

MONEYAge

AWARDS

2019

Welcome to the 4th Annual MoneyAge Awards

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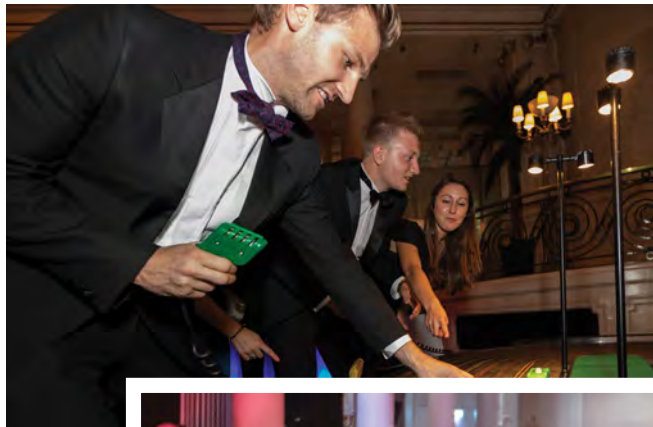
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MONEYAge AWARDS 2019



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Winners' overview

The fourth annual MoneyAge Awards were hosted at the Waldorf Hilton, London, by comedian Paul McCaffrey. At a glitzy gala dinner, excellence, professionalism and innovation were all highlighted in the hugely competitive but critically important personal finance space.

Banks, building societies, savings and investment providers, mortgage companies and personal finance specialists were all present, rewarded for their efforts in product provision, innovation, focus on value and customer service. McCaffrey helped present the trophies to the deserving winners.

Congratulations to all the prize winners and a very well done to all those shortlisted firms. Many thanks to all those who helped make the

event such a success. Firstly, our sponsor, Insight.Out Financial, and secondly, the partners that helped to support the awards - the Building Societies Association (BSA), the Society of Later Life Advisers (SOLLA) and The Investing and Saving Alliance (TISA).

Also, thanks must be given to the judges (see below) who gave their time and expertise to help decide the winners; and finally to everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2020, and rewarding all those that continue to excel in the financial services arena.

Visit www.moneyage.co.uk for more details and to read all the latest news and commentary in the personal finance industry as developments continue to be made.

Judges



David Butcher
Founder & Director
Communications and Content



Carol Knight
Chief Operations Officer
TISA



Tom McPhail
Head of Policy
Hargreaves Lansdown



Peter Timberlake
Head of Communications
Financial Reporting Council



Terri-Ann Humphreys
Development Director
Society of Later Life Advisers



Lee Travis
Partnerships & Member Engagement Director
Chartered Insurance Institute (CII)

The winners

Bank of the Year

WINNER: HSBC UK Bank

Building Society of the Year

WINNER: The Melton Building Society

Financial Adviser Award: Micro Firm of the Year

WINNER: Hayden Kilkelly

Financial Adviser Award: Small to Medium Firm of the Year

WINNER: Strategic Solutions Chartered Financial Planners

Financial Adviser Award: Medium to Large Firm of the Year

WINNER: Key

Innovation in Consumer Finance

WINNER: Salary Finance

Mortgage Provider of the Year

WINNER: Bank of Ireland

Mortgage Adviser or Mortgage Broker of the Year

WINNER: Mortgage Advice Bureau

Highly commended: John Charcol

Equity Release Lender of the Year

WINNER: Just Group

Savings Account Provider of the Year

WINNER: Masthaven Bank

ISA Provider of the Year

WINNER: AJ Bell Youinvest

Spreadbetting Provider of the Year

WINNER: Intertrader

Loan Provider of the Year

WINNER: Salary Finance

Peer to Peer Loan Provider of the Year

WINNER: Assetz Capital

Pension Provider of the Year

WINNER: PensionBee

Highly commended: Scottish Widows

SIPP Provider of the Year

WINNER: PensionBee

Wealth Management Firm of the Year

WINNER: JM Finn

Online Share Dealing Provider of the Year

WINNER: eToro

Ethical Financial Services Provider of the Year

WINNER: Tickr

Best Charity Partnership of the Year

WINNER: UK Youth and Lloyds Banking Group

Travel Money Provider of the Year

WINNER: eurochange

Money Transfer Provider of the Year

WINNER: moneycorp

Motor Insurance Provider of the Year

WINNER: 1st CENTRAL

Marketing Campaign of the Year

WINNER: Chilango and Phoenix Financial PR

Specialist Investment Fund or Provider of the Year

WINNER: CrowdProperty

Cryptocurrency Platform of the Year

WINNER: eToro

Diversity Award

WINNER: Hargreaves Lansdown

Consumer Champion of the Year – sponsored by Insight.Out Financial

WINNER: Schroders

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Building Society of the Year: The Melton Building Society

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BUILDING SOCIETY OF THE YEAR



This award recognises the building society that has proved itself ahead of its peers when it comes to product provision and customer service, while demonstrating a true understanding for the needs of the consumer.

The judges described the winner as a society that offers innovative and customer focused products to aid people with home ownership, and said this firm has a good community focus – meeting the needs of many different cohorts and ages through a diverse range of options.

After nominations in 2016, 2017 and 2018 for the past incarnation of this award, the Melton Building Society now picks up the MoneyAge Award for Building Society of the Year. The Melton is a modern mutual building society providing innovative mortgage and savings solutions – designed for today's lifestyle – to help its customers achieve their home ownership and savings aspirations. The firm understands that today's lifestyles are

rarely straightforward, so designs its mortgages to embrace a family's financial strength to make the most of their circumstances.

With over 40,000 members, and branches in Melton, Grantham and Oakham, the Melton is the 23rd largest building society in the UK. The Society, which monitors its customer experience performance through Net Promoter Score, has a customer satisfaction rating of 96%. The Melton is continuing to invest in its high street branches and online capabilities for mortgages and savings customers, to make services more personal and more easily accessible.

The Melton believes in a common-sense approach to lending, with manual underwriting, no credit scoring and a consideration for lots of different income streams – such as maintenance, state pension, second jobs and invalidity and disability benefits. For first-time buyers, the Melton has products designed to overcome potential barriers to home ownership – with 95% LTV products that include offers to purchase new build houses up to 90% LTV. In particular, the three-year discounted 95% mortgage has been a best buy for several months this year.

And in support of the ever-growing demand for later life lending, this year the Melton launched a Retirement Interest Only (RIO) mortgage proposition – offered through intermediaries, and available to customers aged 65 and over. For savers, the Society has a wide choice of passbook and online savings accounts – including the Melton Homesave, which encourages customers to save regular monthly amounts towards a deposit on a home. The Melton also operates several affinity savings accounts. In a housing market where demand outweighs supply, the Melton has long been a pioneer for making self-build and renovation a more accessible prospect.

The judges also recognised the Melton for its important work in the community, with the Society supporting its own Charitable Foundation and community giving – and encouraging financial education, developing awareness of the environment, and kickstarting projects that create an enduring community wellbeing.




Why brokers like the Melton




Self Build
Specialists offering stage payments in advance or arrears up to **75% LTV**



Shared Ownership Mortgages up to **95%** of purchase price including new build




Family & Holiday
Buy to Let mortgages up to **75% LTV**.
FTB, FTL, non owner occupiers all considered



Max age 80 at end of term, this can be for the **younger borrower** if they are able to demonstrate affordability on their own



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Family Assist
mortgages including **parental deposits, second residential** and **immediate family members** allowed on mortgage to support affordability



Interest Only
products available up to maximum **60% LTV** subject to **minimum £135k equity**



Our new **Family Assist Self Build** mortgage allows **parents** to **provide the deposit** and have it **returned** on completion of the build subject to the loan amount **not exceeding 75%** of the end value

SEE OUR LENDING CRITERIA GUIDELINES AND PRODUCT GUIDE FOR FURTHER INFORMATION



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This information is for intermediaries only. It is not a consumer advertisement and therefore must not be disclosed or given to the general public. Melton Mowbray Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. MBS Lending Limited is authorised and regulated by the Financial Conduct Authority. Melton Mowbray Building Society is entered in its register under number 106184 and MBS Lending Limited under number 460654. Registered address: Melton Mowbray Building Society, Mutual House, Leicester Road, Melton Mowbray, LE13 0DB. MMBS27019

Equity Release Lender of the Year: Just Group

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EQUITY RELEASE LENDER OF THE YEAR



This award goes to the equity release lender that has demonstrated a true understanding of a complex area of the market, a sensitivity to the needs of its clients and a keen interest in improving an area of personal finance that can sometimes seem opaque.

The judges agreed this firm had an exceptional level of financial adviser and customer support through product innovation, education and information, as well as a wider commitment to the needs of older and more vulnerable groups of society. So the award for Equity Release Lender of the Year goes to Just Group.

Just is a leader in the retirement lending, individual retirement income, long-term care and defined benefit de-risking markets. The company has been trusted to manage over £19bn of retirement savings and helped more than 40,000 customers to release over £4.6bn from their properties.

The firm has been recognised for its excellence in keeping communication simple. Just believes that although retirement finances can be complicated, they don't need to be. The company is committed to using clear language that its customers are both familiar and comfortable with. They're currently rated 'gold standard' by the Plain English Campaign and a highly impressive 96% of its customers 'strongly agree' the company uses Plain English.

Just launched its 'Just For You Lifetime Mortgage' in January this year. The innovative and market-leading product offers unique features that can be tailored to meet the needs of customers. The range of options provide advisers with the ability to offer a bespoke product for their customers.

One of its unique features is a market-leading choice of tiered interest servicing options, in which customers servicing interest on the initial advance can also choose to service interest on additional borrowing. The more the customer contributes to the monthly interest payment, the lower the interest rate will be.

Just has an important vulnerable customer policy in place, to ensure they identify and support their vulnerable customers.

Just is also extremely active in helping advisers and the wider industry on this issue. The firm has built a strong research base, to develop their own understanding of vulnerability and share this insight with its partners so they can improve their customer vulnerability strategies.

Just also offers support and guidance to financial intermediaries. In particular, they hosts a series of Equity Release Academies – free workshops that were attended by more than 300 people in the past twelve months. Over the past year they've proved themselves to be a firm dedicated to helping both intermediaries and customers to navigate the world of later life finance.

Congratulations again to Just, the deserving winner of Equity Release Lender of the Year.

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THE JUST FOR YOU LIFETIME MORTGAGE GETS BETTER AND BETTER...

.....

We're continuing to transform the Just For You Lifetime Mortgage to make it simpler, broader and better. Now, it's even easier to meet more of your client's later life borrowing needs.

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www.justadviser.com

Wealth Management Firm of the Year: JM Finn

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WEALTH MANAGEMENT FIRM OF THE YEAR



The Wealth Management Firm of the Year is awarded to the firm that has proved itself a cut above the rest when it comes to meeting the ever-complex wealth management needs of its clients.

The judges described this firm's entry as 'incredibly impressive' whilst saying that it had market-beating rates, so the MoneyAge Award for Wealth Management Firm of the Year goes to JM Finn.

A wealth management firm that prides itself on being able to treat each investor as an individual, this firm believes that to provide a superior service, its relationship with a client is like a partnership.

JM Finn has made it a mission to be the wealth manager of choice for both private clients and their advisers – by offering a consistently outstanding quality of service delivered on a personal basis. The company's goal is to allow its clients the

freedom to nurture their passions, safe in the knowledge that their finances are being looked after by a firm who knows and cares for them.

This year, JM Finn surveyed its clients to test its KPIs against the 2015 survey, and the firm was delighted to report it had improved on all measures, from communication to trust, and confidence to referrals.

JM Finn's 18,500 private clients are looked after by 140 client facing investment management staff. The firm has stated that many of its clients have a longer-term time horizon and a generally conservative attitude to investment, with a variety of investment goals – such as preserving capital for future generations, or providing an income for retirement, or simply funding a dream.

The company has over £9.2bn of funds under management and administration on behalf of these client accounts – of which many are for families who have had investments overseen by JM Finn for several generations.

Looking ahead, JM Finn has stated that one of its most prominent challenges will be helping its clients with the transfer of generational wealth – and that thanks to the wealth of the baby boomer generation, it is about to experience the largest wealth transfer of all time. The firm is looking to help this transfer by reducing tax burdens and ensuring as much as possible is provided by beneficiaries.

In a highly competitive environment, JM Finn, operating under a model that allows it to offer a highly personal service, has been recognised as a firm that puts its clients first. According to feedback from its clients, JM Finn excels in offering pertinent wealth planning advice, which has allowed 18,500 clients to put their finances to the back of their minds, in favour of nurturing their passions.

Congratulations to JM Finn, our very worthy winners for Wealth Management Firm of the Year.

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Investment | Wealth

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An individual approach

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The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested.



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Motor Insurance Provider of the Year: 1st CENTRAL

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WINNER

MOTOR INSURANCE PROVIDER OF THE YEAR



The Motor Insurance Provider of the Year Award is given to the firm that has shown a true understanding of the motor insurance space with its product offerings and one which has displayed excellence in every part of its business.

The organisation excelling in this space is 1st CENTRAL. With over £100m turnover and helping to save 4 million customers money on their car insurance since its launch 11 years ago.

By investing in technology and undertaking a process of digital transformation, it is continually evolving and improving processes to demonstrate how much it values customers' time.

With 85% of 1st CENTRAL's policies bought online it ensures its website champions an effortless journey both visually and functionally, with ongoing innovation through self-service capabilities. 1st CENTRAL doesn't settle for second best. If it doesn't see what it wants in the marketplace, it builds it itself.

Through a bespoke enterprise platform and innovation. It has side-stepped cumbersome legacy systems to transform customer experience and exceed targets.

1st CENTRAL invests in market-leading technology solutions that simplify internal processes and deliver improved efficiencies. It is committed to driving best practice through technology to reduce risk and tackle fraud.

The firm's inspirational development programme has received external accreditation. It introduces an agile and straightforward leadership framework designed to engage, upskill, motivate and energise its leadership family and aligned with 1st CENTRAL's values and 5-year strategy to support a high-performing culture.

Digital has transformed 1st CENTRAL's learning environment with the introduction of an intuitive online platform offering a wide range of learning modules to support employees with their continuous professional development.

Stand out results include 1st CENTRAL being a top decile converter, an average NPS score of 31 against an industry average of 7. Eighty-eight per cent of customers rates the firm Good or Excellent on Feefo and complaints reduced 25% year-on-year.

The judges applauded the firm for its exemplary performance over the year and its strong connections with its customers. It displays no-nonsense professionalism in a rapidly changing business and technology world. It listens to the feedback it gathers and gets on with what matters.

Customers tell 1st CENTRAL it is doing things right and so do its employees. With eyes fixed on sustainable expansion without losing sight of the now, it is trusted to deliver.

Congratulations.



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Consumer Champion of the Year: Schroders

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WINNER

CONSUMER CHAMPION OF THE YEAR



The Consumer Champion of the Year Award is awarded to the firm which has worked tirelessly to improve the consumer finance space, and is dedicated to campaigning for change where necessary, with the needs of the consumer always at the heart of its cause.

This year's award went to Schroders for its work around its website MoneyLens, aimed at helping millennials with jargon-free financial information from investing to money-saving, to the latest tech and exciting start-ups.

With over 150,000 visitors, 2,700 Twitter followers, 5,700 Facebook likes and 1,100 Instagram followers it is an outstanding creation. Created by millennials for millennials, with the support and backing of management, it has operated more like a start-up within the organisation, with press and industry alike recognising the importance of this innovative initiative.

Schroders' objectives are to reach audiences it has struggled to reach, to educate, to experiment and to meet Corporate Social Responsibility (CSR) goals. The team realised that although Schroders had achieved strong engagement with end investors, it had failed to reach 20-and 30-somethings on a meaningful scale.

In Schroders' 2016 Global Investor Study, 94% of millennials said they wanted to improve their investment knowledge compared to 85% for older generations.

Further research showed that many millennials did not know where to start when it came to investing and found that researching the subject only caused further confusion.

More than 50 writers from across Schroders have drawn on their own personal experiences and expertise to help their peers take charge of their financial futures. Additional contributors, such as financial journalists, bloggers and advisers, have also shared their thoughts on the website which is edited by Vicki Owen, previously a journalist at The Mail on Sunday.

Delivery of the project has involved leveraging existing talent pools, resources and networks of the team. Examples of resources MoneyLens has leveraged include the Global Investor Study (a survey of more than 22,000 investors from 30 countries). Members of the team also took part in Cazenove's Young Investor Day, an interactive educational event for young investors.

Articles are being used on other Schroders sites globally, including Singapore. The style of writing – particularly the tone, something the industry commonly struggles with – is also being adopted elsewhere in the firm. A US version of MoneyLens launched in March 2019, underlining the global reach of the concept.

The judges applauded the work Schroders has put into MoneyLens and the levels of engagement surrounding the website. Well done to all involved.

Schroders

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Financial Adviser Award: Micro Firm of the Year: Hayden Kilkelly

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WINNER

FINANCIAL ADVISER OF THE YEAR (MICRO FIRM)



The Financial Adviser Award: Micro Firm of the Year is presented to the firm which has demonstrated a successful service offering, shows a true understanding of the advice market and puts the client at the heart of everything it does.

Hayden Kilkelly (HK) is well above the rest. The 'HK Way' proposition is built around a bucket-list approach to aspirational lifetime financial planning and the creation and ongoing maintenance of lifetime financial plans. It does however appreciate that all clients are different and it looks to adapt its service accordingly. In 2019, HK has been awarded Corporate Chartered Status by the CII, positioning HK among the elite financial planning firms in terms of status, qualifications, technical competence, ethics, client service and ongoing client support.

In addition, it was awarded the Pension Transfer Gold Standard by the Personal Finance Society; testament to its skills,

knowledge and advice process in ensuring that complex advice, in what has become a controversial industry topic, is delivered appropriately and always in the client's best interests.

Financial planning can be technical. The firm's objective is to communicate in terms that clients understand and 'buy into'. Clients often have numerous arrangements and the firm seeks to view these as jigsaw pieces aiming to facilitate clients seeing and understanding how everything pulls together.

The 'HK Way' is all about being there for the clients throughout their journey; their financial planning sat-nav. The firm's aspirational approach revolves around cashflow forecasting combined with an empathetic, warm advisory style. Turning numbers into pictures helps.

HK is big on using visual aids, whether this be the creation of a lifetime financial plan using industry leading software; or the 'HK Way' pop-up, road-map brochure.

Referrals via existing clients, accountants and solicitors (particularly via trust departments and matrimonial disputes) have been frequent and are encouraged. The business is growing by 'word of mouth'.

Business statistics are exemplary. Referrals as a percentage of new clients are at 100%, funds under advice are up 39%, turnover is up 50%, net profit is up 29% and recurring income as a percentage of turnover is at 91%.

Recurring income alone results in HK being a profitable business. There is no adviser requirement to 'push' 'promote' 'sell' in order for the business to be successful. There are also no 'new business targets', only best advice, each and every time, with the client's needs firmly positioned before its own. The judges were particularly impressed with the firm's focus on its clients and the way in which it helps them every step of the way. A richly deserved win for HK.



Hayden Kilkelly
Independent Financial Advisors

Financial Adviser Award: Small to Medium Firm of the Year – Strategic Solutions Chartered Financial Planners

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AWARDS

2019

WINNER

FINANCIAL ADVISER OF THE YEAR (SMALL TO MEDIUM)



The Savings Account Provider of the Year is awarded to the firm that has proved itself ahead of the game with its savings accounts/savings products, is competitive, relevant and has a customer service standard that is second to none.

Displaying all these elements and more, this year's winner is Kent Reliance, part of the OneSavings Bank group.

Whilst the Kent Reliance brand has been around for over 150 years, it is the period since 2011, when it became a bank, leading the way for many who have subsequently sought to copy its business model that merits this award.

The challenges the fledging bank faced in providing a world class savings franchise at the outset of 2011 were considerable. Kent Reliance was a small, local brand with both limited nationwide awareness and customer service policies. Its existing suite of products was designed without a long-term strategy and

supported by ageing technology.

Furthermore, the network of nine branches had seen partial, if any, investment for over 20 years. When set against the fallout from the financial crisis, trust in banks was at a record low and new savings providers in the UK were unheard of.

The first step in surmounting these challenges was to define the Kent Reliance mission – to simply crystallise what the bank wanted to achieve and create positive outcomes for its customers. The group unanimously decided that Kent Reliance should remain true to its building society roots by retaining its small branch network and to focus heavily on providing excellent customer service and savings value, but with the ambitious challenge of competing nationwide.

Kent Reliance's product range is simple, competitive and accommodates a range of needs. Its products offer no complicated terms and conditions, confusing withdrawal restrictions or charges.

Where possible, the firm will always try to offer customers a fair and competitive interest rate on their savings, and offer existing customers the opportunity to switch to any currently available product without barriers.

The Kent Reliance product range is suitable for those who need access to their savings or those who want to put it away for a longer period of time. On the back of these elements, the firm has witnessed a number of outcomes including savings balances increasing by £4.5bn in the last five years, an average fixed rate bond retention of 90 per cent or more, and a year-to-date customer satisfaction score of +60.2.

This year's judges were particularly impressed with the product on offer and how it places a high emphasis on customer service, backed up by strong testimonials.

Congratulations to an outstanding firm.

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Travel Money Provider of the Year: eurochange

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WINNER

TRAVEL MONEY PROVIDER OF THE YEAR



The Travel Money Provider of the Year rewards the firm that has shown a true understanding of the travel money market, with competitive rates and general excellence.

Described by the judges as a firm that provides a competitive and value for money service via a variety of channels, the winner for Travel Money Provider of the Year for the fourth consecutive time is eurochange.

The company opened its first kiosk in 1975 in London near Kings Cross station, and in the 44 years that have followed, eurochange has become known as 'the foreign exchange expert.'

Currently it has over 180 branches on high streets and in shopping centres in England, Scotland, Wales and Northern Ireland.

eurochange provides travel money across more than 70

currencies, a higher number than most of the travel money providers in the UK, and this includes many exotic currencies not as easily obtainable on the High Street.

Travel money is provided in cash, traveller's cheques or on pre-paid cards, and eurochange also provides international payments, money transfers and remittance services to both retail and business customers. Western Union payments can also be sent from all eurochange branches.

The firm's USPs include the market-leading Click & Collect service – which allows customers to order online and collect in branch from as little as 60 seconds later – as well as a speedy home delivery service, with orders right up to 4pm for next working day delivery.

And in a first for the foreign exchange industry, travel money orders with eurochange can now be delivered to any Post Office across the UK, meaning customers have over 11,000 pickup points to choose from.

It is not just in branch expansion and convenience that eurochange has developed this year, but the company has innovated again with the buying and selling of gold products. eurochange will buy unwanted or broken gold – including chains, rings, tie pins, pendants, bracelets, cuff links, earrings and brooches to name a few – currently in 10 branches, while selling gold bars in all of their branches.

The company employs more than 700 staff across its branch network, head office and distribution centres. eurochange has also expanded its branch network further into Northern Ireland since it last picked up the Travel Money Provider of the Year at the MoneyAge Awards twelve months ago.

Congratulations to eurochange yet again, another well-deserved win in the Travel Money Provider of the Year category.



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8 October 2020

5th Annual MoneyAge Awards

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