iPipeline Quarterly

Spring Edition

With our sponsors:

Legal & General

Vitality

Standard Life

Table of Contents

Introduction

Reflections
On My iPipeline Journey

By Ian Teague
UK Group Managing Director
iPipeline

They say that all good things must come to an end.

As you may have read in the trade press, after 17 incredible years, I am passing the baton onto iPipeline's new Managing Director-UK, Rachel Edwards.

I'd like to reflect on a few highlights of my journey:

- **Rejoining Assureweb® in April 2008:** In this year I rejoined Assureweb®, and our initial focus was on ensuring competition in the market without over-stretching our resources. This journey ultimately evolved into what we know today as iPipeline.
- **Acquisition of Assureweb® by US insurtech iPipeline in 2012:** This acquisition changed the fortunes of the UK business entirely, as well my appointment to Managing Director of the new, more ambitious organisation in 2013.
- **The launch of SolutionBuilder® in 2015:** This product launch reinvented our portal capability for the better, creating a platform and the foundation for growth in many areas — including multi-benefit plans.
- **Acquisition of TCP LifeSystems in 2017:** Through this acquisition, we also added the SSG Digital® platform, which added incredible new capabilities to iPipeline.

Proud Moments

There are many industry colleagues and Pipers, past and present, whom I sincerely thank for their innovation and support — too many to thank individually here, but we will celebrate together in the coming weeks.

A few of my proudest iPipeline moments include:

- **Our portal innovation.** SolutionBuilder now powers 45% of all advised protection quotes in the UK.
- **The incredible evolution of SSG Digital and expansion into new markets.** Now the technology engine behind more than one-third of all new protection sales, today's SSG Digital extends into the wealth market and into Europe.
- **Our work in achieving greater diversity in the industry.** I truly believe that the focus and energy generated by Women in Protection has hugely benefited our industry. I will always be thankful to WiP alumni/VIPs for their support, encouragement and wise counsel.

What's Next?

Looking forward, there's no doubt that **the digital revolution will continue to reshape our industry**, and I have no doubt that **iPipeline will continue to innovate and thrive under Rachel**. We've worked closely to ensure a smooth transition, and I know she will lead the UK business to even greater heights. **I wish Rachel and the team all the best in continuing to innovate and accelerate the way forward.**

For me, after **many years of navigating a constantly changing market** along with some challenging economic conditions, it's time for a well-deserved break.

I'm excited to travel, with a long list to work through. Before I set off, I'm looking forward to some downtime and rededicating myself to my 2025 health and fitness campaign, which is now officially underway!

After that, we'll see what's blowing in the wind...

Lastly, thank you all for the many memories I will take with me.

Best,
Ian

Marginal gains
We can't close the advice gap with efficiency alone

By **Paul Yates**
Product Strategy Director
iPipeline

The financial advice industry is often portrayed as being in a state of crisis. Concerns over adviser shortages, career stagnation, and client succession dominate discussion, while increasing regulatory demands add further strain.

This can create the impression of an industry struggling to survive. However, thankfully, reality is almost never as simple as perception.

Despite these concerns, the number of financial advisers in the UK has remained relatively stable, even seeing slight growth in recent years. This is a positive development, especially given the rising demand for advice in areas such as protection, pensions, and investments. Additionally, technology has played a crucial role in making advisers more productive.

Between 2016 and 2023, the number of clients served per adviser increased by 47%, a clear indication of digital transformation's impact on financial services.

More people receiving advice means more individuals making well-informed financial decisions. **Proper pension planning, strategic investing, and robust protection policies all contribute to greater financial security.**

However, despite these advances, increasing efficiency and adviser productivity alone is not enough to bridge the gap in access to financial advice.

The advice gap. A growing concern.

Even with improved efficiency, professional financial advice remains inaccessible to the majority of people.

In 2023, only 8% of UK adults sought financial advice, leaving a vast 92% without professional guidance.

This gap puts millions at financial risk, whether from unforeseen health crises, unexpected life events, or the complexities of planning for a secure retirement. The demand for financial advice continues to grow, yet the supply of advisers is not expanding at the necessary rate.

The challenge is not just about working more efficiently, it is about scaling advice services to reach a wider audience.

This is why alternative advice models - such as guided, targeted, or simplified advice - are gaining traction.

Both HM Treasury and the Financial Conduct Authority (FCA) recognise that the traditional, fully bespoke financial advice model is unsustainable for mass-market demand. Equally as reported in recent weeks, the UK's biggest advice networks and financial services providers are taking notice — the momentum behind a quantum shift in the advice market is growing.

The need for transformation, not just evolution

The industry is on the brink of major change

Historically, the FCA has emphasised a gold-standard approach to financial advice, prioritising a highly personalised, face-to-face service. While effective, this model is too costly and time-intensive to extend across the broader population.

The rise of simplified or guided advice marks a significant shift. **Rather than being a gradual evolution, this would be a bold transformation,** one that will redefine how financial advice is delivered and accessed. Regulators and policymakers appear to be acknowledging this shift, in turn recognising the far-reaching societal benefits of increasing access to advice.

However, ambition alone won't close the advice gap. Several foundational challenges must first be addressed to enable this transition.

Strengthening the industry's infrastructure

For simplified advice to become viable, the broader financial services infrastructure must be strengthened.

A seamless, digital-first advice experience is of little value if the underlying financial ecosystem cannot support it. Persistent service issues, whether in processing pension transfers, handling protection claims or managing investments, continue to hinder progress and market reputation. **Providers must step up to improve operational efficiencies and meet rising customer expectations in an increasingly digital landscape.**

While technology has already improved adviser productivity, many financial service providers, particularly in the pensions sector, still rely on outdated legacy systems.

Concerns about project complexity and migration risks have led to stagnation, with firms hesitant to upgrade their existing, decades old technology. **However, delaying digital transformation is no longer an option.** Modern technology is more scalable, flexible, and advanced than ever before, making now the ideal time for firms to embrace innovation. Perhaps the most critical element of this transition is widespread industry acceptance. Financial advice is evolving, and that evolution is necessary. While face-to-face advice will always be invaluable for those with more complex circumstances, a more pragmatic approach is required to expand access to financial planning services for those with base needs.

Balancing margin and efficiency

Financial sustainability is another crucial factor.

Consider the UK protection market - **intense competition has driven provider margins to some of the lowest levels in developed markets.** While this benefits consumers by keeping premiums affordable, it has also weakened profitability and led some insurers to exit the market altogether.

Simply raising prices to restore margins is not a viable solution as it risks reducing consumer demand. Instead, increasing efficiency must be the priority. Advisers consistently call for streamlined processes, emphasising the need for faster applications, automation, and simplified policy management.

Digital transformation should not be viewed solely as a cost-cutting measure, it is also about delivering a more effective and sustainable service.

Embracing change for a more inclusive future

Perhaps the most critical element of this transition is widespread industry acceptance. Financial advice is evolving, and that evolution is necessary. While face-to-face advice will always be valuable, a more pragmatic approach is required to expand access to financial planning services.

The key to success lies in striking the right balance.

Digital advice solutions should be implemented thoughtfully, ensuring that automation complements, rather than replaces, meaningful financial guidance.

Today's digital advice users could become tomorrow's full-service clients — the choice between advice types is unlikely to be binary. By making financial guidance more accessible, individuals will build confidence in financial planning, which could ultimately increase demand for comprehensive, personalised advice in the future.

The next generation of financial advice cannot be built on marginal efficiency gains alone. It requires a fundamental rethinking of how advice is delivered, the infrastructure supporting it, and the industry's broader mindset. **By addressing these challenges head-on, we can create a financial services sector that truly serves the many, not just the few.**

Unlocking retirement happiness

The hidden benefits of annuities

Retirees with annuities are more likely to report higher financial confidence and lower stress levels. But many people overlook them as a retirement income option — according to the FCA, only 10% of pension pots first accessed in 2021/22 were used to buy an annuity.

So how do you bridge that gap? With good advice!

A recommendation from their financial adviser is the top reason people choose an annuity. According to the ABI, 36% of annuity buyers in 2024 sought financial advice beforehand, up from 29% in 2023.

Read on to find out:

- How annuities can make your clients measurably happier
- How that can strengthen your relationship with them
- The financial practicalities you can cover off
    - Helping your clients layer their portfolios
    - What clients often need to know about annuities

Our research into the measurable happiness that annuities bring

Our recent "Happiness in Retirement" study found that retirees with an annuity score more positively than those without one across multiple well-being measures.

Clients with a guaranteed income are:

- More satisfied with their current lives, relationships, free time and social activities
- 51% more likely to report lower levels of stress than those without one

The advantages for annuity holders go beyond wellbeing considerations to include financial management benefits.

Compared to retirees who don't have annuities, they're also:

- More likely to report the highest level of financial confidence (24% versus 21%)
- 27% more likely to find their finances predictable and easy to keep track of

All that's according to some very rigorous research, conducted by us in partnership with independent Danish think tank the Happiness Research Institute.

Together we explored the lives and finances of 3,000 UK retirees. We looked in general at the connection between financial security and wellbeing in retirement, and specifically at the link between annuities and happiness.

Strengthen client relationships by helping them understand annuities

As noted above, recent FCA research shows that only one in ten pension pots first accessed in 2021/22 were used to buy an annuity. So, it's very likely that your clients won't have considered them in any depth.

Helping your clients understand annuities can strengthen your relationship with them. That's because you'll have an opportunity to show your commitment to both their specific financial and their broader personal wellbeing.

Covering all the financial practicalities

Helping your clients layer their portfolios

Annuities are an excellent way of providing a guaranteed retirement income and all the wellbeing benefits that come with it. But it's very unlikely that they'll be the only income solution your clients will need to support their later lives.

Lorna Shah comments: "While the benefits of an annuity can often be overlooked when it comes to retirement planning, it's important to note they don't have to be the only solution as they can be part of a blended approach.

"Combining the guaranteed income of an annuity with other sources, such as income from investments or drawdown, can provide even more flexibility, ensuring that essential expenses are covered, while offering the freedom to grow other assets".

That can make annuities a good foundation for a conversation about a layered approach to retirement planning. The benefits of that kind of approach can have a very broad appeal. For example, bringing together annuity and drawdown products can give clients both flexibility and security — useful for both better-off and less affluent people.

What clients need to know about annuities

As ever, specific information needs will vary from client to client. But we've found that there are some general basic points it's often useful to share.

First of all, many pension savers aren't clear about the differences between drawdown and annuities. According to Mintel, 51% of DC pension savers aged 35+ don't understand the difference between annuities and drawdown. That rises to 60% among 45 to 54 year olds.

Explaining those differences could be a good starting point. And there's a clear need for financial advice to help them navigate those complex decisions. If they do opt for an annuity, they'll have quite a few other choices to work through as well. These can include:

- How much income the annuity will give them, for how long:
  - An annuity can pay out for the rest of their lives or for a fixed term. A series of fixed term annuities can be a useful part of a blended retirement plan. Note that clients can hold more than one annuity at once.
- How often they'll be paid and whether they're paid in advance or in arrears
- Whether they'd like to include any death benefits, which can include:

1. An income for their spouse, civil partner or other financial dependent after they die
2. A guaranteed minimum payment period, so their annuity keeps paying out if they die during that period
3. Value protection, which pays a lump sum to a beneficiary if they die before they've had back the full amount they used to buy the annuity

Typically, a fixed term annuity:

- Pays income for a fixed period, usually between three and 40 years
- Offers a guaranteed maturity amount at the end of its term
- Can be a single or joint life annuity
  - If it's a joint life one, any ongoing or maturity value payments will go to a beneficiary if the client dies during its term
- Offers more flexibility than a lifetime annuity but doesn't have the security of guaranteed regular payments for life that you get from a lifetime annuity. Lifetime annuities can also offer better rates for those with certain health or lifestyle conditions.
  - Clients can cash in or transfer their plans if they've chosen death benefits that allow that

Next steps

To find out more about annuities or layered approaches to retirement planning, we'd suggest:

Visiting our retirement site

Speak to our adviser team

Paradigm

Will decision makers please stand up?!

By **Mike Allison**
Director of Protection
Paradigm Protect

It's a familiar story...

"I've been on the phone to ABC Lender for 58 minutes now trying to get a decision."

"XYZ Insurer still hasn't underwritten the Life case for my client, and they're completing next week."

If I had a pound for every time I had heard the quotes above or similar...! The frustrations of being an adviser in today's world have been well documented - not least of all the difficulty in getting a decision on something when we need it. Despite the huge advancements in technology over the last 20 years, sometimes it can feel as if there is only one decision maker in every organisation with a huge 'in tray', and you are always last in the queue.

The phrase 'procrastination is the thief of time' is a saying attributed to the English writer Edward Young in his poem entitled 'The Complaint: or, Night-Thoughts on Life, Death, & Immortality', more simply known as Night-Thoughts. In the poem, Young muses on death and urges us to 'be wise today' as life and opportunities can slip away quickly. You would be forgiven for thinking that in today's modern world he had looked carefully at rationalisation and the gradual replacement of people by both machine and technology when penning such wise words, yet he wrote this in 1742. **Little would he have known that the frustrations of yesteryear are just as evident and relevant today.**

Most of us spend time listening to product manufacturers, both Life and Mortgages, telling us about their latest product developments, but it appears not all of them fully understand the processes undertaken by advisers, and the subsequent challenges advisers face carrying out their day-to-day roles.

Ongoing developments in technology should focus on removing the barriers associated with the blockages that arise in decision making, not merely pulling together data that then gets elevated but still ultimately needs a 'human' decision, as that does little but create further bottlenecks and frustrations.

Likewise, I believe decision making resources should be better deployed at point of sale - or certainly nearer to the adviser journey than it is at present. Years of rationalisation in the Protection market has significantly reduced face to face contact with intermediaries. While technology has helped in part by producing quotations and other supporting research, it hasn't yet delivered on fully accepting most underwritten cases - often, they are declined or rated causing issues, not least of all in allowing 'access to insurance' for all.

One of the biggest issues facing Mortgage advisers today is the 'rate pull' from Lenders — giving them a narrow window of getting all information together to at least try and rescue the case, and if they don't manage it, they will have to start the whole process again. Much has been said of this, and yet, where does the issue with this lie?

I'd argue, with a person or more than one procrastinating... I can imagine the Finance, Risk, Sales and Operations conversations around the boardroom table all putting arguments together whilst frustrated intermediaries suffer!

In the Life Protection space, it is the underwriting of clients that delay decisions, and whilst it is clear that many ailments need careful assessment, there are also many where data is held that would reduce the time taken by underwriters, allowing them to truly concentrate on the tougher cases - but they are not yet being fully deployed.

Under Consumer Duty, advisers are asked to look at price and value, and at the same time deliver the best possible quality outcomes to their clients; given the current underwriting constraints, that isn't always possible and definitely not easy to document when making recommendations.

So, where is this all going given we are in 2025 and not 1742 as Young was?

You know that at least one mainstream Lender has at least taken a decision to give a guaranteed time limit before they pull a rate, and for Providers, many are working on solutions to delivering quicker underwriting decisions. They're aiming to do this not just on "clean" cases but those where further evidence is required using underwriting 'engines' to their maximum in order to benefit clients. We already have one solution of course, but not all Providers subscribe to it and although it is certainly a step forward, there could be better solutions to the problem.

Imagine a time when a non-standard Mortgage application and a similar Protection application gets an immediate online decision for the vast majority of cases; it really shouldn't be too difficult in the modern world should it?! Then the only question to procrastinate over will be: prosecco or Champagne to celebrate?!

It would certainly relieve a significant number of stresses and strains on the role of an adviser, which we know are all too real. Indeed, Paradigm have recently launched a mental health and wellbeing hub which contains a wide range of resources for businesses to take on board or to support individuals who may be struggling.

I'd recommend anyone who needs help in this area to take a look here.

Driving Change in the Protection Industry:

A Conversation with Alisa Wallington and Nick Jones on the Evolution and Future of Protection Portals

Nick Jones
Director, Marketing
iPipeline

Alisa Wallington
Director, Product Management
iPipeline

For over a decade, Alisa has played a pivotal role in shaping iPipeline's protection portals, significantly influencing how advisers interact with these tools. In this conversation, Alisa shares her insights into the evolution of portals, their future within the industry, and the impact of technology on the advice process, both today and tomorrow.

Nick:
Alisa, you've been leading the development of iPipeline portals for more than 10 years. How have you seen the role of protection portals change during that time?

Alisa:
When I started, **Assureweb was our primary portal**, and the market was still relatively static, with portals **used purely for price comparison**.

The introduction of SolutionBuilder really changed the game. We allowed advisers to gain a deeper understanding of the protection options available to them, especially with the introduction of multi-benefit and menu plan comparison tools. This revolutionised how protection conversations were undertaken, speeding up the quote process and improving user experience. Now, with more user-friendly interfaces, features like sliders and matrix quoting make it easier to not only compare but also to understand the full range of options but make the overall protection journey more accessible and faster for advisers.

Nick:
Would you say that we have shifted the comparison process beyond just price?

Alisa:
Absolutely. While price is still a dominant factor, we've seen the growing importance of added value and quality. Over the years, we've integrated with experts like FTRC and CI Expert to allow advisers to incorporate quality alongside price when comparing products. We also wanted to give advisers the choice over what they wanted to use. **This has added significant value to the process, enabling advisers to recommend policies that are not only affordable but also offer the right benefits to clients.**

Nick:
From a customer perspective, do you think this approach has benefited the end advice given? And has it made advisers more efficient?

Alisa:
Yes, it's definitely made advisers more efficient. By using the tools that integrate fact-finding, needs analysis, and quality comparison, advisers can make faster and more informed decisions. This means they're not just selling a product based on price, but matching policies that meet the specific needs of their clients. For example, after COVID, features like mental health support or access to GPs became more important to many clients. **Educating both advisers and clients about these benefits has helped to make the protection product more valuable and less likely to be cancelled.**

Nick:
The protection market hasn't grown as expected over the years. What role do you think portals and product-sourcing technology can play in driving future growth?

Alisa:
At iPipeline, we've seen growth in intermediated business, and **I think portals and product-sourcing technologies have played a big role in that.** They've made the process more efficient, especially with tools like SolutionBuilder. **Our focus is on streamlining the selling process and providing advisers with better insights into how products differ.** The ability to easily compare products, including their quality aspects, can help drive growth in the protection market.

Nick:
How would you respond to the argument that portals stifle innovation in the market?

Alisa:
I don't think portals stifle innovation. In fact, they can foster innovation by providing a platform to showcase different products. **The main challenge I see is regulation.** Compliance requirements are becoming more stringent, which can limit innovation. Portals like SolutionBuilder can however support innovation by giving providers a "shop window" to present their unique products and features. Technology allows us to compare products more effectively, even when their features differ, so innovation is still possible.

I'd love to see portals evolve to offer even more personalised experiences, allowing advisers to tailor their searches based on the specific needs of their clients.

Nick:
What's your prediction for the future of protection portals? How do you think they'll evolve to meet the changing demands of advisers?

Alisa:
Personalisation will be key. **I see portals evolving to offer a more bespoke journey depending on the adviser's needs.** For example, a mortgage broker might want to look at certain types of products or quality features, while a call centre might need a quicker, price-focused process. **We also see the potential of AI in enhancing portals,** whether it's using chatbots to navigate post-sale documents or allowing advisers to filter products based on very specific criteria, such as rental benefits or self-employed coverage.

Nick:
Do you think technology can also help target underserved customer groups and drive engagement, not just efficiency?

Alisa: Engagement is critical. Technology can help advisers identify and target underserved markets, but it's equally important to ensure these customers are engaged in the process. For example, renters and self-employed individuals are often overlooked in protection, but with the right education and tools, advisers can help them understand their options. **Regular reviews and follow-ups are essential to keep clients informed and engaged, ensuring their protection coverage evolves with their changing needs.**

Nick:
Finally, what advice would you give to aspiring product directors and managers in the protection market?

Alisa: My advice would be to always start with understanding your users. Never underestimate the value of feedback and ideation. Get out there and listen to their challenges and needs. **Too often, our market operates from the inside out rather than the outside in.**

By understanding what your users need, you'll be able to build solutions that are more effective and valuable. **Collaboration is essential.** Whether it's working with partners or your internal team, ensure you have a strong network around you. And lastly, always focus on processes. **By having clear structures in place, you can ensure the delivery of successful products.**

Nick:
Thank you so much for your time, Alisa. This has been incredibly insightful.

Alisa:
Thank you, Nick. It's been a pleasure.

Digital marketing for financial advisers | Part II

Channelling | Why choosing the right channels define your digital success

By **Nick Jones**
Director, Marketing
iPipeline

Digital has transformed the marketing industry and its application across all business. Marketing was once, perhaps incorrectly, perceived as the domain of big consumer brands. Brands for whom marketing meant budget. Budget meant big spend on big media. When many thought about marketing they thought big blockbuster TV and billboard campaigns.

But marketing is about so much more than that. As a child of the 80's and a multi-decade marketer, I'm a digital adopter rather than native. I can still remember my first email (and mobile) in the early noughties. I still live by the fundamentals of marketing - the 4 P's, and the like. Successful marketing is about way more than just promotion. **Yet it's hard to argue against the case that digital has changed us all forever - and it's here to stay.**

In a sense, digital marketing has been a great leveller in terms of marketing. It has democratised the discipline and enabled smaller businesses and brands to build a profile and customer base without multi-million-pound budgets. You only have to look at digital success stories like Gymshark to see its impact. Brands can now be established in garages and taken to an audience of millions online. Often without following the well-worn path of the brands of yesterday.

Digital has also had added a few potential pitfalls that brands of all types need to be aware of; that they need to guard against. The first of those, and the focus for this piece, is channels. Put simply, digital has given marketers more options of how and where to engage with prospects and customers. **These options are welcome, but choices increase the opportunity for mistakes or lost opportunities.**

In the **first article in the series**, I outlined the need to stop and think before building out digital marketing activities — the best things are built on solid plans. The same goes for a digital channel strategy.

When you're embarking on your own digital revolution, it can be tempting to gravitate or plump for those channels you know best, or those where the barriers to entry or activity are lowest. **But as always, it's best to take a step back and ask some key questions first.**

Where do your audience 'live'?

First, after successfully defining who your target audience is (see article one), it's time to ask where they 'live'. Where do they spend time online? How do they engage with you — face to face, over the phone, over email or others?

Equally, you need to ask yourself where do they 'act'? It could be that one channel is great for profile, visibility and brand — but not great for engagement or conversion. This creates the need to go a bit deeper to pick the right channels for your strategy — to tailor it to your goals.

It could be that you don't know the answer to these questions. If so, what better way to find out than to ask. **Digital engagement isn't always about telling or sharing, it should be about asking** — finding out the digital channels that your clients and prospects favour is a great way to open a conversation, to show you are open and trying to find out more about them. That can only be positive.

So, what are the options?

Ok, so you've done the groundwork and built the foundations of strategy and now have a better understanding of where your customers and prospects are, and how they engage. What are the digital channels available to you to utilise through your digital strategy? Here's a whistle stop tour.

Search traffic

Search traffic (meaning web traffic which navigates to your website via a search engine) is **split into two distinct categories.**

Organic search is visitors acquired without any paid intervention on search engines, whilst paid search refers to traffic acquired through paid activity — bidding against certain search terms.

Successful search marketing strategies typically require at least one of two things. Either **enough budget** to successfully target certain search terms (for example "buy life insurance") or **enough time** (and resource) to nail an SEO / SEM strategy — where you perform so well against targeted search terms, your website will appear near the top of rankings and pick up volume traffic.

Email

I sometimes wonder why in a world containing numerous instant messaging platforms, email still exists, but it does. Email remains a relevant (and often free) channel to engage with and influence prospects and customers alike. To get going you only need three simple things. A set of data / email addresses, an email platform (you can use your typical one, but it is not recommended for larger audiences) and something to say. It's this last point where you should spend the most time. **Try to work out the parameters of your comms programme — what messages do you want to land, what value can you add?**

Social

Given the prominence of social media and its various channels, this is often the first destination of many brands investing in marketing for the first time. But it isn't that simple, there are numerous social channels each with different users, a different purpose which can in turn bring different benefits.

Again, the initial key to success is not to simply choose the network you're most familiar with, but to choose the one where your target audience lives and is most likely to engage with your posts and content. **For example, whilst many advisers will gravitate towards LinkedIn, that may not be the best place to find your audience of today and tomorrow.**

Find the webinar here

iPipeline 2024 Customer Survey Insights

Driving Growth & Innovation in Protection Advice

The results of our 2024 Customer Survey are in and we are thrilled to share some key insights from our valued users. With 792 survey responses and an 84% completion rate, this year's survey provides a strong reflection of adviser sentiment, platform performance, and industry trends.

Key Metrics at a Glance (NPS Score):

Overall NPS: 54

SolutionBuilder: **58**

Assureweb: **51**

Users rated iPipeline's ease of use at 4.3 out of 5 reinforcing our commitment to intuitive, customer-friendly solutions.

iPipeline's Impact on **Business Growth**

Rating: **4.2 out of 5**

(Adviser satisfaction with iPipeline's role in growth)

This year's winner summarises these results:

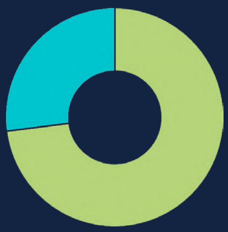
"I have been using iPipeline since September 2021. I find it great to produce and present protection to clients. The ability to find indicative prices quickly and adjust as we chat has been groundbreaking."

Paul Gaudie, CRC Mortgages Ltd

iPipeline 2024
Customer Survey Insights

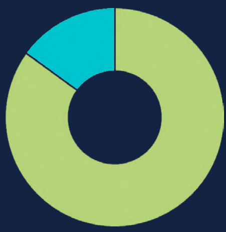
Key Trends & Insights

Adviser Confidence



7.3 out of 10

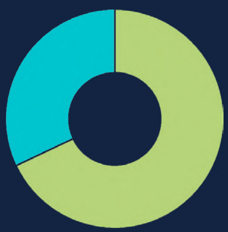
Protection Advice Demand



8.5 out of 10

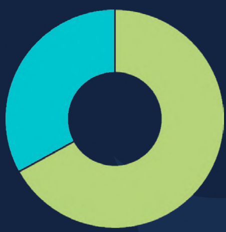
Pension & Retirement Advice Demand

Positive Regulation Sentiment



6.8 out of 10

In The Protection Market



6.7 out of 10

In The Retirement Market

New Trends & Tech Adoption

Adopters of Automation Tools
Help streamline workflows

Marketing Efforts
Engagement through Pendo and email campaigns

Industry Outlook

Protection
Optimistic, but need for regulatory change

Pensions & Retirement
High confidence but calls for regulatory simplification

Looking Ahead...

Your insights shape the future of the services we provide, helping us to innovate and provide the best tools and support for the industry.

SolutionBuilder®
Powered by iPipeline®

‘To better protect people, cover must go further’

In light of Vitality Launch 2025, financial protection must go further in strengthening people’s finances and unlocking better value, writes Vitality Life CEO Justin Taurog.

By **Justin Taurog**
CEO
Vitality

It’s not just economic turbulence and ongoing health challenges in the UK that’s seen the protection insurance landscape shift in recent years. Consumer needs and expectations have also changed.

We’ve seen the way people live and work evolve, with major implications for our industry. Less people follow a linear path through life, marked by obvious milestones like starting a career, getting married, buying a house and having children.

Changing the conversation

With the shift in many of the traditional moments that would have triggered a protection conversation, we’ve had to find new ways of reaching and engaging with consumers.

Despite the obvious need for protection, most people aren’t automatically compelled to take out cover and the adage that protection is sold not bought remains true. Traditional arguments based on peace of mind often clash with people’s optimism bias and belief that ‘it won’t happen to them’.

To grow the market and better protect people, we need to change the conversation.

Life is for living

On one hand, we have it in our power to not just protect people, but to actively help them lead healthier, more active lives and, in turn, reduce the chances of them falling ill and even improve their life expectancy.

Benefits like the Vitality Programme can harness the power of behaviour change to drive healthy habits, whilst also delivering upfront, tangible value to consumers.

And the recent Vitality Programme enhancements we unveiled will take this to the next level, by driving higher levels of engagement and making it even more rewarding for your clients.

Cover that goes further

Given the changing needs of consumers, as well as the emphasis on delivering good outcomes and avoiding foreseeable harm within Consumer Duty, we also need to think holistically and offer broader, more comprehensive cover at every stage of a client’s life.

It’s why Vitality has pioneered a unique severity-based approach through products like Serious Illness Cover and our new Accident and Fracture cover, that offer financial protection even at the earlier stages of illness or for less serious fractures and cover a broader range of risks.

Meanwhile, for working-age clients’ products like income protection are vital, as is the support provided to help them get back on their feet after a claim.

Vitality’s Income Protection Cover includes a unique enhanced Recovery Benefit, providing members with unlimited access to physiotherapy, mental health support, cancer care and now support for neurological illnesses as well.

All these developments, I sincerely believe, add to the enormous opportunity we already have to move the industry forward together. Not just to ensure clients have the best possible cover available, but to also drive healthier behaviour and deliver much more immediate value during 2025 and beyond.

To find out more about our 2025 Launch, take a look at our interactive brochure.

Cinderella came to the ball. Let’s make sure she can stay there.

By **Zoe Mears**
Enterprise Sales Manager
iPipeline

Everyone in the protection market knows that income protection is a growth product, perhaps THE growth product. The big questions are why, why now and how long can it stay there?

For years if not decades, one of the most common complaints within the protection market has been the continued under-performance of income protection, as what many believed to be the cornerstone product of protection planning failed to capture the attention of consumers, or advisers come to think of it.

But a couple of years ago, as has been widely reported, that began to change. Suddenly, sales of this crucial product began to nudge in the right direction. They have increased markedly, up by 17% Year on Year in 2023 — and again in 2024 we saw a 21% Year on Year growth.

You will find very few people, me included, who will complain about this growth. As most people can testify, the regular pay cheque is the single bedrock of financial plans. Take this away and plans crumble, the only question is why it has taken this long.

We’ve been keen to understand this and have been monitoring our data and trends to better understand just what is driving the growth in income protection. Like in any industry, data can tell us so much to make, prove or disprove a hypothesis. With that in mind and ahead of writing this piece, I wanted to make a hypothesis answering that very question - why income protection, why now, and will we continue to see this level of growth?

Working closely with leading providers in the IP market, I’m close to conversations that provide a certain amount of insight to help me make a hypothesis, so here goes. In my view the extra demand for income protection to date has been driven by market, not consumer behaviour. To translate, I think this growth is an example where a change in attitude and perception of this product has driven different results and outlook.

We analysed the data to either prove or disprove this theory, studying the applicants over the past two years to understand the typical income protection ‘quoter’ and applicant. The profile of each is much the same today, as it was two years ago. The average applicant is 38 years old (still older than many of us would like) but this is an average that hasn’t changed, despite reports of younger generations being more sensitive to risk and therefore open to protection.

The gender split has also remained largely unchanged — with almost 60% of applications for cover coming from men — although there are some indications that female income protection applicants are on the increase, the gender split has yet to achieve anything like parity — much like the workplace, many would say.

Equally, whilst the order of the top ten occupations of applicants has shifted in order a little, you can still be confident where most applicants are coming from through the year. The top three most common occupations of applicants are teacher, office administrator and admin manager.

In summary, your typical income protection applicant looks very much the same today as they did in a market which, five years ago, had far less optimism than that of today.

So, back to the hypothesis — that the increase in demand for IP has come from within the market, not from outside. The data seems to, although without unequivocal proof, back this up. There is no determinable change in customer profile, no new consumer sector driving a change in demand. Simply, there is no evidence in the data that income protection growth hasn't come from within.

In addition, there is a wealth of activity and development that has continued to place IP in the protection spotlight in the past 3 years. First, there is the accelerated and continued sterling work of the Income Protection Task Force. Initiatives such as IP Awareness (and Action) weeks, have built of the legacy of Seven Families and seem to have achieved real cut through with advisers. The penny has begun to drop for this crucial cover.

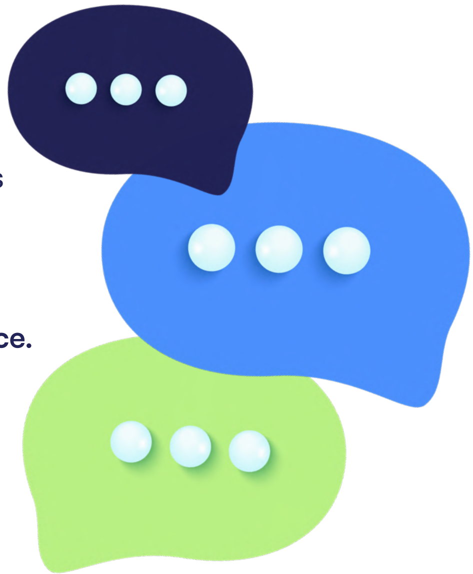
Equally, the provider market has been extremely active in recent years. We have seen high profile product launches by big brands Scottish Widows and Guardian. We've seen more focus and attention by providers, as evidenced by a 53% increase in repricing activity. Whilst it's true that the term market remains much more fluid in terms of pricing, the increase in pricing review activity proves provider attention and quest for gains.

Before any sense of complacency sets in, it is also right to acknowledge consumer perception as part of the picture. Research from Eleos suggests that consumer attitudes to current economic conditions have changed and are increasingly proving the deciding factor in seeking cover. For those whose cover has been in place less than 2 years 47% said Economic Conditions Influence was 'total' in their decision making, a proportion 25% higher than for those whose cover had been in place for longer than two years.

And it is also right to acknowledge that all bubbles, IP included, can burst. Looking at the data for the first two months of the year there are indications that the growth trend might just be slowing, it's too early to say conclusively — but enough to sharpen minds and focus.

Ultimately the IP success story is one created by the market, for the markets and consumers benefit. But we can't afford to lose any focus if this success story is to continue through this year and beyond. 2025 is the year to look outside of our current market demographic if we want to see another phenomenal growth year.

Quarterly Q&A



We recently spoke to Emma Vaughan, Head of Protection and Health Solutions at simplybiz who shared her views on the importance of advisers adopting technology to support the sale of protection products in the UK.

Emma, technology plays a pivotal role in the protection advice process. We're interested to hear your thoughts on this and the challenges we face.

By **Emma Vaughan**
Head of Protection and Health Solutions
simplybiz

In an industry as dynamic and essential as financial advice, the adoption of technology has transformed how advisers operate.

While this shift has been evident across various financial services, the sale of protection products in the UK stands to benefit significantly from greater integration of technology into the advice process. By enhancing efficiency, accuracy, and client engagement, technology is not just a tool for modern advisers, it is a necessity.

The UK protection market is experiencing growing complexities. Increasing regulatory demands, evolving customer expectations, and heightened competition all contribute to a challenging landscape for advisers. Customers now expect streamlined, digital experiences akin to those offered in other sectors, and advisers must meet these expectations without sacrificing the quality of advice.

Traditional methods of selling protection products often involve time-intensive manual processes, which can lead to inefficiencies and delays. Additionally, many advisers face challenges in demonstrating the long-term value of protection products to clients. Technology can bridge these gaps, offering solutions that enhance both the client and adviser experience.

What are the key benefits of adopting technology to enhance the sale of protection products?

By adopting technology, advisers can transform how they deliver advice, making the process more efficient, personalised, and transparent. There are several benefits on how technology supports the advice process:

01
Streamlining Fact-Finding and Onboarding

The initial stages of the advice process often require gathering detailed client information, which can be labour-intensive. Digital fact-finding tools simplify this process, enabling clients to input their data online before the first meeting. This not only saves time but also ensures accuracy by reducing the potential for errors in manual data entry.

Moreover, technology can integrate compliance checks into the onboarding process, ensuring advisers meet regulatory requirements from the outset. This reduces administrative burdens and allows advisers to focus on delivering quality advice.

02
Personalised Client Engagement

Technology empowers advisers to deliver a more tailored experience by leveraging client data and analytics. Customer relationship management (CRM) systems help advisers segment their client base, understand individual needs, and provide customised recommendations.

For example, a client in their thirties with a young family may benefit from critical illness cover, while a single professional in their twenties might prioritise income protection. By using data-driven insights, advisers can present relevant options that resonate with clients' unique circumstances and goals.

03
Improved Product Comparisons

Protection products often come with a range of features and pricing options, making it difficult for clients to compare policies effectively. Quotation platforms and comparison tools provide advisers with a comprehensive view of available products, helping them identify the most suitable options quickly.

These tools also allow advisers to illustrate complex concepts, such as premium structures or coverage terms, in a way that clients can easily understand. This transparency builds trust and confidence in the advice provided.

04
Efficient Document Management

The sale of protection products generates substantial paperwork, from application forms to policy documents. Document management systems streamline this process by digitising and centralising files. Electronic signatures further enhance efficiency, enabling clients to complete documentation remotely.

This not only saves time but also reduces the environmental impact associated with printing and mailing documents.

05
Boosting Persistency Rates

One of the biggest challenges in the protection market is policy cancellations. Technology can help address this issue by automating follow-ups and providing timely reminders to clients. For instance, advisers can set up automated communications to check in with clients after a policy is sold, reinforcing the importance of maintaining their coverage.

Additionally, client portals and mobile apps give policyholders easy access to their policy details, payment schedules, and value-added benefits. By fostering ongoing engagement, advisers can improve persistency rates and strengthen client relationships.

06
Enhanced Compliance and Reporting

Regulatory compliance is a critical aspect of the advice process. Technology simplifies compliance by automating record-keeping, generating audit trails, and providing templates for suitability reports. This reduces the risk of errors and ensures advisers meet FCA requirements with minimal disruption to their workflow.

So it's clear to see the many benefits of technology. How else does technology add value and how can we overcome barriers to adoption?

Another crucial area where technology adds value is client education. Protection products are often misunderstood or undervalued, and advisers play a vital role in bridging this knowledge gap. Tools such as interactive calculators, explainer videos, and virtual presentations help clients visualise how protection products work and why they matter.

For example, a digital tool that demonstrates the monetary impact of losing income due to illness can help clients grasp the importance of income protection. By making complex concepts accessible, advisers can empower clients to make informed decisions.

Despite its benefits, technology adoption in the advice process is not without challenges. Common barriers include cost, resistance to change, and the perceived complexity of implementing new systems. However, these obstacles can be overcome with the right approach:

Training and Support: Advisers should receive training to understand how technology can enhance their work. Providers and networks can play a key role in offering ongoing support and resources.

Cost-Effective Solutions: Many technology providers offer scalable solutions tailored to the needs of smaller firms, making adoption more affordable.

Emphasising Long-Term Gains: Advisers should view technology as an investment in their future. The efficiencies gained can lead to higher productivity, improved client satisfaction, and increased revenue. payment schedules, and value-added benefits. By fostering ongoing engagement, advisers can improve persistency rates and strengthen client relationships.

Thank you Emma.

Looking ahead, the future is very much technology-driven...

Yes absolutely, as the UK protection market continues to evolve, the role of technology in the advice process will only grow. Advisers who embrace digital tools will be better positioned to meet client expectations, navigate regulatory requirements, and remain competitive in a changing landscape.

The adoption of technology is not about replacing human expertise, it is about enhancing it. By leveraging technology, advisers can focus on what they do best: building relationships, understanding client needs, and delivering tailored solutions. In doing so, they will not only future-proof their businesses but also help more people access the vital protection they need.

Standard Life
Part of Phoenix Group

Retirement income, all joined up

Creating a reliable, sustainable income can be challenging — here's something to help

Using accumulated savings to create a sustainable lifetime income, whilst preserving access to capital, is a primary objective for many retiring clients[1]. However, we understand it can be challenging for you to reliably achieve this in all market cycles.

It's likely that the financial challenges many clients at retirement now expect to face have changed from when they made their initial plans. For example, twenty years ago life expectancy was 78 years for men, and 82 years for women.[2]

Today, men aged 65 have a 43% chance of living to age 90 — and for women, it's 53%.3 Life expectancy is however just an average. In many cases you'll plan for clients living much longer — perhaps 35 years in retirement — particularly if they're a non-smoker in good health[3].

Deciding how much to spend each year in retirement is complicated when the retirement length and asset returns are unknown. Running out of money is the concern financial advisers hear most from clients when transitioning from saving to spending in a way that balances security with everyday enjoyment.[3]

And perhaps in reaction to this, we're witnessing significant market growth for guaranteed income products which offer a reliable income for life to help cover essential expenses. The latest figures from the ABI show 2024 sales increased by 34% - reaching a ten-year high.[4]

The fear of outliving savings may lead to a spending reluctance amongst retiring clients. A 2024 study found that retirees only spend around 75% of what they could actually afford[5]. With cost-of-living increases, unknown life expectancy and geopolitical uncertainty, you may find some clients increasingly reluctant to spend retirement savings on what they might consider luxuries such as holidays.

This creates the challenge of producing a retirement income strategy that offers greater income certainty, with the flexibility to adapt retirement plans as clients' needs change.

You may have tried blending an annuity and drawdown plan to solve this puzzle for clients, but found it an unsatisfactory experience.

We understand the demand for a better way, which is why we've launched our new Guaranteed Lifetime Income plan — an easy-to-implement, straightforward solution designed to offer clients flexibility with certainty.

Standard Life
Part of Phoenix Group

Offer flexibility with certainty together in one place

Our Guaranteed Lifetime Income plan is now available on the Fidelity Adviser Solutions platform and held within a Flexi-access Drawdown Account, alongside clients' other drawdown investment solutions. Income is paid from the Plan to the Product Cash account, enabling you to manage a client's retirement income in one place - providing the flexibility that many clients want, with the certainty of guaranteed income for life.

Any income from the Plan that isn't needed for withdrawal can be held in a client's Product Cash account or re-invested within their Flexi-access Drawdown Account. The client won't be liable to income tax until they withdraw income into their chosen bank account.

Our Plan, integrated on platform, provides income security for you to satisfy the primary needs of your clients — while mitigating their longevity risk. And it allows you to maintain the investment and withdrawal flexibility that's needed to help clients adapt their retirement plans.

This helps you build resilience into clients' retirement income strategies and withdrawal profiles and allows clients to enjoy the best of both worlds. They'll have the reassurance of a predictable income stream to help cover their essential spending — and the 'license to spend' on discretionary things like hobbies, and memorable experiences.

The Standard Life Guaranteed Lifetime Income plan

Visit our website to find out more on delivering a secure, sustainable income for your clients.

Sources:
1. BNY in partnership with NEXTWEALTH, 'RETIREMENT ADVICE IN THE UK: TIME FOR CHANGE? Revisiting retirement strategies amid changing regulation, markets and client needs', November 2024 | Issue 7
2. Office for National Statistics, Average Life expectancy at birth: by sex and country, 2006-08 to 2010-12, accessed SPRING 2025
3. JP Morgan, 2025 Guide to Retirement, Life expectancy probabilities, 4th SPRING 2025
4. Association of British Insurers, 2025
5. DAVID BLANCHETT AND MICHAEL FINKE, GUARANTEED INCOME: A LICENSE TO SPEND, Retirement Income Institute Original Research-#028-2024, JUNE 2024.

AI
How successful deployment can be evolution, not revolution

Artificial Intelligence is transforming industries at an unprecedented pace. While AI often feels disruptive, its most effective deployments come through steady evolution rather than radical change. In today's competitive landscape, AI is not just a tool for efficiency but a powerful enabler, unlocking new potential for businesses to stay ahead and drive innovation.

By **Onder Altan**
Senior Product Manager
iPipeline

AI as an enabler, not a disruptor

AI is not new — it has been around since 1956, when John McCarthy introduced the term "artificial intelligence." Over the decades, it has become embedded in daily life - for example, recommendation engines in e-commerce, facial recognition on smartphones, and scam filters in email systems are all AI-driven applications.

The key shift today is that Generative AI (GenAI) and Large Language Models (LLMs) have made AI more accessible than ever - removing barriers like infrastructure investments, computing power, and advanced skills. This shift has unlocked unprecedented opportunities for industries that were previously constrained by heavy operational demands and high investment costs.

For operationally intensive, highly regulated, and low-margin sectors like insurance and financial services, AI presents a game-changing opportunity. Businesses can now reduce more manual workloads, enhance service quality, and scale efficiently, overcoming traditional capacity limitations. As organisations progress on their digital transformation journey, AI is the next step in automating workflows, delivering personalised customer experiences, and enabling data-driven decision-making.

iPipeline's approach to AI and GenAI

At iPipeline, AI is a strategic enabler driving efficiency, accuracy, and customer satisfaction in protection and wealth. A key challenge we've tackled is simplifying policy navigation, reducing delays, and improving access to information.

Our SSG Digital GenAI Chatbot provides 24/7 support, delivering accurate, conversational responses to free-form questions and FAQs. Unlike rule-based chatbots, ours is flexible, high-precision, and scalable, enabling intelligent interactions on customer and adviser portals. Built specifically for protection and wealth, it eliminates risks of hallucinations, bias, and illegal content, ensuring compliance and trust. Tailored separately for UK and US markets, it integrates regional protection terminology for greater accuracy.

Policyholders instantly retrieve policy details, advisers quickly access key terms, and support teams streamline interactions, improving both efficiency and service quality. At iPipeline, our goal is to empower partners with AI-driven tools to enhance efficiency, reduce costs, and elevate service quality.

And this is just the beginning! With AI evolving at lightning speed, we will unlock game-changing opportunities in digital underwriting, claims automation, hyper-personalisation, and AI-powered low-code/no-code solutions where AI agents take on decision-making, revolutionising processes and redefining efficiency like never before!

A pragmatic approach to AI adoption

Here are some key takeaways from our GenAI chatbot development journey:

- Identify high impact use cases rather than adopting AI for the sake of innovation
- Start small but think big, iterating and scaling gradually
- Foster a culture of innovation, encouraging teams to explore AI-driven solutions
- Take calculated risks, leading AI adoption rather than waiting for regulations or competitors
- Define success metrics - track your North Star metric while monitoring guardrails

Governance and ethical considerations

AI adoption must be responsible and compliant. Concerns such as bias, hallucinations, and regulatory compliance (GDPR, FCA) must be proactively addressed through strong corporate AI governance. Trust, transparency, and accountability are key pillars for sustainable AI success.

Conclusion

AI is not about replacing human intelligence but enhancing it.

Like past innovations, such as automobiles transforming transportation, AI and GenAI are reshaping industries. Early adopters gain a competitive edge, while those who hesitate risk falling behind. Organisations that embrace AI as an evolving tool, rather than a disruptive force, will drive the future.

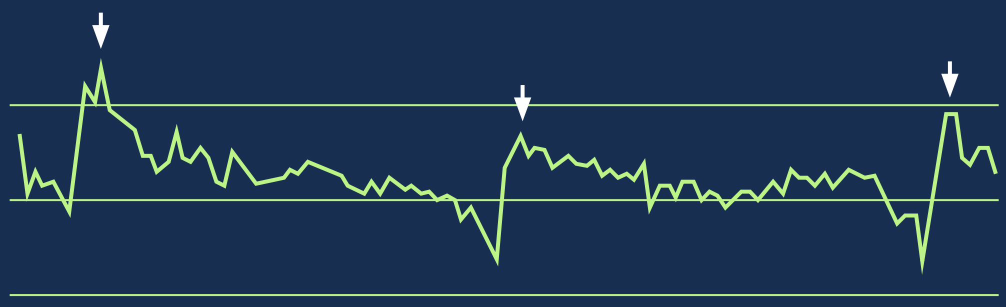
A strategic, step-by-step approach ensures AI becomes an engine of sustainable progress and innovation, not just another fleeting trend.

***Disclaimer: This article was authored by Onder Altan and was edited with the assistance of AI.**

Securing Financial Futures

Every year, searches for life insurance spike during the festive period and winter months.

By Scott Machin
Senior Product Manager
iPipeline



Source: Google Trend search data

While this may seem counterintuitive, given that the holiday season is typically associated with joy and celebration, there are several key reasons behind this trend:

01
Increased Health Risks in Winter

One of the most straightforward explanations for the rise in searches for life insurance and critical illness cover during the winter months is the increased risk of illness. Cold weather is known to exacerbate health conditions, and flu season peaks during this time.

The elderly and those with pre-existing conditions, such as heart disease and respiratory issues, are especially vulnerable. The ongoing media coverage of flu outbreaks, pneumonia risks, and even COVID-19 resurgences contributes to heightened awareness about health risks, prompting people to consider financial protection in case of serious illness or death.

02
Emotional and Family-Oriented Triggers

The festive season is a time when families come together, which naturally leads to deeper conversations about the future. Many people reflect on their roles as providers and caregivers, recognising their responsibilities toward loved ones. The thought of what would happen if they were no longer around can be a powerful motivator to seek financial security options, such as life insurance and critical illness cover.

Additionally, this period is often marked by memories of lost loved ones, as anniversaries of deaths or illnesses tend to resurface during family gatherings. Such reminders can prompt people to take proactive steps to protect their own families from future financial hardships.

03
New Year's Resolutions and Financial Planning

As the year draws to a close, people engage in goal-setting and financial planning for the year ahead. Many individuals assess their savings, debts, and long-term financial security, leading them to explore insurance options. January is a month when people seek to get their affairs in order, making it a peak time for searches related to life insurance policies.

January is also when many relationships breakdown following the pressures of the holiday season!

04
Job and Financial Uncertainty

The winter period often brings financial strain due to holiday spending, which can cause people to rethink their financial stability and consider financial safety nets. Life insurance and critical illness policies offer a way to ensure that dependents are protected in case of an unexpected health crisis or death.

05
Marketing and Awareness Campaigns

Insurance companies are aware of these seasonal patterns and and actively market their products as part of the "New Year, New You" movement. Increased email campaigns, television ads, and social media promotions highlight the importance of financial security during the holiday season. Many insurance providers also offer limited-time discounts or policy incentives, further prompting searches and policy sign-ups.

While it is positive that more clients are looking for guidance and information about how to secure their financial futures, the concern is that they are doing so without advice and turning to price comparison sites to make a purchase they do not fully understand therefore more likely resulting in the policy lapsing.

Educating clients and adopting technology therefore plays a pivotal role, and it doesn't have to cost the earth either. Advisers don't need to immediately invest thousands in lead generation campaigns to stimulate the next generation of protection customers. iPipeline has recently launched a new, improved version of its ground-breaking PreQuo Lead Gen tool, designed to educate customers and convert them into qualified protection leads. The tool provides customers' predictive instant feedback on potential cover amounts, duration and risks, along with an indicative premium from only providing straight forward information about their circumstances.

When clients feel engaged and educated, they are more confident in their decisions and more satisfied with their chosen policies. This transparency fosters stronger client relationships and the security of knowing they are protected.

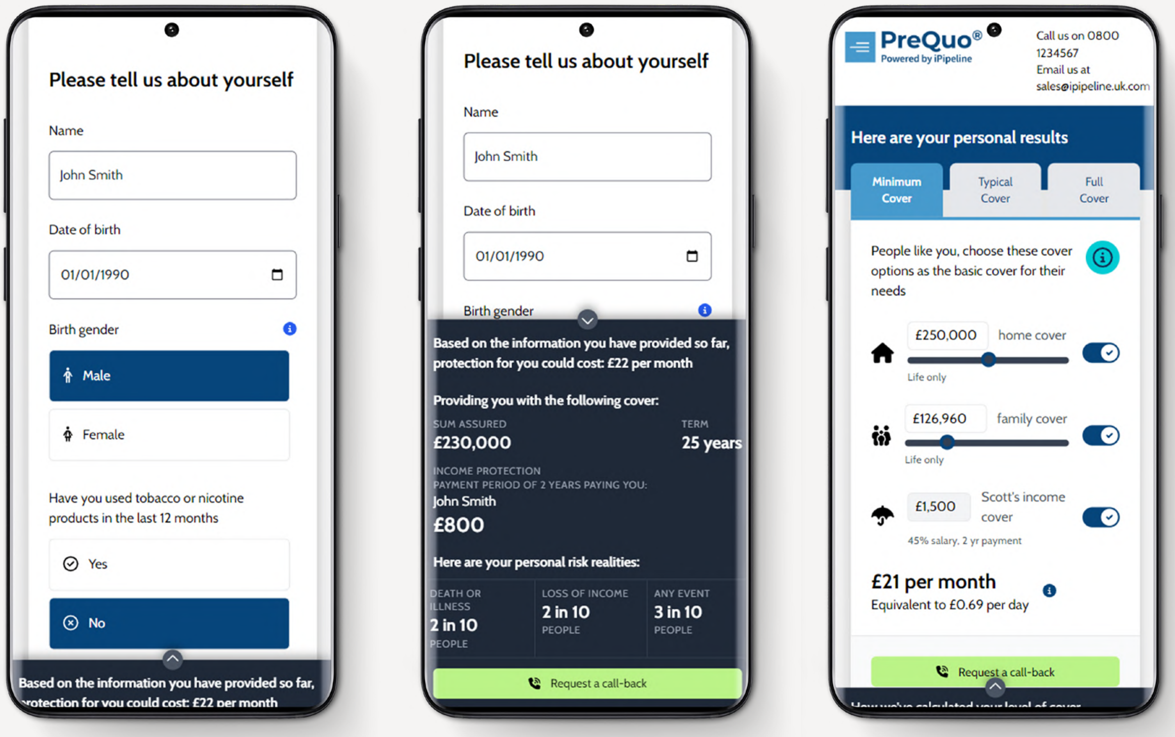
While it is positive that more clients are looking for guidance and information about how to secure their financial futures, the concern is that they are doing so without advice and turning to price comparison sites to make a purchase they do not fully understand therefore more likely resulting in the policy lapsing.

Educating clients and adopting technology therefore plays a pivotal role, and it doesn't have to cost the earth either. Advisers don't need to immediately invest thousands in lead generation campaigns to stimulate the next generation of protection customers. iPipeline has recently launched a new, improved version of its ground-breaking PreQuo Lead Gen tool, designed to educate customers and convert them into qualified protection leads. The tool provides customers' predictive instant feedback on potential cover amounts, duration and risks, along with an indicative premium from only providing straight forward information about their circumstances.

When clients feel engaged and educated, they are more confident in their decisions and more satisfied with their chosen policies. This transparency fosters stronger client

PreQuo®
Powered by iPipeline®

All new PreQuo Lead Gen is here.



Engage. Educate. Protect.

- Increase the opportunities for protection conversations
- Drive protection conversations via your website
- Provide accurate premiums to your clients
- Improve lead conversion with pre-qualified consumers
- Easily educate your clients on the protection they need
- Brandable and customisable design
- Serve multiple protection needs (home, family, income)
- Enhanced mobile experience
- Personalised Risk Realities
- Protection option results (minimum, typical, maximum)

News you may have missed

Coming soon!

Swiss Re

Swiss Re are launching their Term & Health Watch 2025 report in May, a report we have supported with our insights and data for several years, combining with data supplied by providers across the market. We eagerly await to hear the outputs and how protection trends have changed since last year's report.

At the start of the year, we shared the news of our new pensions functionality in our SSG Digital Platform. It not only highlights the flexibility of a platform powering pensions and protection providers but the ability to support partners like Royal London Ireland with innovative solutions in their own market. Read the full story **here**.

Paul Yates examines the protection underwriting process as a perfect example of an efficiency gap. While underwriting is 'essential but time consuming', we must look for more streamlined and effective ways of assessing risk. Read his article in Professional Adviser here.

We're really excited to be taking part in the **Pensions Age Technology roundtable** on **25th April** where **Paul Yates** joins other industry experts to debate opportunities and challenges in technology and pensions today. Look out for the event article in the June edition of Pensions Age!

We're also recently reported a 64% increase in annuity interest among advisers over the last decade. Read more on our findings here.

To sign up to any of our webinars, click here to register!

There are many to choose from or you can catch up on a past webinar at a time that suits you.

Our business is to accelerate and simplify advice, sales, compliance operations and customer support. We automate processing for every stage of the business — from pre-sales, new business and underwriting to policy administration, point-of-sale execution, post-sale sale support and data analytics. Within the UK, our unique and powerful aggregated community of providers, financial adviser networks and independent financial advisers, is dedicated to enabling customers to secure the financial futures for their families.

To stay up-to-date with our latest news and updates follow us:

iPipeline Customer Support

If you need any support with using any of the iPipeline Services, you can get in touch with our Customer Support Team on the contact details below.

0345 408 4022

uk.support@ipipeline.com

For advertising & sponsorship enquiries please contact:

Simon Duffin

Sduffin@ipipeline.com

For media enquiries please contact:

Angela Benz

ABenz@ipipeline.com