



Just Group unveils winners of inaugural Vulnerable Customer Awards

- Unique awards showcase adviser excellence in supporting their vulnerable customers
- The four category winners – Kathryn Knowles of Cura Financial Services, Mazars Financial Planning, Richstone Park and Air Group

The **Just Group 2021 Vulnerable Customer Awards** recognise and celebrate the achievements of financial intermediary firms excelling in supporting their customers experiencing vulnerability.

The awards honour the firms and individuals striving to ensure customers, whose personal circumstances make them more susceptible to harm, are not disadvantaged and receive good outcomes.

More than 100 entries were submitted in the four categories with the winners selected by a panel of independent judges highly regarded for their expertise in the fields of vulnerability, financial advice, regulatory compliance and customer service.

“Recent years have seen the financial advice community make huge efforts to develop and implement policies to identify and support their vulnerable customers,” said **Stephen Lowe, group communications director at retirement specialist Just Group**.

“These awards were set up to identify those firms and individuals who are breaking new ground and shine a spotlight on their innovation and best practice. By recognising and sharing their achievements we hope the rest of the industry can gain inspiration on how to approach similar challenges.”

The four categories and winners

Vulnerable Customer Champion Winner: Kathryn Knowles of Cura Financial Services

For individuals who have gone the extra mile to mobilise the consumer vulnerability agenda in their firm

“What stood out with her entry is the quality of the examples given, the positive impact that they’re having and they include areas of vulnerability that are incredibly important but not always immediately obvious.” - Tish Hanifan, Judge, Founder and Joint Chair of SOLLA

Further detail on why Kathryn won in Notes to Editors

Highly commended: Emma Moore of Key and Robin Melley of Matrix Capital.

Up Close and Personal Winner: Richstone Park

Recognises excellent support for clients who have been or are vulnerable

“The care, compassion and effort the adviser demonstrated towards this customer is way beyond anything I’ve heard before.” - Jenny Cadman, Head of Customer Experience at Just Group

Further detail on why Richstone Park won in Notes to Editors

Highly commended: Asquith Financial Services, Clear Cut Financial Planning and Jane Bownas Wealth Management.

Data and Technology Winner: Air Group

Highlights innovative and/or effective use of data and technology to advance the customer vulnerability agenda

“What impressed me about this entry was that they anticipated the market with excellent use of technology which is being applied now, and they're also collaborating with effectively a fintech start-up.” - John Somerville, Head of Financial Services at The London Institute of Banking & Finance

Further detail on why Air Group won in Notes to Editors

Highly commended: Mazars Financial Planning and New Forest Wealth Management.

Company of the Year Winner: Mazars Financial Planning

Marks outstanding progress within individual firms

“This entry included some very good examples and the initiatives being worked on or proposed are impressive. The use of external specialists and further education is great to see.” - Johnny Timpson, the Prime Minister's Champion Group Member for Dementia Communities

Further detail on why Mazars Financial Planning won in Notes to Editors

Highly commended: Key and Matrix Capital.

Just Group would like to extend its thanks to the judging panel:

- Tish Hanifan, Founder and Joint Chair of SOLLA;
- Morven Lean, Senior Strategic Change Manager at Alzheimer's Society;
- Sally Plant, Head of Financial Planning at CISI;
- Keith Richards chair of the Financial Vulnerability Taskforce and ex CEO of the PFS;
- John Somerville, Head of Financial Services at The London Institute of Banking & Finance
- Johnny Timpson, the Prime Minister's Champion Group Member for Dementia Communities
- Jenny Cadman, Head of Customer Experience at Just Group

In each category, the winning and highly commended entries receive a trophy and award logo to display.

For further details on the awards please visit: <https://www.justadviser.com/business-services/just-group-2021-vulnerable-customer-awards/results>

Enquiries

Media

Stephen Lowe, Group Communications Director

Lucy Grubb, Head of Media & PR

Telephone: +44 (0) 1737 827 301
press.office@wearejust.co.uk

Temple Bar Advisory

Alex Child-Villiers

William Barker

Sam Livingstone

Telephone: +44 (0) 20 7183 1190

Notes to Editors:

Further detail on the winning entries

Vulnerable customer champion: Winner - Kathryn Knowles of Cura Financial Services

Tish Hanifan, Founder and Joint Chair of SOLLA: “Kathryn embodies the combination of expertise, drive and determination that we were looking for in this category. She’s used her own health vulnerabilities for the greater good, challenging mindsets and helping create new products to make a positive difference. Within her business, she developed a highly sophisticated vulnerable client policy with teams trained to flag where clients or employees need support. She’s passionate about improving advice, developing high quality training for her colleagues at Cura then making this accessible through her Advice for Advisers initiative to wealth managers, mortgage brokers and others, as well as being in demand to develop bespoke training. She works with leading industry organisations such as BIBA and the IFoA to help develop policy, produces videos and podcasts, works with many charities on a pro-bono basis and is a regular speaker on how to improve access to insurance for all. In short, she has gone over and above her duty to develop new vulnerability initiatives to raise awareness among her colleagues and far beyond. And the impact on policy of what she is doing is clear.”

Up close and personal: Winner - Richstone Park

Johnny Timpson, the Prime Minister’s Champion Group Member for Dementia Communities: “Adviser David Gunn took on a request from a charity to help one of its clients who was clearly at breaking point due to a divorce and spiralling debts leading to mental and physical breakdown. They were unable to work and suffering extreme anxiety. As a passionate believer that good quality financial advice can help the most vulnerable, he felt it was his duty to take on the client. He built up trust over time, dealing with the debts, investigating past pension entitlements and access to benefits. Four years on, the client is debt-free, mortgage-free and has a regular income sufficient for their needs. Many entries demonstrated adviser efforts to help people in difficult circumstances, but this was an outstanding case for the compassion, care and work put in to help his client.”

Data and technology: Winner - Air Group

Sally Plant, Head of Financial Planning at CISI: “Where Air Group differentiated themselves was by getting ahead of the curve in terms of using data and technology and their determination to continue that pace of development. They are working with a number of external experts on using

technology platforms to evolve adviser understanding on vulnerability issues and continue to explore leading-edge technology to improve its handling of vulnerability and mental capacity issues. This includes working with a university on researching voice recognition software that uses voice pitch, hesitancy and repetition as potential ‘flags’ for vulnerability issues. We received many entries highlighting the many ways firms are harnessing technology but we felt Air Group showed an extra level of innovation and commitment.”

Company of the year: **Winner – Mazars Financial Planning**

Keith Richards, chair of the Financial Vulnerability Taskforce and ex CEO of the PFS: “This was an outstanding submission covering all the criteria – vulnerability is being put at the heart of its advice and operational processes across all areas of the business. The firm is also active in providing feedback to its own suppliers and providers to drive future improvements that will ultimately lead to higher standards across the profession. They are also working with third parties such as charities and consultants to ensure clients identified as vulnerable can receive the support they need. Their use of external specialists and further education is great to see and we appreciated that their efforts go far beyond extra training and they are trying to do something outside the box.”

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has completed over 200 transactions, including more than 50 buy-outs and repeat transactions with over 30 schemes, securing the benefits of over 40,000 pension scheme members, since we launched our defined benefit de-risking proposition in 2012.

Just has been trusted to manage over £23 billion of customers’ retirement savings and has helped customers release £5.8 billion from their properties. Just provides a wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees.

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and

News release

- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

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