



L&G Mortgage Club and Smartr365 unveil integrated digital solutions to drive better adviser outcomes

L&G Mortgage Club has launched an end-to-end digital mortgage solution, powered by Smartr365, to help deliver better outcomes for both brokers and their customers.

The integrated digital workflow streamlines the mortgage process and reduces admin for advisers, enabling them to focus on their clients' individual needs.

This enhanced partnership offers brokers an integrated suite of digital tools that can process cases quickly and efficiently. By combining automation, seamless lender integrations, and embedded referrals, L&G Mortgage Club and Smartr365 are equipping brokers with everything they need on one system.

With Smartr365, advisers can perform automated customisable Fact Finds, sourcing through L&G Ignite, seamless Decision in Principle and Full Mortgage Applications to lenders, referrals to Referral Pro partners (eConveyancer, Uinsure and Paymentsshield), all under one sign-in. This allows them to spend more time on client relationships and business growth, rather than repetitive admin.

Clare Beardmore, Director of Distribution and Mortgage Club, Mortgage Services, L&G: "This year marks our Mortgage Club's 30th anniversary, and in that time, we've always listened to adviser feedback to ensure we have the best possible mortgage process. That's why we're enhancing our digital offering, while sticking to the core values of a traditional mortgage club. These changes not only enhance the adviser experience with an integrated workflow, but they ultimately deliver more choice and better outcomes for advisers and consumers. This is just the first stage of Mortgage Club's digital enhancements, and we're committed to driving even more efficiency for both the advice community and clients it serves – watch this space."

Conor Murphy, CEO and Founder, Smartr365: "We're delighted to announce our continued work with L&G, further integrating their Referral Pro services, a move that directly helps brokers work more efficiently. This proposition underscores our commitment to removing friction, empowering brokers and driving their success. Our continued partnership reflects Smartr365's mission to create a fully automated end-to-end mortgage marketplace."

L&G Mortgage Club and Smartr365 remain committed to continuous innovation, ensuring brokers always have access to the most advanced tools in the market. As the industry evolves, this digital-first proposition will continue to expand, future-proofing brokers and setting a new benchmark for efficiency, client experience, and profitability.

-ENDS-

Notes to editors

About Legal & General plc

Established in 1836, Legal & General is one of the UK's leading financial services groups and a major global investor, with £1.2 trillion in total assets under management (as at FY23) of which c40% (circa £0.5 trillion) is international.

We have a highly synergistic business model, which continues to drive strong returns. We are a leading international player in Institutional Retirement, in Retail Savings and Protection, and in both public and private markets through our Asset Management division. Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

As at 7 June 2024, we estimate the Group's Solvency II coverage ratio to be 224%.

As at 11 June 2024, Legal & General has a market capitalisation of £14.6 billion.

About our Retail Division

Legal & General Retail helps create brighter financial futures for all our customers. The division covers the savings, protection and retirement needs of our c.14 million retail policyholders and workplace members.

In 2023, we had total individual annuity sales of £1,431 million, and issued £299 million of Lifetime Mortgages and Retirement Interest Only Mortgages. Our Workplace pension platform served 5.2 million members, while our Protection businesses gave peace of mind to several million direct, group and US customers, taking in £1,991 million of UK and \$1,584 million of US gross written premiums.

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