



Opportunity Lives in Moments of Change

Omni-Protect - Protection Roadshows

Jordan Clark
Market Development Manager

Learning objectives

By the end of this webinar, you will be able to do the following:



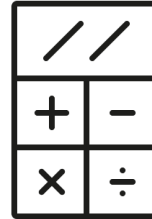
Explore

Key financial life moments and behavioural dynamics that create natural advice opportunities – including mortgage maturity, intergenerational support, shifting client mindsets, and changing family priorities – and how these moments shape meaningful protection and planning conversations.



Evaluate


How market change, client beliefs, and evolving tax and estate rules (including IHT, gifting and property wealth) impact client outcomes, and assess where advisers add the greatest value through reviews, reframing risk, and holistic advice.



Apply

Practical strategies to position protection, reviews and estate planning throughout the mortgage and life journey – using real triggers such as remortgage, gifting, and life events – to deepen client relationships, improve outcomes, and keep long-term plans on track.

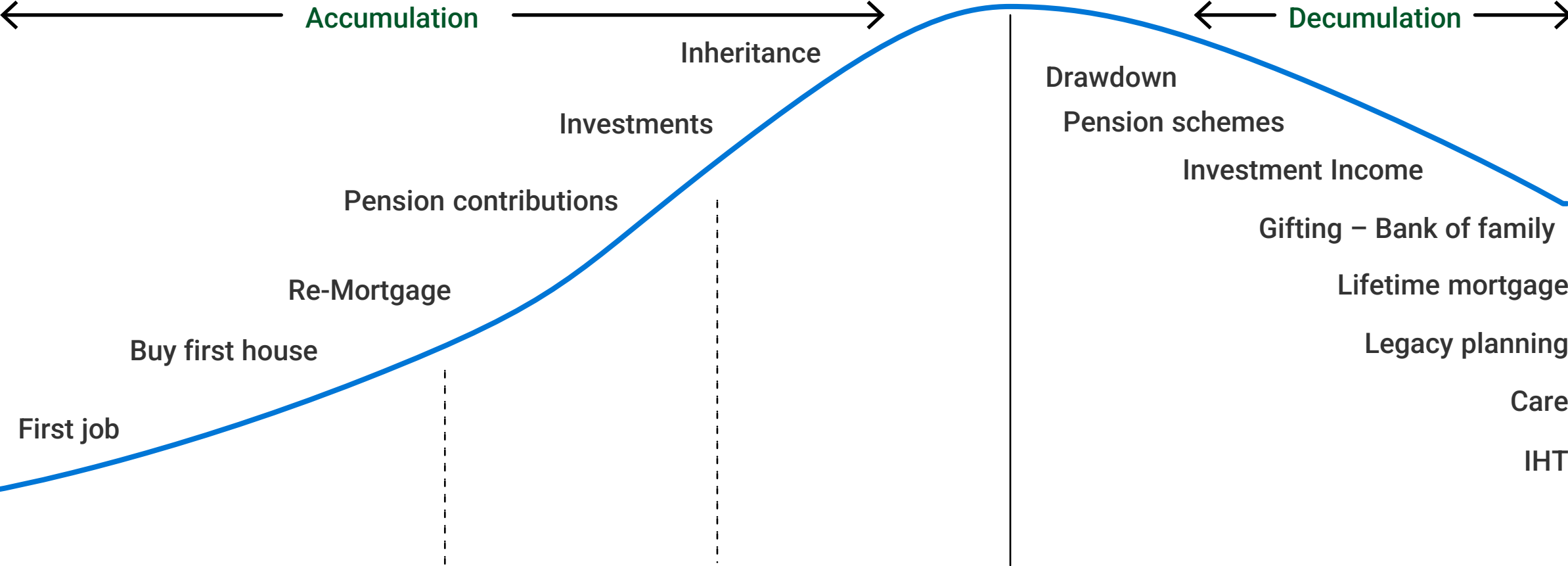




**“In the midst of
every crisis, lies
great
opportunity”**

Albert Einstein

Financial Life Moments





Maximise the Maturity Wave

Elevating protection conversations



The value of advice



Knowledge

Your experience, qualifications and industry knowledge.



Research

The access to tools, calculators and products.



Tailoring

Ability to bespoke solutions to clients' preferences and values.



Trusts

Ensuring the money goes to the right people at the right happens time.



Reviews

Things change, client circumstances, market conditions and products.

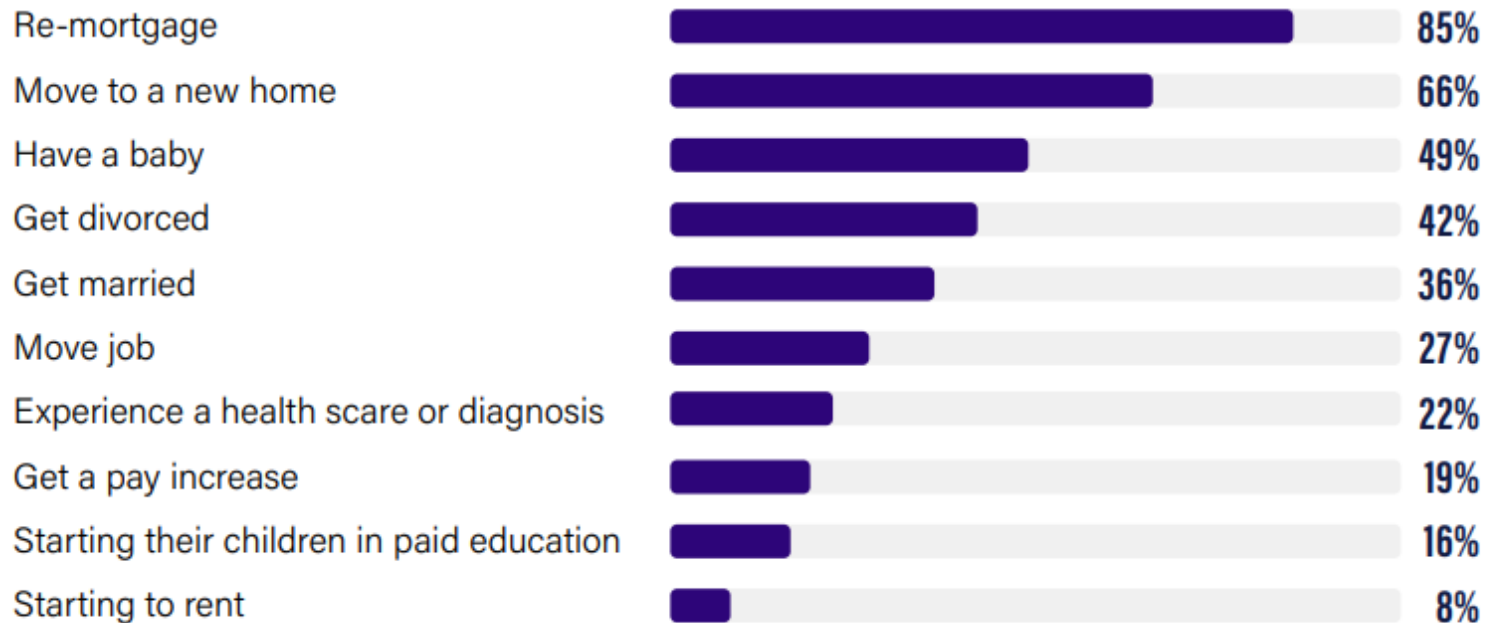


Claims

Being there when it matters!

Build long-lasting relationships

After completing a mortgage, when are you likely to revisit protection with your customers? When they ...



31% of advisers



Review protection needs at regular intervals determined by themselves (i.e. every two years).

37% of advisers



Carry out protection reviews at set times linked to a fixed event (i.e. a mortgage product maturity).

A big misunderstanding



70%

Haven't seen or heard about IP or CIC



26%

Say CIC isn't relevant because they don't have a mortgage



21%

Would use CI to cover lost income while not working

Where can you signpost protection?

Opportunities to link protection throughout the mortgage journey



Introduction

'My role is to make sure that you can buy your new home and that you never have to worry about giving the keys back'



Decision in principle

'This has been provisionally agreed with the mortgage lender, subject to a full application and assessment. They are assuming that you can keep up repayments throughout the entire term.'



Budget Planner

'Let's look at your income and expenditure each month and ensure that you no matter what happens, your household bills and lifestyle continues'



Mortgage Illustration / Offer

'Your home may be repossessed if you do not keep up with your repayments on your mortgage.'

What do you do?



Limiting beliefs

Results or stories?



Beliefs

What goggles are you wearing?



Fear

What's the worst that can happen?



Habits

Replacing a habit with a ritual and old with the new .



Emotion

Playing the blame game



Skills

Missing one or a set of skills



Life happens first.
Reviews ensure
protection plays
catch-up.

Dickens Effect

Moving in time

What significant events
have happened in the past?

2021

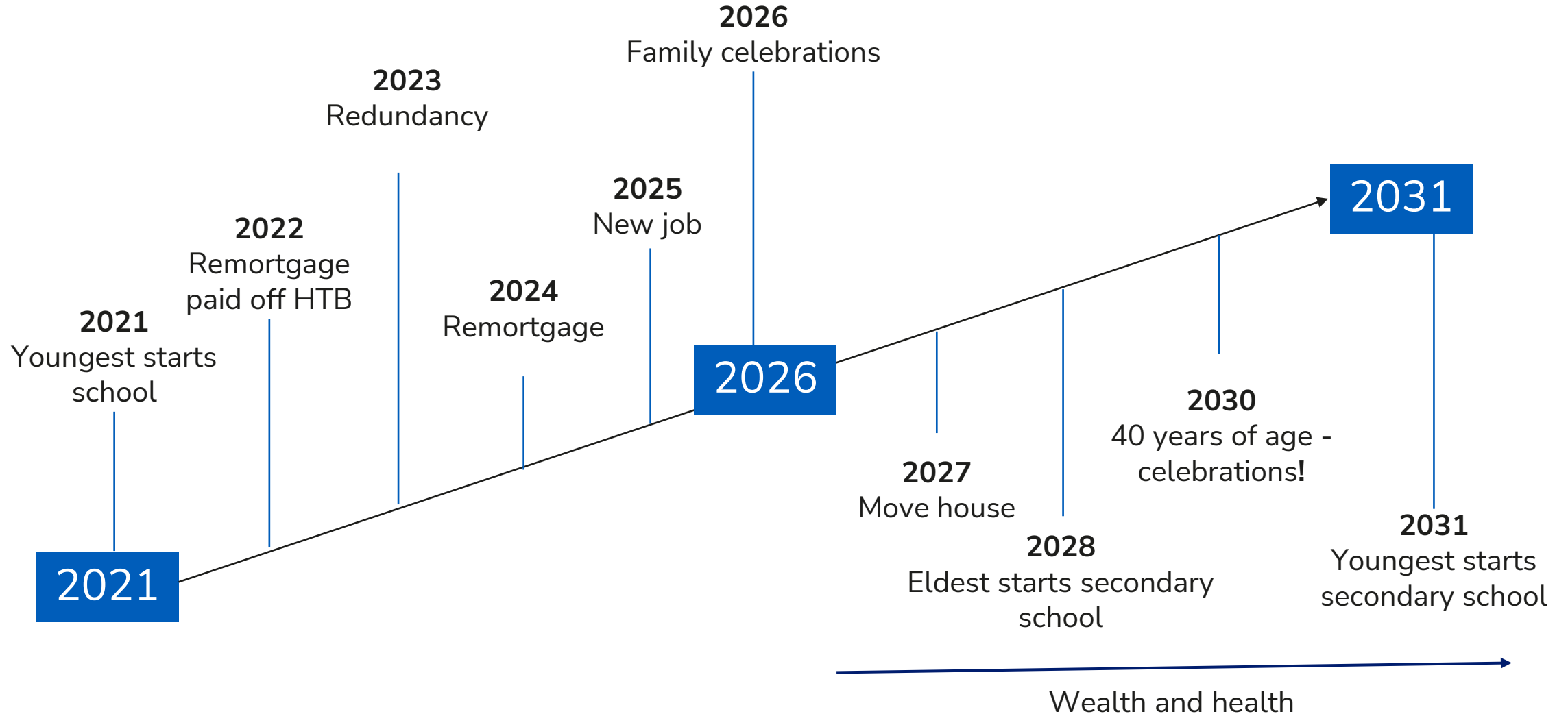
2026

2031

What significant things
do you expect to happen
in the future?

Dickens Effect

Moving in time



Seeking to understand, not convince

Understanding with empathy

Aspiration

What would you want to happen for your family, you and your home if....?

Significance

What is it about (personalise), that's so significant?

Meaning

Why is that so important to you?



IHT is changing

Reshaping estate planning strategies and
wealth transfer



Future of Inheritance tax

By 2031 more than 10% of estates will be paying IHT

Agricultural Property Relief and Business Relief

- Changes on 06/04/2026
- A new allowance of £2.5m per person (Transferrable between spouses)
- 50% reduction – effective 20% rate above

Pensions

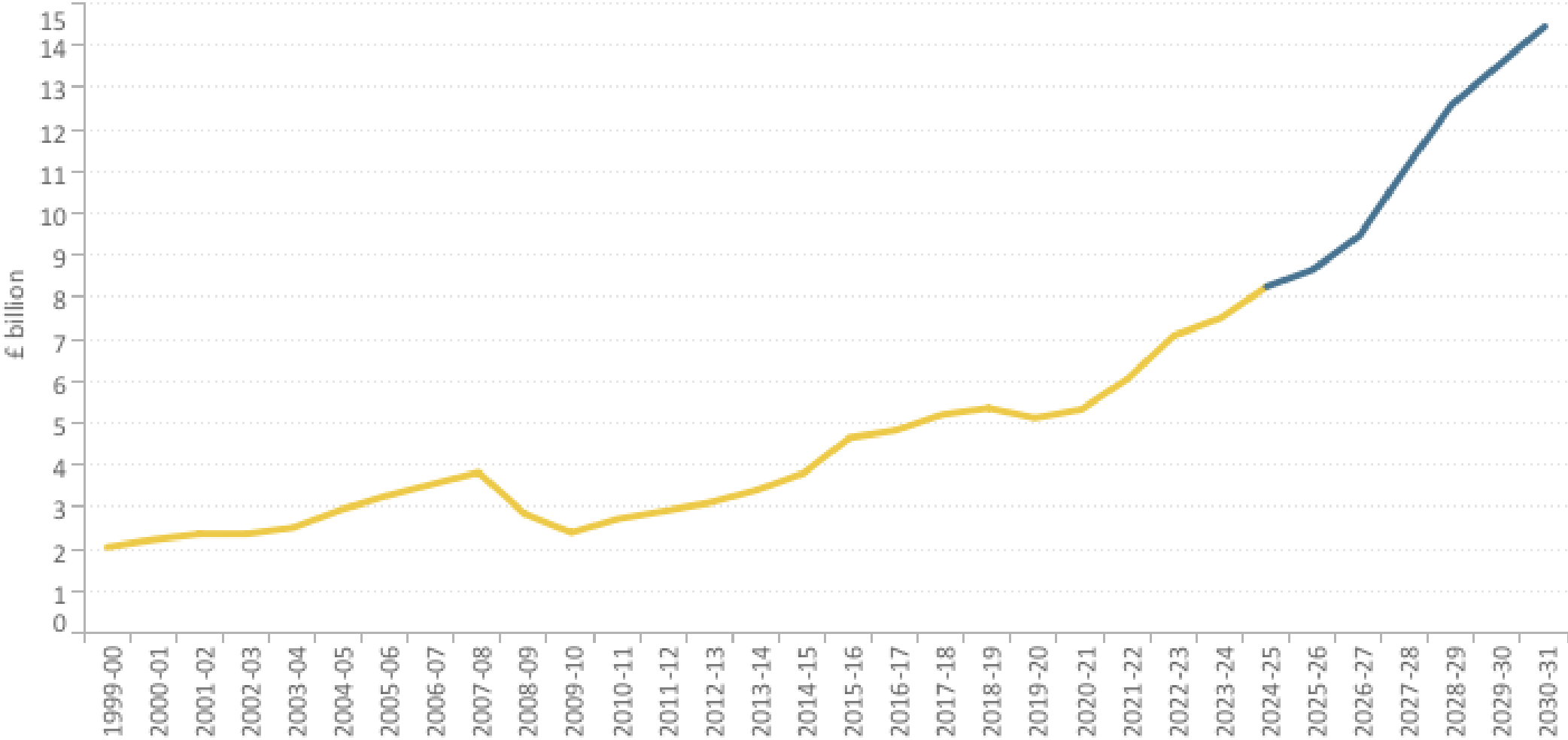
- Changes on 06/04/2027
- Previously could be passed on in an IHT efficient way.
- Less than 14 months to change plans

Nil Rate Bands Frozen

- Until 2031
- Fiscal drag of increasing assets and frozen NRBs will push more estates into IHT or increasing bills.



Inheritance Tax Receipts



Source: ONS, OBR



- [Inheritance tax - Office for Budget Responsibility](#)

The future impact

An IHT example 2027/28

Jeff and Sue own their own home outright and have planned in their will to leave this to their children.

They have some additional assets, insurances, investments and are looking at IHT planning.

Assets	
House	£1.1m
Life Insurance (not under trust)	£250,000
Cash + investments	£35,000
Other	£15,000
Pensions	£300,000
Total Assets	£1.7m

Available nil rate bands of:

- **£325k NRB each**
- **£175k RNRB each** as leaving home to children
- **Total £1,000,000**

Excess assets above nil rate bands = **£700,000**

- Tax applied at **40%**
- IHT due **£280,000**

If policy was under trust, then IHT due is **£180,000**



IHT mitigation strategies

Gift now

IHT liability for 7 years

Term assurance or a Gift Inter vivos solution. Term assurance policies covering the Used NRB or IHT bill as it tapers down to £0 after seven years.

Gift in the future

IHT liability exists before the gift and 7 years from the date of the gift.

Term assurance plans (up to age 90) covering the window of when the gift will be made + 7 years.

Don't gift

Where the client is unable or unwilling to gift and may be faced with the full IHT liability

Whole of life policy

Spend it

Create regular income that supports lifestyle, bucket list items and can allow gifts out of normal expenditure.

Maximising tax-free exemptions

Are your clients making the most of these?

- Annual exemption - £3000 per year
- Gifts between spouses or civil partners
- Wedding gifts – within prescribed limits
 - £5,000 for a child
 - £2,500 for a grandchild
 - £1,000 anyone else
- Donations to charities or political parties
- Small gifts below £250

Gifts out of normal expenditure are exempt



Gifting and protection advice

Cover the tax on the gift

(while it's still risk)

Protect the rest of the estate

(While allowances are temporarily reduced)





First Time Buyers



68% Intergenerational support



£10bn 2025
Bank of Family - Top 10 lender



<10% UK adults seek financial advice

**Benefits & impact
of gifting**

Unlocking Property Wealth

40%

Of household wealth in Great Britain is made up of property wealth. Private pensions are second (35%)

2/3

Over 55s hold around two-thirds of UK housing equity. Total homeowner equity is £5.7 trillion

15x

Outright owners (£645k) accumulate on average 15x wealth compared to renters (£41k). Mortgaged homeowners (£405k)

49%

Of workers are not confident they will retire with a comfortable income



You can't take it with you.

A 'Living Inheritance'



Average age of inheritance 61



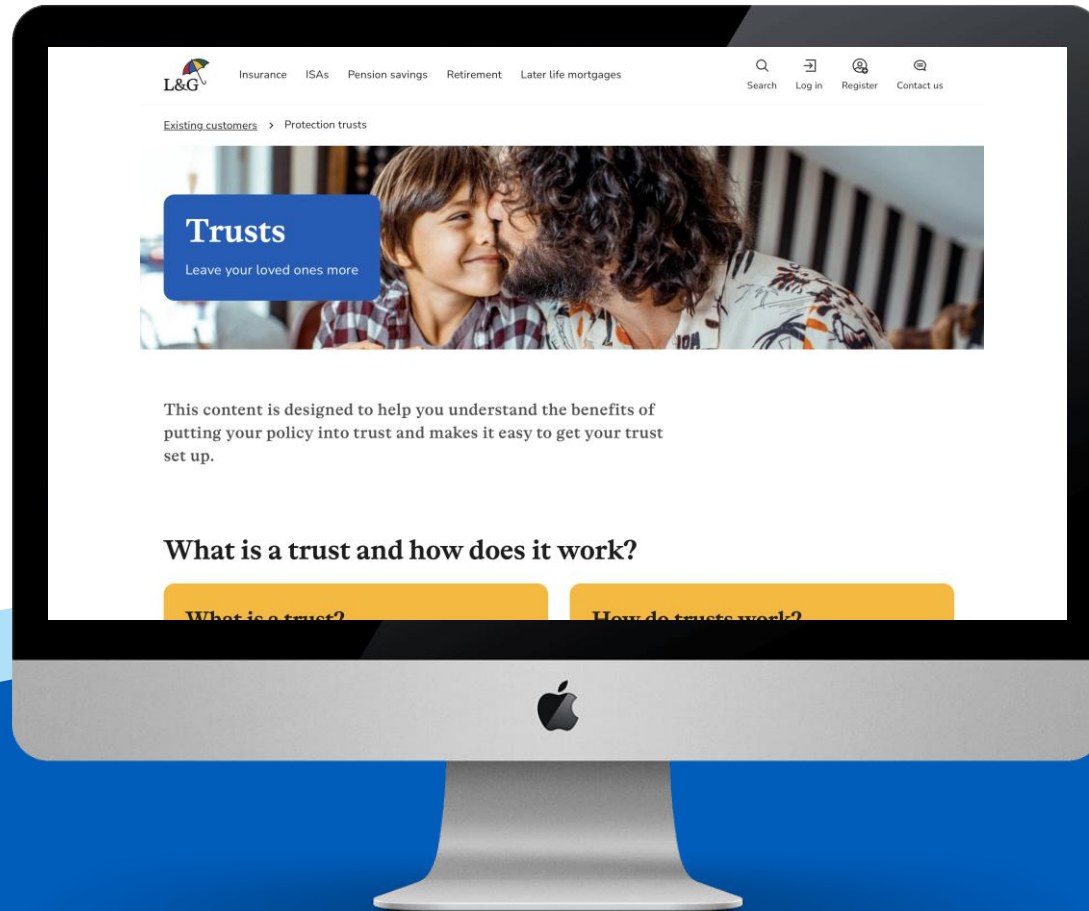
Property wealth can be unlocked earlier to allow parent to gift a 'living inheritance' to their children and grandchildren



- Step on the property ladder
- University and School Fees
- Towards a wedding
- Dream family holiday
- Divorcing couples splitting assets



Putting plans under trust



In 2022/23 over 7,500 estates included life policies were IHT may have been unnecessarily paid

Source. GOV.UK

51% of UK adults haven't written a will yet



Beneficiaries

A relationship opportunity



Family Adviser

Engaging with family early on builds familiarity and trust



Holistic Family Financial Planning

Opens the door to wider planning discussions e.g. wills, gifting



Structured Gift Discussions

Support children/grandchildren, manage lump sums, IHT



Thank you



Jordan Clark
Market Development Manager

