



NAVIGATING THE MORTGAGE & PROTECTION LANDSCAPE



Yorkshire Mortgage and Protection Roadshow

Venue: Cedar Court Hotel Wakefield, Denby Dale Road, Calder Grove, Wakefield, WF4 3QZ
Date: Tuesday, 29 September 2015

In association with our Partners in Professionalism:



Personal Finance Society
Standards Professionalism Trust



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09:00 - 09:30 Delegate registration

09:30 - 09:40 Welcome and introduction from the chairman

Gary Little, Head of Operations & Membership, Society of Mortgage Professionals

09:40 - 10:15 Mortgage Market Update and Overview

Learning objectives: be able to:-

- Understand recent trends in the number of housing market transactions, mortgage approvals and gross mortgage lending, including the impact of regulation.
- Consider the impact of government schemes such as the 3 Help to Buy schemes, particularly their impact on housing completions, and why they are necessary.
- Understand the Buy to Let market and the impact on it of:
 - the EU Mortgage Directive
 - possible Bank of England restrictions
 - pension freedoms

Ray Boulger, Senior Technical Manager, John Charcol

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

10:15 - 10:55 MMR Managing Mortgage Risk - Protecting You, Your Clients and Their Homes by Using Income Protection

Learning objectives: be able to:-

- Establish the impact of not having the right level or type of protection cover in place.
- Consider some practical sales ideas to provoke client thought and realisation – “What Client’s Might Say”.
- Discuss ways in which to deal with clients objections for protection.
- Consider the importance of critical illness cover in today’s protection planning strategies.

Speaker TBC, Zurich

CPD Log

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Reflective statement - What did you learn and how will you apply it?

10:55 - 11:20 Added Value Benefits – What Should Advisers be Aware of

Learning objectives: to be able to:-

- Understand the wider product features and benefits available within protection products and how these can benefit clients.
- Understand the limitations of added value benefit offerings and what makes some insurer propositions stronger than others.
- Understand how advisers can compare insurers on the quality of their product offering.

Adam Higgs, F&TRC

CPD Log

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Reflective statement - What did you learn and how will you apply it?

11:20 - 11:35 Coffee & Tea break

11:35 - 12:20 Life, the Universe, and (Almost Everything) Equity Release!

Learning objectives: to be able to:-

- Understand what a modern equity release client looks like.
- Understand why equity release should be considered in every client scenario.
- Understand when to introduce equity release into a client discussion.
- Understand how to write profitable business.
- Understand where the opportunities lie in your own client bank.
- Understand who to turn to for support.

Simon Chalk, Equity Release Council & Technical Manager, Equity Release Age Partnership Ltd

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

12:20 - 12:50 Buy to Let - The Perfect Storm

Learning objectives: to be able to:-

- Understand why the credit crunch forced lenders to become more risk adverse.
- Understand what the key drivers are for the BTL market.
- Understand the key criteria around growing your clients BTL portfolio.

Steve Carruthers, Head of Sales, Aldermore Bank

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

12:50 - 13:30 Regulatory Overview: Past, Present & Future Regulation – The Impact on the Intermediary

Learning objectives: to be able to:-

- Get an insight into the Mortgage Credit Directive and what effects it will have on the Regulated Mortgage Market.
- Understand what effect the Mortgage Market Review has had on the mortgage market so far.
- Understand how adopting good practices will help you protect your business from mortgage fraud.
- Understand best practice when advising on mortgages into retirement.

Martin Reynolds, Chief Executive, Simplybiz Mortgages

CPD Log

Why did you choose this session and how is it relevant to your learning needs?

Reflective statement - What did you learn and how will you apply it?

13:30 - 13:35 Chairman's closing remarks

Gary Little, Head of Operations & Membership, Society of Mortgage Professionals

13:35 - 14:25 Lunch & Networking

The Specialist Regional Roadshow provides 3 hours and 35 minutes CPD.

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

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

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