

Later Life Lending Referral Programme





Later Life Lending (LLL) Referral Programme

At HL Partnership we are keen to support our Partners in any way we can. We understand that sometimes advisers don't possess the permissions to do what is right for every customer, and this is true in particular when it comes to Later Life Lending. To support our members, we have established the LLL Referral Programme for Lifetime Mortgages. This Programme enables you to refer your clients to someone you can trust.

The LLL Referral Programme is an opportunity to pass your customers to a qualified, accredited Later Life Lending Adviser within HL Partnership. There are currently 5 firms on our LLL Referral Programme who are authorised and qualified to provide advice on this specialist area. In most situations the adviser would welcome you to attend the meeting with the customer, which could help your own learning and development if you are interested in getting involved in this market.

Who can you refer to?

We believe in having fair but robust criteria around which advisers we allow to be part of the LLL Referral Programme. In order to qualify, a firm must be consistently maintaining competency and writing good levels of Lifetime Mortgage business. In addition, we also require these firms to be members of the Equity Release Council. This indicates a commitment to both our Network's required standards as well as the Council's Code of Conduct.

Advisers who are part of the LLL Referral Programme are required to attend Later Life Lending Events. This will provide an opportunity to meet and connect with individual advisers, building both sides of the referring relationship.

Last, but not least, you can rest assured that your customer will remain "yours". Panel Advisers must also agree to enter a no cross-selling arrangement with Introducing Advisers. Any breach of this will result in removal from the Panel.

Our LLL Referral Panel of advisers is currently as follows:

Name	Region	Company Name & Address	Tel No.	Email Address
Gary Cobley	South West	Cobley Financial Services 6 Blackdown Road, Rockwell Green, Wellington, Somerset TA21 9DG	07815 060981	gary@cobleyfs.com
Stuart Borthwick	South West	Dartmoor Financial LLP 4 Oak Road, Tavistock, Devon PL19 9EZ	07894 346457	stuart@dartmoorfinancial.co.uk
Alistair Jameson	North West	Equity Release Advice Centre 4 East Terrace Business Park, Euxton Lane, Chorley, Lancs PR7 6TB	01257 226678	alistair@eradvice.co.uk
Mike Smith	North East	Finance Solutions Northern M & R Finance Ltd Suite 8, Durham Tees Valley Business Centre, Orde Wingate Way, Stockton-on-Tees, Durham TS19 0GD	07983 983740	mike@financesolutionsnorthern.co.uk
Paul Hart	South West	Impartial Financial Management 24 Warminster Road, Westbury, Wiltshire BA13 3PE	01373 823374	paulhart@impartialfinancial.co.uk
Mark Bateman	South East	Michael Usher Mortgage Services Limited 84-88 Frimley High Street, Frimley, Camberley, Surrey GU16 7JE	01276 670777	markbateman@mu-mortgages.com

Naturally, if you have an existing relationship with a specialist Later Life Lending Adviser authorised by the Network but who is not on the above list, the Network would be happy to allow you to refer to them. We would ask, however, that you consult with your Regional Compliance Manager to confirm the firm's authorisation before so doing.

What's in it for me?

Not only do you know for certain that your customer will be dealt with in a fair and compliant manner by one of your fellow Network members, but you will also receive a payment from the selling adviser.

This will vary from 20% of the procurement fee up to 50%. You can negotiate this with the selling adviser and must be agreed at the outset by both parties. An Introducer Agreement is not needed as both parties are under HL Partnership.

For reassurance, customer fees will be capped in line with the Network's policy. All LLL Mortgage cases written by panel advisers are subject to 100% post-sale file checking.

How do I become authorised to sell Lifetime Mortgages?

If you're interested in learning more about this specialist market and our Pathway to Competency, enabling you to offer and arrange LLL Mortgages, or if you are a successful Mortgage Adviser looking to expand your product offering, please email lifetime@hlpartnership.co.uk and we'll be in touch.

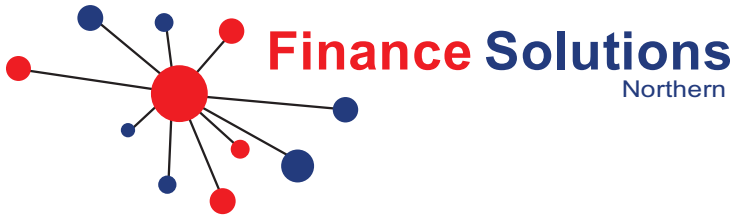
Don't forget to look out for information about our Later Life Lending Events and learning opportunities in our regular Network communications.

Please also feel free to email or call your Regional Compliance Manager for an informal discussion about any aspect of the LLL Referral Programme or becoming authorised yourself.





Later Life Lending Referral Panel



Contact:

lifetime@hlpartnership.co.uk

Office: 0330 0552 651

