

MONEYAge

AWARDS

2021

Welcome to the 6th Annual MoneyAge Awards

WINNERS BROCHURE

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Celebrating excellence within the personal finance space

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AWARDS

2021



Contents

04: Overview of 2021 winners and judges

Selected winners profiles:

06: SIPP Provider of the Year: PensionBee

08: Consumer Champion of the Year - Company: PensionBee

10: Medium to Large Wealth Management Firm of the Year: JM Finn

12: Ethical Financial Services Provider of the Year: Ecology Building Society

14: Technology Provider of the Year: Mortgage Brain

16: Money Transfer Provider of the Year: Currencies Direct

18: Pension Provider of the Year: TPT Retirement Solutions

20: Marketing Campaign of the Year: Schroders

22: Innovation in Consumer Finance: Wealthify

23: Equity Release Lender of the Year: Canada Life

24: Financial Adviser Award: Micro Firm of the Year: Money Honey Financial Planning

25: Savings Account Provider of the Year: Gatehouse Bank

26: ISA Provider of the Year: Hargreaves Lansdown

27: Insurance Provider of the Year: 1st CENTRAL



Overview

The sixth annual MoneyAge Awards returned as a physical event after the COVID-19 lockdown. The personal finance industry flocked to The Waldorf Hilton, London, with smiles on faces and guests donning their award's attire, clearly excited and enthusiastic about celebrating excellence, professionalism and innovation in the industry.

Award-winning comedian Holly Walsh hosted the evening, and delivered a wonderfully entertaining stand-up routine, before helping to present the trophies to the deserving winners. Congratulations to all the prize winners for your outstanding work throughout the year.

Many thanks to all those who helped make the event such a success also. Firstly, our sponsors 360 Dotnet and Barclays, and also to our supporter, the Society of Later Life Advisers.

A huge 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 2022, and rewarding all those continuing to excel in the financial services arena.

Visit www.moneyage.co.uk for more details on future events, and to read all the latest news and commentary in the personal finance arena.

Judges



Chair of the judges: Adam Cadle

Editor
MoneyAge



Carol Knight

Chief Operations Officer
TISA



David Butcher

Founder & Director
Communications and Content



Robert Sinclair

Chief Executive
**Association of Mortgage Intermediaries (AMI)
and Association of Finance Brokers (AFB)**



Terri-Ann Humphreys

Development Director
Society of Later Life Advisers

The winners

Building Society of the Year

WINNER: Darlington Building Society

Financial Adviser Award: Micro Firm of the Year

WINNER: Money Honey Financial Planning

Financial Adviser Award: Small to Medium Firm of the Year

WINNER: Face to Face Finance (Anglia)

Financial Adviser Award: Medium to Large Firm of the Year

WINNER: Key

Innovation in Consumer Finance Award

WINNER: Wealthify

Mortgage Provider of the Year - sponsored by 360 Dotnet

WINNER: Nationwide for Intermediaries

Mortgage Adviser or Broker of the Year

WINNER: Mortgage Advice Bureau

Highly commended: Xpress Mortgages

Equity Release Lender of the Year

WINNER: Canada Life

Micro Wealth Management Firm of the Year

WINNER: Compound Wealth Planning

Small to Medium Wealth Management Firm of the Year

WINNER: Progeny Asset Management

Highly commended: Saltus LLP

Medium to Large Wealth Management Firm of the Year

WINNER: JM Finn

Savings Account Provider of the Year

WINNER: Gatehouse Bank

ISA Provider of the Year

WINNER: Hargreaves Lansdown

Best IHT Portfolio Service

WINNER: Way Investment Services

Specialist Investment Fund or Provider of the Year

WINNER: WisdomTree in Europe

Loan Provider of the Year

WINNER: CrowdProperty

Peer to Peer Loan Provider of the Year

WINNER: Blend Network

Cryptocurrency Platform Provider of the Year

WINNER: ADVFN

Pension Provider of the Year

WINNER: TPT Retirement Solutions

Highly Commended: PensionBee

SIPP Provider of the Year

WINNER: PensionBee

Money Transfer Provider of the Year

WINNER: Currencies Direct

Insurance Provider of the Year

WINNER: 1ST CENTRAL

Marketing Campaign of the Year

WINNER: Schroders

Highly commended: Barclays

Consumer Champion of the Year - Company

WINNER: PensionBee

Ethical Financial Services Provider of the Year

WINNER: Ecology Building Society

Best Charity Partnership of the Year

WINNER: Irwin Mitchell

Diversity Award - sponsored by Barclays

WINNER: Sesame Bankhall Group

Technology Provider of the Year

WINNER: Mortgage Brain

MONEYAge

AWARDS

2021

WINNER

SIPP Provider of the Year: PensionBee



This SIPP Provider of the Year category rewards the SIPP provider that has demonstrated superiority and excellence in servicing this niche part of the market. Applauded by the judges for its robust technical and product innovation, combined with client engagement, this year's winner is PensionBee.

In the last 12 months, PensionBee has released several innovative new product features. The firm launched its Fossil Fuel Free Plan in December 2020 in partnership with Legal & General. It invests in over 900 global companies, and is one of the first mainstream funds of its kind to completely exclude firms with proven or probable reserves of oil, gas or coal, as well as tobacco companies, manufacturers of controversial weapons and persistent violators of the UN Global Compact. Instead it invests more of savers' money in companies that are aligned with the Paris Agreement, using the FTSE All-World TPI Transition ex Fossil Fuel ex Tobacco ex Controversies Index. This is a completely new index created especially for the fund, and is part of a new Paris-aligned index series designed in collaboration with the Transition Pathway Initiative, FTSE Russell and the Church of England.

PensionBee has also joined forces with AgeWage, Smart Pension and Nutmeg to develop a retro arcade game that raises awareness of

pension scams in an engaging and educational way. Its five-minute online game educates consumers about pension scams by casting the player in the role of 'Scam Man', a vigilante whose main objective is to protect people's pensions.

In its effort to make pensions simpler and more accessible, PensionBee became the first pension provider to launch simpler annual statements in April 2019. Passionate about continuing to pioneer change in the industry, it launched a second iteration of the statement in April 2020, and were the first UK provider to show pounds and pence charging.

Deeper open banking integrations are also at the heart of PensionBee's business. It has continued to develop partnerships with other fintech innovators such as Moneyhub, Emma and Money Dashboard.

As over 80% of PensionBee's customers access their pension information using its app, the provider released its in-app sign up and made it even easier to add contributions in a few clicks. PensionBee also fast-tracked withdrawal payments to simplify the process for customers accessing their pension.

As of 31 December 2020, the firm is proud to have over £1.4bn in assets under administration, with over 400,000 registered customers. Its active accounts almost doubled, growing from a figure of 65,000 in 2019 to 119,000 in 2020, while the firm experienced 83% growth in invested customers year-on-year.

Well done on a richly deserved award.

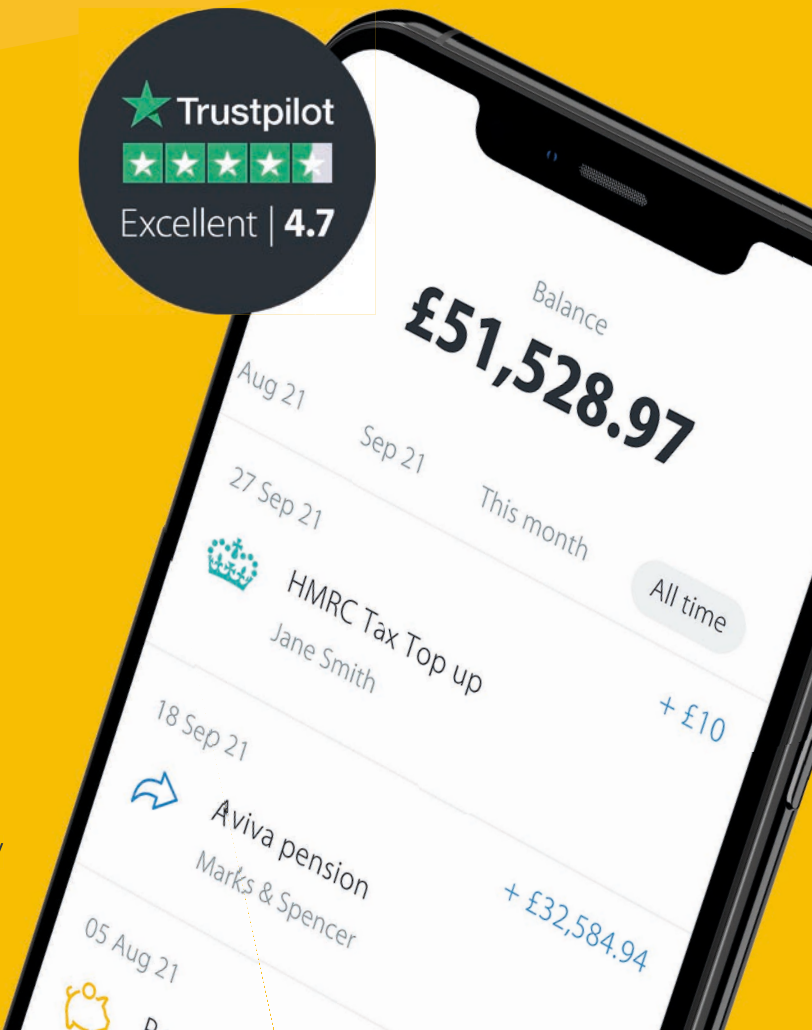


Combining your old pensions online feels so good.

Join over 500,000 customers using PensionBee and take control of your retirement today.

PensionBee

★ Trustpilot
★★★★★
Excellent | 4.7



Capital at risk

PensionBee is authorised and regulated by the Financial Conduct Authority (744931)

Consumer Champion of the Year - Company: PensionBee



The Consumer Champion of the Year – Company award is given to the firm that 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.

Standing head and shoulders above the rest this year is PensionBee, applauded by the judges for its work undertaken to raise awareness of and thereby help to reduce the risk from scams. The firm's online game, 'Scam Man & Robbin', was born at PensionBee's Pension Scams Hackathon, which brought together brilliant minds from across the UK's 'pentech' industry. The Hackathon challenged cross-company teams to create an online concept that raised awareness of pension scams in both an engaging and educational way, while raising awareness that anyone can fall victim to a pension scam, regardless of age or level of savings.

In January 2020, PensionBee led the charge to turn this winning concept into a reality, working alongside AgeWage, Smart Pension and Nutmeg. Over four months, its cross company team worked closely, with weekly status meetings and daily stand-ups towards the end of the project. PensionBee coordinated the efforts and

managed the resource contributing copywriters, designers and developers to the effort, as well as engaging its technology partner JMAN Group to build the game using BabylonJS, a lightweight javascript based WebGL game engine library. PensionBee's aim was to create a fun and educational open source game so it could be easily embedded on any website and shared freely by consumers. It wanted to create something with a distinctly retro feel that could be enjoyed by arcade game fans, but would also be easy for non-gamers to pick up and enjoy. It needed to appeal to all ages and be playable on mobile phones and computers.

Scam Man is a vigilante whose main objective is to protect people's pensions from scams, until the age bar reaches 65 (retirement) and the game-time comes to an end. To progress through the game Scam Man must collect falling coins and keep an eye out for 'bonuses' and 'scams' that also fall into the pension pot unless intercepted. Scam Man must correctly identify six of the most common pension scams by shining his torch to expose and destroy them, as well as collecting six corresponding bonuses that can help protect savers' pensions, and allowing them to fall into the pot.

Scam Man & Robbin' is proof that when the pensions industry joins forces and collaborates for the good of consumers, great things can happen. With Scam Man & Robbin' the pensions industry is taking a stand, and playing the scammers at their own game.

Congratulations to all at the firm.

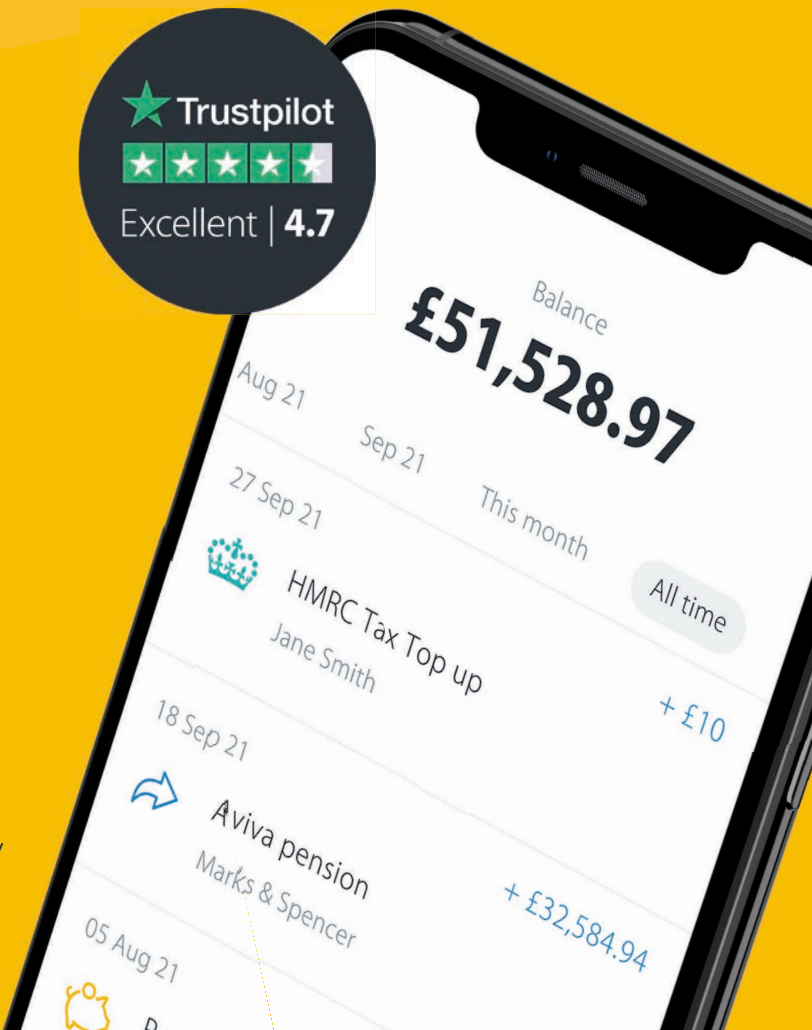


Combining your old pensions online feels so good.

Join over 500,000 customers using PensionBee and take control of your retirement today.

PensionBee

★ Trustpilot
★★★★★
Excellent | 4.7



Capital at risk

PensionBee is authorised and regulated by the Financial Conduct Authority (744931)

Medium to Large Wealth Management Firm of the Year: JM Finn



This category, open to firms with 250 employees or more, rewards the wealth management firm that has proved itself a cut above the rest when it comes to meeting the ever-complex needs of its clients. The judges said this firm's assets under management, a huge increase in new business and outstanding client communication made it a clear leader. As the winner in this category for 2019 and 2020, JM Finn is again taking home the Medium to Large Wealth Management Firm of the Year.

In the wake of the COVID-19 pandemic, JM Finn decided in March 2020 that it was going to emerge stronger from the lockdown by adhering to the values and continued vision of being a trusted investment manager for private clients and their advisers. The firm has achieved this by offering a consistently outstanding quality of service delivered on a personal basis, by enthused and inspired individuals.

Living up to clients' expectations and ensuring the wellbeing of its people, JM Finn increased assets under management to £10.2bn as of 31 December – surpassing £10bn for the first time. The wealth manager also increased new business by just under £500m, which it saw as the ultimate test of brand loyalty and trust, and this trend has continued into 2021.

JM Finn was able to facilitate such growth by successfully transitioning to a flexible working from home environment. The firm engaged team managers to keep processes moving and provided clear lines of communication and support for all staff members. The wealth manager is also continuing to create a transferable business as the industry ages, welcoming even younger investors into its client pool.

With clients naturally concerned amid the economic uncertainty of COVID-19, JM Finn saw the pandemic as an opportunity to strengthen its brand proposition and enhance a positive client experience. It set up a robust communications plan to ensure clients were fully aware of the measures it was putting in place to mitigate the effects of COVID-19, and what it was doing to safeguard their wealth.

While maintaining a focus on client communication, JM Finn also delivered in terms of performance, returning an average 5.7% for its medium risk clients, against the FTSE 100 return of -15%. Furthermore, the wealth manager was proud to have returned more than the peer group average, as measured by the MPI GBP Medium Risk Index.

The firm also recognised that COVID-19 wasn't the only threat on the horizon and was potentially more vulnerable to cybercrime. To combat this, JM Finn continued to reinforce its cyber security policies through lockdown to counter the increased threat, while continuing to promote awareness and education to its clients.

JM Finn is a firm that clearly puts its clients first, largely thanks to the model it operates which has allowed it to offer a highly personal service that has been even more integral during the pandemic. Congratulations to all at JM Finn for an outstanding year.

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Investment | Wealth

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jmfinn.com/financial-advisers



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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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Ethical Financial Services Provider of the Year: Ecology Building Society



The Ethical Financial Services Provider of the Year award is given to the provider which is ahead of the game when it comes to understanding ethical issues, either by tailoring its products accordingly or in the way it conducts its business.

The judges said this firm's entry was "well argued, and well evidenced, notable for its wide range of impactful achievements". The clear winner is Ecology Building Society.

Since it was established 40 years ago, Ecology has supported over 3,500 projects, helping its customers realise their sustainable living ambitions. It only lends to properties and projects that make a positive environmental and/or social impact and is climate neutral in its operations, and as part of its Climate and Ecological Emergency Plan, it is working to shrink the carbon footprint further. Ecology became the first building society to sign up to the UNEP FI Principles for Responsible Banking, the first global sustainability framework for the banking industry and is the first to sign up to the 'Net Zero Banking Alliance' (NZBA). It is also the first building society to publish the carbon footprint of its residential mortgage lending.

Ecology also continues to participate in the work of the Green Finance Institute's Coalition for the Energy Efficiency of Buildings (CEEb) which is exploring new mechanisms to support the financing of energy efficient homes including the development of a recognisable standard for green retrofit projects.

Ecology believes in rewarding borrowers who play their part in reducing carbon emissions. It does this through its unique 'C-Change' mortgage discounts, which reduce the mortgage rate based on the property's energy performance or environmental impact. This includes: Sustainable Homes discounts rewarding people who build or purchase an energy-efficient home; and Retrofit discounts rewarding renovators who make significant energy-efficiency improvements.

Earlier this year the building society enhanced its range of green mortgages for renovations and whole house retrofit in a drive to accelerate the improvement of energy efficiency of existing homes to help meet the UK's net-zero carbon ambitions. Its variable rate renovation mortgage reinforces

Ecology's position as the leading provider of mortgages for whole-house retrofit and will help address the colossal challenge of retrofitting the UK's 27 million homes which will be critical if the UK is to meet its climate change targets.

Ecology is committed to fair pay. It is an accredited Living Wage employer and stipulates that no basic salary will exceed eight times the lowest salary, with its actual ratio for 2020 standing at 6.58:1. The Society is also the first building society to be Fair Tax Mark accredited, recognising its responsible approach to paying tax.

Congratulations to all at Ecology for an outstanding year and for exceeding business objectives. Its impact is not just about the profit it makes – it is about the difference it makes to the environment and to communities.



We're making a crucial difference

Award-winning ethical and sustainable mortgages and savings provider



Ecology is different. Since the beginning, we've been dedicated to using the power of finance to deliver positive change through lending for ecological building practices and development of sustainable communities.

All our borrowing is funded through our range of simple, transparent savings accounts, and our members know that saving with Ecology is helping to create a better future.

We know that purpose-driven finance has a crucial role to play in the battle against climate change and the world has finally realised that too.

Do you want to join us in making a difference?

- ✓ **Trusted since 1981**
- ✓ **Experts in specialist energy-efficient mortgages e.g. self-build, retrofit, communities**
- ✓ **Flexible decision making on every project**
- ✓ **Open to the unusual e.g. wide range of non-standard construction types**
- ✓ **Sustainability is central to all we do**

Discover more about Ecology
ecology.co.uk

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2021

WINNER

ETHICAL FINANCIAL SERVICES PROVIDER OF THE YEAR

Building a greener society

Technology Provider of the Year: Mortgage Brain



The mortgage technology expert's innovative affordability sourcing platform, Affordability Brain (formerly Affordability Hub), enables advisers to assess affordability by submitting a customer's information directly into the calculators of 35 lenders through a single form. This provides significant time savings compared to visiting individual lender websites to run affordability checks.

The tool also indicates whether a lender has eligible products available at the requested LTV, saving even more time, especially during times of frequent product changes – again reducing the number of enquiries to lenders. Between its launch in May and the end of 2020, it received over 80,000 unique searches from intermediaries totalling over £20bn of affordability searches. And, the integration of affordability and criteria into its product sourcing solutions offers further time-saving benefits, transforming mortgage sourcing by allowing advisers to check all three in a single journey.

This new category for 2021 rewards the technology provider that consistently meets the needs of clients and has displayed strong levels of innovation with its products. The judges said this firm is a long-standing provider devoted to delivering simple and elegant services to busy mortgage advisers. The Technology Provider of the Year is Mortgage Brain.

Since 1986, Mortgage Brain has been developing market-leading technology solutions that provide UK intermediaries with a seamless end-to-end journey, enabling them to operate more compliantly, effectively, and efficiently. The mortgage technology expert has over 120 employees and prides itself in supporting the whole industry including lenders, corporates, and networks through technological advancements, alongside data and insight services.

Mortgage Brain's offering covers CRM and compliance as well as product, criteria, and affordability sourcing, a multi-lender application submission gateway, conveyancing, website services and plug-ins, alongside a digital lead generation suite.

In 2020, Mortgage Brain delivered the full integration of its criteria sourcing tool, Criteria Brain (formerly Criteria Hub), enabling advisers to source both product and criteria in a single journey. This has been adopted by over 14,000 intermediary users, including some of the UK's largest mortgage networks and clubs where its functionality has been embedded into their advice process.

Also among the Mortgage Brain offering is its multi-lender application and submission platform, Submissions Brain (formerly Lendex), which allows advisers to submit a decision in principle or full mortgage application to participating lenders from a single login. This removes the need to visit individual lender websites and continually rekey customer information, whilst providing an audit trail that meets compliance requirements.

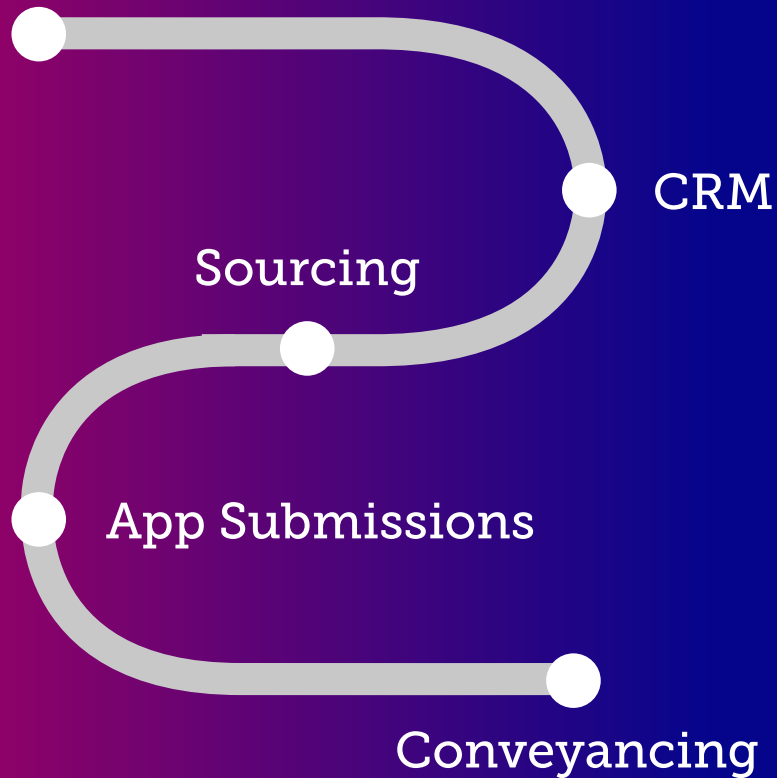
Throughout the pandemic, Mortgage Brain brought new technology to the market to provide advisers with a more streamlined and efficient mortgage sourcing process. It rapidly developed and made publicly available a free dedicated COVID-19 support hub, which consolidated product, policy, and criteria updates alongside industry news into one place. During the first lockdown, the site received an average of 800 visits per day from intermediaries.

Mortgage Brain has cemented itself as one of the UK's leading mortgage technology providers by rising to the challenges of the pandemic. The technology expert continues to be quick to innovate and enhance its proposition, delivering products and services to the market quicker than ever. Congratulations to all at Mortgage Brain for a thoroughly deserved win.



Our technology supports the end-to-end home ownership process

Online Presence



Innovation is at our core...

Proud winners of Technology Provider
of the Year award at MoneyAge 2021.

Learn more or get in touch:

Money Transfer Provider of the Year: Currencies Direct



The Money Transfer Provider of the Year award is given to the firm which has shown a true understanding of this market and has kept competitiveness, transparency and customer service at the heart of its business.

Rising above the rest is Currencies Direct. The judges said this organisation continues to innovate and invest in its people throughout its global presence, as well as maintaining high levels of client service. By monitoring client behaviour and satisfaction, and listening to client feedback, the judges added that the firm has adjusted and adapted its service as required.

As one of the first currency providers in Europe, Currencies Direct has never underestimated the importance of staying ahead of the curve. Previous customer feedback and rigorous user testing has led to the firm implementing payment tracking over the last 12 months, giving customers complete transparency over the status of their payment from start to finish. The company also uses 'Validate' to verify beneficiary details prior to transfer, replaying the details back to the client for confirmation and giving them peace of mind that

their funds are going to the right place. An in-app registration has also been implemented, giving customers the ability to register through its app, and virtual tours have been added to the firm's online service so new customers are able to complete all journeys easily and efficiently.

Currencies Direct's customers can check live trading rates anytime, anywhere, through its online service and app. They can also give the firm a call and ask for a trading rate from their account manager. Rates are clear, competitive, and only fixed once the customer has entered into a contract with us. Aside from great rates, Currencies Direct ensures its customers are aware that there are no added fees, so they know exactly how much they're going to receive. Currencies Direct also offers a rate alert service, so if the customer wants to hold out until the market improves they simply tell the firm what rate they'd like to achieve and they'll receive an instant notification (by text or email) as soon as the market reaches that level.

Consistent data analysis and regularly checking in with customers also enables Currencies Direct to identify any changes in customer behaviours early on and adjust its offerings accordingly. Over the last 12 months the firm has also acquired thousands of new customers from referrals from existing customers and its network of trusted partners. Its Trustpilot score has risen from 4.8 to 4.9 this year - making it one of the highest in our industry. Three hundred and ninety five per cent of its reviews are 4 (7%) and 5 stars (88%).

Currencies Direct has achieved all that it set out to do over the past year. Well done on a richly deserved award.



It's the service that counts

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always here when you need us.

Discover how to make fast,
secure currency transfers at
great exchange rates.



Let's talk currency

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AWARDS
2021

WINNER

MONEY TRANSFER PROVIDER OF THE YEAR

Pension Provider of the Year: TPT Retirement Solutions



TPT overhauled its DC member portal, including a full brand redesign, meaning members can now view their current fund value, inspect or amend their investment contribution rates, and model anticipated retirement benefits based on personalised data – across all devices 24/7.

The firm's redesigned DB portal also provides members with a secure online portal where they can update personal details, view current and historic statements, run pensions quotes, and request retirement or transfer-outs. It now has over 34,000 registered users, which is a 6.25% year-on-year increase.

As one of only a few not-for-profit pension providers, the firm is able to continually re-invest in innovations that will improve the member experience. Another innovation came in October 2020, when TPT launched a dedicated microsite for all scheme members containing useful information, articles and checklists, without requiring a login.

This category rewards the pension provider that has displayed a true understanding of the increasingly complex pensions market, with the consumer at the heart of its offering.

The judges said this firm's redesigned portals look to be very informative, the use of personalised videos has been exemplary, and that good performance criteria and customer ratings made this provider a clear winner. The winning firm is TPT Retirement Solutions.

With funds plunging amid the economic fragility surrounding COVID-19, and the personal circumstances of many across the UK changing rapidly, it could have been easy for pension holders to be overwhelmed by the noise and uncertainty.

However, drawing on its 75-year heritage and experience, and combining this with cutting-edge technology, TPT has cut through the noise to give its members clarity and reassurance. The firm empowered its members with the information, tools and guidance to help them make informed decisions that will protect their financial futures.

The last 12 months have seen TPT quickly adapt its business and risk management framework, while investing in innovative member and sponsor tools, to ensure positive outcomes for members across both its DB and DC schemes.

As part of this the firm produced a series of educational videos covering a host of topics, with targeted, personalised, jargon-free communication that exceeded statutory requirements. The site has given members the right information, at the right time, to help them make informed choices and take control of their finances. Since the firm's microsite went live, traffic has doubled and successfully driven traffic to the member portal, with logins increasing 30% month-on-month.

Ultimately, despite the most challenging backdrop, TPT has delivered record member satisfaction and even recorded growth in assets under administration. In 2020, the firm's DC assets under management increased to £1.78bn, while over the last five years, DC membership has nearly doubled to 264,000. Furthermore, the firm's DB assets under management are valued at £12bn, having grown 5% in the past year alone.

Our congratulations go to all at TPT for an outstanding performance in the last year.



DB Complete



t|p|t
Retirement Solutions

A winning formula for Defined Benefit pension schemes

Managing a Defined Benefit pension scheme has never been so challenging. Your Defined Benefit scheme needs to work smarter, respond quicker and perform better to deal with the all the pressures and challenges schemes face. DB Complete is the result of our 75 years' experience of pensions innovation, formulated to improve how schemes are run, to better meet the needs of the sponsor and the members.

Our full-service Defined Benefit Master Trust solution combines tailored funding and investment strategies to improve your funding journey, with economies of scale reducing scheme running costs. It all adds up to a winning formula, resulting in improved service and reduced scheme management time. It brings together highly experienced trusteeship with a robust governance structure, eliminating worry and delivering peace of mind that your Defined Benefit scheme is being well looked after.

Let's take your Defined Benefit scheme to the next level.



Get the right result for your Defined Benefit scheme at
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or call 0345 123 6660



Marketing Campaign of the Year: Schroders



This category is awarded for the creation and development of the best marketing campaign the personal finance space has seen in the last year. It goes to a campaign that displays true innovation and originality, but most importantly has a clear and concise message which it manages to get across effectively to its target market.

The judges said that this firm's entry displayed huge scope, a massive reach, and an impressive cause, adding that the results of its latest survey will reach into the firm and shape the way it operates in the future. The winner of the Marketing Campaign of the Year is Schroders.

After asking over 650 institutional clients and over 23,000 end investors how they felt about sustainable investing, Schroders found the results revealed a stark reality. The firm suggested that while investors care about the impact their investments have on society and the planet, this emotional component of investment decision-making had been entirely absent from the way asset managers market to their clients.

This research led to Beyond Profit, a global campaign that has shaped all aspects of Schroders' marketing, from brand identity, website and global advertising to its ongoing social media and

content strategy. The Beyond Profit campaign focused on story-telling to communicate the importance of understanding the impacts of investments and how these can translate into both positive contributions to society as well financial returns. In fact they go hand-in-hand.

Their "MyStory" video series showcased a number of companies, as told by their portfolio managers who invest in them, how these businesses' sustainable approach delivers both positive impact and offers attractive growth potential. These mini case studies have been effective in bringing sustainable investing to life and helping their audience gain a clear understanding of Schroders' approach.

Since launch in late March 2021, the campaign has led to a 435% increase in website traffic year-on-year, based on the period between 25 March and 31 May. Schroders has also reported over 100,000 visits to its sustainability pages, with 34% generated by social media. Of these visits, 70% have been from new visitors to the Schroders website, with dwell times up three-fold for sustainability content.

In the first eight weeks, the Beyond Profit promo film received over three million views in the UK alone, with 62% of viewers watching it to the end. Schroders has also created two content films with six more in the pipeline. The two so far have generated an average of 12,000 views, which is a 12-fold increase on previous content films.

Schroders has shown that it takes courage to stand out from the crowd and take a position on sustainable investing, and the firm believes this position will make an important difference. Over the next few decades, \$5-7trn a year will need to be invested to meet the targets set under the UN's Sustainable Development Goals. The approach that Schroders has taken with its Beyond Profit campaign sets an example for others to follow. Congratulations to all at Schroders for an innovative campaign.

Schroders

PROFIT ONLY TELLS HALF THE STORY.

It's time you heard the
rest. See why it pays to
look beyond profit.
Search "Schroders" online

#MYSTORY



**BEYOND
PROFIT**

Schroders

Your capital is at risk with investing.

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Innovation in Consumer Finance: Wealthify



The Innovation in Consumer Finance award is given to the firm which has brought originality, creativity and innovation to the personal finance space, be it through a particular product, service offering or overall business approach.

The winner for 2021 is Wealthify. The judges liked the development of a means to bring investment to those with small amounts of money. This helps bring home the message that saving small amounts can still make a big impact in an individual's future, if invested.

Wealthify provides an affordable, transparent and jargon-free investment solution that allows people to begin investing from just £1, with a fair, flat-rate fee and no monthly subscription costs. The firm has blended the best attributes of technology, human expertise and effortless design to create an online (robo) investing service that is a truly mass-market proposition. It offers a well-diversified investment Plan, managed by experts on an ongoing basis, and its online dashboard and app allows customers complete visibility of what is in their investment Plan, and how it is performing, at all times.

Wealthify offers a wide range of financial products designed to make people's money work harder, including Stocks and Shares ISAs,

Junior ISAs, Ethical Plans, General Investment Accounts and Self Invested Personal Pensions (SIPPs). It now has over 50,000 customers, with many being huge advocates of its products and service.

The firm's transparent platform is aided by The Create a Plan journey, projected value function and Plan Summary page which help to build a solid understanding of the relationship between risk and return and make the investing process clear and simple. Wealthify aims to avoid industry jargon and complicated graphs that can alienate people. Everything it does is designed to make investing accessible to everyone.

The firm's customers love and praise the simplicity of the platform as well as the service Wealthify delivers, including customer service and communication. As a result, the firm is proud to be rated as Excellent on Trust Pilot with a score of 4.6/5.

Over the years, Wealthify has launched many innovations to ensure customers receive the best possible service – from an App that uses smart UX design and robust security, to developing new and unique products as a result of demand from existing customers. For example, it launched its SIPP product in March 2020 following appetite from customers for an easy way to save towards their retirement. Wealthify has a Refer a Friend feature to reward our customer's loyalty and gives their friends a nice welcome too.

Wealthify makes a virtue out of simplicity and transparency; from building customer plans to the way it explains fees. Everything it does is designed to demystify investing, instil confidence, empower customers and achieve potential growth*.

Congratulations.

* With all investing your capital is at risk, you could get back less than you put in.



Equity Release Lender of the Year: Canada Life



The Equity Release Lender of the Year award is given to the lender that has demonstrated a true understanding of this complex area of the market, a sensitivity to the needs of its clients and a keen interest in improving this sometimes opaque area of personal finance.

Excelling in this area is Canada Life. The judges were impressed with this firm's competency framework, but also its continued product development and broker support.

Canada Life continues to offer one of the broadest propositions in the market: customers can choose to release equity against a main residence, second home or buy-to-let property, and its wide range of product features can be tailored to meet real customer needs. During the pandemic, Canada Life recognised that advisers wanted virtual support, and launched its CPD-accredited In the Know weekly webinar series. Topics include product and technical support, educational content, and mental health support such as how to build resilience. Canada Life also continued to simplify and streamline the adviser's experience, offering phone access to the conveyancing team.

In partnership with the Equity Release Council, Canada Life launched the Competency Framework to the market. The framework

has been developed to act as a guide to help educate and upskill advisers to meet customer needs in a safe and sustainable way. It has received great feedback, and advisers have applauded it for signposting information that they may not have considered.

Canada Life has also educated non-qualified advisers by exploring how retirement is changing. Working with forecasting specialists Trajectory, it has looked at the key trends shaping retirement now, and what this means for the future. From this, the firm identified the different retirement journeys people follow and created resources and expert insights, highlighting the challenges and opportunities for advisers.

For those advisers already qualified in equity release, Canada Life explored the concept of a Forever Home. Understanding client's behaviours and emotions can better equip advisers to have meaningful conversations, and its research explored

how COVID-19 has shaped people's ideas about their forever home. The firm drilled down into the effect the pandemic has had on families, and how living situations and spending habits have changed as a result, as well as barriers which advisers still face when discussing equity release.

During the pandemic, Canada life rebranded and launched a new website. The new brand was designed to make the firm more accessible, transparent and easy to deal with, and it has helped to confirm Canada Life's position as a modern provider of choice.

As a business, Canada Life strives to offer customers outstanding service, and continues to develop products with real customer needs in mind.

Well done to all at the firm on an outstanding year.



Financial Adviser Award: Micro Firm of the Year: Money Honey Financial Planning



The Financial Adviser Award: Micro Firm of the Year is awarded 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. Firms with 10 employees or less are eligible for this category.

The clear winner this year is Money Honey Financial Planning. The judges said the organisation continued to edge ahead as a result of its client focused, technology driven service, mindful of key investment and social triggers.

Money Honey Financial Planning provides holistic advice to all, so the youngest clients are children, early savers, and the oldest is 100 for care fee planning. The firm has taken on 100 clients per year using an innovative use of technology, paper-free processes, digital signatures and client portal. It also offers full menu service from guidance, transactional, and various service levels, including ad hoc on hourly rates. Fees are entirely non-contingent and always have been with a hybrid approach of fixed fees and % to suit services offered- all available clearly on the firm's website and is the first thing it discusses with clients. Money Honey Financial Planning offers professional, honest, and concise advice- no sales, hidden

agendas, or tricks to influence client decisions. They are all treated like family.

Money Honey Financial Planning sets business up from scratch to have the lowest overheads and lowest client fees. It has campaigned for providers to adopt digital practices and reduce the waste of money so prevalent in the industry. The business is inundated with leads, so the focus has been on controlling the flow and enabling clients for technology use. Furthermore, its teams work remotely, 100% electronically, and business/service was not impacted in any way during COVID-19 or the latest market crashes.

The business has spent time on profiles on Vouched4, Unbiased, SOLLA and maintains a high industry profile with professional presenters and panellists helping advice firms to adapt to using technology. This has led to a constant stream of prospects to its website, V4 certificates of excellence, and referrals from clients and advisors alike and introductions directly from SOLLA.

With its regulatory background, Money Honey Financial Planning keeps abreast of all industry change and evaluates risks and changes needed to the business model. For example, it dealt with DB transfer changes by moving to a dual advisor model to reduce all influence and conflict, proving to be a successful approach for clients. It now provides triage and abridged advice only but maintains its PTS authorisations.

The firm has always used technology to its fullest. This includes: Cashcalc, FE Analytics, Teams, IO, Mortgage Brain, Airsourcing, Dynamic Planner Risk Profiling, DocuSign and Origo Unipass.

Congratulations on a great achievement.



Savings Account Provider of the Year: Gatehouse Bank



The Savings Account Provider of the Year award is given to the firm that is ahead of the game with its savings accounts/products, is competitive, relevant and has exemplary customer service levels.

The judges said this provider showed a great commitment to sustainability and is also Shariah-compliant, so ethically very strong. The winner is Gatehouse Bank plc.

In a year which has seen saving rates hit all-time lows, Gatehouse Bank has consistently retained a raft of competitive accounts throughout 2020/21. Gatehouse's saving accounts, which include six fixed-term deposit accounts, and six fixed-terms cash ISAs, regularly featured in the best buy tables, offering fantastic value to savers. Yet, not content with merely having some of the best rates on the market, Gatehouse wanted to provide customers with additional benefits too. It therefore converted all of its fixed term deposit and ISA accounts into Woodland Saver accounts in February 2021, with a tree being planted for each account opened or renewed.

As one of the founding signatories of the United Nations Principles for Responsible Banking, Gatehouse is committed to the UN's

Sustainable Development Goals. Developing these Woodland Saver accounts was, therefore, of utmost importance to the bank.

In creating these accounts, Gatehouse was also responding to growing customer sentiment about the importance of sustainability – the bank's own survey¹ showed only 33% of respondents thought companies were doing enough to protect and preserve the environment. The new savings accounts enable sustainability-conscious customers to deposit their money safely with a bank they know reflects their own values. Gatehouse does not just talk about helping the environment but, by making these changes, has shown it is determined to 'walk the walk' on its commitments to the UN goals as well.

Thousands of accounts have been opened since launch and the bank is well on the way to reaching its target of 10,000 saplings planted for customers by Forest Carbon at four sites across Britain.

Tree planting through Gatehouse's Woodland Saver Accounts is certified by the UK Government's Woodland Carbon Code, giving customers assurance that planting will deliver the carbon saving claimed, and that the trees represent genuine new planting. Compliance with the Code also means that Gatehouse knows the right type of trees have been planted in the right place, and that the woodlands are sustainably managed and protected in the long-term.

As the bank is a Shariah-compliant bank, all savings deposited with Gatehouse are invested ethically. It means that savers' deposits are never used to support sectors such as alcohol, tobacco, gambling, adult entertainment and the arms industry.

Congratulations to Gatehouse Bank on a fantastic award win. The firm is clearly a shining light in the industry.



¹Survey carried out by Opinium, which sampled 2,002 nationally representative respondents 08/01/01 - 11/01/21.

ISA Provider of the Year: Hargreaves Lansdown



The ISA Provider of the Year award is given to the provider that has proved itself with its product offerings and client needs.

The judges said this provider offers a full range of ISA products including Junior ISAs; a wide range of investments including ESG funds, excellent customer communications and mobile technology enabling flexible access for clients. The winner is Hargreaves Lansdown.

Hargreaves Lansdown is obsessed with ensuring its clients achieve the best outcomes. It launched the HL Stocks and Shares ISA in 2001 to help clients invest tax efficiently, making more of their savings. More than 750,000 clients now hold a HL Stocks and Shares ISA, making the firm the most popular Stocks and Shares ISA provider. In 2020, it added its Cash ISA to the HL proposition to help clients save and invest with confidence regardless of their circumstances. HL also offers a Junior Stocks and Shares ISA (over 130,000 clients) and a Lifetime ISA (over 70,000 clients), giving it an ISA portfolio that helps clients achieve their savings goals and meet investment needs across their lifetime.

HL recognises that selecting investments for an ISA can be a challenge. Its wealth shortlist, a shortlist of its favourite funds

selected by analysts, helps clients build well-balanced and diversified portfolios. It puts funds under the microscope in its robust governance process to make sure the list only contains funds that its analysis indicates have the greatest performance potential. Recently, HL added two ESG funds as it seeks to help investors create sustainable portfolios.

HL also caters to the needs of first-time and less confident investors through its passive investment solutions. ItsPortfolio+ solution allows clients to select an account of their choice, then provides six ready-made portfolios across a range of countries and regions based on attitude to risk and investment goal.

The ISA provider has a comprehensive Product Governance Framework, which includes an annual review of its ISAs presented to its Product Governance Committee to provide robust oversight and challenge. Clients can easily open and manage HL ISA products online or using our mobile app. Most actions can be carried out online or via the app, meaning clients can easily manage their ISAs 24-hours a day and on the go.

A total 92.7% of HL's Stocks and Shares ISA clients agree that the business make investing easy.

Carrying on its stand-out service, HL has a Helpdesk based in Bristol, open six days a week and doesn't use automatic messages or navigation menus. HL encourages clients to call the business and make the number prominent on its website. In 2020, it answered over 1.8 million calls.

Well done on a richly deserved award.

**HARGREAVES
LANSDOWN**

Insurance Provider of the Year: 1st CENTRAL



This category rewards the insurance provider that has shown a true understanding of the insurance space with its product offering, has displayed a deep commitment to meeting the needs of its clients, and displayed general excellence in every part of its business, surpassing its peers in this competitive market.

The judges were impressed by this organisation's commitment to client satisfaction and innovation, investment in the wellbeing of its people and its ongoing support for local communities and charities. 1st CENTRAL is yet again the Insurance Provider of the Year, having won this award for five years in a row.

Currently helping over one million customers save money on their car insurance, 1st CENTRAL is continuing to grow and solidify its place as an innovative and agile insurance company.

Despite the unprecedented challenges created by the pandemic, 1st CENTRAL has continued to find ways to support customers, colleagues and local communities. It has seen incredible displays of agility and collaboration among its teams, as well as ownership throughout the company. This hard work is reflected in its impressive customer feedback.

Through a variety of innovative projects, the provider has continually developed new ways to save customers time and money, such as its

customer portal, Your Account, which now offers functionality for managing policies online. Whether a customer has bought a new car or wants to amend their level of cover, Your Account presents customers with a cheaper, quicker and easier way to update their details.

In 2020, the firm delivered 60 new projects and this year it already has 67 currently in flight, as well as 70 technology initiatives, reiterating a commitment to agility and innovation. These efforts have combined to help support a growth of over 50% in the provider's customer numbers.

Alongside this performance, the insurance provider also strives to help its local communities, and in January 2020, it announced it would be supporting four new charities. Having given itself ambitious fundraising targets to meet for these initiatives, and despite the challenges of the pandemic, 1st CENTRAL not only achieved its annual fundraising target in 2020, but exceeded it by 20%.

As a local business, it also recognised the importance of providing support to its local NHS authorities while they faced the immense challenges created by COVID-19. Through donations to the Princess Royal Hospital in Haywards Heath, 1st CENTRAL was able to help provide lifesaving equipment, as well as a wellbeing facility for NHS colleagues.

Over the past year, while solidifying its position as a trusted, market-leading insurance provider, 1st CENTRAL has shown immense resilience and adaptation throughout the challenges of the pandemic. It managed to maintain a customer-focused approach to ensure a wealth of satisfied policyholders, transfer its positive office environment into a remote-working setup, and continue providing support to local communities. Congratulations to everyone at 1st CENTRAL for an outstanding year.



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