

iPipeline Quarterly

Autumn Edition
2025

With our sponsors:



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Advancing the Market

A Message from Our Managing Director



Rachel Edwards
Managing Director,
UK & Europe
iPipeline

September is a big month in the financial services industry. As what can sometimes feel like an endless summer begins to fade away. Thoughts turn to how to close out the financial year strongly. Ideas and launches come to life.

It's no different at iPipeline. Whilst we don't build the products and solutions that secure financial futures to market, we have a huge role in making them visible to advisers, making the process to recommend them more efficient to further foster market growth.

This is a responsibility we take very seriously. We know just how important it is for our tools and platforms to deliver for advisers both today and tomorrow. We know you share our view of the importance of innovative financial tech.

In just the last edition, you heard how we launched our latest innovation, Advanced Underwriting on SolutionBuilder, to a select group of users. We're delighted to now extend that game-changing new functionality to all users.

This is a development which is both really close to my heart and closely aligned to our organisational purpose. I'm passionate and driven to ensure that insurance is open to all, and advisers aren't dissuaded from trying to seek cover due to either complexity or process. Whilst at iPipeline we have a clear goal to increase financial security through tech.

Advanced Underwriting delivers on all these fronts.

The protection process will really improve because of this hard work, and the commitment and drive of our partners Openwork, The Exeter, Zurich and Vitality — and there are more provider partners to come in the next few months.

Such an important and bold step demands attention and dedication. Dedication that we've applied to this edition of IPQ.

So, read on and you can:

- Hear more on how the questioning behind Advanced Underwriting came to life with Andrew Wibberley and our own Dale Woodward.
- Get the distribution and adviser perspective from Paul Shearman of Openwork. Paul explains just why he thinks Advanced Underwriting will change protection for the better.
- Learn how Advanced Underwriting is only possible because it is built on solid tech foundations. Something that, as Chris Samuel explores, isn't always the case.

But the content doesn't stop there. In addition to a range of fantastic articles and support from our sponsors, Charlie Dellar explores how data shows some real evolution in market dynamics — driven by recent consolidation and acquisition.

Finally, Nick Jones explores how email marketing can be used as a secret weapon to generate protection demand — we're always driven to add value to adviser businesses.

Bridging the gap: Why quote & underwriting processes must finally align

Dale Woodward, Principal Underwriting Consultant, meets Andrew Wibberley of Alea Risk, one of the industry's best known underwriting experts. The two experts discuss Advanced Underwriting, their role in this important project and why it can have a positive, profound impact on the protection market.



Andrew Wibberley
Alea Risk



Dale Woodward
Principal Underwriting
Consultant, iPipeline

For years, the protection insurance industry has suffered with a disconnect between quotes and underwriting. While quoting is designed to be fast and frictionless, underwriting remains complex and time-consuming.

This disparity has long created challenges for advisers, their clients, and providers alike. But with the rise of new technology, such as Advanced Underwriting, the tide is turning.

The historical divide

Dale Woodward explains, "Quoting needs to be slick and quick. It's the first step for advisers to present the likely costs of cover to potential customers. Over the past decade, some insurers have introduced factors like body mass index (BMI) and smoker status into the quote stage. These are universally applicable and can significantly impact premiums."

However, bringing medical disclosures into the quote stage has proven far more complex. Each insurer has its own set of medical questions tailored to their risk models. "Advisers are left guessing what might be asked later," says Woodward. "They often resort to calling providers individually to get indicative decisions, which is inefficient and inconsistent."

Andrew Wibberley adds, "Underwriting processes are lengthy because quotes have traditionally assumed standard rates. That's led to a race for competitive standard rates premiums to be displayed, but it also means insurers must fully assess all risk factors, resulting in long application journeys."

The cost of misaligned Expectations

This disconnect creates a significant problem: misaligned expectations. Advisers and clients invest time, sometimes weeks, only to receive unexpected outcomes. "Whether it's after half an hour or six weeks, receiving a rated premium instead of the quoted standard rate is frustrating," says Wibberley. "And the real issue is the opportunity cost. A few bad experiences can put advisers off protection altogether."

Woodward agrees, highlighting the emotional impact: “To every customer, it’s personal. It’s their health. So being shown one price and then receiving a higher one weeks later leads to a negative perception. That’s the real problem – things being unexpected.”

Wibberley points out that in some product areas, such as income protection, the issue is even more pronounced. “More than half of income protection decisions are not standard rates. They involve exclusions or ratings. Even for someone experienced like me, that’s a wake-up call.”

Advanced Underwriting: A new era of personalisation

The solution lies in Advanced Underwriting, which brings medical disclosures into the quote stage in a manageable way. “Advanced Underwriting personalises the expectation,” says Woodward. “If a rated premium is shown from the outset, it’s just as acceptable to the customer as a standard rate, because it’s more precise and immediate.”

This shift eliminates the risk of bad news later in the process and increases policy take-up rates. “Better, clearer expectations lead to better outcomes for everyone,” he adds.

Wibberley agrees, noting that many rated outcomes stem from common conditions like obesity. “Solutions have existed for BMI, but expanding to other conditions helps tackle the problem more broadly. It gives advisers the tools and empathy to relate to clients quickly and effectively.”

Importantly, the process remains adviser-led. “The question sets are deliberately short,” Wibberley explains. “Advisers aren’t forced into a full application. They’re invited to answer questions about conditions they believe are relevant. It’s still a quick answer, just like using a pricing portal.”

Why not go further? The case for focused disclosures

When asked why disclosures are limited to the top 20 conditions, Wibberley is pragmatic. “There are underwriting engines that claim to handle 500 conditions or 10,000 synonyms. But the 80/20 rule applies. Getting more accurate decisions in a significant number of cases is the priority.”

Expanding the scope would require more work from insurers, more data inputs, and more ongoing maintenance. “We took the view that it was better to deliver meaningful improvements now, rather than chase perfection,” he says.

Conclusion. A turning point for protection

The integration of Advanced Underwriting into the quote stage marks a pivotal moment for the protection industry. By aligning expectations early, advisers can offer more precise guidance, clients can make more informed decisions (earlier), and providers can streamline their processes.

As Woodward puts it, “Personalised expectations are the future. They’re not just more accurate, they’re more human. And in a market where trust and transparency are everything, that’s a change worth embracing.”



Introducing the new Aviva Guaranteed Fixed Term Income Plan

Flexibility.

Retirement is no longer a one-size-fits-all journey — and now, your clients can shape theirs with more control than ever before.

Stability.

Aviva are excited to announce the launch of their **Guaranteed Fixed Term Income Plan**, designed to offer your clients the perfect balance of financial security and personal flexibility.

Freedom.

Why this plan matters

As your clients approach retirement, many might be looking for ways to reduce working hours while still maintaining a steady income — especially as they await their state pension. Others may want the reassurance of a guaranteed income without the risks and fees associated with pension drawdown.

This plan delivers just that.

Key features at a glance

- **Guaranteed income** for a fixed term of 3 to 25 years
- **Optional maturity value** at the end of the term
- **Flexible payment options** in advance or in arrears
- **No investment risk** or annual charges
- **Minimum investment** £10,000
- **Eligibility for UK taxpayers aged 55-90**
(at the end of the term) on a single life basis





A smarter way to fund retirement

Unlike traditional drawdown products, this plan offers a secure, low-risk alternative. Clients can invest a lump sum in exchange for:

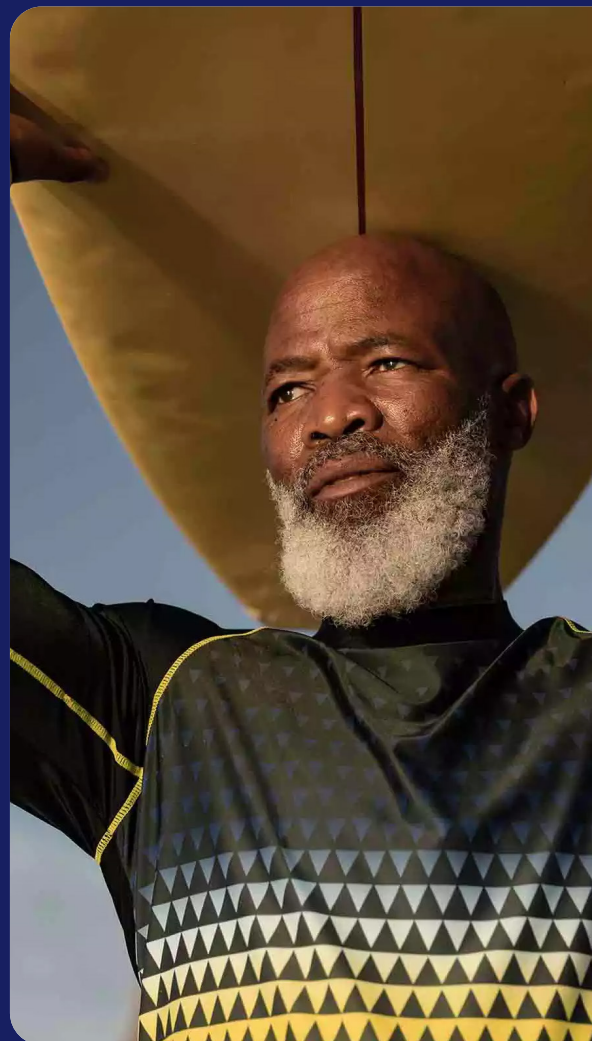
- A regular guaranteed income over a fixed term
- A regular guaranteed income with a maturity value at the end of the term
- An agreed maturity value at the end of the term

And if their circumstances change? They can reassess their needs at the end of the term — giving them the freedom to adapt their retirement strategy as life evolves.

Ready to offer more?

The Guaranteed Fixed Term Income Plan launched on 18 August. Visit the Aviva Retirement Hub for more details.

[Find Out More](#)



How Openwork and iPipeline Are Shaping the Future of Protection with Advanced Underwriting



Paul Shearman
Mortgage & Protection
Proposition Director,
Openwork

From Pioneering Partnerships to Next-Generation Market Innovation

Few partnerships in the protection market have been as transformative as that of Openwork and iPipeline. Together, we have advanced the industry with innovative solutions and a shared drive for meaningful progress.

A partnership built on innovation and progress

Openwork's partnership with iPipeline is one of the most effective and enduring in the market. Together, we developed SolutionBuilder, a tool shaped by adviser input to deliver smarter, user-friendly protection sourcing. This collaboration set a new standard, making the process more efficient for advisers and more valuable for clients.

Changing the market, together

Our collaboration has made a real impact. Once a complex task, multi-benefit comparisons are now streamlined, allowing advisers to work more efficiently and clients to be better protected. SolutionBuilder now handles 45% of all advised protection quotes in the UK, highlighting the power of innovation and adviser support.

Yet, Openwork and iPipeline remain committed to raising the bar and tackling the industry's toughest challenges, together.

The strategic importance of protection to Openwork

Protection sits at the core of Openwork's strategy and its mission to deliver outstanding financial outcomes for every client. We maintain rigorous oversight of protection sales across all mortgage types, closely tracking activity right down to the individual client level to ensure no need goes unmet and our advisers excel in placing a high percentage of business in trust, surpassing market standards and securing clients' long-term interests.

Through our award-winning Business School, Openwork shares expertise both internally and across the industry. The partnership with LIBF led to AwardPro, the first qualification dedicated to protection advice. In collaboration with InRehearsal, we launched the "Trusted Financial Adviser" box set, providing accessible, high-impact training across the sector. We have also rolled out targeted digital learning aligned to the 13 critical future skills identified by the Financial Services Skills Commission, addressing key capability needs for the future.

By investing in people, technology, and processes, Openwork sets industry standards and prioritises client financial security. Yet, to expand protection further, both for Openwork and the industry, we recognise the need for continued innovation.

Listening to advisers: The need for Advanced Underwriting

In our ongoing conversations with advisers, one message became clear: the next area where technology could make a significant difference was in the underwriting process. Advisers wanted an improved system, one that could save time, set clear expectations for price and process with their clients, and foster greater trust and transparency. The answer is Advanced Underwriting.

By simplifying and strengthening the entire protection experience, we can safeguard more clients' financial futures.

Introducing Advanced Underwriting: The next step forward

Advanced Underwriting is more than an incremental improvement; it's an innovation that responds directly to advisers' needs. It simplifies the process, making each stage clearer and more efficient, which saves time, sets accurate expectations, and builds trust at every stage of the protection journey.

A partnership built on shared values

Collaborating with iPipeline has been genuinely rewarding. Along the way we've had challenges, as every project does, but their expertise, adaptability, and proactive approach have been essential to AU's success. Their professionalism and shared commitment to progress have continually propelled the project forward, making them an inspiring partner in achieving ambitious goals. And they're all just lovely people to work with.

A future built on collaboration and ambition

Our partnership has already made a positive impact on the market, but our ambition to build on this is undiminished. The introduction of Advanced Underwriting demonstrates how collaboration can transform the protection landscape for advisers, clients, and the industry. Openwork and iPipeline will continue to innovate and lead together, showing that the most effective solutions are achieved through teamwork.

Uniting the industry to bridge the Protection Gap

As we look to the future, the challenge before us is clear: to truly close the protection gap and foster genuine financial resilience, our industry must rally together in pursuit of progress. Success will hinge on continued collaboration, a willingness to innovate, and the determination to make protection more accessible and engaging for everyone. Now is the moment for all providers to embrace this momentum, step forward with purpose, and help shape a market where simplicity, transparency, and outstanding client outcomes are not the exception, but the standard. The journey ahead may not be easy, but with shared vision and collective ambition, the possibilities are limitless.



Liam Barker
National Account Manager,
Shepherds Friendly



A simpler way to protect what matters

Income Protection is often considered a complex product - difficult to explain, time-consuming to secure, and sometimes hard for clients to connect with. Yet, it doesn't have to be that way. At Shepherds Friendly, we believe in making the complicated simple, so you can offer protection that clients truly understand and value. Here's how:

Fair pricing

At Shepherds Friendly, simplicity is at the heart of what we do. This starts with pricing that's clear, fair and built around real-life needs. Our age-costed premiums mean clients pay a price that reflects their stage in life. For younger clients, this can make cover surprisingly affordable that stays cost-effective over the long term.

Take this example: a non-smoker taking out cover with Shepherds Friendly at age 30, with a 4-week deferred period, could see their cover being cheaper than the lowest price level premium for 16 years*.

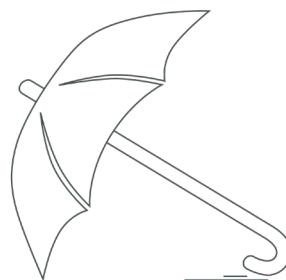
This gives you a strong reason to encourage clients to protect their income sooner rather than later. And when it comes to transparency, we mean it. No hidden extras, no premium loading, just honest pricing from the start.

Simple application

We know advisers want to spend less time handling admin and more time helping their clients. That's why our application process is designed to remove the usual roadblocks.

No medical reports. No lengthy underwriting delays. Just a straightforward application that takes ten minutes or less, with clients getting cover immediately.

This means you can focus on what matters most - giving your clients peace of mind.





Claims certainty

When it comes to claims, advisers want to know their clients will be supported when it counts. At Shepherds Friendly, the numbers speak volumes: in 2024, we paid 96% of Income Protection claims, compared to an industry average of 80%.**

That's not just a statistic — it's real support, when it's needed most.

Added value at no extra cost

Behind the scenes, our dedicated team is here every step of the way if you ever need a hand. From quote to cover, you have direct access to expert guidance, training, and quick answers - whether that's over the phone, via email, or on a video call.

And our commitment extends beyond the sale. Clients can benefit from a range of included wellbeing services, such as 24/7 virtual GP access, a Nuffield Health gym discount, and rehabilitation services if they ever need to claim. With this support, your clients feel looked after in more ways than one.

So, while life is unpredictable, protection doesn't have to be. With Shepherds Friendly, advisers can offer clients straightforward cover, fair pricing, and the reassurance that help will be there when it matters most.

Discover more at intermediary.shepherdsfriendly.co.uk
and see how Shepherds Friendly helps
you protect more clients, more easily.

* Based on premium comparison research carried out in July 2025

** <https://www.abi.org.uk/news/news-articles/2025/7/record-8bn-paid-out-in-vital-protection-claims-during-2024/>

All plans are subject to acceptance criteria and T&Cs apply to all claims



The adviser's secret weapon: turn your inbox into a lead generator



Nick Jones
Director, Marketing,
iPipeline

In a crowded digital marketing landscape where flashy social media platforms dominate the conversation, one of the most powerful growth tools for financial advisers is often overlooked - email. Far from being outdated, email remains one of the most direct, controllable, and cost-effective ways to generate leads, build pipeline & relationships, and convert prospects into clients.

This isn't just about sending newsletters, it's about building a strategic and measurable approach to client communication that consistently delivers value.

Why email marketing can often miss the mark

For many advisers, email marketing fails to deliver because it lacks focus, structure, and personalisation. Common pitfalls of failing email strategies include poor or non-existent targeting, inconsistent or overly frequent sending, cluttered design, and generic content that fails to speak directly to client needs.

Without segmenting your audience, for example distinguishing between existing clients and new prospects, you risk sending irrelevant content that consistently gets ignored or deleted. Likewise, failing to optimise for mobile is a cardinal sin in 2025, when most emails are now read on smartphones.

Like any successful campaign, it starts with a plan. Advisers should build email strategies and campaigns in advance, test frequency with their audience, and above all, focus on creating messages that clients find genuinely insightful.

When email works - it really works

The difference between an ignored email and a lead-generating one lies in a few key practices:



Relevance & Value

Share insights, case studies, or updates that directly address your audience's goals and challenges, make it speak to them.



Clear Design & Structure

Break up text with headings, bullet points, and imagery. Highlight key information and ensure there's a visible, compelling call to action.



Personalisation

Address recipients by name and, where possible, tailor content to their life stage, financial needs, or past interactions — for example, first time buyers.



Consistency

Work to a realistic but regular schedule. Too much contact risks excess campaign fatigue, too little erodes engagement.



Measurement

Track open rates, click-throughs, and conversions. Analyse what works and refine your approach. Adopt a constant test and learn methodology.

Done right, email becomes a high-impact, low-cost way to keep your brand front of mind, nurture interest, and prompt action.



How financial advisers can thrive in the new era of Consumer Duty and RIAAT



Colin Simmons
Retirement Income
Strategic Account Manager
M&G PLC

The landscape of retirement income advice is being reshaped by regulatory change and an increased focus on client-centric outcomes. For UK financial advisers, the evolving environment is both a challenge and an opportunity: a challenge to demonstrate the value and rigour of their recommendations, and an opportunity to evolve their approach, foster deeper relationships, and ensure client needs remain at the centre of every conversation.

Redefining Retirement Income Advice

Retirement is no longer a single moment but a journey spanning potentially decades. The complexities of decumulation—how clients draw down their accumulated wealth—require nuanced guidance. This is compounded by increasing longevity, market volatility, and ever-changing client aspirations. Against this backdrop, regulatory bodies are striving to ensure that individuals receive advice that is both robust and responsive to their evolving circumstances.

The Rising Stakes: What's Driving Change?

The Financial Conduct Authority (FCA) has placed greater emphasis on consumer protection, particularly through the introduction of the Consumer Duty and new tools for assessment. These initiatives are not just bureaucratic hurdles—they are calls to action for advisers to re-examine how they assess, evidence, and deliver suitable retirement income strategies.



Consumer Duty: Placing Clients First

The FCA's Consumer Duty raises the bar for adviser conduct by embedding a proactive, outcomes-focused mindset.

Advisers are now expected not only to provide suitable advice but to actively ensure that advice leads to good client outcomes. This means getting under the skin of each client's needs, preferences, and vulnerabilities—and documenting every step of the way.

RIAAT: Structuring Advice for Suitability

To support this, the Retirement Income Advice Assessment Tool (RIAAT) has emerged as a practical framework for advisers. By encouraging segmentation of client income needs—essential, lifestyle, and discretionary—the tool enables a more detailed and defensible approach to income planning. This segmentation helps advisers and clients prioritise, adapt, and build resilience into their financial plans.

Essential income

This is the non-negotiable foundation, covering regular costs such as housing, utilities, and food.

Lifestyle income

Allowing clients to enjoy the retirement they envision, from hobbies and travel to maintaining social connections.

Discretionary income

Funding for those “nice-to-have” experiences and aspirations that may fluctuate based on circumstances.

Turning Compliance into Opportunity

While it's easy to see regulation as a challenge, forward-thinking advisers are harnessing these changes to deepen client engagement. By adopting segmented income planning, robust documentation, and regular reviews, advisers can demonstrate suitability and sustainability—not just at the outset but throughout the life of the plan. This approach builds trust, supports better client outcomes, and adds demonstrable value.

Looking Ahead

In this evolving context, a commitment to ongoing learning, agility, and collaboration with providers will enable advisers to remain resilient and relevant. Regulatory change is here to stay, but with the right mindset and tools, advisers can navigate the tide successfully—positioning themselves as indispensable partners in their clients' retirement journeys.

**Explore more: M&G the
home of retirement planning**

Building a modern adviser email strategy

The modern adviser's email strategy rests on two foundations: content pillars and audience segmentation.

Start your journey into segmentation by simply splitting your email database into prospects and existing clients. For prospects, focus on establishing credibility, building awareness, and sharing relatable case studies. For existing clients, deliver tailored updates that identify gaps in their financial plans and suggest relevant solutions.

Use life events as powerful triggers for engagement, from buying a home to planning for retirement. Understanding where a client is in their journey helps you create timely, relevant communications that land. A content calendar is essential for staying on track. Plan topics, audiences, and cadence in advance. Build flexibility into your plan so you can respond to breaking news or underperforming campaigns.

Choosing the right tech

You don't need enterprise-level software to begin. Platforms like Mailchimp, HubSpot, ActiveCampaign, and Campaign Monitor offer varying levels of automation, segmentation, and CRM integration. Many have free trials and beginner-friendly templates. Find a tool that works for your stage of email marketing mastery.

Start small, onboard your chosen platform, and then scale. The goal is to create a repeatable process that delivers consistently high-quality campaigns without overwhelming your resources.

Bring It to life with personalised protection conversations

In the protection space, personalised email can be transformative.

Tools like iPipeline's PreQuo Nurture allow advisers to highlight a client's specific protection needs, whether that's life insurance, critical illness cover, or income protection - using personalised data points such as occupation, age, and financial situation.

The results speak for themselves. One protection call centre that adopted a similar process generated 17% of its protection sales from these targeted campaigns. In another case, 42% of customers who received a personalised email and follow-up call agreed to an initial consultation, leading to hundreds of new policies. The lesson? Making protection personal makes campaigns perform.

The bottom line

Email marketing is more than just a communication channel; it's a growth engine. By focusing on relevance, design, personalisation, and measurement, advisers can turn their inbox into a powerful lead generator.

In a market where the average adviser is each expected to serve up to 250 clients by 2028, building scalable, personalised engagement strategies will be key. And for those ready to embrace the medium, email might just become the most valuable tool in their marketing arsenal.

Why true market innovation must be built on **stable foundations**



Chris Samuel
VP sales & Client
Relationships, iPipeline

We've just turned the page on another four yearly, sporting mega event.

The British Lions have just returned from their tour to Australia, returning home victorious in a 2-1 series win which, in truth, most pundits, armchair and otherwise, predicted. The Australia team they played were not exactly fancied to provide a stern test for the Lions - but test them they did. Running them close in the second test and delivering a victory in the final test - to ensure against a clean sweep.

When the sporting pages write about the Lions' triumph, most copy and opinion will be dedicated to the most obvious, those with the most visible stardust. Finn Russell, the mercurial Scottish fly half will take many plaudits. His genius and innovation were behind a number of the tries and most of the memorable moments.

But his innovation wouldn't have been possible or so effective without the huge effort of the lions' forwards, who in the main, got the better of their opponents.

They say in rugby, games are won and lost up-front. The foundations that the forwards provide allows time to play and score free-flowing tries. They allow the Finn Russell's of the world to innovate, to do the unexpected. Protection is no different.

Advanced Underwriting

Innovation is an over-used word in most markets and protection is no different. Where the iPhone 1 was innovative, delivering a true revolution in handheld touchscreen computing, the iPhone 15, (or whatever the latest number is...) — is not.

However, Advanced Underwriting, the latest groundbreaking enhancement to SolutionBuilder is a true innovation in my opinion. This is an opinion which is shared by Openwork and the advisers who have used the service so far — these are the future focused people who helped make Advanced Underwriting a reality. And whilst Advanced Underwriting is a triumph of vision, customer centricity and perseverance - it wouldn't have happened without the total commitment of those in the project.

But more than this, Advanced Underwriting was innovation made possible, only, because of the foundations upon which it was built. Namely, SSG Digital.

A Unique Point of Difference

Many things make iPipeline unique — our dedication and commitment to the protection market for one — but our lens is another. We have solutions driving the protection of today and tomorrow, right across the value chain. Our footprint doesn't begin and end with our adviser portals, it goes deeper than that.

In Advanced Underwriting, our 'forward pack' was SSG Digital, the platform chosen by two of the top three protection providers to power their business. SSG Digital excels across the board, and sets the foundations for both our provider partners, and in this case us, to innovate.

In the case of Advanced Underwriting, that foundation is the underwriting component & underwriting workbench — deployed for Advanced Underwriting supporting providers to deploy and manage their rules. The fact providers have been so happy to onboard this as part of their operational tech stack, speaks volumes of their confidence in its ability to manage the equivalent of their line out calls — their underwriting rules and philosophy.

Remember, that a provider's underwriting philosophy and rules are central to their proposition and success. They govern risk appetite, targeting and pricing strategies. When effective, a clear philosophy becomes as important as products themselves — advisers instinctively and intentionally make recommendations based on just this.

So, underwriting technology is a key battleground for ambitious providers. Through Advanced Underwriting we have again proven our ability to deliver real innovation. Innovation that is only possible when the right foundations are in place. It's rewarding to see our partner providers share our confidence.



Introducing L&G Apply: A faster way to submit annuity applications

The annuity application journey just got smoother, quicker and easier than ever before. Thanks to our all-digital annuities' platform, L&G Apply. A new system that's going to be a gamechanger for many firms. Let's look at some of the key benefits that our brand-new platform will be offering you.

Moving into the Fastlane

With L&G Apply, you can save up to 14 days per application journey. The platform guides you step by step through each application. And as you go, it automatically pulls through your client's information.

Skip the wet signatures

There's also no more printing, signing and sealing when you go digital with L&G Apply. So, you can wave goodbye to piles of paperwork and wet signatures.

Take applications on the go

You'll be able to enjoy the freedom of completing your clients' applications from anywhere. You can connect to L&G Apply from a range of devices, whether it's a laptop, tablet or mobile. We'll also provide automatic updates to keep you in the loop.

Register your interest now

We're excited to start transforming how you apply for your clients' annuities and make the process effortless for you and your customers.

Initially, L&G Apply will only be available to a select number of firms. If you're interested, simply fill out the form to pre-register, and then we'll keep you informed via email about when you can access L&G Apply.

[Pre-Register today](#)



Innovation in the protection market, **really?** Rarely.

Let's face it, when most of us write about our own products or service, we are liable to over excitement or over hype — personally that typically results in the word EPIC. The development or enhancement we've been working on is massive to us.



Stephanie Hydon
Director, Client Distribution,
iPipeline

We deeply and personally understand the work it has taken to build or improve what we do. We can relate to the hours of dedication and engagement — because many of them were our own.

The result? We can be a little, shall we say, overzealous in our go to market approach and communications. It can be tempting to use words and adjectives that are, shall we say, a little over the top - a bit 'inside out'. The sad fact is that customers rarely care quite as much about what you've been working on as you do. It's natural. You could say it's unavoidable.

So, with that as context, every time I hear or read the word innovation within protection, I switch off, just a little. Barely a press release or announcement goes by without a heavy focus on innovation — few of them truly justified.

Yes, there are exceptions to this rule. The launch of multi-benefit or menu plans in the 1990s - which I am of course far too young to remember — could rightly be described as innovative.

Indeed, the first critical illness product, developed by Dr Marius Bernard is an example of true innovation. One which change the face of the market and delivered huge benefit to millions of customers.

However, for every example of true innovation, there are tens if not hundreds of other self-ascribed innovations that for my money, simply don't hit the mark. I'm not here to criticise, or name and shame. It's simply an observation of our industry — but not an observation I would apply to our industry alone.

When I think about true innovation across all markets, services and products — I reach for the stars. The iPhone by Apple changed the way we think about phones and about mobile computing. It's revolutionised the way billions across the globe live their lives, minute by minute, day by day. That's real innovation.

A more recent and some would say more important example of true innovation is the lateral flow test, developed at pace in response to the COVID-19 pandemic. An innovation which saved millions of lives in the moment and will continue to do so as fast, accessible testing deployed for numerous additional diseases in years to come.

The result. When you compare protection market innovation to these two admittedly very high bars, they typically pale into insignificance. This however isn't a status quo we could or should accept in my view.

Protection is vitally important. It impacts lives in a hugely positive way when people need help the most. This makes true innovation even more important.

What's more - few would argue that protection, as it stands today, is far from perfect. There are challenges across product design, in process and in consumer (and adviser) engagement - that all inhibits sales, growth and therefore the financial security of millions. Ours is a market which needs innovation.

Over the last 2 months, I've been energised to begin the process of launching Advanced Underwriting — the latest enhancement to SolutionBuilder — the quote portal responsible for nearly half of all advised protection quotes in the UK.

Given the focus of this piece, I'm having to work (really hard) to not describe Advanced Underwriting as innovation, I'll leave that to our users to decide. But what is for sure is that Advanced Underwriting addresses a major issue of protection distrust by advisers — this occasional disconnect between initial quotes and premiums / terms after underwriting.

The outcome of this upgraded process is clear for our advisers. They now have the opportunity to add medical information surrounding the top 20 disclosures impacting protection underwriting. No break in process. No capturing unnecessary medical information (for those with a clean bill of health).

No wasting time.

Set the income. Set the term. Set to retire.

With our Guaranteed Fixed-term Income you can help your clients ease into retirement.

Whether they're bridging a gap or want to keep things flexible, they can enjoy a regular income for as long as they need it.

Featuring leading death benefit options and fast online processing, it's a modern way to deliver financial certainty - without a lifetime commitment.

Help your clients take control of their future at standardlife.co.uk/countdown

standardlife.co.uk

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Officially Launched!

Pipeline is proud to launch the All Access Subscription, available from 2nd June 2025. This unified service combines SolutionBuilder® and Assureweb® | Protection under one login, streamlining the entire protection journey - from sourcing and quoting to comparing and applying.

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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 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.

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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.



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