and product development, helping us to simplify journeys and reduce avoidable customer effort.

Strong governance and security

With sensitive customer information at the heart of the platform, trust and security remains paramount.

"We take data protection incredibly seriously," says Laura. "Our approach to AI is always human-centred and governed. It's about helping our people have more time to spend on what matters most, and ensuring every customer interaction is secure and respectful."

Building on an established Microsoft ecosystem

The new customer care platform sits within our existing Microsoft environment, including Azure and Power Platform. This helps us scale the solution securely and consistently as it extends across products and teams.

The collaboration will roll out over several years, with the first phase focusing on workplace savings schemes, retail protection policies and annuities. And later phases extending this capability across further areas of the retail business.

"It feels like the start of something that will really raise the bar," says Laura. "We already have very strong customer satisfaction ratings and this just makes it even better. The potential once we move beyond the first phase is almost limitless."

Supporting the Retail strategy

The programme is a key enabler of the Retail strategy - strengthening operations while improving customer experience.

Serving our customers better through improved technology and simpler processes, is central to delivering our retail strategy. Our new platform will allow our teams to answer calls more quickly and deal with queries more efficiently, helping us to provide the very best support for customers at every stage of their lives.

We're combining our scale with Microsoft's technology to make life simpler for our teams, give customers more personalised support, and to strengthen our operations. This is a significant next step following the progress we've already made in using technology to transform service. Having recently launched the first fully digitised claims process, cutting average claim times by nearly two weeks. While our pensions app is the highest rated among peers, using digital tools to help people take control of their savings. This new collaboration takes that ambition further, using AI to raise the bar, while ensuring our teams can tailor support for customers who need us most.

"This is about giving our people one view of the customer. A single pane of glass that lets them focus on understanding, not just processing."



Raising the standard:

What this year's Business Quality Awards reveal

This is the point in the year when Business Quality Awards submissions start landing. Reading through them gives a direct, unfiltered view of what's happening across the market.

The consistency stands out: professionalism under pressure, genuine customer focus, and a clear commitment to doing the right thing. All in service of better outcomes when it matters most.

And while no two entries look alike, the same themes keep surfacing in how advice is evolving.



The shifts that stand out

There's a clear shift towards designing advice for real outcomes, judged not at the point of sale, but at the point a customer needs their policy to work: supporting families, protecting income, and delivering when it counts.

Technology is playing a more meaningful role. It's helping with efficiency, but increasingly used to support better decision-making, identify risks earlier, and help advisers deliver more consistent support.

And advice is broadening, moving beyond single products towards holistic protection planning, with a sharper focus on financial resilience and the risks clients actually face.

Together, these shifts point to something bigger. The market is raising its own bar, focused not just on what's sold, but on the value delivered over time.

Where quality comes to life

If these themes show where the market is heading, the Hero in the Middle submissions show how it happens in practice, story by story.

What makes these stories compelling isn't drama, it's consistency. These are the people who step in when things get complicated, coordinating across teams and refusing to give up until they've found a way through. It's professionalism under pressure, empathy in difficult circumstances and a deep sense of ownership. Often without recognition. And without to be asked. These are people who spot what needs to happen and get it done.

The impact reaches further than their immediate actions. One person's commitment can lift standards across an entire firm, improving turnaround times, strengthening trust and creating better customer experiences. It's what ensures great advice and strong products deliver their full value.

Across this year's entries, that impact is clear – and it's what we'll be recognising at this year's Business Quality Awards.

A word of advice

Advisers share their practical peer-to-peer insight



Mark Meldon, Director

"A pivotal moment for me was the unexpected death of a young father in a cycling accident. I had recently arranged a Family Income Benefit (FIB) policy for him on a 'Life of Another' basis. He said he didn't believe in life insurance, but his wife and mother of their two small children did. Their existing endowment policies paid off the mortgage, and the income from the FIB enabled her to slowly regain her equilibrium without any financial worries. Nor did she have to work out what to do with a large lump sum at a time of grief."

Q1 What is your most sold product?

Without a doubt, it is annuities for the last 3 or 4 years.

Q2 In your experience, what financial risks are most often overlooked?

What I call 'the two Is' – income and inflation. These define living standards for most of us throughout life, but especially for those no longer earning through ill-health or because they have retired. People should automatically insure their income-earning ability when younger, and make sure they have real, not nominal, income streams such as RPI-linked annuities when they are older.

Q3 What is the most important lesson you've learned about building long-term client trust that will still matter in 2026 and beyond?

Listen and empathise, and offer practical, simple solutions to problems that have been identified.

Q4 What would be one piece of advice you would give to advisers who are new to the industry?

Keep things simple.

Q5 What systems or tools help you most when submitting new business, and why?

Whole of market quote systems like AMS and provider portals are helpful.

Q6 What are the biggest challenges advisers face during the business submission process?

The wall of silence you can sometimes face after submitting business. Did they get my email?



Fran Afonso, Director

“I had been in the industry for over 25 years, either working for someone else or under their umbrella. But in July 2023, I decided to go it alone and apply for my own FCA licence. A few months later it was approved and Amavi Mortgages Ltd was born. In February this year, I was awarded Top Rated Firm 2026 by VouchedFor – the UK’s biggest celebration of trusted advice firms. Being able to change people’s lives in more ways than one gives me so much pleasure, and to be voted for by the people I advise is humbling.”

Q1 What is your most sold product?

Lifetime mortgages with the drawdown facility.

Q2 In your experience, what financial risks are most often overlooked?

Many people don’t want to think about their health going forward, or how they would fund ever-increasing care costs. The other area is what happens when a partner passes – and the loss of income that comes with that.

Q3 What is the most important lesson you’ve learned about building long-term client trust that will still matter in 2026 and beyond?

My business model is based on organic growth, so customer service is essential. I run a minimum of three appointments for all my lifetime mortgage clients. It allows them to get to know and trust me, and me to get to know them, with each appointment serving a different purpose.

Q4 What would be one piece of advice you would give to advisers who are new to the industry?

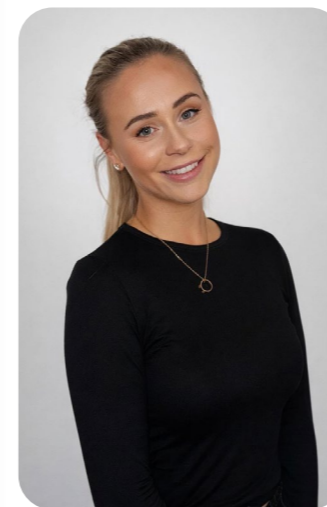
Get to know your client, involve the family and don’t rush the process. Many clients are cautious about lifetime mortgages, often due to bad press and a lack of understanding. Take the time to work through that. And don’t be afraid to say: “I don’t think this will work for you right now.”

Q5 What systems or tools help you most when submitting new business, and why?

I use Air Sourcing, though I prefer to rely on my personal knowledge and regular lender relationships. I can’t remember the last case I placed where I relied solely on the sourcing system.

Q6 What are the biggest challenges advisers face during the business submission process?

It’s not something I personally struggle with, but some providers have application questions that can be read in different ways, which could lead to incorrect answers being submitted and delays in processing.



Charlotte Irvine, Senior Protection Adviser and New Business Manager

“For me, the penny dropped when I realised how many clients arrive with protection policies they don’t fully understand, and gaps they have no idea are even there. Helping them see those gaps, and watching the shift when they truly grasp the risks they face, is what made me fall in love with this job. But what stays with me most is hearing back from our in-house claims team. Knowing that a family came through serious illness or bereavement with less financial worry, because we made sure they had the right protection in place. That’s when I knew this work is completely worth it.”

Q1 What is your most sold product?

Life cover for family protection.

Q2 In your experience, what financial risks are most often overlooked?

Most clients prioritise life insurance but overlook the much higher risk of losing their income through serious illness or injury. There’s a common misconception that critical illness cover and income protection are too expensive – but that’s usually because the real risk hasn’t been explained properly. Once clients understand that their income funds their entire lifestyle, and that bills don’t stop when they’re signed off work, the conversation shifts from ‘I can’t afford this’ to ‘I can’t afford to be without it’.

Q3 What is the most important lesson you’ve learned about building long-term client trust that will still matter in 2026 and beyond?

Rapport gets you in the door, but client education is what keeps you there. I get to know clients on a personal level, which creates a comfortable environment for what can otherwise be very difficult conversations. But that connection has to be backed up with clarity. Trust is built when I take the time to explain exactly what’s covered and what isn’t. When clients fully understand what they’re buying, they don’t feel like they’ve been sold a policy. They feel confident their family is properly protected.

Q4 What would be one piece of advice you would give to advisers who are new to the industry?

Treat every client as if they were a member of your own family. Take the time to understand the specific risks they face – and focus on educating them about the real impact of getting it right and getting it wrong. If you approach every client with the intention of leaving that family in a stronger, more secure position than when you found them, you’ll build a reputation that lasts.

Q5 What systems or tools help you most when submitting new business, and why?

My favourite tool is an accurate online pre-underwriting tool – specifically L&G’s E-PSU (Electronic Pre-sale Underwriting). Being able to check potential ratings and acceptance criteria before going into a full application makes the process smoother for both adviser and client.

Q6 What are the biggest challenges advisers face during the business submission process?

One of the biggest challenges is that clients are expected to have a perfect knowledge of their own medical history, which simply isn’t realistic. When additional medical evidence is needed, the process can be lengthy and complicated. Subjective application questions are another issue – they can be read in different ways, which risks incorrect answers and further delays. There’s still real room to improve the disclosure journey for everyone involved.



Why the strongest claims outcomes are built long before a client ever claims

In 2025, L&G Retail Protection paid 20,621 claims — with individuals and families receiving over £992m. Over the last five years, more than £4.6bn has been paid out in total.

Those are the numbers most people see. They matter — they show reliability, consistency and scale. But they don't tell the whole story.

The strongest claims outcomes aren't created at the point a claim is made. They're built much earlier — through the systems, decisions and support that sit behind every policy. Before a client needs to claim. While their cover is in place. And long after the moment most providers consider their job done.

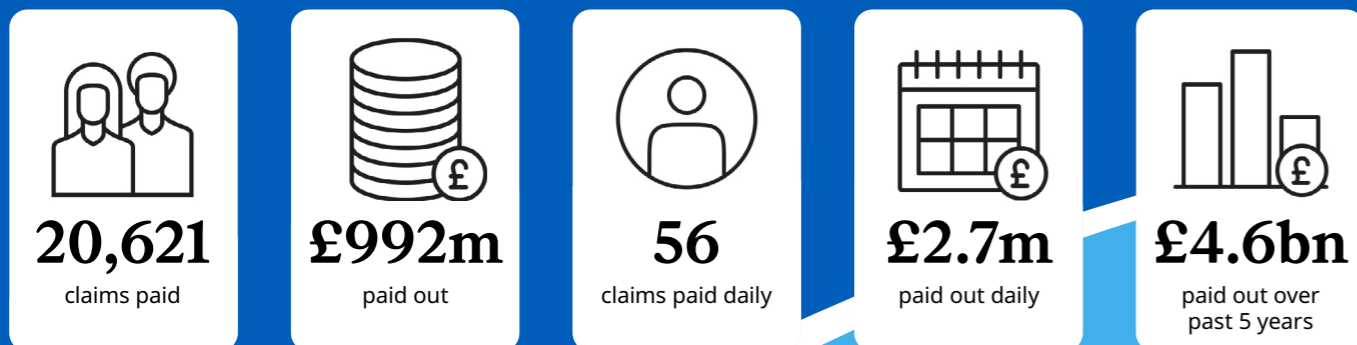
Getting it right from the start

Most claims complications don't begin at claim. They begin at application.

After a policy is submitted, L&G writes to every customer to confirm their details are correct before cover starts. It sounds like a simple step. But it's designed around how applications really work — details get forgotten, placeholder figures get left in, and sometimes people need the space to review certain information privately.

That process — [Confirm Your Details](#) — is built to surface and resolve those moments early, before they become problems later.

Starting a client's policy early is the single most effective way to secure their protection outcome. With over 80% of applications processed straight through and 180 UK based underwriters, there's less delay, less admin and less chasing for advisers. The application completes. The cover starts. The advice holds.



Keeping cover in place

A strong claims record only matters if cover is still in place when it's needed.

When a Direct Debit is cancelled, advisers are alerted in real time. L&G's Retention provides an extra safety net, reaching out to clients and taking the time to understand what's happened – and referring back to the adviser where that's the right next step.

In 2025, over 22,000 policies were kept in force that might otherwise have lapsed.

In one case, early intervention revealed a client was about to replace £170,000 of critical illness cover with £17,000 after finding a cheaper option online. The original policy was reinstated. Six months later, the client went on to claim.

That's not a lucky outcome. That's the system working exactly as it was designed to.

When clients need to claim

When a claim happens, clients are often dealing with serious illness, bereavement or life changing uncertainty. Not everyone can pick up the phone. Not everyone can do it all in one go.

L&G's end-to-end digital claims journey lets clients start, stop and return to their claim whenever they're ready, available 24 hours a day.

No pressure to complete everything at once. Built around the reality of what people are going through – not the convenience of office hours.

For those who want human support, trained claims handlers and named points of contact are available wherever needed. That balance is reflected in a claims Net Promoter Score (NPS) of 70 and independent recognition through the [Protection Distributors Group Claims Charter](#).

And sometimes, doing the right thing means going back a little further.

In one case, a client had cancelled a critical illness policy years earlier, believing a diagnosis wouldn't qualify. Working with a new adviser, the case was reviewed. L&G assessed and paid £230,000 – long after the client thought the door was closed.

Because doing the right thing doesn't have a time limit.

Support beyond the claim

In a moment of crisis, some challenges go beyond money – from navigating care systems to managing family logistics or mental wellbeing. Our protection comes with built-in support that eases the load.

Through Wellbeing Support delivered by RedArc, clients and their families can access practical and emotional guidance – from navigating a diagnosis to managing mental health or dealing with bereavement.

Rehabilitation support helps clients focused on recovery, returning to work or training for a new vocation. Care Concierge supports families to understand, find and fund the right adult and later life care when it's needed most.

This support is available from day one of the policy – not just at claim.

Learning from every outcome

Every claim tells L&G something. Including the ones that don't pay out.

We aim to survey 100% of claims, excluding Terminal Illness Cover cases due to their sensitive nature, including those that have been declined, with insight feeding directly back into the claims process, product development and underwriting. Where ambiguity exists, definitions are tightened. Where patterns emerge, products evolve. Where processes create friction, they're improved.

It's a connected system.

What happens at claim shapes what happens at application. What's learned today improves the cover your client holds tomorrow.

That continuous loop means the protection your clients rely on isn't static. It's shaped by decades of real world experience.

What stands behind your advice

Most people see the claims numbers. Behind them sits something more important: a connected system, designed around real outcomes, built to support clients before, during and after a claim.

We don't just pay claims. We look after your clients.

[Claims stats 2025 >](#)





Creating a bespoke plan

The notion of a 'one and done' solution to retirement is less relevant for today's retirees. Most people will increasingly need to employ all of their assets during the course of retirement, and it is likely that they will use a number of products.

Meet Henry

Case Study

Henry takes his tax-free cash as soon as he reaches 55, and uses this partly to pay off the remainder of his mortgage, and partly to invest in an ISA to provide for unexpected expenses. He then decides to work part time for a few years before retiring outright. During this period, he buys a fixed term annuity to provide a small income to supplement his part-time earnings.

When he retires completely he moves into flexi-access drawdown, attracted by the opportunity to manage his money and vary his income. Some years later, he starts to gradually move his funds into a lifetime annuity. The high rates at older ages boost his income. He's also concerned about mental decline and its impact on his ability to make investment decisions.

Finally, his health starts to deteriorate and he requires care in the home. Henry is divorced, so he relies on a commercial agency to provide the care he needs. To fund this, he secures a loan against his home with a lifetime mortgage. This will usually be paid back when he dies or moves out of his home into long-term care.

It is important to recognise that combining different solutions in retirement can create outcomes that are greater than the sum of their parts. Creating a bespoke plan in this way for each client can provide a robust retirement strategy capable of meeting the challenges of a longer, complex retirement.



Henry's retirement journey

- **Tax-free cash**
Money used to repay outstanding mortgage and balance to provide a 'rainy day' fund via **stocks and shares ISA**
- **Fixed term annuity**
Used to supplement income from part-time earnings during transition to outright retirement
- **Drawdown**
Henry is keen to manage his money and values the ability to vary income, which drawdown can provide
- **Lifetime annuity**
As Henry gets older a lifetime annuity is more attractive, as the rates for lifetime annuities improve with age.
- **Lifetime mortgage**
The need to pay for care in the home leads Henry to consider a lifetime mortgage.

Stocks and shares ISA for unexpected expenses

When mortgages mature

For clients approaching retirement with an interest-only mortgage coming to an end, the timing can feel precarious. With the right advice, though, there are solutions that offer both certainty and flexibility – however the picture changes.

Meet Megan

Case Study

Megan is 59, single and still in full-time work. Her lender has told her that her interest-only mortgage is approaching maturity. And the £65,000 she originally borrowed will soon need to be repaid.

Right now, her monthly interest payment is £156 at a fixed rate of 2.5%. She plans to retire at 65, and while her current income could absorb higher repayments, her projected retirement income is a different matter.

The numbers are difficult. At 5.5%, a repayment mortgage over six years would mean monthly payments of £1,225. After an affordability assessment, Megan can't qualify for a retirement interest only mortgage or a standard residential mortgage, and her ISA savings won't be enough to clear the balance.

Downsizing starts to feel inevitable – until her adviser, Lucy, looks more closely at the situation.

Lucy recommends an Optional Payment Lifetime Mortgage (OPLM). With one in place, Megan no longer needs a separate repayment strategy. She can make monthly interest payments while working, then reduce or stop them at retirement without putting her home at risk.

The result is a plan that works with Megan's life as it changes. She retains her home, manages her finances on her own terms and moves into retirement with confidence.

For clients like Megan, the earlier an adviser starts this conversation, the better. An OPLM won't suit everyone, but for those facing mortgage maturity around retirement, it can be exactly the bridge they need.



Megan's retirement journey

- **Interest-only mortgage maturity**
Megan's £65,000 loan is approaching maturity. Her lender is unable to offer an affordable solution at current interest rates.
- **Affordability challenge**
A repayment mortgage at 5.5% over six years would cost £1,225 a month – well beyond what Megan's projected retirement income can support.
- **Optional Payment Lifetime Mortgage**
Lucy arranges an OPLM, removing the need for a repayment strategy while giving Megan the flexibility to manage her payments around a changing income.
- **Working years (age 59 to 65)**
Megan chooses to make monthly interest payments while she is still working, keeping her loan balance stable.
- **Retirement (from age 65)**
Megan has the option to reduce or stop payments altogether – giving her financial flexibility without putting her home at risk.



A market finding its feet: Latest quarterly mortgage market update

By Greg Cunnington, Head of Strategic Accounts Lender at L&G Mortgage Services

The mortgage market has rarely stood still (in fact in recent years there have been regular significant economic events), but recent months have been especially unsettled. Geopolitical instability, changing rate expectations and shifting product availability all created uncertainty for advisers and their clients. The picture for now is more encouraging: pricing is settling, lender confidence is improving and advisers have a clear opportunity to help clients act with confidence.

Earlier this year, markets moved quickly as expectations for interest rates changed in the immediate aftermath of the Iran war. Lenders responded cautiously, with swap rates and mortgage pricing shifting sharply and some products temporarily withdrawn while providers recalibrated (markets moved so fast that there were periods lenders were losing money on mortgages at the current rates so they had to withdraw quicker than they would have liked). More recently, conditions have become steadier as SWAP rates have stabilised, giving advisers and borrowers a more predictable environment in which to make decisions.

A Surge in Demand—and Adviser Opportunity

Volatility has prompted many borrowers to secure fixed-rate deals quickly, while a large volume of mortgage maturities is sustaining a strong remortgage market. Although questions remain around the strength of the purchase market later in the year, lending expectations remain resilient, with forecasts of around £300 billion in gross lending still holding up. For advisers, that points to continued demand and a strong pipeline of conversations. Lenders have also signalled an increase in purchase applications again in April and May, particularly for first time buyers, which is positive.

Innovation Driving Accessibility

Alongside this improving stability, lenders are still innovating to widen access. New low-deposit options (such as LBG £5k deposit mortgage and Santander £10k deposit mortgage), greater flexibility on income multiples and more family-assisted borrowing solutions are helping more first-time buyers and underserved customers consider home ownership. Yet many prospective buyers still rely on outdated assumptions about how much deposit they need or how much they can borrow, which gives advisers an important role in educating clients on what is now possible.



Lender Support: A Quiet but Important Shift

Lender support has also evolved in quieter but meaningful ways. As activity levels have increased, some lenders have made practical changes such as extending submission cut-off times and maintaining service levels under pressure. The difference in service standards on mortgage applications from most lenders compared to previous times of instability in the market has been stable. This highlights that lenders learned some lessons and the increased use of technology to help operationally. Some opportunities also remain exclusive to intermediary channels, reinforcing the value advisers continue to bring in helping clients access the right options at the right time.

The earlier withdrawal of some products was largely about managing pricing risk rather than credit quality. Now that rates have steadied, confidence is returning. For clients, though, recent volatility has underlined the value of expert advice when navigating rate movements, product changes and evolving criteria.

Now that pricing has stabilised, confidence is returning across the market. But for clients, the recent volatility has reinforced just how important expert advice is—particularly when navigating rate movements, product changes, and evolving eligibility criteria.

For advisers, this creates an opportunity to:

- Proactively engage clients approaching maturity
- Educate first-time buyers on new affordability and low deposit options
- Reassure borrowers amid ongoing market uncertainty
- Position themselves as trusted experts in a changing landscape

The Bottom Line

While the market has faced short-term disruption, the fundamentals remain strong. A healthy remortgage pipeline, continued lender innovation and improving rate stability all support a positive outlook for the months ahead.

For advisers, the priority is simple: stay informed, stay proactive and help clients understand the options available. In a market like this, informed advice is not just valuable—it is essential.



Retirement Strategist: Hazel Johnson on later life advice and long-term growth

Hazel Johnson is Business Development Director in L&G's Retail Retirement business. We caught up with her to find out what a career built on curiosity and conviction has taught her.

Can you tell us about your career journey and what led you to your role at L&G?

My career hasn't followed a straight line, and I think that's been one of my greatest strengths.

I started out studying physiotherapy, but I realised early on that it wasn't the right long-term fit. Leaving university was one of the toughest decisions I've made, but it led me into estate agency, where I quickly discovered I loved working with people and helping them navigate what can be a very emotional process.

Getting to know the mortgage adviser in the branch sparked something. The role combined everything I enjoyed: competitive sales, problem-solving, relationship building and making a tangible difference to people's lives. When one of my lettings clients turned out to be an Area Advice Manager setting up a new mortgage team, I took the opportunity, got my qualifications and made the move into advice.

From there I wanted to broaden my knowledge, which led me into equity release and then full financial planning and leadership. Joining L&G as a Market Development Manager gave me the chance to step into a more strategic role, and I've since progressed to Business Development Director in Retail Retirement.

Looking back, the common thread is simple. Whether in physiotherapy or financial services, it has always been about understanding complex situations and finding the right solution – I'm just doing that at a more strategic level now.



Tell us about your role and some of your goals for the next 12 months.

At its core, my role is about enabling advisers to deliver the best possible outcomes for their clients. That means working closely with my team to identify opportunities, remove friction and bring the right solutions to market in the right way. A big focus is also internal alignment – joining the dots between distribution, operations and product. When that works well, the adviser experience improves significantly.

Over the next 12 months, my priorities are centred on three things: simplifying how advisers engage with us and their route to our products, building confidence in later life planning and guaranteed income conversations, and ensuring our teams deliver a consistently high standard of support. Success for me is when advisers see us not just as a provider, but as a genuine partner.

What trends are you currently seeing in the market, and what challenges do you see advisers facing this year?

Clients are living longer and retirement is less linear than it once was. Managing risk, particularly sequencing risk and longevity risk, is just as important as growth, and guaranteed income conversations are firmly on the agenda as clients look for greater certainty in uncertain markets.

There's also growing scrutiny around value, from regulators and clients alike. Advisers increasingly need to demonstrate not just performance, but the rationale behind their recommendations and the outcomes they're delivering.

The challenges that stand out most are the complexity of later life advice – where income, inheritance, tax and care needs all have to be balanced – and the time pressure many advisers are working under. Those who can simplify complexity and communicate clearly will stand out. That's where providers have a real role to play too.

What's the biggest lesson you've learned in your career so far?

That growth comes from being willing to step outside your comfort zone, and that nobody is coming to do it for you.

If I look back at the key moments in my career, none of them happened because I felt perfectly prepared. Leaving university, moving into advice, stepping into leadership: each one involved real uncertainty.

What I've learned is that you don't need all the answers upfront. What matters is having the right mindset. Staying curious, being open to feedback and being willing to learn quickly.

The other part of that lesson is about asking for help. No one builds their career in isolation. Some of my biggest wins have come from the relationships I've built and being brave enough to seek out different perspectives. And to say thank you when people give them.

What advice would you give to advisers starting out in the industry?

Technical knowledge is important and it will come with time. But what really builds trust and long-term success is your ability to listen well, ask the right questions and genuinely understand what matters to the person in front of you.

Build good habits early, documenting rationale, structuring client meetings, following up consistently. View every conversation as a learning opportunity. And don't be afraid to ask for support, whether from more experienced colleagues or your business development manager. They've likely seen many similar scenarios and how other advisers have worked through them.

Be patient with yourself too. Confidence grows over time. The advisers who succeed long-term stay curious, keep developing and never lose sight of the difference they're making to people's lives.

What do you enjoy outside of work that helps you maintain a healthy work / life balance?

Balance looks very different for me now than it did even a year ago. I have a nine-month-old daughter, so spare time is definitely more limited.

That said, I'm a firm believer in keeping something for yourself. For me, that's fitness, reformer pilates most weeks and, more recently, training for a Hyrox. What's become clearer over time is that work / life balance isn't just about time. It's about energy management. I'm an early bird, so I try to use those morning hours for workouts and the more demanding parts of my day. It means I start with momentum rather than trying to find it later on.



Retirement advocate:

Ben Evans on retirement solutions and the value of knowing your client



Ben Evans is a Telephone Business Development Manager in L&G's Retail Retirement business. He explains how an unexpected career change led to nine years at L&G, and counting.

Can you tell us a bit about your career journey and what led you to this role at L&G?

After roles in sales, call centre team management and as an assistant store manager for a mobile phone network, Ben decided it was time for a change. A brief stint at BT Openreach didn't go to plan, but it opened an unexpected door. Leading him to apply for a temporary role at L&G through a recruitment agency, working in the annuity in payments team.

Two years later, he applied for a Telephone Business Development Manager (TBDM) role, seeing the chance to combine his sales background with new skills in financial services. This is now his ninth year at L&G.

What do you enjoy outside of work that helps you maintain a healthy work / life balance?

Weekdays revolve around Ben's two children, aged five and six, and their busy schedule of activities. Child-free weekends are spent with his partner – dinner, a film or both. To unwind, he has become something of a coffee enthusiast, enjoying the whole process of making it as much as drinking it.

Tell us about a time you felt proud of the support you gave an adviser.

A conversation that stays with Ben involved an adviser whose clients in drawdown had experienced a shift in their appetite for risk. During a discovery call, he took the time to understand their concerns and objectives before introducing L&G's fixed-term solution as an alternative. Clearly explaining how it could deliver greater certainty and reduce the risks they were no longer comfortable with.

The adviser saw the value immediately and went on to submit several cases to L&G. It was a clear reminder of the difference that genuinely understanding a client's situation can make.

Home finance champion:

Chris Nown on lifetime mortgages and life in Brighton



Chris Nown is a National Account Manager in L&G's Home Finance business. He told us what two decades in financial services has taught him about finding the right solution.

Can you tell us a bit about your career journey and what led you to this role at L&G?

Chris first joined L&G as a Business Development Manager in November 2006, managing a panel of financial advisers in the South East, with a focus on stakeholder pensions, personal pensions and onshore bonds. By 2010, his work had shifted to platform integration sales, with the Cofunds platform becoming central to how advisers traded with L&G.

In 2016, he left to join Ascentric, a wrap platform business within the Royal London Group. After two successful years in the open architecture platform market, he returned to L&G to help build the Home Finance business into a significant presence in the lifetime mortgage market. He has been part of the Home Finance Distribution team since October 2018.

What do you enjoy outside of work that helps you maintain a healthy work / life balance?

Keeping fit matters to Chris. He aims to get to the gym a few times a week and plays golf in the summer. Living in Brighton has its advantages too, including sea swimming and the beaches, bars and restaurants of Brighton and Hove. He enjoys spending time with family and friends, and has set himself a personal goal to learn Spanish ahead of a planned trip to Argentina for the 2030 FIFA World Cup.

Tell us about a time you felt proud of the support you gave an adviser.

A case that stays with Chris involved a recently retired couple in Hull whose daughter and her family had settled in Southampton seven years earlier. The distance was taking its toll with long journeys and limited visits, and the couple wanted to be more present while they were still healthy.

The other challenge was affordability. Property prices in Southampton were significantly higher than in Hull, leaving a shortfall of around £180,000 after selling their home, once moving costs and legal fees were included. Their adviser explored a lifetime mortgage as part of a relocation plan. With no requirement for mandatory monthly repayments, it proved the right fit. The couple moved to their new home in Southampton in February 2026. They hadn't known a lifetime mortgage could help them make that move. The right conversation at the right time made it possible.



Protection champion:

Drew Norris on protection, proactive support and the world beyond the office



Drew Norris is a Telephone Business Development Manager for Retail Protection, Intermediary at L&G. He explains how a decade of sales experience, two years in Sydney and a 12-month career break have shaped his approach.

Can you tell us a bit about your career journey and what led you to this role at L&G?

After completing a BA (Hons) in History in 2010, Drew built his early career in sales. First as a Field Sales Executive at JML in the UK, then as a Business Development Manager for Job Search Australia, during two years living in Sydney. Those roles gave him a firm grounding in relationship building and delivering value through genuine conversation.

He joined L&G in August 2014 as a Sales Consultant in the Direct Sales team, where strong performance led to opportunities supporting the Training and Development team with coaching and onboarding. In 2016, he applied for a Telephone Business Development Manager (TBDM) role in a Grade 4 position, despite being a Grade 1 at the time. He was appointed on secondment and made permanent 18 months later, a moment that reinforced for him that L&G actively backs the progression of its people.

What do you enjoy outside of work that helps you maintain a healthy work / life balance?

Travel is Drew's great passion. In 2023, he was granted a 12-month career break and spent it travelling across Asia, North America and South America with his wife. An experience that broadened

his perspective in ways he still draws on. Japan, New Zealand and Peru are his highlights, and the Instagram account the couple set up to document the trip has since grown to over 2,200 followers.

Back home, the gym and running keep him grounded, balanced with time spent with friends. This June, he is spending two weeks exploring Albania by car.

Tell us about a time you felt proud of the support you gave an adviser.

One of Drew's proudest contributions came from a proactive initiative he and a colleague introduced. A report identifying protection applications where a start date had been entered but the offer had not yet been formally accepted – meaning the client was not actually on risk.

The cases are typically small in volume, but the consequences of missing them can be significant. By regularly flagging these to advisers, Drew has helped prevent gaps in cover that might otherwise have gone unnoticed, and the response has been consistently positive. For Drew, it sums up what the TBDM role is really about: adding value beyond the expected and helping advisers deliver the best possible outcomes for their clients.

Better by design:

How L&G is investing in its systems

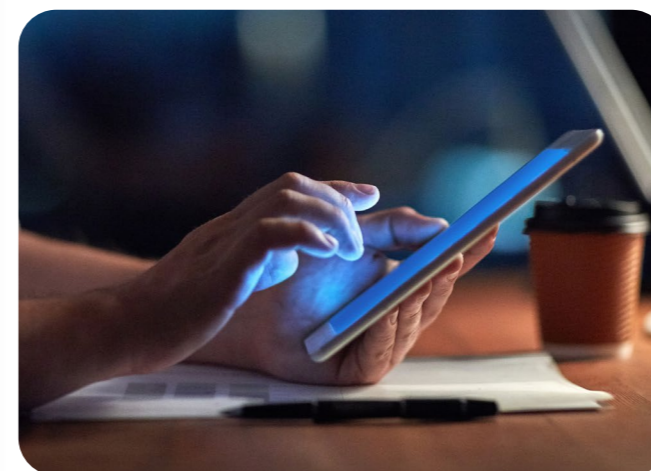
Whether you advise on protection, mortgages, group schemes or retirement, L&G is investing in the platforms and tools to help you do it better. Here's a look at what's new.

Retail Protection E-PSU: cover with confidence

One of the biggest challenges in protection advice is recommending cover without knowing whether your client will be accepted or what their premium will be. With comparison sites delivering instant answers, underwriting uncertainty (sometimes lasting several weeks) risks clients changing their minds before cover is in place. With the FCA's interim market analysis finding the protection gap is widening, the stakes of that uncertainty have never been higher.

Many underwriting delays start before the application is even submitted. A lack of basic information, discrepancies between medical evidence and application answers, and client concerns about disclosure can all slow conversations down. Some clients worry about saying the 'right' or 'wrong' thing. Others fear they won't be eligible for cover at all, making the whole process feel uncertain before it has even begun.

L&G has recently launched the Electronic Pre-sale Underwriting (E-PSU) tool within Online Protection Connect (OLPC). E-PSU is a multi-condition underwriting tool that gives advisers accurate indications of terms, 24 hours a day, seven days a week. Replacing a previous tool that covered body mass index (BMI) only.



From second-guessing to instant answers

Using E-PSU, you get instant indications based on your client's specific disclosures, including potential ratings, evidence requirements, exclusions and any premium uplifts. Questions mirror those in OLPC for consistency, so the indications you receive at pre-sale will match those in the full application. Dynamic questioning keeps the process focused, ensuring clients only answer what is relevant to them, and previous indications can be retrieved using a unique reference number, saving time on re-keying data.

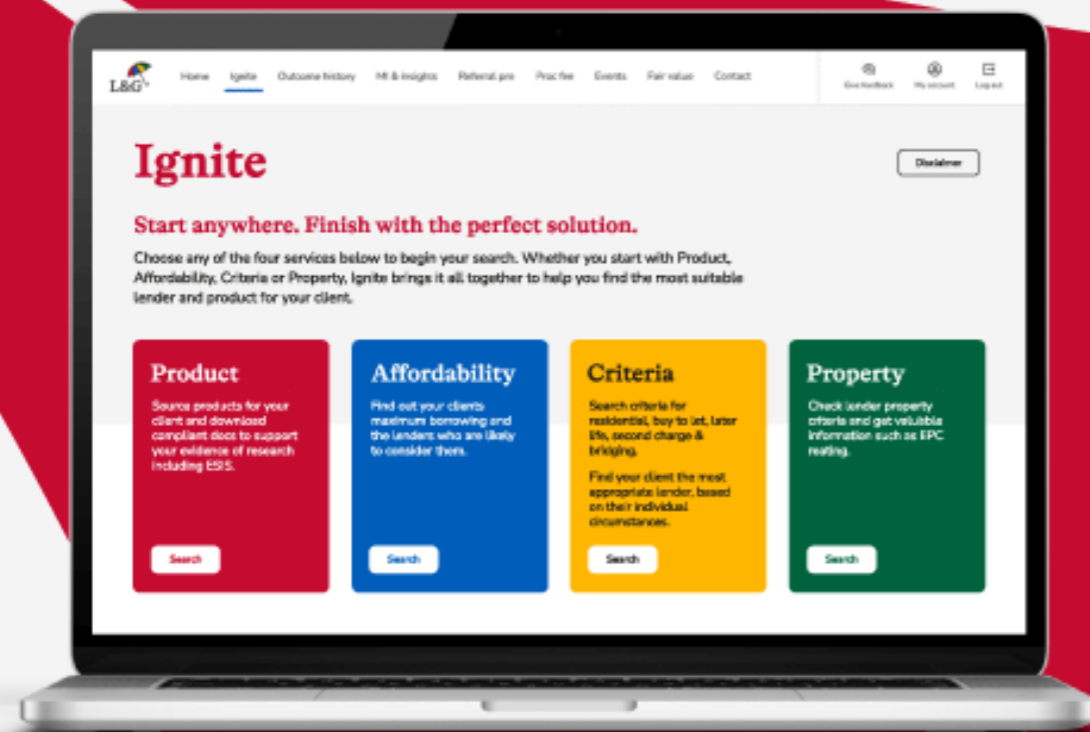
Advisers have already told us the multi-condition feature is particularly valuable for clients with complex medical histories. And while the tool handles complex cases with ease, it remains straightforward and simple to use.

Certainty for advisers, confidence for clients

Accurate pre-sale underwriting is now an essential part of the protection adviser's toolkit. The transparency E-PSU provides helps build client trust and moves conversations on from "I'll check and get back to you" to a place where certainty leads. Advisers can move into the application more quickly, with fewer delays and less risk of inaccuracies further down the line.

As client expectations continue to rise and the demand for fast, digital answers grows, tools like E-PSU are becoming essential. For clients at risk of falling through the protection gap, getting them covered quickly, accurately and confidently is what matters most. E-PSU is built to make that happen.

Watch the E-PSU demo and log in to OLPC to explore the tool.



L&G Ignite: A smarter way to source mortgages

The mortgage sourcing process has long been more complex than it needs to be. Switching between systems, re-keying data and waiting for centralised platform updates to catch up with a fast-moving market. These friction points eat into the time advisers should be spending with clients. As mortgage markets become more volatile and client expectations shift, the case for smarter, faster sourcing tools has never been stronger.

A platform built around four pillars

Ignite is designed to change that. By bringing together four core pillars, Product, Affordability, Criteria and Property, into one seamless experience, it removes the need to switch systems or re-key information. Advisers can filter results, compare options and generate the documents they need, all in one place – with more time freed up to focus on the conversations that matter.

What sets Ignite apart is its self-serve model. Most sourcing platforms rely on centralised updates, which creates bottlenecks during busy periods.

A Bank of England base rate change, for example, can put real pressure on platforms that depend on manual updates to stay current. Ignite removes that bottleneck by allowing lenders to upload product and criteria changes directly into the platform. The result is real-time accuracy, faster turnaround times and confidence that the information advisers are working from is always up to date.

A milestone moment

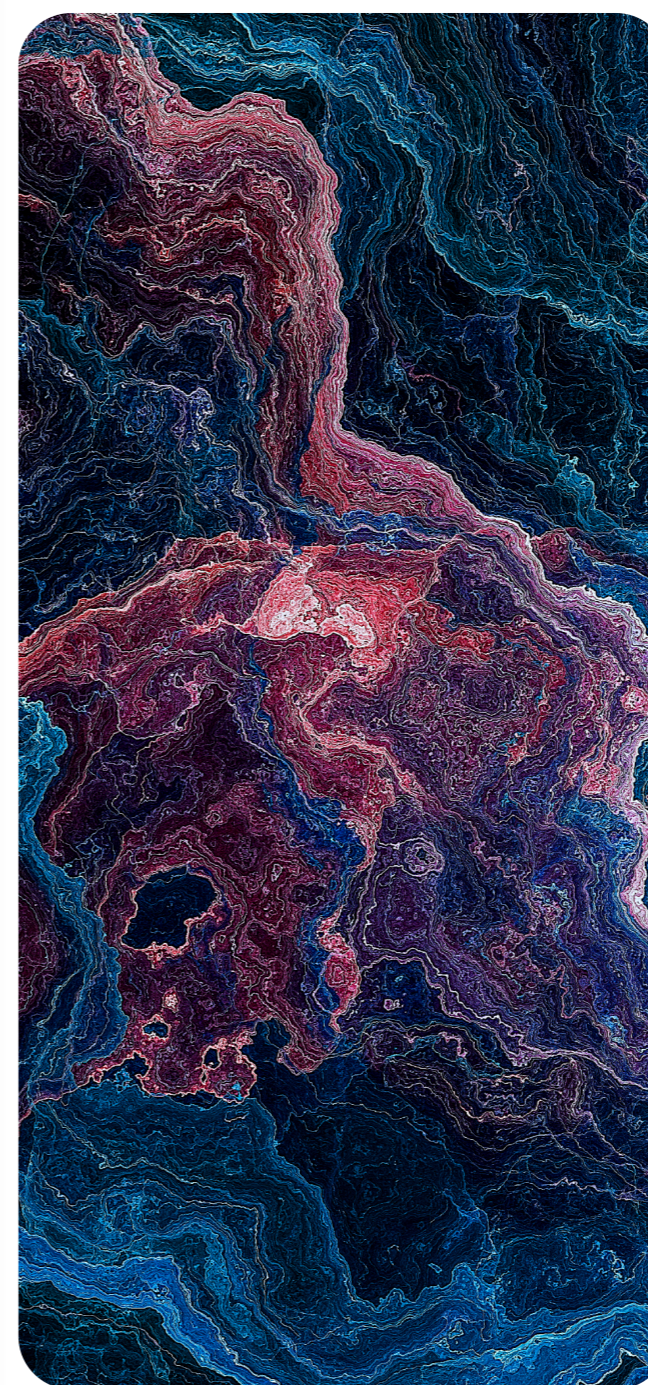
Backed by a refreshed user experience and a new 'The power of 4' marketing campaign, Ignite has reached a significant milestone. These improvements strengthen the platform and position it well for future growth. Giving advisers a faster, clearer and more intuitive sourcing experience, while giving lenders the ability to stay current without depending on centralised processes.

Together, these developments mean Ignite is not just a sourcing tool. It is a strategic asset that supports L&G's growth ambitions and helps us maintain a strong position in a fast-evolving mortgage market.

The real measure of any technology investment is whether it makes a tangible difference to the people using it. By simplifying the sourcing process, removing duplication and enabling real-time updates, Ignite sets a new standard. And ensures that as the market evolves, advisers are equipped to move with it.

Group Protection ONIX: Record results and new possibilities

Since its launch in 2021, ONIX – L&G's digital quote, apply and renewal platform for Group Protection – has been reshaping how advisers work in the group protection market. Offering self-service for all Group Life and Income Protection policies from as few as three individuals, with no maximum and a three-year unit rate guarantee, it was a first in the market when it launched. Four years on, the performance data tells an impressive story.



A record-breaking year

In 2025, ONIX delivered record results, including strong Annual Premium Equivalent (APE) growth across key lines:

- online renewals up 144% year on year
- overall application volumes up 16%
- SME applications up 14%
- new business quote volumes up 2%
- Life Assurance new business APE up 5%
- Group Income Protection new business APE up 8%.

SME growth is particularly significant. Four in five new policies written in 2025 covered fewer than 250 individuals. A clear sign that ONIX is successfully expanding the group protection market into areas that were previously hard to reach, including smaller businesses that may not have engaged with this type of cover before.

Colin Fitzgerald, L&G's Distribution Director – Group Protection, Retail, said: "ONIX is helping to set a new industry benchmark, streamlining efficiencies throughout the entire customer journey, from initial quotation to renewing the business at the press of a button. We are particularly pleased to see how the intermediaries we work closely with are making the most of our ONIX renewal functionality, with a 144% increase year on year."

New: instant quotes for LLP members and equity partners

Building on that momentum, intermediaries can now use ONIX to obtain instant online new business quotes for Limited Liability Partnership (LLP) members and equity partners, from as few as three individuals. Quotes are competitive, come with a three-year unit rate guarantee, and LLP members and equity partners can be included in the same quote as employees or quoted on a standalone basis. Reducing administration and simplifying the process for clients.

This follows L&G's decision to merge its partner policy terms with its employee policy terms, allowing for combined policies. It is a further step in making ONIX a genuinely comprehensive platform for group protection, and in helping advisers reach more of the market, more efficiently.



Retail Retirement

Rethinking the annuity journey: removing friction where it matters most

When a client moves into retirement, time becomes critical and advisers need a seamless, efficient process. While the annuity application journey has traditionally relied on paper forms and wet signatures, it is now evolving into something far more streamlined.

Advisers are balancing growing demands across their industry - from meeting regulatory requirements and delivering good client outcomes, to hitting commercial targets, generating new business and retaining existing relationships. Time is increasingly stretched.

Client needs are also becoming more complex and varied. Longer life expectancies, changing retirement patterns and more diverse family structures means each conversation is rarely straightforward. At the same time, expectations have shifted with fast, digital interactions now the norm, advisers are expected to deliver a service that is both responsive and efficient.

Across much of the advice journey, processes have evolved to support this. But annuity applications have often remained one of the more labour-intensive areas, traditionally reliant on paper forms. Back-and-forth communication and re-keying client information can slow things down at a point where speed and certainty matter most.

Increasingly, digital journeys are addressing this. At L&G, this includes L&G Apply which is our digital annuity application journey enabling online submissions, with funds requested immediately to keep things moving.

Setting a new standard

As more of the advice journey becomes digital, expectations have shifted. Processes that once felt acceptable now stand out.

For clients approaching retirement looking for a guaranteed income, delays aren't just an inconvenience. The longer an application takes, the greater the risk that a guaranteed rate could change. A faster, more streamlined process gives advisers greater

confidence in their recommendation – and gives clients reassurance that the income they've been quoted is the income they're likely to secure.

Moving the industry forward

L&G was one of the first providers to introduce a digital annuity application journey, removing the need for paper forms and enabling applications to be submitted end-to-end via L&G Apply. Client details are pulled straight through from the quote, eliminating duplicate data entry, and funds are requested as soon as the application is submitted.

The impact is tangible. Advisers using L&G Apply can save up to 14 days on the application journey, with some cases completing from submission to authorisation in as little as 11 days. That's less time spent on admin and a smoother path from recommendation to outcome.

Crucially, it also gives advisers greater control. With less manual intervention and fewer handoffs, the process becomes more predictable, helping to protect the rate agreed at the point of advice and giving clients greater certainty over their retirement income.

As retirement needs become more complex, the value of advice increasingly lies in the personal client conversations, not the admin behind them.

There's still more the industry can do to evolve. But the direction is clear. Systems that reduce effort, improve certainty and work seamlessly in the background aren't just operational improvements – they're a fundamental part of strengthening the advice experience.

Find out more about L&G Apply >

What's new on Just Covered?



Catch up on the latest episodes of Just Covered for inspirational stories with experts in their field. Plus we say goodbye to Hazel and welcome our new co-host Georgia Perkins. Have a listen...

Episode 39

Emma Vaughan:

Protection from every angle: Never compromising on the safety net

→ [Listen to episode 39](#)

→ [Watch on YouTube](#)

Emma Vaughan, Managing Director of Omni Protect, brings warmth and candour to this episode of Just Covered. She talks to Wayne and Georgia about her journey through financial services, and the pivotal moment very early in her career that has kept her steadfastly committed to protection – particularly income protection.

Emma explains her role at Omni Protect, where she helps advisers with every kind of protection need. She talks about why education is essential when so many advisers still avoid the protection conversation. Plus, she shares her insights on adviser mindsets and skillsets, protection opportunities and building client trust.

Episode 40

Nathan Wootton:

Breaking down the walls on giving clarity to customers, and confidence to advisers

→ [Listen to episode 40](#)

→ [Watch on YouTube](#)

Nathan Wootton's passion for a watertight customer journey fizzles in this episode of Just Covered.

As Operations Director of Waddle, Nathan spends most of his time educating Waddle's advisers on how to educate their customers. And it's not about the product – that doesn't come for a long, long time, he says.

Instead, making sure advisers can be the architects of effective conversations, without anxiety around the difficult parts, is key to building rapport, eliminating customer confusion and gaining long-term client trust across every part of their life journey.

In this conversation, Nathan gives a glimpse into how award-winning Waddle does business – from having its own claims department to its four-hour protection conversation with customers. Everything here is about making sure the customer knows exactly what they're getting with their policy and beyond.





Episode 41

The art of advice:

Elizabeth Bird and Andrew Teeman on high-net-worth planning and later life lending

→ [Listen to episode 38](#)

→ [Watch on YouTube](#)

Wayne and Clodagh are joined by Elizabeth Bird of Chronos Wealth and Andrew Teeman of Mortgage Advice Bureau, to talk all things high-net-worth financial planning and later life lending.

Elizabeth and Andrew have a shared history – both work in finance, and both have been through divorce. Their careers have brought them together both personally and professionally, and the pair work together to add value to their clients' financial planning. Both say their understanding of divorce allows them to empathise deeply with many of their clients' situations, shaping how they give advice and run their businesses. "It's an art," says Elizabeth.

In this episode, Elizabeth and Andrew highlight the common difficulties facing high-net-worth clients, the upcoming changes to inheritance tax and the need for careful, early planning. They also talk about the shifting realities of retirement: "It's never been harder to get older and retire," says Andrew.

Elizabeth and Andrew also talk about:

- How good financial planning can bring a client's financial future to life, showing them the 'why' of advice.
- The need for early financial education for children – and girls in particular – and the positive impact that can have on financial priorities and how we manage our money as adults.
- The power of telling clients you need to refer. "The best person isn't always me," says Elizabeth.
- Elizabeth and Andrew prove that good advice is about understanding both people and money.





Keep learning

Expert insights, actionable content and on-demand CPD training across protection, business, retirement and home finance.

Income Focus Week

A four-part series helping advisers build, protect and sustain client income at every stage of life. Combining practical strategy with human-centred conversations that drive real financial resilience.

Clients are living longer, working differently and facing more complexity at every turn. Career breaks, blended families and longer retirements mean traditional, product-led conversations no longer reflect real lives. When income planning doesn't adapt, client outcomes suffer.

That's why we're launching Income Focus Week. A daily webinar series to help advisers evolve income advice from a single recommendation into an ongoing conversation, from early planning through to later life.

What you'll gain:

- clear insight into how income needs change across life stages
- practical frameworks to engage clients earlier and more effectively
- techniques for protecting income through complexity and disruption
- real-world strategies for making retirement income last
- adviser-led perspectives on what great client conversations really look like.

[Catch up on demand >](#)

Property, pensions and a fairer divorce

Home Finance

Property and pensions are likely to be your clients' two biggest assets. Yet pensions are often overlooked by divorcing couples, and 43% of those polled felt the process was financially unfair.

Getting involved early means helping clients scrutinise every asset and emerge with genuine financial equality. This guide brings together property and pension insights to help you build the professional networks that make holistic divorce advice possible.

Better divorce outcomes start with financial advice.

[View the guide >](#)

Who is this handbook for?

This handbook is for independent financial advisers, mortgage brokers, pension experts and anyone advising later-life divorcees. It brings financial disciplines together so every professional understands the crucial part they can play.

Divorce can be challenging, but with your help the way ahead can feel clearer, fairer and more hopeful. This guide is the first step.



Home Finance

Understanding the market

To advise confidently on lifetime mortgages, you need to understand where property wealth fits in the broader retirement funding landscape. Lifetime mortgages sit at the intersection of underfunded retirements, asset-rich but cash-poor households and a growing desire among older clients to age at home. Yet very few consumers currently expect to use equity release as part of their retirement strategy, suggesting a clear awareness and advice gap.

The growing gap in retirement planning

The typical equity release client is asset-rich but cash-poor, with most of their wealth tied up in their home rather than in accessible savings or pension income. For many, this reflects a wider gap: while most people expect to rely on the State Pension (around 85%) and private pensions (over 60%), many find their plan won't deliver the retirement they'd hoped for.

The role of equity release in later life planning

Adults aged 55 and over hold over £320,000 in property wealth on average. Far more than their average savings and investments (around £20,000) and considerably more than the average pension pot at retirement. Equity release can play a valuable role in bridging that gap, allowing clients to remain in their own homes and maintain financial independence.

[View the guide >](#)

Mortgage Services

L&G Mortgage Club: Sparks webinar series

Our Sparks webinar series gives you easy access to expert insights on trends, lending opportunities, regulation, technology and affordability. Helping you build knowledge, understand lending criteria, navigate market changes and support your professional development, including unstructured CPD.

Sparks helps you:

- Stay informed with timely, relevant market insights.
- Grow your business with practical strategies and new opportunities.
- Support your development through CPD-accredited learning.

Join us monthly for themed sessions led by industry experts, covering specialist lending, Buy-to-Let, later-life lending and first-time buyer solutions.

Upcoming and on-demand topics include:

- High-net-worth
- Innovation and automation
- Mastering Buy-to-Let
- Holiday let mortgages
- Complex Buy-to-Let
- Specialist lending
- Later-life lending
- First-time buyer solutions

You can register for the full 2026 series and watch sessions on demand, whenever it suits you.

Register now and start sparking new opportunities for your business.

[Register now >](#)

We also run lender and thought leadership webinars, giving you a view of the mortgage landscape and helping you better understand lender appetite, priorities and emerging trends.

[Find out more here >](#)

Keep learning

Retail Protection

Turn knowledge into results – anytime, anywhere

Learning should fit around your day – not interrupt it. That's why our refreshed Adviser Academy makes expert training more accessible than ever.

Whether you've got a spare 10 minutes between meetings or time to deep dive after hours, you can access CPD-accredited content 24/7 and build your expertise when it suits you.

What you'll find inside:

- Expert-led, flexible learning
- Practical case studies you can use with clients
- Tools to strengthen your conversations

Ready to upskill and make an impact?

[Explore now >](#)

Retail Protection

The Journey from Advice to Claim

- And where you make the difference.

This session explores how advisers can get it right at the start to ensure better protection outcomes for their clients when it matters most.

Using real claims insight, case studies, and practical examples, we look at the key role advisers play in reducing misrepresentation, improving disclosure, and setting policies up correctly from day one.

By the end, advisers will feel more confident in:

- Shaping better client outcomes
- Reducing risk to their business
- Having clearer, more effective conversations that lead to successful claims

[Catch up now >](#)

We'll cover:

- Why getting it right upfront matters – for clients, advisers, firms, and insurers
- How misrepresentation happens in real life and the impact it can have on claims
- Common disclosure gaps across medical, lifestyle, financial, and occupational areas
- Practical ways to improve client conversations, using simple techniques like explaining the “why” behind questions
- How tools like pre-sales underwriting and Confirm Your Details (CYD) can help avoid surprises later





Here to help, if you need us

Thank you once again for your continued support.



Just Covered



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