

iPipeline Quarterly

Winter Edition
2025

With our sponsors:



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What a Year It's Been

A Message from Our Managing Director



Rachel Edwards
Managing Director,
UK & Europe
iPipeline

2025 will always be the year I arrived at the helm of iPipeline UK. I was excited and energised by the prospect of joining a fintech with a great reputation, great solutions and, most importantly, great people. I haven't been disappointed.

The first eight months have been a whirlwind of information, introductions and innovation. I've met so many talented, passionate and driven people — from advisers driving financial security firsthand, to the distribution networks and providers enabling the market through support, service and product excellence.

I've also met hundreds of Pipers, from both the UK and our wider global business. It's clear that our organisation is absolutely driven to deliver on our purpose: securing more people's financial futures. That drive makes me confident that we will continue to play a pivotal role in market growth, with technology at the centre. As I write this in late November, the festive season and New Year are on the horizon. There have been too many highlights to mention them all, but here are a few that stand out:

First was the launch of Advanced Underwriting in partnership with Openwork, and then expanding capability to all SolutionBuilder users. By delivering more precise quotes and indicative terms earlier in the process, Advanced Underwriting increases transparency and trust — key factors in market success. The initial reaction has been amazing. Look out for more great news in the New Year.

Next was the SSG Digital policy admin system launch for Cirencester Friendly in August. This launch was the culmination of incredible work by our team and in partnership with the Cirencester team to get to launch. Cirencester have already begun to leverage the huge power of SSG Digital to revolutionise their service and proposition to deliver even better client outcomes.

Finally, our Connected event in September brought together over a hundred of our partners to celebrate, debate and challenge. Not only was it rewarding to see so many clients in person, but it was also energising to witness the engagement you have with iPipeline and your commitment to your customers and market. Events like this bring home both the passion our partners have for their market, and the importance of partnership itself. We're already working on a bigger and even better event for 2026. Watch this space.

I would like to thank all our clients and partners for what has been an incredible year, and for your support over the last 12 months. My biggest thanks goes to the iPipeline team, who have been incredible through the transition to a new leader — they have been the driving force of innovation and change, with unsurpassed passion and dedication.

Wishing everyone and their families the happiest of holidays.



**Built for Advisers.
Backed by Experts.
Powered by You.**



Designed Around You

You're time-poor, client-focused, and committed to delivering exceptional advice. We get it. That's why we've redesigned our CPD Academy to work the way you do — flexible, practical, and always relevant.

Now fully refreshed and available on demand the academy is built around your needs. It's part of our ongoing commitment to be your trusted partner — the team that understands your world, shares your challenges and helps you feel confident in every client conversation. At L&G we know that expert advice takes more than knowledge. It takes time, confidence and the right support behind you. That's where we come in.

Learning That Fits Your Day

Now fully on demand, the CPD Academy gives you access to accredited learning, expert insights, and practical tools — whenever and wherever you need them. With a wide breadth of content covering everything from protection as an IHT solution to soft skills that elevate your advice, the academy is designed to make every minute of your learning time valuable.

Each session is packed with practical ideas to make your process more efficient, impactful and profitable — helping you stay ahead of every conversation. Whether you're growing your knowledge, refining your advice process or expanding your business potential. It's all there, on your terms.

Confidence That Lasts

We know that protection advice isn't always straightforward. Complex client needs, evolving regulation, and market shifts can leave even experienced advisers questioning if they're getting it right. Our goal is to help you move from "I hope I'm getting this right" to "I know I'm delivering exceptional advice because I have exceptional support."

That's what the new CPD Academy delivers — learning that fuels your growth and strengthens every client conversation. It's powered by real experts who understand your challenges and backed by practical insights you can apply straight away.

Our Promise

At L&G, we believe in amplifying adviser expertise. We're not just a provider — we're your trusted partner, here to support, not steer. From simplifying complex conversations to helping you stay ahead of change, we're invested in your success.

Because when you work with us, you're not just accessing knowledge — you're building on solid foundations, supported by experts who've been here for life, and who will be here for you.

Explore the refreshed CPD Academy and discover how we're helping advisers grow, adapt, and thrive — every step of the way.

Find Out More





Smart Social Media Marketing AI

A Quick Guide for Financial Advisers



Meagan Thornton
Marketing Communications
Specialist
iPipeline

Why social still matters:

No longer a novelty channel, social is still highly relevant as an engagement and pipeline generation tool. Here's why:

COST-EFFECTIVE

Reach thousands without big ad budgets, often just by creating a handful of posts.

REAL-TIME ENGAGEMENT

Be where your clients already spend hours every day and have the power to react to your content instantly.

BOOST TRUST & VISIBILITY

Authenticity sells and helps build your brand. It can strengthen client bonds and relationships.

LEAD GENERATION


Likes and shares aren't just vanity, they can be signals of interest. They also create further interest, intrigue and engagement.


Social media isn't just for influencers (or 'finfluencers'), it's a powerful tool for advisers to build trust, generate leads, and stay visible. Yet, over half of advisers still don't use social platforms for protection conversations.

For many social remains either a fear or an unrealised ambition. Here's how, and why, to change that - fast.


Pick the right platforms:

Key to success is finding the right platforms for your strategy. Consider where your target audience 'live', interact and engage.

 Thought leadership, professional credibility.

 Community updates, testimonials.

 Visual storytelling, lifestyle content.

 Quick videos for younger audiences.

 Industry news and quick tips.

What to Post?

Many advisers find ideation the biggest hurdle — where to start and what to post. What will get the most (and the right) eyeballs. Here's some starters to get planning:

01.

Educational tips, FAQs, and market insights.

Share your knowledge, insight and answer the questions your clients pose.

02.

Client success stories and behind-the-scenes moments.

Bring your business to life with advocacy and realism.

03.

Short videos, infographics, and lifestyle content.

Catching attention is key. Create scroll-stopping visual content.



Pro Tip: Show personality - clients connect with people, not just products!

AI = YOUR SECRET WEAPON

So, whilst AI may not be ready to become the expert adviser of tomorrow, it can help power your social media marketing to a new level. There is a variety of tools available to help initiate and accelerate your strategy, planning and execution.

Using AI can drive your socials to new heights. But to do so, you need to master the art of the prompt. Whilst there is no real substitute for testing and learning, there are some simple rules you can follow for success.

CREATE VISUALS

Canva or Lumen5 for can simply generate quick, high quality branded content.

SCHEDULE POSTS

Buffer or Hootsuite for consistency — so you can plan (and execute) ahead of time.

GENERATE CAPTIONS & IDEAS

Using tools like ChatGPT and Microsoft Copilot.

Better prompts = better results:

Use the RICE-Q method to help structure your prompts:
Role, Instruction, Context, Example, Question



Master the Golden Hour

This is the first 60 minutes after posting where social algorithms prioritise posts that gain early traction. Early engagement signals quality content to the platform's algorithm, which helps boost your chances of appearing in feeds and recommended posts.

This makes the initial performance of your post even more important. Focus on the first hour impact and maximise your impact, by:

- Reply to comments fast.
- Share your posts in groups.
- Use polls or questions to spark conversation.

Turn Engagement into Leads

1. Add strong CTAs: "Book your free protection review today."
2. Offer value: Guides, webinars, quick quotes.
3. Track metrics: Engagement rate, CTR, conversions.

Quick Wins for Advisers

1. Plan your content: Map key dates and themes.
2. Post consistently: Use AI to save time.
3. Engage authentically: Build trust at scale.
4. Measure & tweak: Let data guide your strategy.

The Bottom Line:

It's hard to argue that social media is no longer optional, it's essential. With AI, you can get over your own hurdles, create professional, engaging content in minutes, not hours.



Start today and turn your online presence into a lead-generating machine!



Strengthening protection advice with clearer target market guidance



Carolyn Bullimore
Retail Go To Market Product Consultant
Protection at Aviva

Carolyn Bullimore, Retail Go To Market Product Consultant, Protection at Aviva, explains how clearer target market guidance and product performance insights are helping advisers deliver more precise, client-focused protection advice.

The Financial Conduct Authority's (FCA) Thematic Review (TR24/2) into Product Oversight and Governance (PROD 4) has prompted important changes across the protection insurance landscape. At Aviva, we've taken this opportunity not only to respond to the FCA's feedback but to go further, enhancing the clarity, accessibility, and usefulness of our target market statements for advisers.

What's changed and why it matters

Following the FCA's review, we've refreshed our target market statements to fully align with regulatory expectations. These updates are more than just compliance, they're designed to support advisers in delivering better outcomes for clients.

As I've worked through the guidance points, one thing became clear: this was a chance to make our documentation genuinely more helpful. The new versions are easier to read, more transparent, and offer a clearer flow of information. Most importantly, we've expanded the product suitability sections to specify which types of customers are and aren't appropriate for each product.

This level of detail empowers you as an adviser to confidently match products to client needs, ensuring recommendations fall within the intended target market. It's about making advice more precise, more defensible, and ultimately more valuable.

Supporting advice with performance insights

We've also introduced a new feature: annual product performance summaries. These provide insights into how each product has performed over the past year, and what that means in terms of value and suitability. This information will be updated annually and can play a key role in shaping your advice conversations and reviews. Knowing how a product performs in practice, whether through persistency, claims experience, or customer satisfaction, helps you make informed recommendations and track outcomes over time.



What you should do now...

To stay ahead of the curve and meet both PROD 4 and Consumer Duty requirements, here are some practical steps you can take:

Review your advice process:

Make sure it aligns with updated target market definitions and fair value principles.

Use Aviva's refreshed materials:

Our new documentation is designed to support your conversations and compliance.

Track client outcomes:

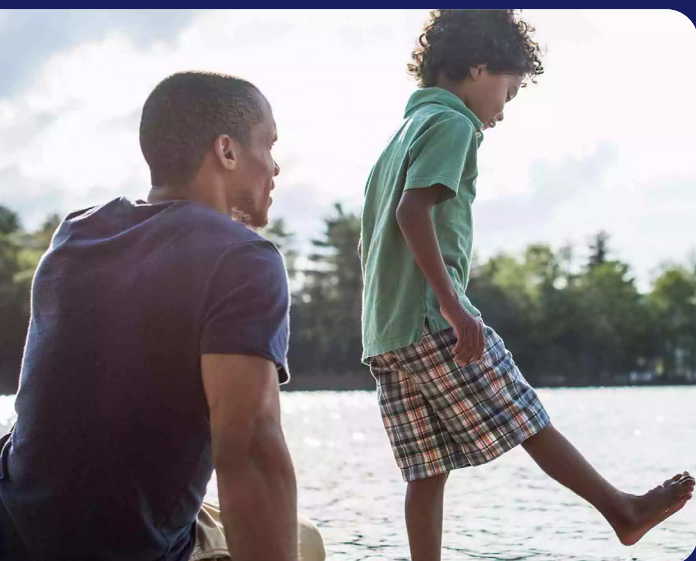
Persistency, claims, affordability, and satisfaction are key indicators of success.

Document thoroughly:

Use templates and CRM tools to record advice, rationale, and ongoing reviews.

Engage with training:

Look out for updated guidance and webinars from Aviva to support your understanding.



Final thoughts

These updates are part of a broader shift towards more transparent, accountable, and client-focused protection advice.

At Aviva, we're committed to supporting advisers with the tools and insights they need to deliver great outcomes, now and in the future. If you have questions or feedback, we're here to help. Let's continue working together to raise standards and build trust in protection advice.

[Find Out More](#)

Whole of Life Growth: A Gift Too Good to Miss

Unintended consequences are a curious force. They remind us that even well-meaning shifts in policy or market dynamics can ripple outwards in unexpected ways, sometimes disrupting, often revealing hidden opportunities. In the protection market, we're seeing just that.



Steve White
Enterprise Customer
Success Manager
iPipeline UK

The recent surge in Whole of Life sales, up 81% year-on-year (via iPipeline portals) - is essentially a direct response to changes in the inheritance tax regime. Retirees are seeking tax-efficient estate planning solutions, and advisers are stepping up. What was once a niche product, is now a headline act.

But here's the twist: this boom isn't just about older clients and estate planning. It's a beacon for something bigger. Protection is back on the radar, and that opens the door to engage a new generation of advisers who may have previously overlooked it.

For years, protection has struggled with perception. It's been seen as complex, slow, and secondary to investment and pension advice. But Whole of Life's resurgence is forcing a rethink. Advisers, especially those newer to the profession, are engaging with protection in a fresh context: one tied to holistic financial planning, intergenerational wealth transfer, and real client outcomes.

This is a golden opportunity. Not just to place more policies, but to reshape how protection fits into the advice process. Younger advisers, often tech native rather than adoptive, are well-positioned to embrace protection as a core component of their value proposition. But they need the right tools, and the right experience.

Here's where the unintended consequence could bite. Whole of Life cases typically involve older clients, large sums assured, and complex underwriting. These cases are resource-intensive, often requiring manual intervention from experienced underwriters. As these resources are diverted to meet Whole of Life demand, service levels in other areas, term assurance, critical illness, income protection - may suffer.



Advisers report slower turnaround times and inconsistent experiences. For a new adviser trying to build trust and momentum, that's a problem. It reinforces outdated perceptions and risks turning a moment of opportunity into an open goal, missed.

This isn't just a service issue; it's a strategic one. If we want protection to thrive, especially among the next generation of advisers, we must build infrastructure that's fit for purpose. That means scalable, tech-led solutions that can flex with demand and deliver consistent, intuitive experiences across all product lines.

Intelligent automation, digital-first underwriting, and data-driven decision-making aren't just buzzwords, they're the foundation of a modern protection market. They reduce bottlenecks, improve transparency, and empower advisers to focus on advice, not admin.

Providers must lead the way. Not just by investing in technology, but by rethinking how protection is positioned, supported, and integrated into the advice journey. That includes better training, clearer value propositions, and platforms that make protection planning as seamless as any other financial solution.

Whole of Life growth is a gift, but only if we use it wisely. It's a chance to re-engage advisers, reframe protection, and rebuild trust in a product set that delivers real value. Let's not allow legacy systems and reactive processes to be the unintended consequence that holds us back.

Instead, let's make this the moment we turn protection into a proactive, tech-enabled, adviser-led success story. The next generation is watching.

Let's give them something worth engaging with.



Breaking the 'Fear of Being First'

A call to arms for protection industry growth.



Chris Samuel
VP SSG Sales &
Client Relationships
iPipeline

We are living in an era defined by disruption. For decades, digital transformation has reshaped industries, but the pace of change since the advent of the web has been nothing short of extraordinary.

Not since the industrial revolution, when steam engines and textile manufacturing redefined society, have we seen such sweeping shifts in how we live and work. And yet this is no time to relax. The rise of AI will accelerate that change even further.

But what do we really mean by “disruption”? At its core, disruption is a fundamental shift, an innovation that overturns established norms, displaces the traditional, and redefines markets. Think Uber, Deliveroo, Airbnb. These brands didn’t just tweak existing models - they rewrote the rules. In protection, we’ve had moments of genuine disruption too: the launch of critical illness cover in the 1980s, multi-benefit menu plans, and automated underwriting. These were game changers. But let’s be honest, true, undeniable disruption in protection has been rare.

Why? Enter Fear of Being First, or FBOF (the second ‘O’ just, because). Unlike other industries where first movers reap rewards, protection often hesitates. FBOF shows up everywhere, from the fear of launching a radically different product, or adopting new processes to simply standing out. Instead, we see incremental tweaks, innovations designed to steal market share rather than grow the market. Meanwhile, renters, gig workers, and huge swathes of what should be our target audience remain underserved. Too many mortgages are still sold without protection. Too many families remain without basic cover. Group protection could be transformative if we embraced models like Scandinavia’s portable benefits and employee choice. But again, FBOF holds us back.

In a hyper-connected world, we still haven’t embraced wearables or dynamic policies that reflect real-time health and lifestyle changes? Telematics revolutionised motor insurance years ago, yet we remain largely unmoved, resisting the potential of today’s technology for tomorrow’s protection. That’s FBOF in action.



So why does FBOF persist?

First, regulation. Financial services are heavily regulated (and rightly so) but when compliance becomes a barrier, innovation stalls. I've seen great ideas watered down to near irrelevance. Who are we really protecting with this approach, the customer, or the status quo?

Second, homogeneity. Products look and feel the same. That sameness breeds caution, convincing us that standing out is a weakness, not a strength.

Here's the challenge, and the opportunity. Disruption isn't slowing down. AI, data, and connectivity will reshape customer expectations faster than ever. If we cling to FBOF, we'll fall behind - not just as businesses, but as an industry. We need to flip the script. Make protection relevant for all. For renters, gig workers, for the next generation of buyers. Embrace dynamic pricing, portable benefits, and tech-driven engagement. Forge partnerships between risk, technology, distribution, and regulation. Lead, don't follow. Because the future won't wait, and neither should we.

This challenge applies everywhere, how we build products, how we sell them, how we manage them. It shapes the processes that get clients on cover and even the advice journeys we rely on.

In sport, coaches talk about a player's "point of difference." In protection, how many products truly have that? If we're honest, there's very little to choose between most offerings. New features tend to be value-add, not core innovations. Service can differentiate, but that influences placement, not market growth. Competition has shifted to subtleties. USPs often lack real uniqueness. They're designed to win the research battle, not to transform the market.

So, here's the rallying call: reduce your own FBOF. Because the future of protection depends on it. I know it's easy to critique. The hard part is acting.

But if we want to thrive in an era of disruption, we must embrace boldness, not be held back by fear. The next wave of innovation won't wait for us to feel comfortable. It will reward those who act first.



The question is, will that be you?



The Wealth Shift:

Whole of Life & IHT planning — what the numbers tell us



Paul Yates
Product Strategy Director
iPipeline

Inheritance Tax (IHT) is no longer a confined, or niche advice issue. With receipts climbing from £6.7bn in 2022 to a forecasted £9.1bn by 2026, more families are being drawn into the scope of IHT.

Policy changes driving demand

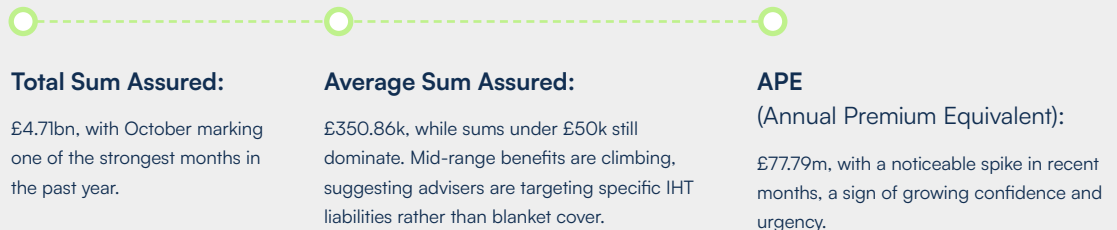
Recent developments have amplified the urgency:

- Pensions will be included in estates - from 2027
- Agricultural relief scaled back — causing high profile pushback from farmers
- The potential lifetime cap on tax-free gifts is falling - possibly as low as £50,000
- The effect of fiscal drag on limits of nil rate bands

These changes point to a tougher environment for wealth transfer. A tougher environment where advisers are responding to by turning to Whole of Life policies as a strategic solution for tomorrow, alongside a protection need for today. APE for Whole of Life is up by 83% year on year.



Key Market Stats



Implications for the Market

Whole of Life is no longer just a protection product; it's becoming a core estate planning tool. Advisers are helping clients:

- Preserve wealth
- Offset future liabilities
- Create certainty in an uncertain tax landscape

But the surge in demand is reshaping the wider protection market:

POSITIVE IMPACT

Wealth managers and holistic advisers are integrating protection into their advice portfolios — in some cases for the first time in years.

OPERATIONAL CHALLENGE

Large sums assured and complex underwriting could divert resources from other lines. Could digital underwriting and automation ease this pressure? How quickly can the industry adapt? What can AI do to help reduce the burden?

The Bottom Line

Now is the time to review plans and act before reforms take effect. Whether you're a provider, adviser, or industry stakeholder, the message is clear: Whole of Life is evolving, and so is the IHT landscape

What's your view? How will technology and adviser strategies adapt to meet this growing demand?

Advanced Underwriting

"Advanced Underwriting is the best thing you have ever done! My clients' experience has improved significantly."

Yatinkumer Patel,
Supreme Financial Solutions

"Loved it. So fast and transparent."

Eduardo Naum,
Supreme Financial Solutions

"It's brilliant — saves time. I got a price and terms with one of our launch providers. I did it all on Advanced Underwriting."

Ritchie Bowman,
Stirling Mortgage Shop

"Revolutionary! Exactly what we need."

Siobhan Brookes



Transforming the protection process, one quote at a time

Advanced Underwriting delivers more accurate precise premiums and underwriting decisions upfront. By capturing the top 20 most common medical disclosures, advisers can now offer clients a clearer view of potential cover, pricing, and medical requirements — reducing delays, repeat applications, and uncertainty.

Here's how Advanced Underwriting is already delivering for advisers.

Saving Time & Increasing Efficiency

"Saves a lot of time and prepares client expectations for potential underwriting outcomes."

"Quick and easy to use to give an indication of terms, time saver."

"In a nutshell, it is brilliant because it saves me so much time."

Greater Precision & Confidence

"More accurate quotes and less time."

"Accurate quotes that help clients make an informed decision."

"Helpful in providing accurate decision for clients prior to submission."

Improved Experience & Transparency

"Really enhances the experience."

"Makes quoting so much easier, we are able to put in any information that is relevant to our clients before doing the health questionnaire."

"Provides a clear, visual view of the premium, which clients really appreciate."

[Click here](#) for more information



Reclaiming time: How a Model Portfolio Service (MPS) helps advisers refocus on planning and growth

Ahead of launching our new Model Portfolio Service (MPS) on platform, we commissioned independent researchers to speak to 100 UK-based independent financial advisers, each managing average client assets of just under £1 million.

[Download the full report](#)

Financial planning is the priority but time is short

Portfolio management, compliance and administration are taking up time that could otherwise be spent on planning, client conversations and business development.

43% believe their current split allows them to focus on what really matters to clients. Almost half said financial planning, offers the greatest opportunity to build long-term relationships. When asked what truly differentiates a financial adviser in today's market, two-thirds pointed to comprehensive, forward-looking planning rather than superior investment performance.

Compliance and admin are slowing everything down

Regulatory demands are now one of the biggest constraints on adviser time. 98% of respondents said that compliance and documentation requirements delay their ability to make timely portfolio decisions. While some advisers say they spend fewer than five hours a month on portfolio-related work, 75% are spending between six and 20 hours. Many expect that commitment to rise. The most common portfolio-related pain points include the time taken to rebalance, the difficulty of keeping up with market moves and the challenge of maintaining consistency across clients.



Time pressures are holding back growth

Two-thirds said that if they could reallocate just five to ten hours of portfolio management time each week, they could grow their client base by up to 10% over the next year. A further quarter said they could grow by between 11% and 20%.

When asked how they would use that extra time, most advisers said they would focus on bringing in new clients, doing deeper tax and estate planning work, and having more proactive conversations with current clients.

MPS is playing a bigger role and advisers expect more from it

Six in ten advisers say between 26% and 50% of their clients' investable assets are currently in model portfolios, and nearly half expect that proportion to rise in the next three years. 90% said they plan to increase their use of actively modelled portfolios, citing economic uncertainty, market volatility and the need for greater portfolio resilience as the main reasons.

The same proportion said they would make greater use of MPS if more services offered high-conviction, outcomes-led solutions at fair and competitive prices.

Meeting adviser needs with a smarter approach

The message is clear: advisers want more time for planning, less friction in portfolio management and stronger support in meeting their regulatory obligations. Model portfolio services that can deliver on those needs, without adding complexity or cost, are increasingly seen as essential to the future of advice.

Advisers also want MPS solutions that fit neatly into their existing platform infrastructure. In the survey, 74% said integration with their current tech framework is essential, making ease of use and compatibility key factors when selecting a provider.

[Find Out More](#)

 **RATHBONES**



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.

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



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