



# The **Link**

October 2025

The L&G magazine  
for intermediaries

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# Welcome to the latest issue of The Link

As we enter the final quarter of 2025, we hope your business is continuing to flourish.

The colder weather is well on its way, so now's the time to curl up with a cuppa and get involved with some professional development. We've put together a range of tips on being the best adviser for your clients (page 6), and delved into the career paths of some of our team and fellow advisers to find out how they got to where they are today.

In these interviews, we catch up with Kelly Bretherton, our new Head of Ignite, James Wrigley, a Senior Mortgage Partner and Basil Anderson, our superstar Business Development Director, to discover why they love what they do.

Plus, we've got plenty of tips on equity release and how advisers can position it positively to their clients. Finally, we finish up with a list of our must-see events over the next few months, from consumer duty to later life lending. There really is something for everyone

We'd love to find out what you think about this edition, so don't hesitate to reach out with your feedback. Wishing you all the best for the next quarter.

**Julie Godley**  
Director of Intermediary, L&G Retail

## What's inside

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# Care Concierge: Helping your clients find the right care

**There are almost six million unpaid carers in the UK, with one in seven people balancing work and caring responsibilities. And, with over-85s set to double by 2041<sup>1</sup>, this figure is only going to rise.**

For families dealing with later life care responsibilities, their duties can often become stressful and overwhelming. We created Care Concierge, our free telephone service, to help support them.

We offer free guidance and information over the phone to help your clients understand, find and fund adult and later life care. Our team can talk them through the care system including any state funding they might be eligible for. Your clients can access this when they purchase a qualifying L&G policy with no extra fee.

Many people call our Care Concierge team at a point of crisis, typically after a loved one has been admitted to hospital and is likely to have significant care needs when they are discharged.

There's a lot to consider when looking for care and it's important that your clients get the support they need. Our team have extensive knowledge of the care industry and are completely impartial.

**“Friendly, calm and reassuring. Excellent advice given without any pressure.”**

Whether your clients have an immediate need for care, are doing some research or would just like an informal chat, our care experts are there to support. It's available to L&G customers and their families, is unlimited and completely free of charge, so they can give us a ring whenever they need.

## Helen's story

After being in hospital, Helen's father needed significant ongoing care and support. During the discharge process, it wasn't clear how and where this would be provided. Our Care Concierge service provided Helen with guidance about social care and the NHS system, helping her understand it better and get her father the care he needed.

**We asked Helen to describe her experience of using Care Concierge...**

“The main thing was just understanding what we could expect from the various agencies we were talking to. Over a few months I've sat through three different care assessments. Care Concierge helped me know I could ask for a new assessment due to a change of circumstances and understand what the outcome of an assessment should be.”

“Just being able to talk that over with my Care Consultant, Nikeisha, who I'd absolutely call out as being exceptional, was so helpful. Nikeisha always followed up with me after our calls and made me feel as though I could

come back to her if I needed to, that I'd never reached the end of the support Care Concierge can provide.”

“Financially, we were in a difficult place for dad's care, as he was well below the thresholds for where you should be getting assistance from the council, but he had a property. We were told by the council it would take six months to set up an arrangement to cover the cost of dad's care through his house, but Nikeisha was quick to point out that there is a stricter timescale they have to adhere to.”

“She listened closely to what we were dealing with and could put her fingers on the information we needed to keep pushing things along.”

“I told her, ‘**You're just so trustworthy. I'd have a conversation and know that it was going to be followed up. It was so nice to have a trusted friend to help you through the process.**’”

To find out more about how Care Concierge can support your clients, take a look at our website: [www.legalandgeneral.com/adviser/protection/products/umbrella-benefits/care-concierge/](http://www.legalandgeneral.com/adviser/protection/products/umbrella-benefits/care-concierge/)

1. ONS National Population Projections 2018 (2019-2021)

# Introducing Kelly Bretherton

## Our new Head of Ignite

**Kelly has worked in financial services for 26 years. She started out at Northern Rock working as a cashier, where she was held at gunpoint in a bank robbery.**

Since then, she's gained experience working for a range of well-established companies including West Bromwich Building Society, Egg and Iress. From training to be a mortgage adviser, to being

a financial crime investigator and head of product for intermediary mortgages, Kelly has seen it all. And that brings her to her new role at L&G, as Head of Ignite.

We sat down with Kelly to find out more about her career path and what she's hoping to bring to L&G.



### What has been the most rewarding aspect of your career so far?

I love building products or new features that make a difference to broker's lives, enabling them to work more efficiently and streamline the end-to-end process. When you hear that something you worked on saves them x amount of time, it's very rewarding.

On a personal front, I was especially proud when I was offered the role of Head of Product at Iress, as it came after a difficult time. The previous year, I lost my mum, and work was my distraction so when I was promoted it meant a lot and gave me something to focus on.

### Tell us about your new role and some of your goals for the next 12 months?

In my new role as Head of Ignite, I'm responsible for the success of Ignite, our digital mortgage research tool for advisers. With a clear strategy, I will be leading the Ignite team to deliver a product that meets the market's evolving needs, from both a lender and broker perspective, and to drive adoption so that we are able to achieve the commercial targets of the business.

In the next 12 months, the focus is to really drive the adoption of Ignite in the market. In Q4, we have three key clients that will be going into pilot, so we need to make sure we are ready to support these clients while continuing to develop Ignite and pursue any revenue opportunities.

### How do you feel your role ties in L&G's purpose and strategy?

My role ties in with L&G's purpose of investing for the long-term, which our futures really depend on as technology is continually evolving. For example, the introduction of AI is beginning to shape the industry. I'm keeping a close eye on it and what it will mean in terms of mortgage sourcing. Through the revived focus on Ignite and opportunities with AI, it will allow us to have a sharper focus, leading to sustainable growth and ultimately enhanced returns.

### What do you see as some of the wider market challenges and opportunities over the next 12 months?

Ignite is the only sourcing provider in the market that empowers lenders to maintain their product and criteria data in Ignite. This removes any bottlenecks other sourcing providers have as lenders can publish their data immediately, rather than the 24 to 48 hours it may take elsewhere.

We've still got further improvements we can make here and are currently working on a proof of concept to import data via APIs, which will improve the accuracy of our data and make our processes more efficient.

I've touched on AI, and I believe there are opportunities here for us. Sourcing systems will evolve from the traditional filters we see today to being more conversation-based. It's critical the information that brokers rely on is accurate, which is why I believe sourcing systems will still need to play a vital role in the market.

Lenders could also move to bespoke pricing and then Ignite may become an aggregator of data, using lenders' systems to obtain quotes, similar to how things progressed in the protection market some years ago. So, it's an exciting time with lots of opportunities.

### What do you enjoy doing outside of work to help work/life balance?

Outside of work, the majority of my time is spent with my husband and two young children, my daughter Lola who is 7 and my son Louie who is 2. They certainly keep me busy. It's a complete juggling act balancing work and home life but my husband and I make a good team. We love our family holidays and weekends away in our campervan. Nothing beats a stroll through a forest with our dogs to reset after a busy week.

My other passion is F1 racing and would love to go to more tracks to watch it. We've been to Silverstone and Barcelona so far. Maybe Vegas is next if I win the lottery!

# Being the best adviser for your clients

In today's complex and fast-changing marketplace, searching for the right life insurance can feel like navigating a maze. Customers are faced with countless options, confusing terminology and varying costs. This is where they need a trusted adviser whose main goal is to protect their financial wellbeing.

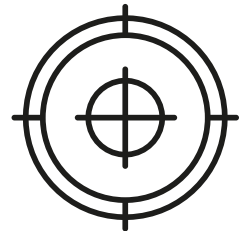
To be the best at what you do, you must combine deep industry knowledge, integrity, and have a genuine commitment to fulfilling the customer's needs. We've put together some key tips to help you achieve this.





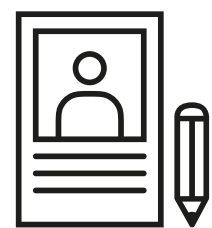
## Truly understanding your client

The best advisers listen first and sell later. Each customer's life, business, and risk profile is unique. When you take the time to understand their circumstances, goals, and concerns, you can tailor solutions that provide real value. Asking the right questions and actively listening builds trust and is the foundation on which everything else should be built on.



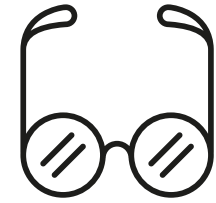
## Mastering the market

You know the market inside and out. It's essential to stay informed about policy changes, emerging products and shifting regulations. You also need strong relationships with multiple insurers, which helps you compare options and negotiate the most competitive terms.



## Continuous learning and adaptability

The insurance landscape is constantly evolving. The best advisers continue to learn by developing professionally, attending industry events, earning certifications, and using new technology. Digital tools can streamline day-to-day interactions and enhance customer communication, making your service faster and more convenient.



## Offering honest, transparent advice

The best advisers explain coverage, costs and limitations clearly, without jargon or fine-print surprises. They recommend what's truly in the client's interest, even if it means their commission is lower. This honesty not only serves the client's needs but also builds long-term loyalty and creates a trustworthy reputation.



## Proactive risk management

Life insurance isn't just about responding to problems, it's about preventing them. An adviser who adds real value will proactively review policies, assess risks and suggest adjustments as the client's circumstances change. Whether it's a growing business that needs to update its cover or a family with new challenges to protect, the best advisers anticipate their client's needs before they're asked.



## Providing exceptional service

Speed, accuracy and empathy define great service. From the initial policy search to claims handling, an adviser must respond promptly and efficiently. When a claim arises, often during stressful times, you should go above and beyond to guide the client through the process.



**Being the best adviser isn't about selling the most policies, it's about protecting people's needs and their futures. It's about building relationships rooted in trust, delivering expert guidance and showing up for clients when it matters most. In a crowded marketplace, the advisers who combine knowledge, transparency and genuine care will not only stand out, they'll make a lasting difference in their client's lives.**

**Mike Pritchard**  
Programme Manager, DQM Programme, L&G Retail



# The adviser interview

James Wrigley

James has been a Senior Mortgage Partner at L&G for almost 10 years. He's worked in financial services for 15 years and before becoming an adviser, he worked in invoice finance and debt recovery. He now specialises in mortgage and protection advice and sells decreasing term assurance and income protection policies most often.

“

I always understood the need for protecting clients, but it really resonated with me when I saw and assisted in the first payout for a client and how grateful and life-changing the results can be.

”

- 1** **How do you tailor your advice to individual clients?**  
It's all about having a meaningful conversation with them. It's not down to us as advisers to decide what the clients want. You need to get to know them and their priorities. Then you're able to have a meaningful discussion and give them bespoke advice based on their needs.
- 2** **Why do customers come to you to take out protection?**  
There are lots of things out there for people to read, but my experience and knowledge of the products gives them the peace of mind that they are making the right decision for them and their family.

- 3** **How have you helped clients achieve their financial goals?**  
At every appointment I go through a client's budget to ensure that any products they're going to take out are affordable, but also fit their needs. We go through best case advice but also realistic advice. It's important to have the right amount of cover, but the premiums have to be manageable. Having the in-depth discussion ensures that they are spending money in the correct manner.
- 4** **What ongoing support do you provide to clients after the initial consultation?**  
I confirm with all my clients that I'm here to support them throughout the whole house buying process. I make it clear that we can set up multiple appointments to ensure they are happy and to re-confirm what the advice covered. If they wished to amend, add to or cancel any policies, it's important that we have another conversation to ensure the desired outcome for the client. Moving forward, their policies are always reviewed at point of remortgage, unless they would like to speak before.
- 5** **What more would you like to see from providers?**  
I think the underwriting process needs to improve, especially when dealing with GP surgeries. There is often a large window of time where nothing happens, and it seems that no one is supporting that process. Also, there needs to be greater detail around increases in premiums, so that clients are clear why the provider has decided to increase.
- 6** **What opportunities do you see for yourself and other advisers in 2025?**  
In our industry a lot can change very quickly. I always think the need for ethical advice is higher than it has ever been. If advisers and companies keep up with the new products and technology available, there will be plenty of opportunities out there!

# Introducing L&G Apply

## A faster way to submit annuity applications

The annuity application journey just got smoother, quicker and easier, thanks to our all-digital annuities platform, L&G Apply. A new system that's going to be a gamechanger for many firms.

Let's look at some of the key benefits our new platform offers.

### Move into the fast lane

With L&G Apply, you can save up to 14 days per application journey. The platform guides you step-by-step through each application. And as you go, it automatically pulls through your client's information.



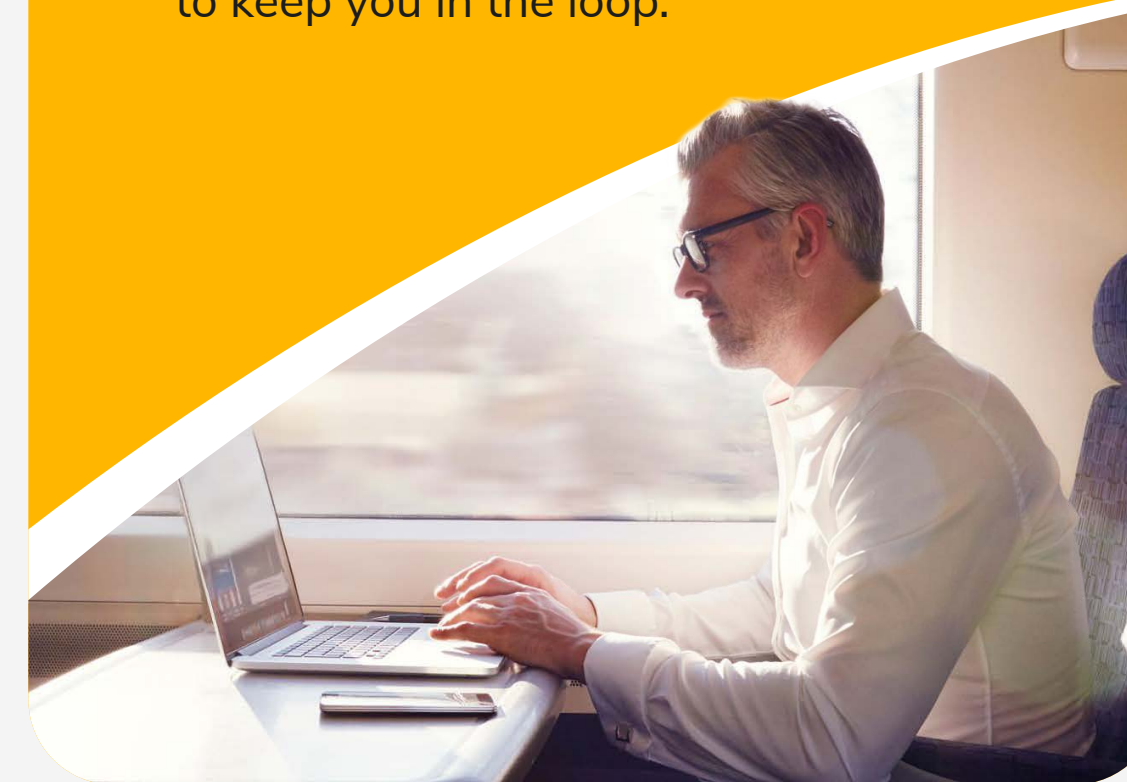
### Skip the wet signatures

There's no more printing, signing and sealing when you go digital with L&G Apply. So you can wave goodbye to piles of paperwork and wet signatures.



### Take applications on the go

You'll be able to enjoy the freedom of completing your clients' applications from anywhere. You can connect to L&G Apply from a range of devices, whether it's a laptop, tablet or mobile. You'll also receive automatic updates to keep you in the loop.



### Register your interest now

We're excited to start transforming how you apply for your clients' annuities and make the process effortless for you and your customers.

Initially, L&G Apply will only be available to a select number of firms. Register your interest to be kept up-to-date about when you can access L&G Apply.

Don't wait – [register your interest here today >](#)

# Leaving a legacy in their lifetime: Rethinking equity release

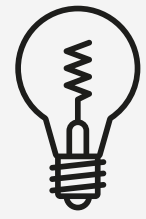
**Across the lifetime mortgage (LTM) market, a new opportunity is emerging. LTMs are no longer seen as just a financial tool for retirees – they're now increasingly being used as a way of helping family members onto the property ladder.**

Given today's economic challenges, this makes total sense. According to the Equity Release Council, UK homeowners over 55 hold more than £3 trillion in housing equity. Yet, first-time buyers often face the task of saving tens of thousands of pounds for a deposit, while renting at high costs.

For these reasons, many over-55s will find the idea of releasing equity from their home to help the next generation onto the property ladder appealing – especially if they don't have to sacrifice their current way of life or home in the process.

So, how can advisers teach their clients about the valuable role LTMs can play in family financial planning?





## Rethinking how we position LTMs

First, the conversation needs to shift from framing LTMs as a 'last resort' to recognising them as 'family enablers'. So rather than just focusing on the older homeowner, advisers support the whole family.

Initially, this might mean talking to older family members about:

- **The range of products available** – like over-55s LTMs and retirement interest-only mortgages
- **How the products work** – from roll-up interest, inheritance impact, optional repayments and more
- **Key LTM features** – such as no negative-equity guarantees, drawdown options, and voluntary repayment plans

Then you should make sure the younger family members are involved in conversations about:

- **The benefits of bank of family gifting** – such as help with deposits to unlock lower residential mortgage interest rates and early inheritance.
- **The advantages and disadvantages of home ownership** – like building equity, freedom to customise the property as you wish and ongoing maintenance and repair costs
- **Inheritance tax implications** – and how these arrangements can affect them financially later down the line

## The benefits of early inheritance

Another major selling point is that clients can see the impact of their legacy while they're still alive – and give financial support at a time when it's of more value.

The average person receives an inheritance at 61 years old – an age where many already have a home or have paid off their mortgage. Receiving this money earlier instead can offer greater benefits, arguably when it's most needed.





## How do you make sure everyone's happy?

It's always worth bearing in mind that the decision can be as emotional as it is financial for many families.

Guiding them towards the right outcome means getting to know their dynamic, understanding their financial situation and then opening space for honest dialogue.

It's important to be clear on everyone's goals and expectations. Both generations need to be on the same page about the money and what it's being used for.

For example, a grandparent may be happy to give towards a deposit or solicitor's fees but upset if they find money has been used for something less critical like garden furniture or a patio. As their adviser, you're well-positioned to offer practical advice that takes the emotion out of these conversations.

Most families don't make these types of decisions lightly. You'll need to be prepared to maintain an ongoing discussion, sharing any knowledge and additional information along the way and

scheduling follow-up meetings. They may also want to contact you with more questions again later, so be ready to pick the conversation back up whenever they're ready.

## Let's lead the conversation together

When treated with care, reframing LTM's can be a powerful opportunity. It offers meaningful value to the entire family and places equity release as a way to support a bigger picture that goes way beyond your clients' retirement. And with current challenges, it seems increasingly likely that it will become a more common choice for many families in years to come.

But it also comes with an added responsibility – making sure everyone involved is as informed and confident as possible about their decision.

If we lead the conversation properly, we can move the industry forward – one home and one generation at a time.

**To find out more about our LTM's, visit our dedicated page: [Lifetime Mortgage Info For Financial Advisers | Legal & General](#)**

Disclaimer: A lifetime mortgage is a loan secured against your client's home that is usually repaid when your client dies or moves out of their home into long term care. Unpaid Interest is added to the loan amount each month, meaning we charge interest on the loan plus any interest already added. The amount owed will increase quickly over time. There may be cheaper ways to borrow money. Repaying the loan early is likely to cause a significant early repayment charge. A lifetime mortgage will reduce any inheritance. If your client gifts money away, the recipient may have to pay inheritance tax in the future. A lifetime mortgage could affect any entitlement to means-tested state benefits. As a last resort, your client's home may be repossessed if they do not keep up with any mandatory interest payments.

## Get to know



# Basil Anderson

## Business Development Director (interim) Retail Annuities

Before working at L&G, Basil worked for General Electric within their Equipment Finance business, Allianz Insurance as a Partnership Development Manager and as an Insurance Manager for Bank of Ireland working with key insurer partners. We had a chat to find out more about his career, his time working for L&G, and his hopes for the future.

### What has been the most rewarding aspect of your career so far?

It's always been people-related, so coaching a colleague, helping them to develop and grow in order to achieve their aspirations, or assisting an intermediary with trying to find an appropriate solution for their client has always been the kind of thing I find most rewarding.

### Tell us about your new role and some of your goals for the next 12 months?

I'll be leading the Business Development team with the goal of supporting intermediaries with holistic retirement planning through our annuity offering.

I want to continue the work of developing our talented and knowledgeable team to make sure we are the provider of choice. I want this to be not just because we deliver market-leading technological solutions with L&G Apply or Track my Apps, but because we enjoy developing consultative relationships with advisers, helping to grow their businesses, as well as delivering value for their clients. I want everyone in the team to feel comfortable with the changing pensions landscape, so we are seen as experts in our field.

### How do you feel your role ties in L&G's purpose and strategy?

As a Bristolian, I see the long-term investment L&G has in the UK and my city first-hand. I am proud to see L&G is using

the UK's pensions and savings to drive economic growth in my city post-Covid.

L&G is a significant investor in Bristol, having committed £310m in Build to Rent and modular housing schemes, alongside commercial real estate, such as a Civil Service hub and the Quayside Bristol office development. In addition to this, the Temple Island development will complement the wider 'Temple Quarter' partnership, and includes working with Bristol City Council, the University of Bristol and Network Rail.

L&G's new development will bring forward a resilient city centre offering in the face of current structural changes in working, retailing and leisure. The Temple Island scheme will enable the growth and innovation stemming from the University's neighbouring new Innovation Campus by providing incubator space, affordable housing and new employment opportunities for the local knowledge economy. I'm proud of the L&G ecosystem and the fact my daughters can see first-hand the real difference L&G is making to everyday people's lives.

### What do you see as some of the wider market challenges and opportunities over the next 12 months?

Most people are probably aware of the headlines around the inheritance tax on pensions announced at the Autumn Budget 2024. As you can imagine, the consultation led to many questions within the adviser community and my view is that a big part of our role at L&G is to provide clarity where confusion reigns.

The proposed legislation will likely affect retirement planning conversations, as clients are now faced with new challenges to their retirement and legacy planning objectives. But these challenges create an opportunity for L&G to help navigate these changes to ensure clients can enjoy the retirement they have planned for themselves while protecting any legacy they have earmarked for their loved ones.

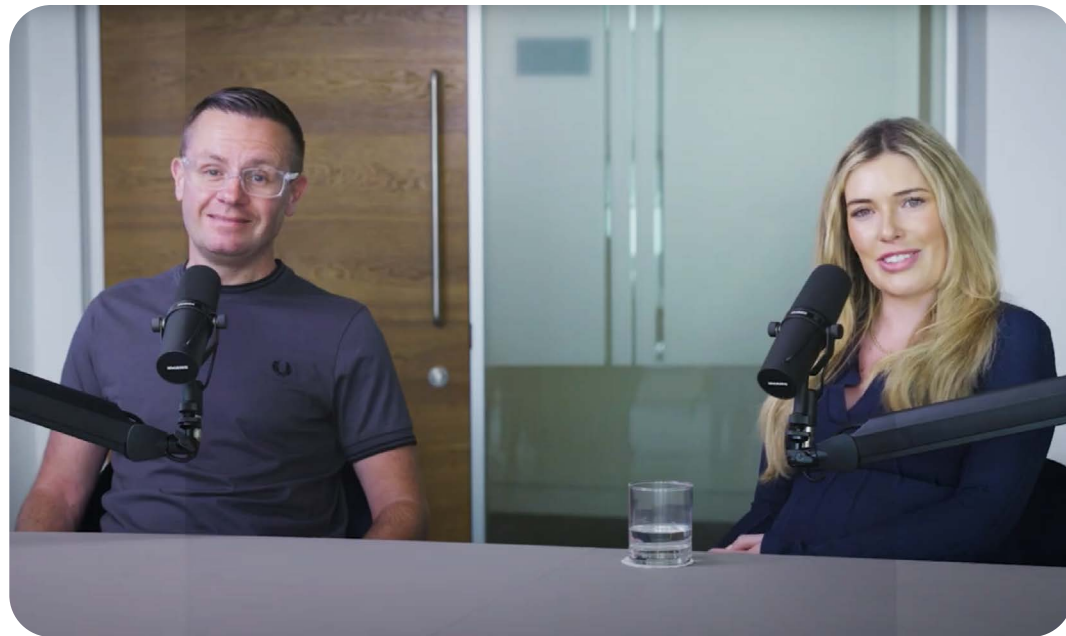
### What do you enjoy doing outside of work to help work/life balance?

Before taking on the part-time role of 'Dad's Cab' I used to play a lot of sport, so in my spare time I try to maintain a level of fitness by visiting the gym. As I no longer play competitive sport, I enjoy watching my daughters compete around the UK and Europe in WAKO kickboxing tournaments.

I also enjoy the card game Uno, and the Anderson household is very competitive to the point that I invented 'Three card Uno' so we could play quickfire games. As a family we enjoy holidays although as the girls get older it's becoming harder to please everyone!

# What's new on Just Covered?

All of these great shows are available to listen to, and more, if you visit our [Just Covered page](#) >



We're back again with our latest podcast episodes that are jam-packed with financial expertise and the perfect soundtrack to your next dog walk. Hazel and Wayne have been busy chatting away with some leading experts in their field, as well as discovering inspirational stories along the way. Have a listen...

## Episode 30

Turning trauma into triumph:  
Filling the vacuum in bereavement support

We speak with Rhian Mannings, founder of the 2Wish Charity about her emotional and thought-provoking story. In 2012, Rhian suffered a deeply profound and challenging experience, losing both her infant son and husband in just a matter of days. It changed her life forever. The clear absence of bereavement support in her Welsh community caused her to set up her own charity service. Today, it operates in England too and her incredible work has been recognised with an MBE, the New Year Honours list and more.

[Listen to episode 30 >](#)

## Episode 31

Guiding professional growth:  
Being comfortable with the uncomfortable

We meet Sidney Wager, newly appointed Managing Director at L&G. Well-known across the mortgage industry, Sidney stands out for his diverse, sector-spanning career. Something that not only gives him an original industry perspective but has, no doubt, informed his success over multiple decades and roles. During our chat, he shares some real gems about career longevity, professional agility, adapting to change and confronting new challenges.

[Listen to episode 31 >](#)

## Episode 32

Recognising opportunity:  
Supporting the next generation of intermediaries

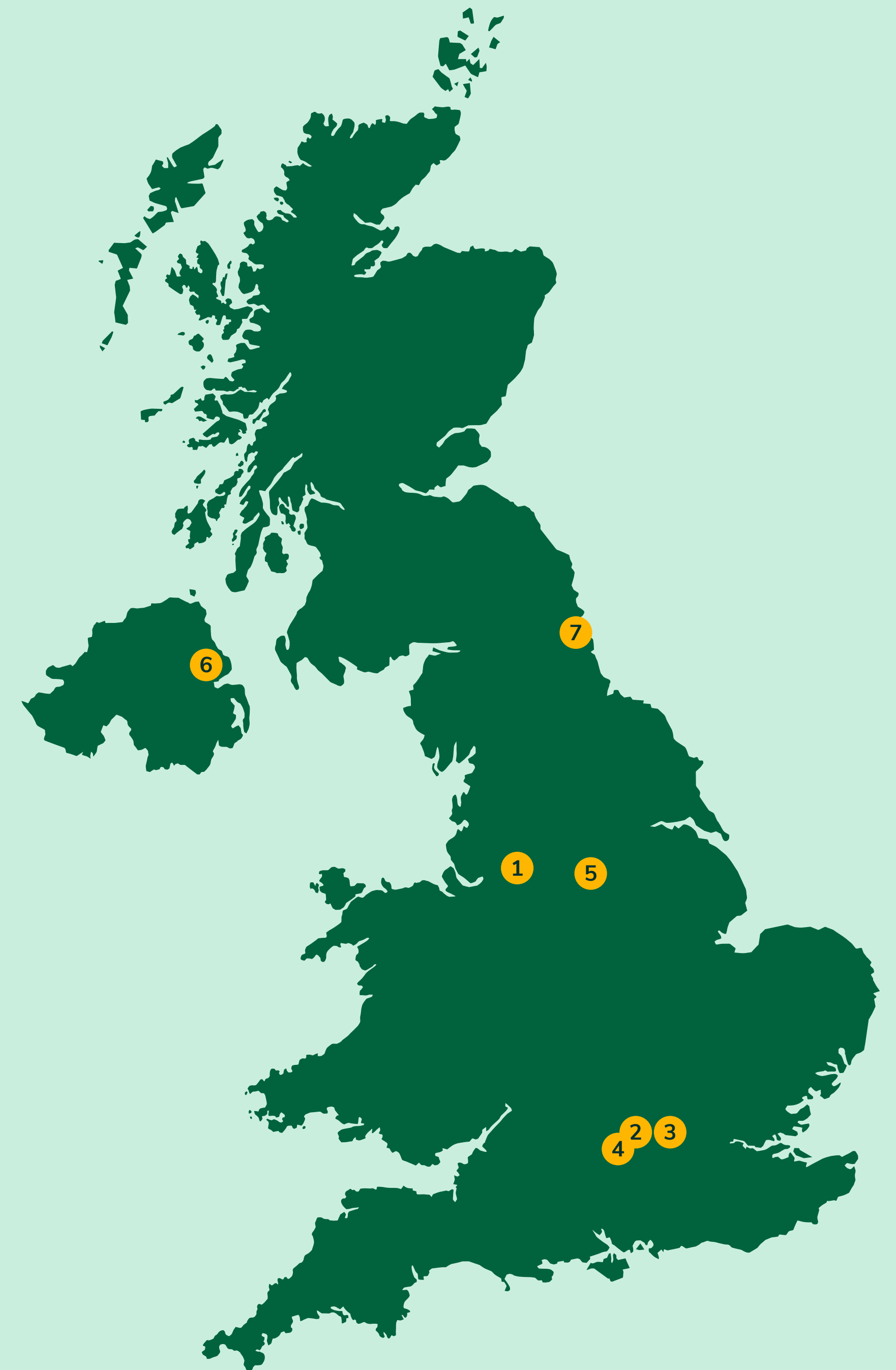
We meet Matt Brown, HL Partnership's new Propositions Director. Already a respected figure in the mortgage sector, Matt has 20 years' experience working at firms like PRIMIS Mortgage Network, eConveyancer and NatWest. We were delighted to discuss his career so far, as well as the challenges and opportunities he currently sees in the intermediary space. We also heard about HLP's success at our Business Quality awards. And we uncover some of his key tips for new advisers and intermediaries, especially around training and embracing emerging technologies.

[Listen to episode 32 >](#)

# Just the ticket

We hope to see you at our events in the near future.  
There's something for everyone and lots to get involved in.  
Follow the links to find out more and register your interest.

- 1 Professional Paraplanner – Technical Seminars**  
Wednesday 22nd October | Manchester  
[Register >](#)
- 2 Consumer Duty Alliance Roadshow**  
Tuesday 4th November | Marlow  
[Register >](#)
- 3 PFS Conference 2025**  
Thursday 13th November | London  
[Register >](#)
- 4 Professional Paraplanner – Technical Seminars**  
Wednesday 19th November | Reading  
[Register >](#)
- 5 The Later Life Lending Summit**  
Wednesday 19 November | Sheffield  
[Register >](#)
- 6 L&G Mortgage Club – Belfast Roadshow**  
Thursday 20th November | Ballyclare  
[Register >](#)
- 7 Professional Paraplanner – Technical Seminars**  
Wednesday 26th November | Newcastle  
[Register >](#)



# Here to help, if you need us

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continued support.



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