



## A TRUSTED PARTNER

**When you refer a client to HUB Financial Solutions, you can trust us to look after them.**

Our desire to treat customers fairly is at the heart of everything we do. And with our robust governance and strict advice controls, you can be confident that clients will be in safe hands.

### Background

- HUB Financial Solutions is part of Just Group plc.
- We were established in 2006.
- We are solely focused on finding the right financial solutions for people approaching and in retirement.
- We're currently one of the largest brokers of guaranteed income for life solutions in the UK.
- We've helped over 70,000 people decide if equity release is right for them.
- We've enabled our customers to release over £1 billion of equity from their homes.
- We've also helped more than 2,000 customers with their long-term care funding needs.
- We are regulated by the Financial Conduct Authority.

### HUB Referral Solutions

HUB Referral Solutions, our referral service, covers the following advice areas:

#### Retirement income planning

- Advised – sourcing annuities from the whole market and providing access to a simple drawdown product provided by Embark Investment Services.
- Non-advised – Sourcing annuities from the whole market.

#### Equity release advice

- Providing advice on a range of equity release products from a panel of providers.
- Our advisers can also access the whole market if the products on the panel don't meet a client's specific requirements.

#### Care funding advice

- Providing advice on care funding plans – also known as immediate needs annuities – from the whole market.

Visit [hubfinancialsolutions.co.uk/refer](https://hubfinancialsolutions.co.uk/refer) or call 01737 233412

# TREATING CLIENTS FAIRLY

Our desire to treat clients fairly is at the heart of everything we do.

## Minimising stress

- We aim to provide greater accessibility by making it easy for clients to communicate with us – however they choose to.
- Our phone lines don't have complicated interactive voice response systems (IVRs), so it's easy for clients to find the person they need to speak to.
- We don't impose maximum call lengths, so our people can take the time they need to ensure clients get what they need.
- We treat people as individuals, always listening to their needs.
- We're happy for referrers to attend client meetings – as long as they've got the client's permission to do so.

## Clear communications

- Just Group are lifetime corporate members of Plain English Campaign, which means we're strongly committed to clearer customer communications.
- We aim to ensure all our customer facing materials are written in plain English.
- We have key customer-facing items which have been 'crystal marked' for clarity.
- All the steps in our customer journeys are clearly signposted in our customer documentation.

## Supportive client journeys

- We put the emphasis on finding the solution that's right for your client. If a product isn't suitable for your client, we'll always say so.
- Our advice and guidance carries no obligation. Your client will only be charged if they decide to buy a product, and we'll always agree the costs with the client up front.
- We actively encourage family involvement wherever appropriate, so clients feel they have the support of their loved ones.
- We proceed at the client's desired pace, so they don't feel rushed or under pressure.

## Highly-trained front line staff

- The people who deliver our services are highly qualified in their areas of specialism:
  - Retirement income advisers – 'level 4' qualified.
  - Equity release advisers – CeRER or equivalent, many qualified to a higher level.
  - Care funding advisers – 'level 4' qualified with CF8 or equivalent.
- We also provide all our customer-facing staff with comprehensive training on identifying and managing vulnerable customers – with a focus on financial abuse and mental capacity.
- We work with Dementia Friends to deliver specific training on helping customers with dementia.

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## GOVERNANCE

Due to our robust approach to governance, we have an exemplary record with the regulator and the ombudsman. We are also a member of the leading industry bodies in the markets in which we operate.

- Our strategic focus is on enriching customers' lives in retirement.
- This underpins our referral service, where we aim to help clients who don't fit neatly into firms' business models by providing retirement-focused advice and guidance services.

- We have a proactive relationship with our FCA supervision team.
- We are members of the Equity Release Council.
- Our care funding advice service uses SOLLA accredited advisers.

## ADVICE CONTROLS

We've been providing advice and guidance since 2006, and have an exemplary record with the regulator and the ombudsman.

### Adviser and Regional Manager remuneration:

- strong basic salary
- bonus based on TCF and quality
- no product bias

### Leading advice standards:

- no execution only
- no insistent customers
- no reinvestment

We complete risk-based quality assurance reviews

Independent complaint investigation: all advice complaints investigated by Compliance

### Retirement income

All advisers 'level 4' qualified

Clearly established exit points signposting to specialists

### Equity release

Advice framework comprising:

- equity release focused fact find (KYC)
- suitability letter builder
- advice tools
- comprehensive best practice manual

State benefit analysis as part of all equity release advice: nearly half (46%) failed to claim benefits and a further two in 10 (18%) had claimed benefits, but were receiving too little – in 2019

### Care

Empathy-driven initial customer call with signposting to other help services

Options and considerations letters issued prior to recommendation

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Our UK based team is available from 9am to 5pm, Monday to Friday (excluding bank holidays). Please note your call may be monitored and recorded and call charges may apply.

**Please contact us if you would like this document in an alternative format.**

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