



# Marketing SERVICES <sup>2024</sup>

**WE'RE A  
WINNER**  
BEST MARKETING MORTGAGE SERVICES #MIMA23

# Marketing Services



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## I'd like to offer you the warmest of welcomes to our HLP Marketing Services 2024 guide.

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This industry has seen economic shifts, evolving customer preferences, and regulatory changes in recent times, highlighting how it's essential for us, as mortgage and protection advisers, to remain at the forefront of this dynamic market.

As your Network, HLP are here to support you with marketing your firm, and in this document, we'll explore the array of resources and tools we've created to empower you to be at the forefront of client engagement.

The mortgage market in 2024 presents both challenges and opportunities. We're set to see a large volume of mortgages set to expire, so there's expected to be a surge in demand for remortgaging services throughout the year. Alongside this,

there's significant opportunity to highlight how protection has never been more important.

With this in mind, we've put together eight comprehensive campaigns that you can draw upon to promote your firm to your clients and new prospects.

### **Content, advice & guidance at your fingertips**

Our Marketing Services pack doesn't just stop there; you can find all of this content and much more at the HLP Business Booster – a platform designed to offer you a competitive edge in the market, with a vast range of material available on a wide variety of topics. You'll also find our Content Library too – where you can access and download a large selection of pre-approved marketing materials to help promote your business.

To gain a deeper understanding of this valuable resource, and how it can help your business reach your own targets, visit [www.hlpbusinessbooster.co.uk](http://www.hlpbusinessbooster.co.uk).

### **Engaging your clients**

We know that you're passionate about keeping in touch with your clients, but it's not always easy to keep them engaged in the long periods between remortgages. One highly effective solution is to sign up to our Monthly Client News Email service, offering regular email newsletters to your clients, all branded up to your business, and packed full of useful and engaging articles.

You can find out more about the Monthly Client News Email at our dedicated page - [www.clientcommunication.co.uk](http://www.clientcommunication.co.uk)

### **Support for the year ahead**

As mortgage and protection advisers, you play a pivotal role in the financial well-being of your clients, and our Marketing Services pack is tailored to support you every step of the way.

In the following sections of this document, we will delve into the specifics of each campaign and resource, offering guidance on how to leverage them to their fullest potential. Together, we can thrive in the ever-evolving mortgage and insurance landscape of 2024.

Thank you for being an essential part of HLP Partnership, and on behalf of the Network, we wish you all the very best for our collective success in the year ahead.

**Best regards,**

**Martin (Ken) O'Callaghan**  
**Head of Marketing, HLP Partnership**

GET  
REMORTGAGE  
*ready*

*protect*  
WHAT MATTERS

INSURE  
*what's yours*

*a sustainable*  
**FUTURE**

*Later Life*  
**LENDING**

GROW YOUR  
**PORTFOLIO**

**homes**  
FOR SELF STARTERS

GET MORTGAGE  
*ready*

# Get Remortgage Ready

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**With over £125 billion in mortgages maturing in early 2024, advisers are crucial in guiding clients through their options and the remortgaging process.**

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## **Introduction to “Get Remortgage Ready” Campaign**

The “Get Remortgage Ready” campaign is strategically designed to enable advisers to demonstrate their expertise to clients facing the end of their fixed-rate mortgage deals. With over £125 billion in mortgages maturing in early 2024, advisers are crucial in guiding clients through their options and the remortgaging process.

### **Overview**

#### **Why:**

The campaign is driven by the sheer volume of maturing mortgage deals in 2024, presenting advisers with a prime opportunity to affirm their role as essential guides to deliver good consumer outcomes.

#### **What:**

The campaign provides advisers with a suite of compliance approved digital assets such as social media JPEGs, email, web content and guides.

#### **How:**

The campaign materials are made available through the adviser portal news page and the Business Booster, offering advisers a curated selection to share with their network.

#### **When:**

Advisers are encouraged to share these materials consistently, aligning with their communication strategy to ensure ongoing client engagement.

#### **Where:**

This campaign is primed for sharing across a variety of social media platforms, including LinkedIn for professional networking, Instagram for visual storytelling, X (formerly known as Twitter) for quick updates and engagement, and Facebook for comprehensive community outreach.

The campaign has its own distinct branding, independent of the firm’s branding. This helps the campaign’s message stand out and positions the advisers as authoritative, trustworthy voices in conversations around remortgaging. Since your branding already appears on social media, the campaign posts do not need your logo to have an effect.



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*ready*

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# Get Remortgage Ready

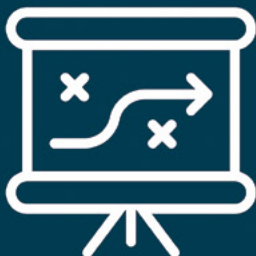


Over  
**40**  
resources available

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## Tailored Remortgage Strategies

We offer tailored remortgage strategies that consider your unique financial situation, helping you make the best decision for you.



Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-lets, commercial mortgages, secured loans, unsecured bridging loans, trusts, overseas mortgages, conveyancing or debt management.

HLP BS MORT 01/24

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## Reassessing Your Mortgage Needs

As 2024 approaches, reassess your mortgage needs. We offer insights and advice to help you navigate the changing mortgage landscape.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-lets, commercial mortgages, secured loans, unsecured bridging loans, trusts, overseas mortgages, conveyancing or debt management.

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## Remortgage: Your Financial Reset

A remortgage is more than a rate change; it's a financial reset. Let us help you align your mortgage with your evolving needs.



Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-lets, commercial mortgages, secured loans, unsecured bridging loans, trusts, overseas mortgages, conveyancing or debt management.

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## Seize Remortgage Opportunities

As your fixed term ends, seize new opportunities. We guide you through the remortgage process to find options that benefit you.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-lets, commercial mortgages, secured loans, unsecured bridging loans, trusts, overseas mortgages, conveyancing or debt management.

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## Time to Review Your Mortgage?

As fixed terms end, don't default to SVR rates. Our advisers help you review options, keep you informed and help you to be remortgage-ready.



Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-lets, commercial mortgages, secured loans, unsecured bridging loans, trusts, overseas mortgages, conveyancing or debt management.

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## Adapt Your Mortgage, Enhance Your Life

Life evolves, and so should your mortgage. Let us help you adapt your mortgage to your current lifestyle and financial goals.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-lets, commercial mortgages, secured loans, unsecured bridging loans, trusts, overseas mortgages, conveyancing or debt management.

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# Protect What Matters

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**This focused approach aims to foster informed conversations around the essential nature of protection products, reinforcing the advisers' commitment to their clients' well-being.**

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## Introduction to the "Protect What Matters" Campaign

The "Protect What Matters" campaign is meticulously designed to empower advisers to highlight the importance of protection products like Critical Illness Cover (CIC), Life Insurance, and Income Protection to their clients. In an unpredictable world, the value of these products cannot be overstated, providing financial security and peace of mind to families and individuals alike.

### Overview

#### Why:

This campaign addresses the critical need for financial protection against life's uncertainties, emphasising the adviser's role in guiding clients to make informed decisions about their financial safety nets.

#### What:

Advisers are provided with a collection of compliance-approved digital assets, including social media JPEGs, email templates, web content, and comprehensive guides, all designed to elucidate the benefits of protection products.

#### How:

The resources are accessible via the adviser portal news page and Business Booster, allowing advisers to easily select and share pertinent information with their clientele.

#### When:

The campaign encourages regular dissemination of these materials, aligning perfectly with advisers' strategies to maintain continuous engagement with their audience.

#### Where:

Optimised for distribution across diverse social media platforms — LinkedIn for its professional network, Instagram for visual impact, X (formerly known as Twitter) for concise updates, and Facebook for wide-reaching community engagement.

With its distinct branding, separate from the firm's own, the "Protect What Matters" campaign ensures the messaging is clear and impactful, establishing advisers as trusted authorities in the realm of financial protection. This focused approach aims to foster informed conversations around the essential nature of protection products, reinforcing the advisers' commitment to their clients' well-being.

*protect*  
WHAT MATTERS

*protect*  
WHAT MATTERS



# Protect What Matters



## Protect What Matters: Your Family & Your Income

Life is full of uncertainties, but protecting your family's financial future doesn't have to be confusing.

This guide will explain the key types of protection insurance in simple terms so you can decide what's right for you and your loved ones.

We'll cover the basics of life insurance, income protection and critical illness cover. You'll understand exactly what each policy could provide for you and give peace of mind that your home and family are protected.

Securing your family's finances can seem complicated and overwhelming initially, but with clear, straightforward information on the protection options available, you can make an informed choice with confidence.

Read on to learn how protection insurance can help safeguard everything you hold dear, at a time when you'll need it most. With the right cover in place for your unique situation, you can ensure that life's unexpected events won't endanger your family's financial security.

## Life Insurance: Protecting Your Family's Future

Life insurance provides financial protection for your loved ones in the event of your passing. The policy pays out a lump sum that can help cover expenses like your mortgage or everyday bills.

**There are a few key types of life insurance:**  
**Term life insurance** - This pays out if you pass away during a defined period, such as 10 or 20 years. It's an affordable way to get coverage when you need it most.

**Whole life insurance** - Designed to provide lifelong protection, premiums are generally higher than term policies, but build cash value that you can borrow against.

There is no legal requirement to have life insurance. But it's worth considering if others depend on your income to cover living expenses or make payments. Many life policies also offer the option to borrow against the policy, or having property are common uses to evaluate coverage.

The payout from a life insurance policy goes directly to your beneficiaries, avoiding lengthy probate processes. Having your policy in a trust allows a financial control over how proceeds get distributed to efficiently.

While single people without financial dependents may not need term life insurance, the insurance gives valuable peace of mind to homeowners, parents, and others with ongoing financial obligations. Otherwise, if your loved ones could struggle if your income was lost and protect them from with an appropriate life insurance policy.

Whether you opt for term life insurance for its affordability and simplicity or whole life insurance for its lifelong coverage and cash value benefits, the key is to ensure your mortgage and other commitments are protected. Consulting with a mortgage and protection adviser can help tailor a life insurance plan that meets your mortgage protection needs while aligning with your overall financial goals.

## The Role of Critical Illness Insurance

Critical illness insurance provides financial protection if you are diagnosed with a serious medical condition. The lump sum payment can be used to cover expenses when you may be unable to work. For homeowners, it offers security that mortgage payments could still be met even during these periods.

**What Conditions Are Covered?**

Policies cover specific critical illnesses listed in the contract. Examples include cancer, heart attack, stroke, and major organ failure. It's crucial to understand exactly which conditions are included and excluded to know how much protection a policy provides.

**Using the Lump Sum Payout**

If diagnosed with a covered condition, you will receive a one-time, tax-free lump sum payment. This can go towards any expenses - medical bills, mortgage payments, daily living costs, or home care requirements. There are no restrictions on how you use the funds.

**Is Critical Illness Insurance Worth It?**

Premiums vary based on the level of coverage, age, health, lifestyle and other individual factors. Carefully weigh the value of medical financial risk during these periods against the cost. Critical illness insurance is especially worth considering for mortgage holders worried about making payments if unable to work.

Critical illness insurance allows homeowners to have the prospect of serious illness with greater confidence by reducing financial vulnerability. However, as key debts dwindle and unemployment possible, it's a good idea to keep reviewing your mortgage coverage. It provides security that payments could still be made even if you were diagnosed and couldn't work temporarily. This policy isn't a substitute for many homeowners.

Over  
**40**  
resources available

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## Critical Illness: Don't Let It Break You

Critical illness cover can help to give you the support you need – let us explain what's covered.

Availability and cost of cover is subject to criteria such as age, lifestyle, current health and medical history. 01/24

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## A Promise for Tomorrow

Life insurance is a promise to your loved ones for a secure future. Make the promise today.

Availability and cost of cover is subject to criteria such as age, lifestyle, current health and medical history. 01/24

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WHAT MATTERS

## Bounce Back Stronger from Illness

Critical illness cover can help you to bounce back from many illnesses with fewer financial worries – let us show you what's covered.

Availability and cost of cover is subject to criteria such as age, lifestyle, current health and medical history. 01/24

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## Peace of Mind for Your Family

Life insurance brings peace of mind, knowing your family is secure. Invest in their future.

Availability and cost of cover is subject to criteria such as age, lifestyle, current health and medical history. 01/24

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WHAT MATTERS

## Your Home's Guardian: Critical Illness Cover

As you invest in your dream home, also invest in critical illness cover. It's the guardian that keeps you and your home safe during health crises.

Availability and cost of cover is subject to criteria such as age, lifestyle, current health and medical history. 01/24

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WHAT MATTERS



## Illness Doesn't Wait, Neither Should You

Critical illness cover can help shield against some of life's unpredictabilities – talk to us to find out more about how you can be prepared.

Availability and cost of cover is subject to criteria such as age, lifestyle, current health and medical history. 01/24

# Insure What's Yours

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**Focused on the concept of safeguarding one's home and belongings—assets that constitute a significant part of an individual's or family's life and financial stability.**

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## **Introduction to the "Insure What's Yours" Campaign**

The "Insure What's Yours" campaign is thoughtfully designed to empower advisers in highlighting the critical importance of Buildings and Contents Insurance. It's focused on the concept of safeguarding one's home and belongings—assets that constitute a significant part of an individual's or family's life and financial stability.

### **Overview**

#### **Why:**

The campaign spotlights the indispensable role of Buildings and Contents Insurance in protecting against unforeseen damages or losses, reinforcing the adviser's role in securing their clients' financial future.

#### **What:**

Advisers are equipped with a variety of compliance-approved digital assets tailored to underscore the benefits and necessity of comprehensive property insurance. This suite includes social media JPEGs, customisable email templates, engaging web content, and detailed guides.

#### **How:**

These resources are available through the adviser portal news page and Business Booster, designed to be seamlessly integrated into advisers' communication strategies.

#### **When:**

Advisers are encouraged to share these insights regularly, ensuring consistent client engagement and awareness about the importance of home and contents insurance.

#### **Where:**

The campaign is designed for broad dissemination across various social media platforms, including LinkedIn, Instagram, X (formerly known as Twitter), and Facebook, catering to diverse audiences and maximising outreach.

This campaign's unique branding, distinct from the firm's, ensures that its message resonates clearly, positioning advisers as trusted experts in the field of home and contents insurance. Through this targeted approach, the "Insure What's Yours" campaign aims to foster a deeper understanding of the value of protecting one's home and possessions.

**INSURE**  
*what's yours*

**INSURE**  
*what's yours*



# Insure What's Yours



**INSURE**  
*what's yours*

## GUIDE TO GENERAL INSURANCE

### Introducing you to Home Insurance

Whether you live in a one-bedroom flat or a five-bedroom detached house, you will have worked hard to be able to afford your home so it's important to make sure that you have the right insurance in place should something go wrong.

What if there was a fire or the roof was damaged in a storm? Would you be able to pay for the repairs? And where would you live if your house was uninhabitable? Your home also contains some of your most valuable and personal possessions. Could you afford to replace your flat screen TV or your jewellery collection if you were the target of burglary?

Every home insurance policy will have limitations and exclusions, so it's vital that you know what's included.

For example, some insurers don't cover earthquakes, wear or tear or damage that happens gradually over a period of time, such as damp or rot. And there could also be an excess on each claim.

That's why we believe you deserve the right advice for you, and help in choosing the right home insurance for your needs.

If you live in an unusual or listed property, the rebuild costs can be more difficult to calculate and you might need to seek professional help from a surveyor.

### Two Types to choose

There are two types of home insurance, Buildings and Contents cover, and also cover that can be a combination of the two.

#### Buildings Insurance

Covers the structure of your home, the roof, walls and windows. It also includes the permanent fixtures, such as the kitchen units and the bathroom suite.

Not all Buildings insurance policies are the same as policies do vary, but most typically cover loss or damage from the following: fire, storm, flood, subsidence, burst pipes, theft and falling trees.

If you have a mortgage on your property the lender will almost always insist that you have adequate insurance. When you own a home, you should make sure you have buildings cover in place when you reach the point of exchanging contracts, as you then have a financial interest in the property.

You should always have enough insurance to cover the rebuild cost of your home. In other words, if your property burnt to the ground, the insurance should pay for it to be rebuilt. The rebuild cost should be noted on the mortgage valuation. It is important to work out an accurate rebuild cost, if it is too low, should you need to claim, you could be left with an insurance shortfall - a big bill.

#### Contents Cover

You don't just need to insure the structure of your home, you can also protect its contents against loss or damage caused by theft, fire, storms, lightning, flooding or other water leakage, as well as explosions or earthquakes.

The contents of your home might be more valuable than you think. The average family often underestimates the true value of their possessions, so it's important to get the figure right.

The best way to make sure you have adequate cover is to walk round your home room by room and make an inventory of your possessions. Jewellery, computers, tools - they can all add up to quite a sum. And don't forget the contents of your shed. Contents also include clothes, furniture, carpets and curtains. If you are unsure, it might help if you think of the things you would take with you if you were to move house.

There may also be limits on the pay-out for single items or valuable items such as rings, bicycles or ornaments. You should always let us know the full details of any valuable items, so we can help to advise which insurers could pay out in the event of a claim.

Please ensure to review your policy documents carefully to check the terms and conditions.



Over  
**40**  
resources  
available

**INSURE**  
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## Special Coverage for Special Homes

Listed buildings or homes with unique features? Get buildings insurance that is as special as your home.



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**INSURE**  
*what's yours*

## The Invisible Shield for Your Home

Buildings insurance is like an invisible shield, protecting against disasters like subsidence or tree falls. Stay secure with the right cover.



HLP 88 P102 (01/24)

**INSURE**  
*what's yours*

## Protecting Your Personal World

Your home is your world. Protect it with buildings and contents insurance that understands and covers all aspects of your personal world.



HLP 88 P102 (01/24)

**INSURE**  
*what's yours*

## Insure Against the Unseen

Subsidence and pipe damage are unseen risks. Buildings insurance covers these, safeguarding your home against the invisible threats.



HLP 88 P102 (01/24)

**INSURE**  
*what's yours*

## Protecting Your Home Office

Working from home? Your office equipment needs protection too. Contents insurance can cover your work essentials.



HLP 88 P102 (01/24)

**INSURE**  
*what's yours*

## Flood and Subsidence Worries? Be Prepared

In flood-prone or subsidence areas? Tailor your buildings insurance to protect against these specific risks.



HLP 88 P102 (01/24)

# A Sustainable Future

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**This approach fosters informed discussions about green mortgages, reinforcing the advisers' commitment to their clients and the environment.**

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## **Introduction to the “A Sustainable Future” Campaign**

The “A Sustainable Future” campaign highlights the importance of green mortgages and eco-friendly home improvements, emphasising the role of advisers in guiding clients through these options. As environmental awareness grows, the value of these products, both financially and environmentally, becomes increasingly significant.

### **Overview**

#### **Why:**

This campaign addresses the need for sustainable financial choices, underscoring the adviser's role in helping clients make environmentally conscious and financially sound decisions.

#### **What:**

Advisers are provided with compliance-approved digital assets, including social media images, email templates, web content, and guides, all designed to explain the benefits of green mortgages and sustainable living.

#### **How:**

Resources are available through the adviser portal news page and Business Booster, enabling advisers to easily select and share relevant information with clients.

#### **When:**

The campaign encourages regular sharing of these materials, aligning with advisers' strategies to maintain continuous client engagement.

#### **Where:**

Optimised for various social media platforms—LinkedIn for professional networking, Instagram for visual appeal, Twitter for concise updates, and Facebook for broad community engagement.

The “A Sustainable Future” campaign ensures clear and impactful messaging, positioning advisers as experts in sustainable finance. This approach fosters informed discussions about green mortgages, reinforcing the advisers' commitment to their clients and the environment.

*a sustainable*  
**FUTURE**

*a sustainable*  
**FUTURE**

# A Sustainable Future





Over  
**20**  
resources  
available

# Eco-Friendly Homes Deserve Better Rates

If you're buying or renovating to go green, there's a mortgage for that. Ask us how green mortgages work!



*a sustainable*  
**FUTURE**

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Energy Efficiency Pays Off

With a green mortgage, your energy efficient home could help you get preferential mortgage rates. A win-win for you and the environment! Talk to us to find out more.



*a sustainable*  
**FUTURE**

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Benefits of Green Mortgages

From helping the environment to potentially saving on interest, the benefits of green mortgages are clear. Are you ready to go green?



YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Qualifying for a Green Mortgage

Wondering if your home qualifies for a green mortgage? Let's chat about energy performance certificates (EPCs) and what ratings you need.



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06/24

# Build Green, Save Green

Planning to build your dream home? Make it eco-friendly and you may be able to benefit from green mortgage incentives.



*a sustainable*  
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YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

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# Reduce Your Carbon Footprint

Choose a home that's kinder to the planet. Green mortgages are designed to reward your eco-friendly choices with more favourable rates than a standard mortgage. Let us see how we can help you step into a green mortgage.



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**FUTURE**

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



# Later Life Lending

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**This approach supports informed discussions about essential financial products, reinforcing the advisers' dedication to their clients' well-being.**

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## **Introduction to the “Later Life Lending” Campaign**

The “Later Life Lending” campaign focuses on the importance of products like equity release, highlighting the value of advice in making these decisions. These products offer financial security and peace of mind to individuals over 55.

### **Overview**

#### **Why:**

This campaign highlights the need for financial protection in later life, stressing the adviser's role in guiding clients to make informed decisions about their financial future.

#### **What:**

Advisers receive compliance-approved digital assets, including social media images, email templates, web content, and guides, all designed to explain the benefits of equity release and other later life lending products.

#### **How:**

Resources are accessible through the adviser portal news page and Business Booster, allowing advisers to easily share pertinent information with clients.

#### **When:**

The campaign promotes regular dissemination of these materials, aligning seamlessly with advisers' strategies to maintain continuous client engagement.

#### **Where:**

Optimised for multiple social media platforms — LinkedIn for professional reach, Instagram for visual impact, Twitter for concise updates, and Facebook for wide community engagement.

The “Later Life Lending” campaign delivers clear and effective messaging, establishing advisers as trusted authorities in financial protection for older adults. This approach supports informed discussions about essential financial products, reinforcing the advisers' dedication to their clients' well-being.



# Later Life Lending



Over  
**20**  
resources available



## Unlock Your Retirement Potential

Maybe a lump sum could offer the answer to fund your dream retirement? Home improvements, travel, a gift to your kids – the list goes on – talk to us today for bespoke, professional advice on how you may be able to unlock some of the equity in your home. We're here to help you make an educated decision.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

This is a Lifetime Mortgage. These are only applicable to those 55 and over, and it could affect eligibility to state means-tested benefits and the inheritance you may leave. To understand the features and risks, ask for a personalised illustration. Equity release includes Lifetime Mortgages and Home Reversion Schemes. We can advise and arrange Lifetime Mortgages and will refer to an approved specialist for Home Reversion schemes. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24





## Plan Your Future

Aged over 55? Equity release can be part of your strategy for retirement, but like anything, it requires careful planning. Contact us for professional, tailored equity release mortgage advice, to let you make an educated decision.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

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06/24



## Lifetime Mortgage Explained

A lifetime mortgage can allow you to access your home's value while continuing to live in it. Learn the ins and outs with expert advice.

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06/24





## Worried about affording your retirement?

Understand how a lifetime mortgage could offer a solution for your retirement planning, for homeowners aged over 55. Our expert professional advice can help see whether it's something that may benefit you.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

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## A Home Care Funding Options?

Considering using equity release to fund home care? We're here to help you understand the options – and whether there's enough value to release from your home. Talk to us to get the full picture on where you stand.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

This is a Lifetime Mortgage. These are only applicable to those 55 and over, and it could affect eligibility to state means-tested benefits and the inheritance you may leave. To understand the features and risks, ask for a personalised illustration. Equity release includes Lifetime Mortgages and Home Reversion Schemes. We can advise and arrange Lifetime Mortgages and will refer to an approved specialist for Home Reversion schemes. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



## Bust those Equity Release Myths

Let's debunk common myths about equity release and lifetime mortgages. Get the real facts from experts – book an appointment today for bespoke advice, tailored to your exact circumstances.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE

This is a Lifetime Mortgage. These are only applicable to those 55 and over, and it could affect eligibility to state means-tested benefits and the inheritance you may leave. To understand the features and risks, ask for a personalised illustration. Equity release includes Lifetime Mortgages and Home Reversion Schemes. We can advise and arrange Lifetime Mortgages and will refer to an approved specialist for Home Reversion schemes. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Grow Your Portfolio

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**This approach encourages informed discussions about investment products, reinforcing the advisers' commitment to their clients' financial growth.**

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## **Introduction to the “Grow Your Portfolio” Campaign**

The “Grow Your Portfolio” campaign underscores the value of Buy-to-Let mortgages, emphasising the importance of advice in property investment. These products provide opportunities for financial growth and stability for landlords.

### **Overview**

#### **Why:**

This campaign emphasises the importance of financial growth opportunities in property investment, highlighting the adviser's role in helping clients make informed decisions.

#### **What:**

Advisers are provided with compliance-approved digital assets, including social media images, email templates, web content, and guides, all designed to illustrate the benefits of Buy-to-Let mortgages.

#### **How:**

Resources are available through the adviser portal news page and Business Booster, making it easy for advisers to share relevant information with clients.

#### **When:**

The campaign promotes regular sharing of these materials, aligning with advisers' strategies to maintain ongoing client engagement.

#### **Where:**

Optimised for various social media platforms—LinkedIn for professional networking, Instagram for visual appeal, Twitter for concise updates, and Facebook for broad community engagement.

The “Grow Your Portfolio” campaign ensures clear and impactful messaging, positioning advisers as experts in property investment. This approach encourages informed discussions about investment products, reinforcing the advisers' commitment to their clients' financial growth.



GROW YOUR  
PORTFOLIO

GROW YOUR  
PORTFOLIO

# Grow Your Portfolio



**GROW YOUR  
PORTFOLIO**

**Your home could be repossessed if you do not keep up payments on your mortgage.**

The FCA does not regulate some forms of Buy-to-let. Bank carefully before securing other debt against your home/property. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

07/24

Over  
**20**  
resources  
available

# Personalised Buy to Let Strategies

Each Buy-to-let investor's journey is unique. Discover how personalised mortgage advice could help you to make the most of your property portfolio.



GROW YOUR  
PORTFOLIO

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
The FCA does not regulate some forms of Buy to Let. Think carefully before securing other debts against your home/property.  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Looking to rent out your property?

If you're seeking to rent out your place, it makes sense to get advice from the professionals first. Discover how tailored mortgage advice can help start your landlord journey.



GROW YOUR  
PORTFOLIO

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
The FCA does not regulate some forms of Buy to Let. Think carefully before securing other debts against your home/property.  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Buy-to-Let: Financing Options Explained

Achieve clarity on your financing alternatives with insights enabling informed decision-making.



YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
The FCA does not regulate some forms of Buy to Let. Think carefully before securing other debts against your home/property.  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Expanding Your Property Portfolio

Considering acquiring more properties? Find out how strategic mortgage advice could facilitate your portfolio's growth.



GROW YOUR  
PORTFOLIO

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
The FCA does not regulate some forms of Buy to Let. Think carefully before securing other debts against your home/property.  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Stuck deciding on types of mortgages?

Getting into the buy-to-let world can be confusing – seek expert advice from professionals to help you on your journey. Talk to us today.



GROW YOUR  
PORTFOLIO

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
The FCA does not regulate some forms of Buy to Let. Think carefully before securing other debts against your home/property.  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# The Benefit of Advisers

Why navigate alone? Discover how professional mortgage advice can unlock superior deals for your Buy to Let investment.



GROW YOUR  
PORTFOLIO

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
The FCA does not regulate some forms of Buy to Let. Think carefully before securing other debts against your home/property.  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Homes for Self-Starters

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**This approach fosters informed discussions about tailored mortgage products, reinforcing the advisers' commitment to their clients' entrepreneurial journeys.**

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## **Introduction to the “Homes for Self-Starters” Campaign**

The “Homes for Self-Starters” campaign highlights the importance of mortgage products for the self-employed, focusing on the value of advice for entrepreneurs. These products offer financial security and opportunities to those who are self-employed.

### **Overview**

#### **Why:**

This campaign highlights the need for tailored financial solutions for self-employed individuals, emphasising the adviser's role in helping clients make informed mortgage decisions.

#### **What:**

Advisers receive compliance-approved digital assets, including social media images, email templates, web content, and guides, all designed to explain the benefits of mortgages for the self-employed.

#### **How:**

Resources are accessible through the adviser portal news page and Business Booster, enabling advisers to easily share relevant information with clients.

#### **When:**

The campaign encourages regular sharing of these materials, aligning perfectly with advisers' strategies to keep their audience consistently engaged.

#### **Where:**

Optimised for various social media platforms—LinkedIn for professional networking, Instagram for visual appeal, Twitter for concise updates, and Facebook for broad community engagement.

The “Homes for Self-Starters” campaign provides clear and impactful messaging, positioning advisers as authorities in self-employed mortgages. This approach fosters informed discussions about tailored mortgage products, reinforcing the advisers' commitment to their clients' entrepreneurial journeys.



**homes**  
FOR SELF STARTERS

**homes**  
FOR SELF STARTERS

# Homes for Self-Starters



Over  
**20**  
resources  
available



FOR SELF STARTERS


# Navigating the Freelance Mortgage Maze

Navigating mortgages can feel like a maze for freelancers, when it comes to evidencing your income. Our advisers specialise in making the path clear and straightforward, so get in touch to see how we can guide you.

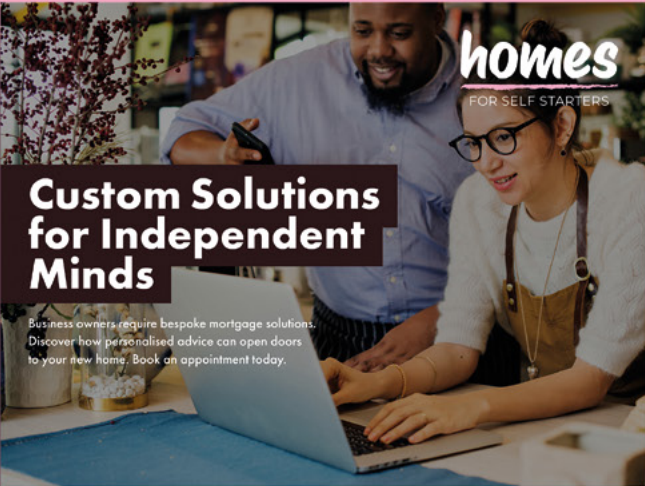


YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



FOR SELF STARTERS



# Custom Solutions for Independent Minds

Business owners require bespoke mortgage solutions. Discover how personalised advice can open doors to your new home. Book an appointment today.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



FOR SELF STARTERS


# From Workspace to Home Space

You've built a business from the ground up; now it's time to build your home life. Start with mortgage advice tailored to the self-employed.




YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



FOR SELF STARTERS



# Turning Dreams into Reality

For the self-employed entrepreneur looking to plant roots, expert mortgage advice can turn your homeownership dreams into reality. Let's make it happen together.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



FOR SELF STARTERS

# Demystifying Deposits

Think securing a mortgage as a freelancer means a huge deposit? Talk to us today and let us share our bespoke advice to fit your exact circumstances – you may be surprised at what opportunities are available.



YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



FOR SELF STARTERS



# The Self-Employed Mortgage Myth

We're here to help bust the myth that mortgages are out of reach for the self-employed. Talk to us today to see how we can share tailored advice, matched to your exact situation.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# Get Mortgage Ready

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**This approach supports informed discussions about mortgage readiness, reinforcing the advisers' commitment to their clients' journey to homeownership.**

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## **Introduction to the “Get Mortgage Ready” Campaign**

The “Get Mortgage Ready” campaign emphasises the importance of preparing for a first mortgage, focusing on the value of advice for first-time buyers. This campaign supports clients through the journey to homeownership, offering financial security and peace of mind.

### **Overview**

#### **Why:**

This campaign addresses the need for financial preparation in the home buying process, highlighting the adviser's role in helping clients make informed mortgage decisions.

#### **What:**

Advisers are provided with compliance-approved digital assets, including social media images, email templates, web content, and guides, all designed to explain the benefits of getting mortgage ready.

#### **How:**

Resources can be accessed through the adviser portal news page and Business Booster, allowing advisers to effortlessly share pertinent information with clients.

#### **When:**

The campaign promotes regular distribution of these materials, aligning seamlessly with advisers' strategies to maintain continuous client engagement.

#### **Where:**

Optimised for multiple social media platforms—LinkedIn for professional reach, Instagram for visual impact, Twitter for concise updates, and Facebook for wide community engagement.

The “Get Mortgage Ready” campaign provides clear and effective messaging, establishing advisers as trusted authorities in mortgage preparation. This approach supports informed discussions about mortgage readiness, reinforcing the advisers' commitment to their clients' journey to homeownership.




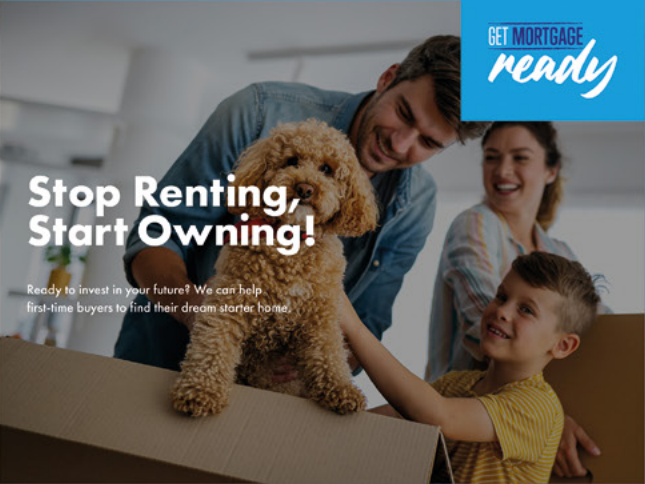
GET MORTGAGE  
*ready*

GET MORTGAGE  
*ready*

# Get Mortgage Ready



Over  
**20**  
resources available



## Stop Renting, Start Owning!

Ready to invest in your future? We can help first-time buyers to find their dream starter home.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



## The Right Mortgage Fit

Just like finding the right home, there's a mortgage match for you. Discover yours with tailored advice, that fits your exact circumstances.



YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



## Dreaming of your first home?

Stepping into the world of homeownership is thrilling, and we're here to guide you through your journey.

YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



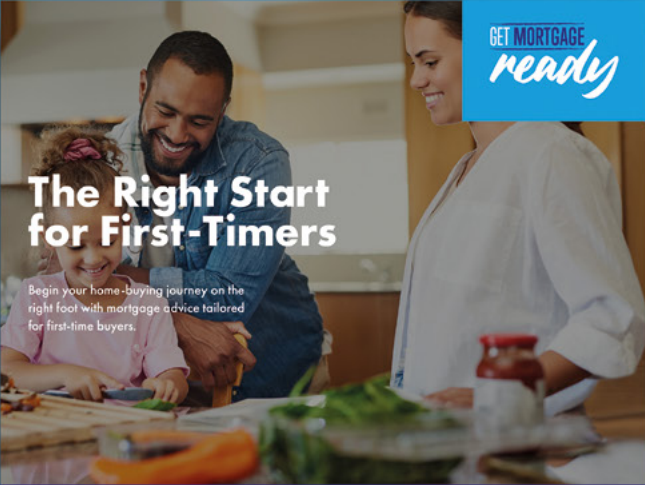
## First-Time Buyer Incentives

Exploring government schemes and incentives can be a maze. Navigate it with bespoke, expert mortgage advice to make a decision that fits your needs.



YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24





## The Right Start for First-Timers

Begin your home-buying journey on the right foot with mortgage advice tailored for first-time buyers.


YOUR HOME COULD BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24



## Creating a Buying Budget

Knowing how much you can afford is crucial. Expert mortgage advice can help you set a realistic buying budget.



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There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but will be agreed with you before proceeding.

06/24

# The Monthly Client News Email

How can you make clients feel valued and engaged, in the time between mortgage and remortgages? Those two-year or five-year terms can seem like a long time – and in today's fast-moving marketplace, it makes sense to keep in touch with your clients on a regular basis to maintain the good work you put into building the relationship to begin with.

This is all well and good – but can be challenging in practice. So, one tool that you can use from HLP is our Monthly Client News Email service. Each month, we'll send your clients an engaging email newsletter – featuring an interesting selection of lifestyle & consumer content, all entirely branded up to your business.

## The importance of client engagement

With your clients seeing a branded email in their inbox each month, a little thing can go a long way. They'll be more likely to remember your firm and the service you gave, when it comes to the remortgage – or if they're looking for assistance with protection and insurances, for example.

Many banks and lenders have really upped their game in recent years, they'll be communicating regularly with their clients, and notifying them ahead of their remortgage, with special offers on product transfers – so it's essential to keep building the relationship with your clients to show them why it's important to seek professional mortgage & protection advice before committing to anything they'll regret – so something simple like a regular branded email can make all the difference.

## What would my clients receive?

Each email features a set of four articles, which link through to a website page, with the whole article attached. Both the email and

the website page is branded to your business, and features a contact box, allowing your clients to get in touch immediately.

We send the email on the last Thursday of each month, and if you subscribe, we'll send you a preview copy the day before so you can be ready for when your clients receive it. We'll email it to your client listing from the 360 CRM system, and there's the option for clients to unsubscribe at any time they wish.

## Are there any other benefits for my firm?

We see great engagement on the Monthly Client News Email. We have over 270 firms signed up for the communication, and have an engagement rate of 76%. A recent email saw an enquiry rate of 1% across the network – both driving additional business for member firms, but also ensuring that their needs for advice are being looked after by professional mortgage & protection advisers, for when they need your assistance the most.

We'll also prepare special features on protection and insurances, which can be used to further bolster your firm's reputation in being experts in this area and helping to encouraging conversations to be had in the protection arena between clients and yourselves.

## How can I sign up?

Simply visit our dedicated signup website at [www.clientcommunication.co.uk](http://www.clientcommunication.co.uk) and complete the details for your firm at the bottom of the page. We've also got illustrations of what the Monthly Client News Email looks like and how it can also help your firm with the FCA Consumer Duty obligations too – it's really worthwhile signing up!

Used by over

270

firms

Sent to

200,000

clients a month

76%

of openers read an article





# HLP's Business Booster

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**A platform that's packed with a diverse range of content, designed to help, coach and share content that you can use to drive your business forward.**

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At HLP, we're passionate about helping our members drive their businesses forwards and helping you to reach your own goals, but we know that running your own mortgage & protection advice business in today's marketplace is a very demanding role.

That's why we've created the HLP Business Booster – a platform that's packed with a diverse range of content, designed to help, coach and share content that you can use to drive your business forward.

The platform can be accessed at [www.hlpbusinessbooster.co.uk](http://www.hlpbusinessbooster.co.uk)

## **What's available in the Business Booster?**

### **Self-Help & Development:**

We cover a wide range of topics that can cover the plethora of different tasks and disciplines that are required to master when running a business – from Finance, Technology and Recruitment, through to Strategy, Leadership and Wellbeing – we've got thought-provoking and engaging stories & advice that is designed to help.

### **Mortgage Marketing Advice:**

Marketing is a lot more complex than many may think, but we help to break down the barriers and provide a range of key tips, list common traps & pitfalls, alongside some useful and practical advice on how to grow your business and increase the volume of leads in our 5-part Mortgage Marketing Programme, chaired

by expert Jeff Knight and HLP's Head of Marketing, Martin (Ken) O' Callaghan, alongside a portfolio of other useful reading on the topic too.

### **Content Library:**

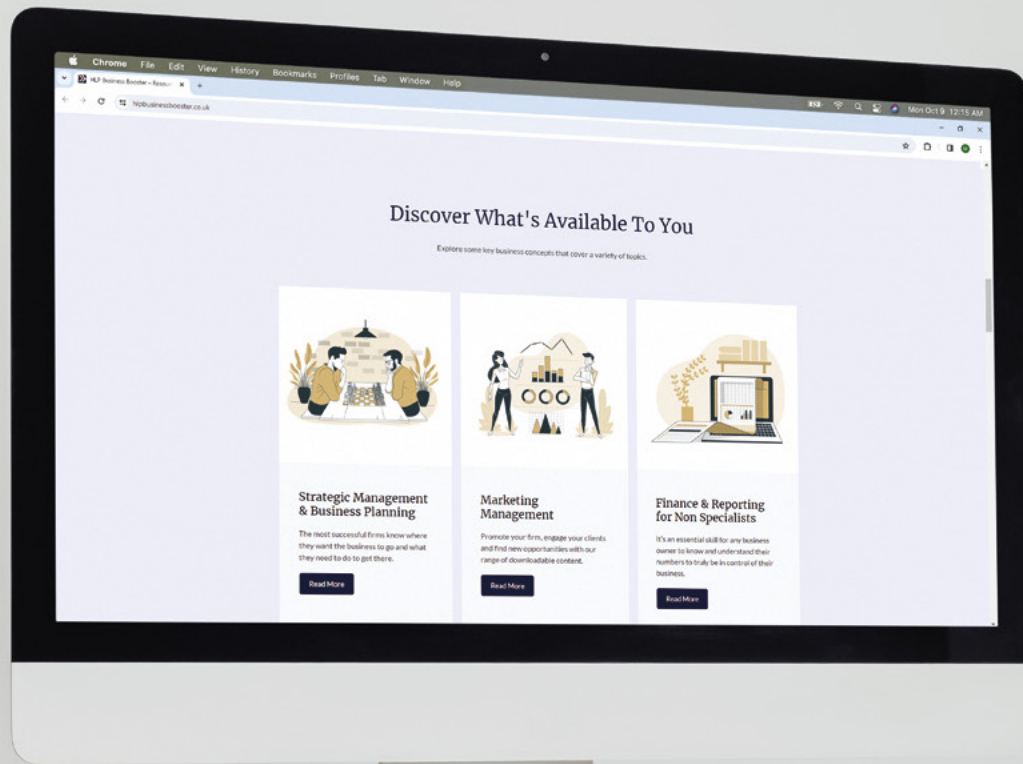
We know that promoting your business in the regulated UK Financial Services industry is not easy. There's a whole minefield out there of what you can and can't say, and so this is why we've created a whole range of content that you are welcome to download and use to market your firm – all pre-approved by HLP's Compliance team, so you can be safe in the knowledge that you are talking about your firm in a safe and sustainable way to keep your business protected.

### **Power your business's growth**

Take a look at the Business Booster and find the content that suits where you are – we're frequently updating the platform with fresh articles and downloads to help give you what you need to move your business forward, so it's worthwhile to bookmark the page and check in regularly.

Visit the HLP Business Booster at [www.hlpbusinessbooster.co.uk](http://www.hlpbusinessbooster.co.uk)





# HLP's Social Media Licence

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**As a Network we are passionate in helping as many of our firms as possible see the benefits to be sought from obtaining the Social Media Licence.**

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Last year we introduced the HLP Social Media Licence – based on feedback from how much our members value the importance of using social media for marketing and growing awareness of their business.

We're thrilled at the feedback it's received from our members so far, and as a Network we are passionate in helping as many of our firms as possible see the benefits to be sought from obtaining the Social Media Licence.

## **What is the HLP Social Media Licence?**

In brief, it's a short e-learning course to familiarise you on the Network's requirements for the kinds of content that can be safely posted online, and a framework to help you to create posts with confidence that your firm is in full compliance with the increasing industry regulations in this area.

Once completed, the HLP Social Media Licence enables your firm to post content via your social media channels without the need for having to get every post approved by HLP Compliance – giving you the freedom and flexibility to promote your firm, within the overall guidelines of the Social Media Licence.

## **How can I get the HLP Social Media Licence?**

Just send us an email to [training@hlppartnership.co.uk](mailto:training@hlppartnership.co.uk), and we'll guide you through the process to get started. It's a quick online course and assessment, which also counts towards your CPD too. Once

you've passed the course, you can then carry out the social media posts as you wish, helping to grow your online presence and engaging with your clients.

Each year, as part of your firm's annual audit visit, our Financial Promotions team and your RCM will take a sample of some of your firm's social media activity from the past year just to verify the compliance to the Social Media Licence guidelines, so you can be safe in the knowledge that your posts and online presence are adhering to the often-complex industry regulations.

## **Who needs to apply for the Licence?**

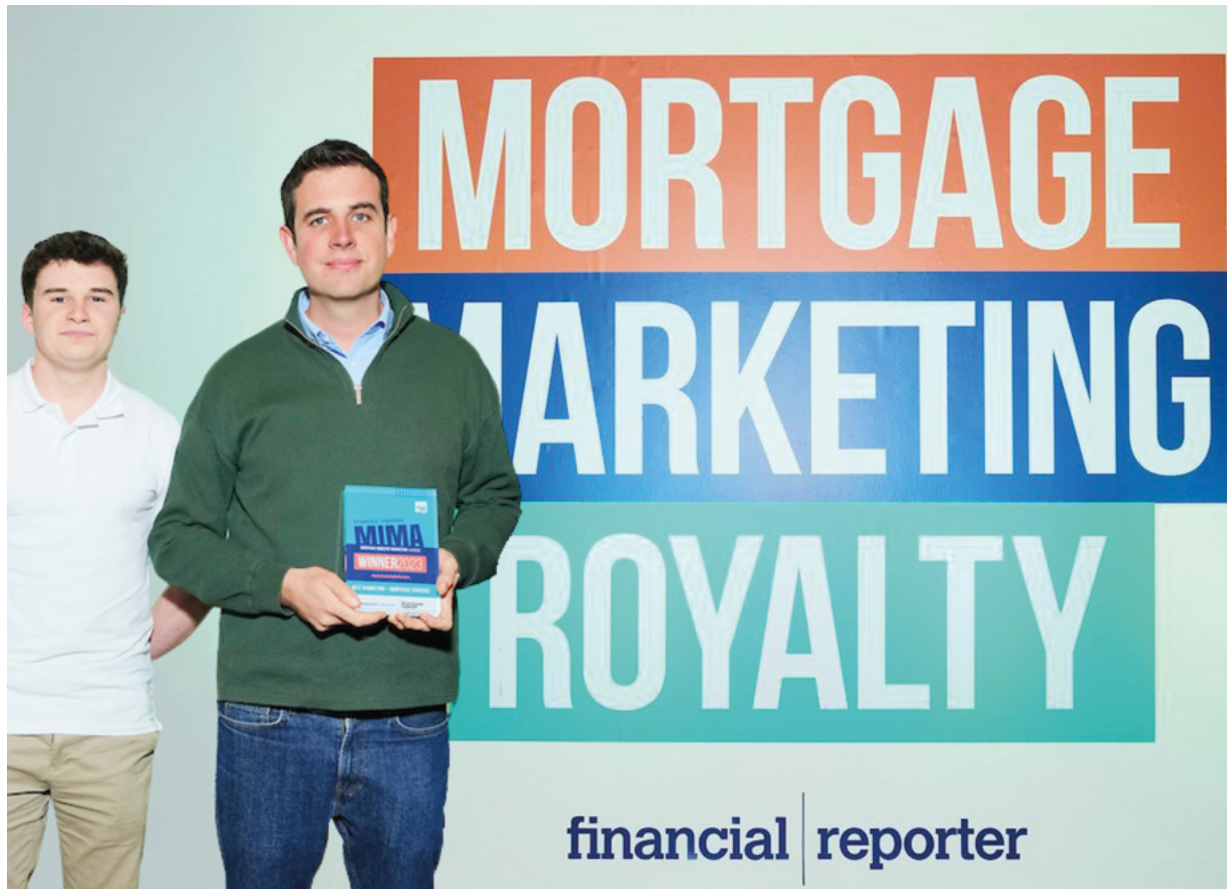
If you wish for your firm to obtain a Social Media Licence, the firm principal must take the course, alongside any member of staff that will be posting on behalf of your firm. Simply email us with your requirements at [training@hlppartnership.co.uk](mailto:training@hlppartnership.co.uk) and we'll make sure that your team are covered accordingly – and then once all is complete, you can start posting!

As your Network, we're here to support you every step of the way, and so we hope that the Social Media Licence can help your business to thrive on social media in this complex and fast-moving industry.





# HLP Wins Coveted Mortgage Marketing Award



We're excited to announce the recent award win by HLP Partnership for the Financial Reporter's Mortgage Industry Marketing Awards (MIMAs).

HLP secured the coveted award for 'Best Marketing - Mortgage Services', having stood out to the judges over 800 other entrants. The award is recognition of the Network's innovative approach and strategic acumen in delivering a well-rounded set of marketing support to our members.

We were especially proud as HLP were the only Mortgage Network to reach the finals, and testament to its unique approach to marketing in the mortgage services sector. The MIMA judging panel scored entries on a variety of metrics including creativity, innovation, brand perception and execution.

As a Network we've invested considerable time and effort into providing our members with a wide range of support, from the HLP Business Booster resource, the Monthly Client News Email service, engaging face-to-face events and a diverse range of webinars and learning & development opportunities, all designed to put our members in the driving seat with their marketing to grow the business how they wish.



# GET REMORTGAGE *ready*



GET  
REMORTGAGE  
*ready*

## Time to Review Your Mortgage?

As fixed terms end, don't default to SVR rates. Our advisers help you review options, keep you informed and help you to be remortgage-ready.



Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-let, commercial mortgages, secured loans, unsecured bridging loans, trust, interest mortgages, conveyancing or debt management.

REF RM 0001 001 / 24

GET  
REMORTGAGE  
*ready*

## Remortgage? Let's Talk Options

Don't auto-renew into a higher SVR. Discuss your remortgage options with us and find a deal that aligns with your current needs.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-let, commercial mortgages, secured loans, unsecured bridging loans, trust, interest mortgages, conveyancing or debt management.

REF RM 0001 001 / 24

GET  
REMORTGAGE  
*ready*

## Remortgage: Your Financial Reset

A remortgage is more than a rate change; it's a financial reset. Let us help you align your mortgage with your evolving needs.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
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REF RM 0001 001 / 24

GET  
REMORTGAGE  
*ready*

## Secure Your Future, Remortgage Now

Take action now to secure your financial future. We're here to assist with remortgaging, to help you prepare for what's ahead.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
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REF RM 0001 001 / 24

GET  
REMORTGAGE  
*ready*

## Remortgage: More Than Just Rates

Remortgaging is about finding the right fit. We consider your whole financial picture to recommend the most suitable options.



Your home could be repossessed if you do not keep up repayments on your mortgage.  
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REF RM 0001 001 / 24

GET  
REMORTGAGE  
*ready*

## Expert Advice, Personalised Options

Get personalised remortgage options with our expert advice. We're here to help you find a mortgage that fits your current needs.

Your home could be repossessed if you do not keep up repayments on your mortgage.  
The Financial Conduct Authority does not regulate some forms of buy-to-let, commercial mortgages, secured loans, unsecured bridging loans, trust, interest mortgages, conveyancing or debt management.

2024  
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SERVICES

WE'RE A  
WINNER  
BEST MARKETING  
MORTGAGE SERVICES **#MIMA23**