



Featuring:

Inheritance tax and holistic advice



Plus:

Better protection conversations

How clear, needs-based discussions
can help build trust and engagement

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Welcome to the latest issue of The Link

The advice landscape continues to feel busy and complex, with regulatory change, evolving client expectations and important conversations around later-life planning all shaping advisers' priorities.

As advisers, you are often supporting clients through moments that require more than technical expertise alone. Whether that is helping families think carefully about the impact of pension inheritance tax changes, supporting clients following a bereavement, or recognising when vulnerability may affect decision-making, the value of advice is in helping clients move forward with clarity and confidence.

These conversations may not always be straightforward, and they can take advisers into areas of planning that rely on strong professional networks, careful collaboration and a truly holistic view of a client's circumstance. That is where expert, holistic advice can make a real difference.

This issue of The Link is packed full of insight and practical support to help you along the way. We look at how advisers can support vulnerable clients, consider the importance of planning conversations across generations, and share content designed to help you strengthen client relationships at some of the moments that matter most.

We know the coming months will bring change and opportunity. At L&G, we are here to support you as you navigate what's ahead, supporting your conversations at the right time and building stronger outcomes for your clients.

I hope you enjoy this edition.

Cecilia Furner

Distribution Director, Retail Retirement



Inheritance tax planning is no longer just for the wealthy

For many years, inheritance tax (IHT) was seen as a specialist area, typically reserved for wealthier families whose retirement, investment and protection needs had already been addressed. That is now changing.

Frozen tax thresholds, rising property values and the proposed changes to IHT that could kick in from April 2027 mean more clients may need to think about IHT planning.

The key change expected to take effect from April is that leftover private pension pots will no longer sit outside IHT rules. Under current rules, unused private pensions can generally be passed on free from IHT (though income tax may be applied in some cases). However, if the proposed legislation becomes law, they will soon be counted as part of an individual's estate. This means that many people who may not consider themselves wealthy could – if they own their home and hold investments and a pension – find themselves with an estate that exceeds available allowances.

Add in the great wealth transfer – the massive flow of wealth from the older generation to the next that is expected to play out over the coming 30 years – and it's clear that advisers are entering a new era of financial planning.

Together, these developments give advisers an opportunity to broaden the conversation around IHT from tax mitigation alone to long-term financial planning.

Why more clients may be affected

One of the main misconceptions about IHT is that it only affects the super-rich. However, research by the Office for Budget Responsibility suggests that more than 10% of estates could pay IHT by 2031. As the IHT net widens, it is likely to capture not only high-net-worth families but also professionals, business owners, retirees and long-term investors who have built wealth gradually over time.

For advisers, this could create an engagement opportunity. People who have never sought IHT advice may begin to need it. Existing clients might also need help understanding how to preserve, use and pass on their wealth in a way that works for them.

Joined-up advice

The challenge is that there isn't a one-size-fits-all solution to IHT planning. A client's estate may include property, pensions, savings and investments. Their priorities could range from retirement income and care costs to gifting and family support. Each element needs to be considered in the context of the individual client.

This is where advice can add real value: by helping clients understand the role each asset should play, and how different planning decisions interact over time.

Retirement income and legacy planning are coming together

Historically, retirement income and estate planning were treated as separate conversations. The proposed pension changes expected to take effect from April 2027 are likely to bring them closer together.

If the legislation becomes law, exposing unused pensions to IHT, some clients may reconsider how and when they access their pension savings. For some, that could mean drawing benefits earlier. For others, it might mean gifting from surplus income (subject to applicable conditions and individual circumstances) or using guaranteed income as part of a wider legacy strategy.

This is one reason why annuities have returned to the client conversation. Guaranteed income can help provide certainty in retirement, support confident spending and create scope for gifting or protection-based legacy solutions.

Property wealth plays a key role

For many people, their home remains their most valuable asset. This means property wealth should not be left out of later life planning conversations.

Later life lending, such as lifetime mortgages, can, where appropriate, form part of a wider decumulation and legacy strategy. It may help clients maintain their lifestyle, fund their care needs or give gifts during their lifetime.

Viewed in isolation, releasing equity may seem counterintuitive for legacy planning. But as part of a broader plan, it can help clients move wealth to the next generation at a time when it may have a greater impact.

Protection can support IHT planning

Protection is sometimes overlooked in estate planning, but it can play an important role.

Whole of life policies written in trust can help provide a dedicated fund to meet future IHT liabilities. **Gift inter vivos** cover can help protect larger gifts during the seven-year period. Term assurance may also support more targeted planning needs. As always, the suitability of any protection product will depend on the client's personal circumstances. Where relevant, the client may wish to seek independent financial advice.

Protection does not remove an IHT liability. But it can help ensure liquidity is available when it's needed, and that more of the estate passes to the intended beneficiaries.

Where advisers demonstrate their value

IHT may be the catalyst for these client conversations, but the advice opportunity is arguably much broader.

Clients are navigating longer lives, rising care costs, tax uncertainty and family responsibilities. No single product can solve all these challenges. The value of advice lies in helping clients connect the dots.

That means building financial plans that balance income, lifestyle, security, flexibility, family support and tax efficiency. It also means helping clients answer some of the biggest questions they will face:

How much money is enough? How do I live well? How do I support my family? How can the wealth I've built deliver the greatest possible impact?

For advisers, the challenge is to help clients answer these questions and turn uncertainty into informed, joined-up decisions.

For more support, explore our Adviser Academy – a practical hub of on-demand webinars, tools and guides to help you navigate later life and legacy planning conversations with confidence.



For more support, explore our [Adviser Academy](#) – a practical hub of on-demand webinars, tools and guides to help you navigate later life and legacy planning conversations with confidence.

Providing certainty when care costs are uncertain

For many clients, later life care is no longer a distant “what if”. Longer lives, rising care costs and increasingly complex family circumstances mean care funding now needs to be a core part of financial planning. But the challenge is not simply finding one product, or one pot of money, to pay for care. It is about building a holistic solution that reflects the client’s income needs, assets, family priorities, tax position and personal wishes.

That solution may draw on several areas. Pensions, savings and investments can provide flexibility. Property wealth, whether through downsizing, rental income, deferred payment agreements or equity release, may be relevant for clients who are asset-rich but income-poor. Family support, state entitlements and NHS Continuing Healthcare may also form part of the picture. However, an **immediate needs annuity** can be a particularly valuable solution, providing a guaranteed income for life that is specifically designed to meet ongoing care costs.

The certainty an immediate needs annuity provides can be powerful. While other assets may be impacted by market performance or depleted over time, a guaranteed income can help ensure care costs continue to be met regardless of how long care is required. For clients and their families, this can provide reassurance and remove a significant source of financial uncertainty at an already emotional time.

This does not mean an immediate needs annuity will be right for every client. Like any solution, it needs to be considered alongside the wider financial plan, including estate planning objectives, other available assets and the need for flexibility. But for clients seeking certainty and a clear way to ring-fence funding for care, it can play an important role.

That is why the adviser’s role is so valuable. The conversation needs to move beyond simply asking, “How will care be paid for?” and instead explore what clients want later life to look like. Do they want to remain at home for as long as possible? How important is it to leave an inheritance? Who would they want involved in future decisions? What level of income certainty would help them and their family feel more in control?

By asking the right questions and considering the full range of funding options, advisers can identify the most appropriate solution for each client. An immediate needs annuity may not be the whole answer, but for many it can provide the certainty, dignity and peace of mind that sit at the heart of effective care planning.



By Georgia Perkins,
Market Development Manager

Get to know: Barry Kellegher

Market Development Manager



Q1: Can you tell us a bit about your career journey and what led you to this role at L&G?

It was largely down to chance, and saying ‘yes’. You never know where ‘yes’ will take you, and it’s generally more fun than saying ‘no’.

Within L&G, I started as an Adviser, then became a Sales Manager, before running inheritance tax (IHT) seminars and taking on developmental roles, primarily for a diverse group of bank and building society partners. More recently, I’ve moved into the role of Market Development Manager, working more broadly across the whole of Retail.

I know what I’m best at and what I enjoy most, so at the tender age of 55, I focus on doing the things that bring me joy and deliver the most significant client outcomes.

Q2: What’s the biggest lesson you’ve learned in your career so far?

Not to get defensive if someone has a different opinion from your own. It’s about what gets the job done in the best way.

Life is also subjective, and there are very few absolutes. There may be a best way of doing things, but there is rarely a right or wrong way.

Q3: What do you enjoy outside of work that helps you maintain a healthy work/life balance?

I’ve had reason in my life to value the importance of always staying strong and healthy. So, I go to the gym, exercise, mountain bike and preach to my children about healthy eating. They don’t like ‘nutritionist Dad’, as they put it, so we just have huge amounts of fun instead and do our best to escape abroad whenever possible. They have yet to embrace my lifelong passion for horse racing.

Q4: Tell us about your role and some of your goals for the next 12 months.

I have one very simple personal ongoing goal. If, every day, one person does something that has a positive impact on others because of interacting with me, then my job is done. They then pass that on, and the whole world keeps spinning.

Since becoming a Market Development Manager, I have a much broader aspiration. The industry I find myself in has a significant problem with jargon and with failing to speak in a language that truly resonates with clients. A little at a time, I would love for advisers to understand that truly connecting with clients is the most important thing they can do.

Q5: What trends are you currently seeing in the market, and what challenges do you see advisers facing in the next year?

If I may, I will flip the question. It’s the trend I don’t see that concerns me most: the trend that so few people protect themselves and those they love in the event of death, serious illness or long-term illness, and that this never seems to change. What must we be doing, or not doing, as an industry, to put off so many people?

Q6: What advice would you give to advisers just starting out in the industry?

Embrace the fact that you have fresh eyes on the whole industry. You may have just started out, but that doesn’t lessen your thoughts or the impact you can have on changing what we do. Show genuine care and seek to understand other people’s ways of thinking before sharing your own.

Different moments. Different needs. One commitment to care.

Customer care needs can take many different forms. It can be expert guidance when a family doesn't know where to turn, a compassionate conversation at a difficult moment, or an investment that makes a customer journey simpler.

Care is at the heart of how we support customers and their families. It's reflected not just in the support services available to customers and their families, but in the people, processes and technology working behind the scenes to make difficult moments easier to navigate.

Across Retail Protection, care is not confined to one service or one stage of the journey. It shapes how we support people, improve our processes and invest in better experiences.



Care through expertise

For many customers, making a claim can be one of the most difficult interactions they'll ever have with a financial services provider. While some customers prefer digital journeys, others want the reassurance of speaking to somebody who understands what they're going through.

That's why we've invested in our people as well as our technology. Our claims teams support customers through sensitive and often life-changing circumstances, helping them navigate what comes next with empathy and understanding. We have also invested in specialist training, including colleagues who have completed Samaritans training, equipping them with additional skills to support customers through particularly difficult conversations.



Care through flexibility

Care doesn't always mean speaking to somebody. Sometimes it means giving customers the flexibility to engage with us in a way that works best for them.

Our digital claims journey allows customers to start, pause and return to a claim when they're ready, recognising that completing paperwork and providing information isn't always easy when coping with illness, injury or bereavement. By giving customers greater control over the process, we're helping to reduce pressure at an already difficult time.



Care through confidence

The same principle drives wider investments across Retail Protection. Our **Online Protection Connect (OLPC)** platform continues to evolve, with enhancements designed to improve accessibility, simplify journeys and deliver a smoother experience for advisers and customers alike.

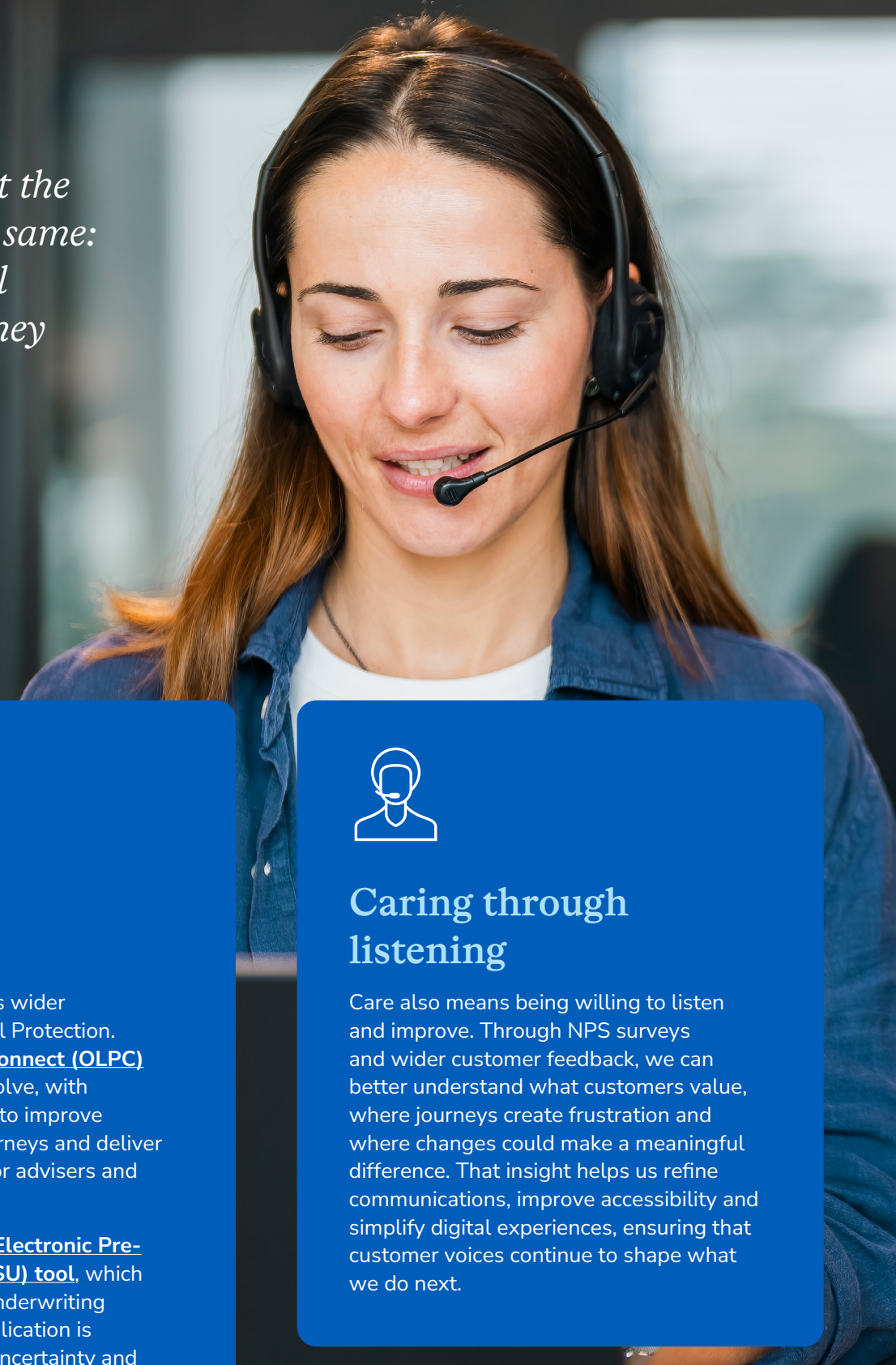
A recent example is our **Electronic Pre-Sale Underwriting (E-PSU) tool**, which provides advisers with underwriting indications before an application is submitted. By reducing uncertainty and providing clearer answers earlier in the process, E-PSU helps advisers have more informed conversations with clients and supports better customer outcomes.



Caring through listening

Care also means being willing to listen and improve. Through NPS surveys and wider customer feedback, we can better understand what customers value, where journeys create frustration and where changes could make a meaningful difference. That insight helps us refine communications, improve accessibility and simplify digital experiences, ensuring that customer voices continue to shape what we do next.

Customers may experience care in different ways, but the goal is always the same: helping people feel supported when they need it most.



Helping clients and their families navigate later life care

By Adam Hillier,
Head of Care Service

Why specialist care guidance matters

With almost six million unpaid carers in the UK, and the number of people aged over 85 expected to exceed 3.6 million by 2050, navigating the adult and later life care system is becoming increasingly complex for many families. At a time when people may already be dealing with difficult decisions, specialist support can make a meaningful difference.

For advisers, later life planning conversations often extend beyond finances alone. Questions about care, funding, benefits and support services can arise when clients and their families are facing significant emotional and practical challenges.

Care Concierge provides impartial guidance across a wide range of topics, including:



care needs assessments



state funding and benefits



housing options and adaptations



hospital discharge support



lasting powers of attorney



finding the right care

How Care Concierge supports customers

L&G Care Concierge has been available as a complimentary service to most L&G customers and their immediate family members since 2023. During this time, our in-house team of care experts has helped almost 4,000 callers understand their options, find the right support and explore different ways of paying for care. Tens of thousands of customers have also accessed information through our care microsite.

The value of having somewhere to turn

The feedback we receive highlights the value of having access to specialist support during what can often be a challenging and uncertain period.



Alison's story

What was your care experience?

“

My father was in hospital for a period of time, then came out with a care package. He then ended up back in hospital for a long time. We were very quickly in a zone where we just didn't know what we were doing. My brother and I were constantly questioning ourselves: what do we need to do? What is our responsibility?

”

Alison's experience shows how access to specialist care guidance can help families make informed decisions at difficult times, while complementing the support provided by advisers.

How advisers can signpost clients

If you have clients with eligible L&G policies who may benefit from our service, further information and contact details are available at legalandgeneral.com/retirement/care/care-concierge/.

How did the L&G Care Concierge team support you?

“

It was like a lifeline because you don't know where to turn. The 'elder-care crisis' tends to come out of the blue, and you find yourself scrabbling around for information, trying to navigate a multi-faceted system without a roadmap. The fact that there is someone on the end of the phone who you can consult for every aspect of the problem is invaluable.

More than anything, it's the fact that I have somewhere to turn to take a little stress out of the situation. I am very grateful for this service. I recommend it to anybody else in this situation because I found it so helpful.

”

The Renters' Rights Act: Stronger foundations for a changing market

The Renters' Rights Act is a big moment for the private rental sector – but it needn't be a daunting one. We see this as a positive shift, creating a fairer, more transparent market that works better for landlords, brokers and tenants alike.

A Market moving forward

The removal of Section 21, the move to periodic tenancies, and stronger tenant protections are already shaping landlord behaviour.

Landlords are becoming more deliberate and focused on the long term, thinking carefully about who they let to, how they manage properties and how their portfolios perform. For many, buy-to-let is becoming less of a side investment and more of a structured business.

That's a good thing. A more professional market is ultimately a stronger one.

Where advice makes a difference

With that shift comes greater complexity – and a growing need for trusted guidance.

As the market evolves, so does the role of the broker. Conversations are naturally moving beyond products and rates, towards bigger-picture planning:

- How does a portfolio need to evolve?
- What structure works best going forward?
- Where are the risks – and where is the opportunity?

These are ongoing conversations, and they're more valuable than ever. This is where strong partnerships come to life, helping landlords make confident, informed decisions today that still stand up tomorrow.

A sector built on resilience

Despite the regulatory change, the fundamentals of the rental market remain strong.

Demand continues to outpace supply, reinforcing the long-term role of the private rental sector. While some landlords may reassess their position, others are continuing to invest – improving standards, strengthening portfolios and taking a longer-term view.

The direction is clear: a more professional, more resilient sector, shaped by better decision-making and stronger advice.



By Samm Piper,
Lender Account Manager,
L&G Mortgage Club

“

This isn't just regulatory change – it's a chance to build a stronger, more sustainable rental market. And with the right support, landlords can move forward with real confidence.

Samm Piper

”

Turning change into opportunity

For brokers, the opportunity is to lead with insight and intent. That means:

- Starting conversations earlier
- Taking a full view of landlord portfolios
- Helping clients define clear plans to grow, maintain or exit
- Bringing together the right expertise across lending, tax and legal

It's about being proactive and genuinely helpful – building relationships that last beyond a single transaction.



Renters' Rights Act: What it means in practice?

- Section 21 removed – greater structure around tenancies
- Shift to periodic tenancies as standard
- Stronger tenant protections and property standards
- Increased need for professional portfolio management
- More complex – but more opportunity for the right advice

Why this matters

Behind every policy change are real people making real decisions – landlords reassessing their future, tenants looking for stability, and brokers guiding both through change.

This Act isn't just about compliance. It's about building a rental market that works better for everyone – and the role trusted advice plays in making that happen.

Looking ahead with confidence

There's more change to come, from future phases of the Act to wider regulatory developments. But the core message remains the same.

With the right support, landlords can adapt and thrive. Brokers can strengthen relationships and demonstrate real value. And together, we can help shape a rental market that delivers better outcomes for everyone involved.

We're proud to stand alongside our partners, bringing clarity, experience and a genuinely human approach to every conversation. Because in a more complex market, trust matters. And so does having the right people beside you.



What this means for you? For Brokers: Where to focus now

- Start conversations earlier – don't wait for rate triggers
- Run full portfolio health checks, not just product reviews
- Help clients plan: grow, maintain or exit
- Bring in the right expertise across tax, legal and lettings
- Position yourself as a long-term partner, not just a transaction

“

Our role is simple: to help brokers and landlords make sense of change, and turn it into better decisions – today and for the future. Samm Piper

”

Get to know:



Sara Freer

Business Development
Manager, Home Finance



Nicholas Maynard

Business Development
Manager, Retail Protection



Mike Sharp

Business Development
Manager, Retail Annuities

Sara Freer

Q1: Can you tell us a bit about your career journey and what led you to this role at L&G?

My career has always centred around people, relationships and delivering great customer outcomes. I started in hospitality, managing hotels, restaurants and events, before moving into financial services where I've now spent over 15 years developing expertise across pensions, investments, protection, mortgages and later life lending.

Before joining L&G Home Finance, I spent several years at NFU Mutual leading operational teams and driving customer service and business improvement initiatives. I joined L&G Home Finance in 2018 as a Customer Service Manager, then became Underwriting Manager, before moving into my current Business Development Manager role in 2020.

What attracted me to the role was the opportunity to work directly with advisers and help shape better outcomes for their clients. Over the last few years, I've been fortunate to support advisers through training, events and workshops, helping them build confidence in later life lending and broader retirement planning conversations. That's led to some fantastic opportunities, including being recognised as a finalist in the Women in Later Life Lending Awards, which is a real honour.

What I enjoy most is building trusted relationships with advisers and helping them feel more confident supporting customers through some of life's most important financial decisions.

Q2: What do you enjoy outside of work that helps you maintain a healthy work/life balance?

Outside of work, I really value time with family and friends, and I enjoy anything that gives me the chance to switch off and recharge. I've always loved organising things and bringing people together, which probably goes back to my hospitality and events background, where I managed everything from corporate events to weddings.

For me, a healthy work/life balance is about making sure I have time away from work to reset and enjoy life outside the day-to-day. That helps me stay positive, focused and at my best when I'm supporting advisers and colleagues.

Walking certainly helps me to reset. I have completed three Ultra Challenges, which involved walking 50km to 108km (round the Isle of Wight Coastal Path) within a 24-hour period. No wonder I have needed two hip replacements!

Q3: Tell us about a time you felt proud of the support you gave an adviser?

There's one case I'm particularly proud of. One of my advisers contacted me regarding a client who needed to remortgage to help fund round-the-clock care for his mother, which was costing around £2,000 a week. The client was facing an Early Repayment Charge of approximately £3,900, which represented nearly two weeks of care costs and would have put additional financial pressure on an already difficult situation.

Rather than accepting that the charge couldn't be changed, I took ownership of the case and worked internally to explore whether there was any flexibility given the client's circumstances. I spoke to the relevant stakeholders, and kept the adviser updated

throughout the process. Eventually, I was able to secure approval to have the Early Repayment Charges removed on this occasion due to the circumstances.

What made me most proud wasn't just resolving the case, but the impact it had. The adviser later told me that the client had been in tears because of the situation he was facing and that the waived charge would make a significant difference to his ability to continue funding his mother's care. He also commented that many people would simply have said "it's not possible", whereas I had gone above and beyond to find a solution.

That experience sums up why I love working in later life lending. Behind every application is a real person and a real family. While my role is to support advisers, what motivates me most is knowing that by being proactive, challenging where appropriate and looking for solutions, I can help advisers deliver better outcomes for their clients when they need support most.

Q4: What are you hearing from advisers about inheritance tax (IHT) planning, and how is L&G supporting them to meet growing client demand in this area?

The upcoming changes to pensions regulation and taxation have brought IHT planning to the forefront of both advisers' and customers' minds. As a Retail Retirement business, L&G is very well placed to offer support through the provision of later life mortgages, which can facilitate intergenerational gifting and estate planning, as well as our range of annuity solutions, which can also be used, among other options, to make the most of "gifting from regular income" IHT exemptions. Our team of business development managers (BDMs) across the Lifetime Mortgage and Annuity teams can help advisers explore these solutions and make the most of the opportunities.

We also deliver development support through event presentations and webinars that address the opportunities presented by tax and regulatory change. They also look at how to develop professional connection referral pathways that can help ensure customers are offered access to suitable specialists to advise on these complex areas.

Nicholas Maynard

Q1: Can you tell us a bit about your career journey and what led you to this role at L&G?

Before joining financial services, I founded two start-ups: one in local advertising and another selling custom products for vintage video games, where we sold over 100,000 units. Those experiences taught me a lot about building relationships, understanding customer needs and driving growth.

I joined L&G over ten years ago and have had several Business Development roles, looking after various regions. I started supporting advisers as a Telephone BDM before moving into face-to-face account management, eventually specialising in the wealth and high-net-worth market. Today, I work with some of the UK's leading wealth firms, helping advisers support clients with complex protection and inheritance tax planning needs.

Q2: What do you enjoy outside of work that helps you maintain a healthy work/life balance?

Outside of work, I spend a lot of time coaching both of my sons' football teams, which is something I really enjoy. It's rewarding to help them develop their skills and confidence while also staying involved in the local community. I also enjoy playing racket sports whenever I can, which is a great way to stay active and switch off from work.

Q3: What are you hearing from advisers about inheritance tax planning, and how is L&G supporting them to meet growing client demand in this area?

Inheritance tax planning has become a much bigger focus for advisers over the last few years. Many advisers are seeing clients become increasingly concerned about preserving wealth and passing assets efficiently to future generations, particularly as asset values continue to grow and more families fall within the scope of inheritance tax.

At L&G, our role is to help advisers explore all available inheritance tax planning options and identify the most suitable solution for each client. This could include whole of life cover, gift inter vivos planning, term assurance or a combination of approaches. We support advisers with technical expertise, underwriting guidance and specialist resources, helping them navigate complex cases and deliver the best possible outcomes for their clients.

Q4: Tell us about a time you felt proud of the support you gave an adviser?

I'm most proud when I can act as the link between advisers and our internal teams to overcome challenges and achieve a better outcome for the client. Sometimes that means asking difficult questions, challenging existing thinking and exploring alternative approaches. Ultimately it's about doing what's right for the client and helping advisers provide the best possible support and solutions for their clients.

Mike Sharp

Q1: Can you tell us a bit about your career journey and what led you to this role at L&G?

My first stop was five years in the Met Police, which offered many opportunities to meet and talk with people from all walks of life, as well as learn some valuable life skills. Then, while in Australia, I had my first foray into sales, selling Kirby vacuum cleaners door to door. A steep learning curve, but the psychology of sales fascinated me. On returning to the UK, I joined a direct sales team, which didn't deliver the Aston Martin I was led to believe was just a few sales away.

Fortunately, I then joined General Accident as a BDM, a role that combined building strong relationships with advisers and a more consultative sales process. Over the years, I have worked with a number of providers, predominantly focusing on investments and platforms. A chance meeting with an ex-L&G BDM put me in touch with Cecilia, and I was subsequently welcomed into the world of annuities, which has been a refreshing new challenge.

Q2: What do you enjoy outside of work that helps you maintain a healthy work/life balance?

I love going to the theatre and eating out, watching rugby rather than playing these days, and trying to improve my golf.

Q3: What are you hearing from advisers about inheritance tax planning, and how is L&G supporting them to meet growing client demand in this area?

The whole approach has changed massively as pension money comes into play from April next year. There is a lot of frustration, as some of the final rules are still to be clarified. I have seen a sharp increase in advisers using annuities to fund whole of life plans to cover IHT liabilities. Additionally, wealthier clients are using our range of contracts to extract money from their pension pots and gift out of normal expenditure. There is also more focus on the various death benefit options, and it has highlighted the need for greater planning when working with inherited pensions.

Q4: Tell us about a time you felt proud of the support you gave an adviser?

An adviser was submitting their first case with us and called to check a few details. He was keen to ensure all was in order, as it was a particularly awkward client. It had taken several weeks for the signed application to be returned. He was applying for a fixed-term retirement plan and was mortified when I informed him that he had completed the wrong form. The prospect of going back to the client to ask for fresh signatures on a new form was clearly causing him significant stress. I informed him that he could simply apply online through L&G Apply using the details he already had, and the case would be processed even more quickly. The relief was palpable!

Business Quality Awards

What this year's hero in the middle winners reveal about the value of advice

Turning advice into outcomes

Protection advice is often judged at the point of claim.

But the best outcomes are usually shaped much earlier, through the questions advisers ask, the risks they spot and the action they take along the way.

A review can uncover value a client did not know was there. A conversation can reveal a protection gap. A follow-up call can keep vital cover in place.

This year's Hero in the Middle winners show how those moments can make a lasting difference for customers and their families.

Better conversations, better outcomes

A clear theme runs through this year's winning stories: effective advice starts with understanding a customer's circumstances and being ready to challenge assumptions.

For Aidan McMullan and Visham Jawahur, careful conversations brought hidden risks and opportunities to light.

During a review, Aidan identified a potential critical illness payout from years earlier that the client had never claimed. By supporting a retrospective claim, he helped them receive £230,000 they did not know they were entitled to.

In a separate case, Visham's persistence helped address a significant protection gap for a family with no life cover in place. Years later, that advice helped provide financial security when the family needed it most.

Both examples show why reviews matter. They do more than confirm existing cover. They help make sure protection keeps pace with people's lives, sometimes revealing value that might otherwise be missed.

Acting before it's too late

For Romany Youell, another Hero in the Middle winner, the moment that mattered began with a cancellation notification.

Instead of treating it as a routine admin update, she looked closer. She found that her client had replaced comprehensive cover with a much cheaper alternative, significantly reducing their critical illness protection.

Romany acted before the original policy lapsed and helped reinstate the cover. Six months later, the client was diagnosed with cancer and successfully claimed the full £170,000 benefit.

It's a powerful reminder that timely conversations can change outcomes. The protection was there because the adviser noticed, questioned and acted at the right moment.

Support beyond the claim

Even when a claim is successful, the customer's journey does not always end there.

Naomi Jeffs and Lisa Kelly showed how important it can be to stay close to clients when they and their families need support most.

Naomi spent more than a year supporting a client through a complex income protection claim. She coordinated conversations between employers, insurers and medical professionals, while helping the client overcome language barriers.

Lisa guided a bereaved family through a complicated life insurance claim involving overseas documents, trusts and insurer requirements, ultimately helping secure an £800,000 payout.

Their stories show that advice can continue to add value after a claim is approved. Reassurance, advocacy and practical support can help customers navigate some of life's hardest moments.

The common thread

Each Hero in the Middle story is different, but the lesson is the same. The outcome did not begin with the claim. It started with an adviser asking another question, following up on a concern, or supporting a family through a difficult time.

Whether they uncovered an unclaimed benefit, identified a protection gap, reinstated vital cover or helped a family through a complex claim, each adviser helped shape a better customer outcome through the action they took.

Together, their stories show that great customer outcomes are rarely created in a single moment. They are built through the conversations, decisions and actions that demonstrate the value of advice throughout the customer journey.



Want more inspiration from this year's Business Quality Awards?

Visit our BQA Hub for feature highlights, inspiring Hero in the Middle winner stories, and examples of how advisers across the industry are helping create better customer outcomes every day.

Visit our BQA Hub

Why flexibility matters in later life lending

By Rob Miles,
Head of Intermediary Sales



Later life lending has evolved significantly in recent years. Advisers are now having more detailed conversations with clients about flexibility, affordability, inheritance planning and the long-term cost of borrowing. At the same time, customers increasingly want solutions that give them more control over how their borrowing works in practice.

That is why the latest update to our **Optional Payment Lifetime Mortgage (OPLM)** is an important development for the market.

For many clients, the ability to make monthly interest payments can be a valuable part of the advice conversation. Regular payments can help manage the growth of the loan balance, reduce the impact of interest roll-up, and give clients more flexibility for the future.

Where a client chooses to make regular interest payments, it feels right that this commitment is reflected in the rate they receive.

That is the thinking behind our latest OPLM update. For all new applications, customers who make monthly interest payments will receive a tailored reduced rate of interest, based on their individual lending requirements. This will be available across both lump sum and Drawdown Initial Advances.

What I welcome is the simplicity of the approach. Every new OPLM application will receive a reduced rate of interest where monthly interest payments are made, including where a client chooses to pay the minimum monthly interest amount. For advisers, that clarity matters. The support also extends beyond the initial loan. Where a client returns for future Drawdown releases, they can choose whether to make interest payments on that Drawdown. If they do, and their Initial Advance qualified for a reduced rate, a tailored reduced rate can also be applied to the Drawdown rate.

Later life lending conversations are rarely one-dimensional. Clients may be using property wealth to support retirement income, repay borrowing, help family members, adapt their home, or create more financial breathing space. In many cases, they want flexibility today while still keeping an eye on the future.

The ability to make interest payments, benefit from a reduced rate of interest while doing so, and potentially retain that rate for life after 15 years of payments, can support a wide range of client needs.

There is also a human side to this update. For joint life customers, we are increasing the missed payment allowance from 6 to 12 payments where the first borrower dies or enters long-term care. That additional breathing space recognises that life events can be difficult and disruptive, and that customers need practical flexibility at those moments.

For advisers, the opportunity is to bring these changes together in a balanced conversation. The updated OPLM does not change the need for careful advice. Clients still need to understand how making, stopping or missing payments could affect their loan, their rate and the total cost of borrowing. If payments are stopped within the first 15 years, the rate will increase to a higher fixed rate for the remainder of the lifetime mortgage. But it does give advisers a more rounded proposition to discuss - one that recognises payment behaviour, supports flexibility and provides clearer value for clients who want to manage interest over time.

I have always believed that the strongest product developments are the ones that make advice conversations clearer and more meaningful. This update gives advisers a more considered story to tell and gives clients more choice in how they approach later life borrowing.

To explore the update in more detail, watch our on-demand webinar covering the latest OPLM changes and key considerations for advisers: laterlifelending.landg.com

Get to know: Wayne Griffiths

CEO & Financial Adviser,
One Financial Solutions



Most sold product: Holistic financial planning, with protection forming the foundation of every recommendation

Q1: Can you tell us about a pivotal moment in your career as an adviser?

There have been many defining moments throughout my career, but one changed the way I viewed financial advice forever.

Early in my career I arranged life cover for my best friend, Martin. Around a year later he was diagnosed with cancer and, sadly, passed away. The policy paid his family £250,000.

The money couldn't take away their grief, but it gave them something valuable – time. Time to grieve without worrying about the mortgage, the bills or whether they could remain in the family home.

That experience fundamentally changed my perspective. I realised that we don't simply recommend products. We protect futures, preserve choices and give families certainty when life becomes uncertain.

Everything I've advised on since has been viewed through that lens.

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

People often focus on investment performance while overlooking the risks that could have the greatest impact on their family's future.

Loss of income through illness, inadequate protection, failing to plan for inheritance tax and assuming there's always time to get organised are all far more common than poor investment returns.

The greatest financial risk isn't usually what happens in the markets – it's what happens in life.

That's why financial planning should always begin by protecting the downside before trying to maximise the upside.

Q3: What is the most important lesson you've learned about building long-term client trust?

Trust isn't built by being right. It's built by being there.

I've always believed that financial advice has never really been about money. It's about people. We aren't the custodians of wealth; we're the custodians of our clients' stories, their ambitions and the legacy they hope to leave behind. Clients rarely remember the investment recommendation you made ten years ago. They remember who answered the phone when a loved one died, who sat beside them during redundancy, or who reassured them when markets were falling.

Technology will continue to transform financial advice, but empathy, honesty and consistency will always remain human qualities.

People buy confidence long before they buy financial products.

Q4: What advice would you give to advisers who are new to the industry?

Learn to listen before you learn to advise.

Technical knowledge comes through study and experience.

Understanding what keeps someone awake at three o'clock in the morning comes from curiosity, empathy and genuinely wanting to help.

The best advisers aren't the ones with all the answers. They're the ones who ask the best questions.

Q5: What are the biggest misconceptions that clients have about inheritance tax, and how can they avoid common mistakes when planning?

The biggest misconception is that inheritance tax only affects wealthy families.

With rising property and asset values, frozen tax thresholds and upcoming changes to the rules on pensions, many families who never expected to face inheritance tax are now within its scope.

Another common misconception is believing there's plenty of time.

Many of the most effective planning strategies rely on time. Waiting until someone becomes seriously ill or loses mental capacity can significantly reduce the available options.

Good inheritance tax planning isn't usually about complicated solutions.

It's about starting conversations early, reviewing plans regularly and making informed decisions while you still have every option available.

Q6: With inheritance tax receipts continuing to rise, what planning opportunities should people consider now rather than waiting until later?

Start with the fundamentals. Ensure your will reflects your wishes, review your beneficiary nominations, understand how your assets are owned and make sure your family knows where important documents can be found.

From there, consider appropriate gifting strategies, trusts where suitable, Business Relief on qualifying investments, making full use of pensions in estate planning and protection solutions that can provide liquidity where inheritance tax may become payable.

The greatest planning opportunity isn't a particular product or tax strategy. It's giving yourself enough time to make good decisions.

The best time to start inheritance tax planning was years ago. The second-best time is today.

Get to know: Adrian Barnes

Later Life Lending Specialist
at Winstree Financial
Services Ltd

Most sold product: Lifetime Mortgage with voluntary payment options



Q1: Can you tell us about a pivotal moment in your career as an adviser?

Having retired from the banking sector, I wanted to assist clients looking for financial solutions in their later years who may not have considered using their main asset, their home, to address their needs.

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

Later life needs are often misunderstood, and clients' expectations are often misaligned with the reality of their circumstances. Declining income and changing financial requirements often drive people to explore later life financial solutions.

Q3: What advice would you give to advisers who are new to the industry?

Every client is different. Don't assume you have a solution before you have taken the time to fully understand the client's needs and circumstances.

Q4: What improvements to submission systems would make the process faster or easier for advisers and clients?

Standardisation of acceptable personal documentation across all providers.

Q5: What is the most important lesson you've learned about building long-term client trust?

It's important to take time to build a rapport with clients to fully understand their needs. It's also essential not to rush them into making any decisions. I like to explain everything fully and discuss any concerns they may have. It is also vital to check that they fully comprehend the information they are receiving. This may involve meeting family members or beneficiaries to ensure that the client's best interests are met and any proposed solution addresses their immediate and future needs.

Q6: What systems or tools help you most when submitting new business, and why?

There are several sourcing platforms that are available in the later life lending sector. While lenders' websites contain a lot of product information, the sourcing systems distil this into a more concise format. They also provide vital updates on imminent rate changes. These platforms allow me to submit a criteria enquiry to all lenders in one entry, and enable lenders to respond to me individually.

Q7: What are the biggest challenges advisers face during the business submission process?

External factors such as delays in the processing of the case and time taken to achieve lender flexibility when the case is not 'textbook'.

Get to know: Mark Young

Chartered Financial Planner



How would you describe your role?

I see my role as more than recommending financial products. As a financial planner, I help clients navigate the personal and lifestyle choices that influence their financial wellbeing.

In my role, I wear three hats. The first is similar to that of a life planner, which I see as the most important part of the job. This allows me to understand how the client got to where they are today, what is important to them, and their plans and dreams for the future.

The second hat is a financial planner. Once I understand what the client wants to achieve, we can look at the numbers. This is the stage where we build the broader financial plan to help reach the goals that we identified in the life planner stage.

The third hat is that of an independent financial adviser. Sadly, some advisers only wear this hat, focusing primarily on financial planning, while a more holistic approach can help uncover what truly matters to clients and how their wealth can support those goals. We work across the whole market in partnership with the client to help them achieve the best life possible.

Q1: Can you tell us about a pivotal moment in your career as an adviser?

It was after my mother passed away after a short illness aged only 72. It made me realise that the job of a financial adviser is to remind people we only get one stab at being here and that explaining the truth about money was the most important work, while encouraging them to live well and not to put off until tomorrow something you can do today.

People often don't know if they have enough money to do the things they want, and some don't know how they would like to spend their later years. They may even fear retirement. We can provide financial advice, but we are also able to provide guidance, not dissimilar to the role of a life coach. We can help people figure out what's most important to them and how they could live the life they really want.

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

In my opinion this depends on the age of the client, but I would say protection – in particular income protection. It is such an important area to consider. It helps provide financial security during periods when they are unable to earn an income due to illness or injury.

Q3: What is the most important lesson you've learned about building long-term client trust?

Clients want an adviser who can steer them towards the most suitable course of action. In the current world of ChatGPT and internet searches, the answers they find by themselves may not reflect their personal aims, objectives, risk tolerance and plans. Advisers add that personal touch to help ensure that the actions they take are appropriate, after considering all the options available.

You need to work hard over the years to not only help each client design their own plan but to review this every year and ensure it continues to align with their needs and objectives. As situations evolve, an adviser can make adjustments in response to changes in a client's circumstances, new legislation or tax rules to keep a plan up to date.

Q4: What advice would you give to advisers who are new to the industry?

See the client for the person they are and not the money they have. Help them use the funds they have, or want to build up, and together you can develop a plan. Reassure them that you will be there to support them as and when needed. Financial planning is a journey, not a destination.



Q5: What are the biggest misconceptions that clients have about inheritance tax, and how can they avoid common mistakes when planning?

Clients may feel reluctant to give money to their children too early, preferring them to achieve financial independence through their own efforts. They also want to ensure that, if they do give them money, it is used appropriately and not absorbed into day-to-day spending. This can be addressed by allowing their children to build their own life plan, identify where their shortfalls are and how the funds may be used to make a difference to their future.

Another common misconception is that to save tax they have to give everything away, but that is not true. There are many planning ideas that may allow you to retain access to funds if needed. Trusts can provide a degree of control over how and when assets are distributed to beneficiaries.

Q6: With inheritance tax receipts continuing to rise, what planning opportunities should people consider now rather than waiting until later?

It is often beneficial to act sooner rather than later, even if it doesn't solve the problem completely, as taking early steps can help create greater flexibility and potentially improve outcomes over time.

As advisers, we can look at a client's position and think if they did this it would solve the problem. However, it is important to recognise that clients have their own priorities, concerns and objectives that may affect whether they choose to proceed.

In my experience, progress is often made by identifying practical and achievable steps that clients feel comfortable taking, rather than focusing solely on a complete solution from the outset. Every journey must start with that first step.

What's new on Just Covered?



Catch up on the latest episodes of Just Covered for inspirational stories with experts in their field.

Ash Borland

Cracking advice: Broker business coach on ripping up the rulebook

→ [Listen to episode](#)

→ [Watch on YouTube](#)



Ready to rethink the way you advise to achieve the best outcomes for your customers?

Ash Borland is a mortgage broker business coach disrupting the traditional financial advice model. A former mortgage broker, Ash now teaches brokers how to attract and retain clients using a process based on behavioural economics, neuromarketing and social selling. The result? His clients see six-figure turnovers and better outcomes for their customers.

In this episode, Ash talks to Wayne and Clodagh about pivoting from broker to coach, and how he learned to generate business leads. He also shares practical processes for advisers, including his pre-frame, frame and reframe approach.

Also in this episode:

- the financial resilience check Ash believes every adviser should carry out
- the 'showing, not selling' mindset of protection conversations, and how to do it
- Ash's career challenges, regrets and hero moment

Listen now to discover Ash's enthusiasm, successes and ideas that could inspire a fresh approach to financial advice.

Jo Pocklington

A transactional adviser, or a caring adviser? Why protection belief is the strongest tool in the kit

→ [Listen to episode](#)

→ [Watch on YouTube](#)

Jo Pocklington, Director of Strategic Growth at Alexander Hall, talks to Wayne and Clodagh about helping advisers embed protection into their mortgage conversations.

After transforming the front-end customer journey for mortgage protection at Alexander Hall, Jo shares how a compelling process can start protection conversations earlier and help customers see its value.

This episode also covers:

- showcasing adviser belief and the power of 'why' through real-life case studies
- how active listening and customer journey analysis can reveal why customers object and ensure advisers continuously improve
- the need for better customer education on protection as early as the school years

This episode underscores the crucial role advisers play in reinforcing the value and need for protection, and the most effective ways to do it.



Ed Durell

Building the best – not the biggest – referral-based protection business

→ [Listen to episode](#)

→ [Watch on YouTube](#)

In this episode of Just Covered, Wayne and Clodagh catch up with Edward Durell, Managing Director of Cover Direct.

Cover Direct specialises in advised personal and business protection, group risk and private medical insurance, using a predominantly referral-based model. Edward shares his career journey, from chartered accountancy and digital marketing to founding Cover Direct.

Their referral service is built for busy advisers, those who aren't protection experts, those without a large panel, or those with complex cases to handle. "We're not trying to be the biggest, but trying to be the best," he says.

In this episode, we cover:

- why Cover Direct works on a booked-call basis with clients, and why an effective, familiar referral journey can make or break a sale
- protection as a fundamental part of financial resilience.
- how Edwards's hero moment happened early on in Cover Direct's history.

With Edward's strategies and business ethos, it's clear he's building a business based on transparency and respect.



Keep learning

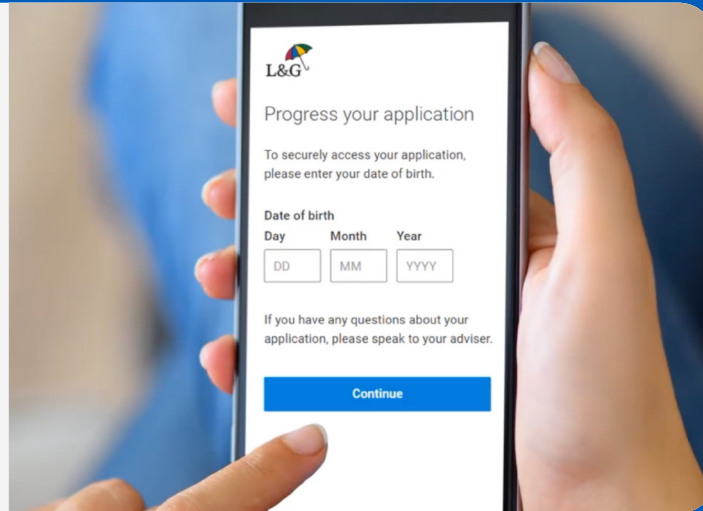
Expert insights, actionable content and on-demand CPD training across protection, business, retirement and home finance.

Retail Protection

A simpler way for customers to complete their application

Our latest Handoff update removes the need for customers to create an L&G account, helping them answer medical questions quickly and conveniently in their own time.

Watch our video



Retail Protection

Objection handling: building trust starts with better conversations

From affordability concerns to optimism bias, client objections often reflect deeper uncertainties. Discover how a needs-based approach, clear communication and reassurance can help make protection conversations more effective and meaningful.

Read the article



Intergenerational Focus Week

A four-part webinar series helping advisers navigate the opportunities and complexities of intergenerational wealth planning. From supporting clients in later life to engaging the next generation, the series combines practical planning insight with strategies for building stronger, longer-lasting family relationships.

As wealth passes between generations, advisers are increasingly supporting whole families rather than individuals in isolation. Clients need to balance enjoying and protecting their wealth today with gifting, inheritance tax considerations, later-life needs and creating a meaningful legacy. At the same time, beneficiaries need guidance to make informed decisions about inherited wealth and their own financial futures.

That's why L&G is bringing together Intergenerational Focus Week. Across four daily webinars, the series will explore the wealth journey from both sides of the transfer – covering later-life and legacy planning, the changing needs of younger generations, practical ways to turn family conversations into planning opportunities, and real-world insights from advisers already putting intergenerational strategies into practice.

What you gain:

- Clear insight into the changing needs and priorities of clients across generations
- Practical approaches to gifting, inheritance tax, pensions, trusts and later-life planning
- Techniques for starting meaningful family conversations and engaging the next generation
- Ideas for strengthening client relationships, retaining assets across generations and developing referral opportunities
- Real-world perspectives and best practice from advisers navigating intergenerational planning today

Register

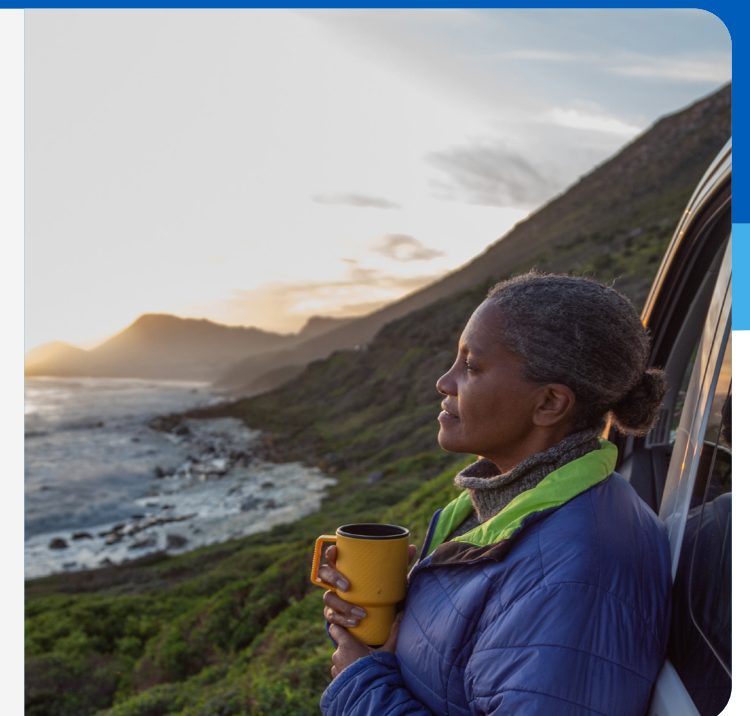
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Transitioning into retirement

Retirement is often seen as a financial milestone, but for many clients it is also a major life change that can affect confidence, health, decision-making and financial wellbeing.

Developed with the Consumer Duty Alliance, the Transitioning into Retirement Guide explores key retirement risks, Consumer Duty considerations, how to identify potentially vulnerable groups and practical actions to support better client outcomes.

Download the guide



Mortgage Services

L&G Mortgage Club: Sparks webinar series

The Sparks webinar series gives advisers access to expert insights on market trends, lending opportunities, regulation, technology and affordability, helping you build knowledge and support your professional development.

Use Sparks to stay informed, identify business opportunities and access CPD-accredited learning.

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



Upcoming topics include:

- high-net-worth clients
- innovation and automation
- mastering buy-to-let
- holiday let mortgages
- complex buy-to let
- specialist lending
- later-life lending
- first-time buyer solutions

Register for the 2026 series and watch sessions on demand: www.brighttalk.com/series

Explore our lender and thought leadership webinars for broader insights into lender appetite, priorities and emerging mortgage trends.

[Find out more](#)

L&G Mortgage Club Conference

- Wednesday 18 November

Following the success of our 30th Anniversary Conference in 2025 – our first Mortgage Club conference in many years – we're pleased to announce our 2026 conference, taking place on Wednesday 18 November at the QE2 Centre in Westminster, London.

Last year's event showed the value of bringing our community together. We're excited to build on that momentum with another day of industry insights, meaningful discussions and valuable networking opportunities.

Gain the insights, strategies and connections to help your business thrive in 2027 and beyond, with a dynamic programme of expert speakers and over 60 lenders and referral partners ready to meet you in our exhibition zones.

We look forward to welcoming you to another memorable conference.

[Book today](#)





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