

CONNECT CONFERENCE

2025

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ConnectTED-2025

Welcome Note from Liz Syms, CEO, Connect Network

Welcome to the 2025 Connect National Conference – and thank you for being part of what promises to be our most forward-thinking event yet. This year, our theme "TechKnowledge – Blending Artificial Intelligence with Adviser Insight" captures a powerful truth: that while AI is transforming how we work, it's the human adviser who brings knowledge, empathy, and trust to every client relationship.

Technology should enhance the value of advice, not replace it. Here at Connect, we're committed to ensuring our members stay ahead of change, not behind it. That's why today is about more than just tools and trends. It's about uncovering how innovation and emotional intelligence can work together to unlock real, tangible opportunities for your clients, your business, and your future.

Throughout the day, you'll hear from visionary speakers, meet with over 50 lenders and providers, and see practical ways AI is already supporting advisers across the industry.

Whether it's intelligent automation, smarter client engagement tools, or powerful data-driven insights, today is designed to inform, inspire, and empower.

On behalf of everyone at Connect, I'd like to thank you for joining us. Your ambition, insight, and passion for delivering outstanding advice are what drive this network forward.

Let's explore the future together.

Warm regards,
Liz Syms



AGENDA

ByteSized Recharge | Refreshments & Networking

TechKnowledge Download: Welcome to the Human-AI Evolution | Liz Syms

Code vs Compassion: Cracking the Affordability Algorithm | Steve Griffiths

OutThink the Machine: When Advisers Beat the Algorithm

Panel: Karl Griffiths, Lee Russell, Paul Brett | Host: Liz Syms

Debug & Refresh | Tea, Coffee & Human Recharge

The Human API: Why Connection Still Closes the Deal | BJ Cunningham

Mind Melds & Mortgage Missions | Interactive Lender Roundtables

Recharge & Reboot | Lunch & Networking

The BTL Face-Off: Markets, Machines & Mortgage Minds

Steve Cox vs David Whittaker | Facilitated by Liz Syms

Rise of the Robo-Thinkers: AI Tools Powering Smarter Mortgage Businesses

Speakers: Jack Rogers, Rosalia Lazzara, Liz Syms

Bot Bubbles & Bakes | Prosecco, Cake & a Pause for the People

Spark, Shine, Celebrate: Elevating Adviser Excellence

Kevin Thomson & Shawbrook

Power Down & Plug into What's Next | Liz Syms



BJ Cunningham

A Successful entrepreneur and a council member of Business Superbrands.

A serial entrepreneur, including his founding of the iconoclastic DEATH Cigarettes, BJ Cunningham is a charismatic and provocative keynote speaker. His expertise provides vital insights into authentic branding, customer relations, and business strategy. With an honest and engaging style, he demonstrates how a company's vision and brand strategy are critical for building and retaining customer loyalty. An acknowledged thought leader in the field, challenging audiences to re-examine the truth behind their brand, reminding them that "a brand is a promise, not a logo.."

Steve Griffiths

Commercial Director for Retail Mortgages at Shawbrook Bank

Steve oversees the bank's specialist lending brands, The Mortgage Lender (TML) and Bluestone Mortgages.

With over 30 years of experience in financial services, he is focused on strengthening relationships with intermediary partners and supporting a diverse range of borrowers.

He has overseen the integration of the TML and Bluestone business development teams, creating a unified specialist mortgage operation while maintaining the brands' distinct propositions for brokers.



David Whittaker

David Whittaker, CEO of buy to let lender Keystone Property Finance, drives Keystone forward on a daily basis. His passion and expertise are reflected through his active engagement and strong relationships with other industry leaders and lenders.

He is well known for his direct communication style and is frequently sought after for comments by both the national and trade press.

He regularly speaks at industry events and was honoured as the Public Speaker of the Year in 2022 at the SFI Awards, as well as the Outstanding Contribution award in 2023 at the British Specialist Lending Awards.

Steve Cox

A renowned industry leader and highly visible figure in the UK Buy-to-Let market.

Known for his incisive commentary and analysis on market trends, landlord behavior, and the future of the buy-to-let sector, Steve's insights are regularly sought out in interviews and podcasts. Steve will share his invaluable perspectives on navigating the sector's current challenges and trends.

This is a unique opportunity to gain critical foresight from one of the industry's most respected and articulate voices.



THE FUTURE



LIZ SYMS

Hosted by me, Liz Syms bringing together our network's real-world perspective on how advisers can use AI safely, effectively and profitably.

PAUL BRETT

Paul Brett has spent 38 years in the UK mortgage industry. He has run lending and distribution businesses across first charge, second charge and buy to let. Having held senior posts for more than two decades, Paul has built and scaled lenders and distributors, and picked up several industry awards along the way.

Today Paul leads BTS Consult & Coach. He helps boards, founders and leadership teams sharpen strategy, fix distribution, and deliver growth.



KARL GRIFFITHS

Lee Russel is an AI strategist, futurologist, and founder of Minimal Viable Launch, helping non-technical entrepreneurs transform AI ideas into successful software. With over a decade as a UX designer, product manager, and engineer, Lee has built products used by millions, including AI systems that protect children online. His expertise bridges technical depth and human understanding when deploying AI for complex problems. Bestselling author of *Minimal Viable Launch: A Guide to Creating Software That Sells Itself*, Lee helps founders validate ideas and gain traction before coding. He's passionate about demystifying AI, designing customer-obsessed products, and preventing premature overbuilding.



LEE RUSSELL

Lee Russel is an AI strategist, futurologist, and founder of Minimal Viable Launch, helping non-technical entrepreneurs transform AI ideas into successful software. With over a decade as a UX designer, product manager, and engineer, Lee has built products used by millions, including AI systems that protect children online. His expertise bridges technical depth and human understanding when deploying AI for complex problems. Bestselling author of *Minimal Viable Launch: A Guide to Creating Software That Sells Itself*, Lee helps founders validate ideas and gain traction before coding. He's passionate about demystifying AI, designing customer-obsessed products, and preventing premature overbuilding.



Rise of the Robo-Thinkers



Rosalia Lazzara-Tilley

Rosalia Lazzara-Tilley is the founder of Manuka Media, a digital marketing agency helping finance and property professionals grow their businesses through social media.

Starting her career in financial services in 2015, she worked across broking, lending, and development finance before launching Manuka Media in 2020 growing it into a six-figure agency within 14 months.

Rosalia is the author of the best-selling Social Media Guide for Mortgage Brokers and host of The Money Honey Podcast, which spotlights women breaking barriers in male-dominated industries. She frequently speaks at industry events, advises schools on enterprise education, and champions financial literacy and female empowerment. She is also developing an AI-powered marketing app to help brands create smarter strategies.

Jack Rodgers

Jack Rodgers is the Co-founder and Director of Keychain, a client platform designed to streamline the experience for mortgage and protection advisers. Before founding Keychain, Jack built a strong foundation in finance and economics, beginning his career as an Economist at the Bank of England, where he contributed to policy analysis and market research. He later worked in Mergers & Acquisitions at Lazard, advising on high-profile transactions and corporate strategy.



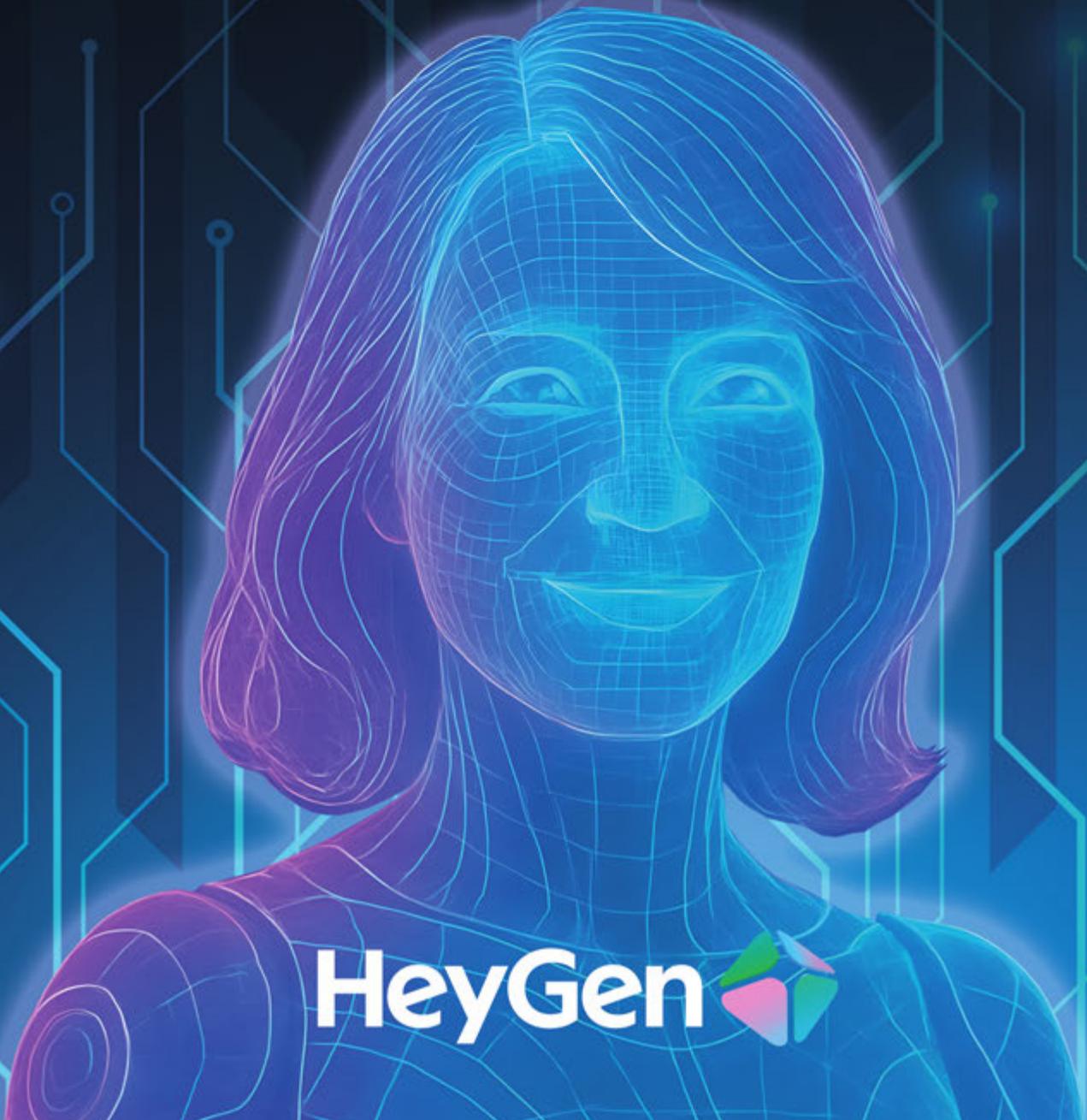
These forward thinkers are leading the way for innovation shaping the future with bold ideas, cutting-edge solutions, and a commitment to pushing boundaries. Their drive to reimagine what's possible inspires progress across every level, setting new standards for creativity, efficiency, and impact.





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AI isn't a miracle worker – but used wisely, it can do remarkable things

Artificial Intelligence (AI) has created a huge buzz over the past few years – and for good reason. With just a few carefully crafted prompts, AI can help you draft an email, cook your favourite meal or even code a sophisticated app – and in seconds.

But while AI can be astonishing, it isn't perfect. Ultimately, its value depends entirely on the data it's trained on and how it's used.

In the right context, it can transform productivity; but used incorrectly, it can create confusion, sub-par results or even inject risk into a business.

At Keystone, we've embraced AI with that realism in mind. We're excited by what it can do, but clear-eyed about where it helps – and, just as importantly, where it doesn't.

We started exploring AI about two years ago, trialling a range of ready-made systems. Some were impressive, but none quite fitted the way we work.

Rather than forcing our processes to adapt to someone else's software, we decided to build something of our own – a solution designed specifically to make life easier for brokers and our internal teams.

As an intermediary-only lender, everything we do revolves around brokers. So if we were going to invest in AI, we had to be sure that it would deliver real, tangible benefits to them. That meant looking closely at where the friction sits in their daily workflow and where automation could make a genuine difference.

One area that stood out as an obvious target to create greater efficiencies was document uploads. Previously, brokers had to upload files one by one, manually selecting a document type such as "ID" when submitting a case. Our case managers would then add a secondary label like "Passport" or "Driving Licence". The system worked, but it was repetitive and slow.

Therefore, using our large archive of correctly labelled documents, we trained a machine learning model to recognise and categorise files automatically. As a result, brokers can now process up to fifty documents in the time it used to take to upload one.

The results have been excellent. The model correctly classifies around 90% of documents. And as the model continues to learn, that figure will keep improving.

However, we were acutely aware of AI's issues with inaccuracy at times. So, to deal with that, low-confidence cases are still reviewed by an experienced case manager.

This hybrid approach combines the speed of automation with the assurance of human oversight. Overall, the outcome is less admin for brokers, faster turnaround times and a smoother process all round. To me, that's exactly how AI should be used in financial services – not to replace people, but to help them focus on the work that really adds value.

But AI isn't a magic wand and it will never replace the work of one of our underwriters. Entrusting an algorithm with making lending decisions on our behalf is not what we stand for as a lender.

However, used carefully and creatively, it can help us deliver an even better service to brokers and their clients.

David Whittaker
CEO of specialist buy to let lender
Keystone Property Finance



Home-A-Loan

The UK mortgage market is more fragmented than ever. As financial pressures grow, many people no longer meet the strict criteria of mainstream lenders. That's where the specialist mortgage market steps in. Shawbrook's retail mortgage offering - delivered through specialist brands The Mortgage Lender and Bluestone Mortgages, is designed to support customers with complex needs, unique circumstances, or non-standard income. Their combined insights form Home-A-Loan, a new report examining how financial insecurity is shaping borrower behaviour.

The State of the Nation's Finances

UK households remain under intense financial pressure. This latest research shows a nation split: while 38% of adults say their financial wellbeing has improved over the past year, the same number report feeling worse off. This divide points to growing inequality in financial resilience, particularly among older adults and women.

Over half (51%) of those aged 55-64 say their finances have deteriorated, compared to just 18% of 18-24-year-olds. Meanwhile, 43% of women feel worse off, versus 33% of men. These groups are more likely to need lending solutions that account for non-standard income, complex credit histories, or major life changes.

The Cost of Coping

The average adult is now £224 worse off each month than a year ago, rising to £262 for mortgage holders. In response, 60% have cut non-essential spending. Others are updating budgets, switching providers, or taking on extra work. These behaviours reflect financial adaptability, but also show how many borrowers are operating in "survival mode." For brokers, this means working with clients who may be more financially informed but under greater emotional and economic strain. Understanding these pressures can help shape more empathetic and practical conversations.

Missed Payments and Rising Credit Use

Missed payments are rising sharply. Some 38% of adults missed at least one bill in the past year - up from 24% in 2024. Surprisingly, many of these individuals (51%) are in full-time work.

At the same time, 56% of adults report increased reliance on unsecured credit. For those with complex credit histories, this jumps to 87%. These figures highlight the importance of specialist lending in helping clients rebuild or regain access to affordable credit.

Optimism Amid Adversity

Despite ongoing challenges, 49% remain optimistic about their financial future. Among 25-34-year-olds, that figure rises to 71%. This optimism is often driven by increased financial planning (40%), personal savings (38%) and job stability (34%). For brokers, this presents an opportunity: by focusing on forward-looking conversations - around affordability, security, and planning. You can help clients turn cautious optimism into action.

Brokers Bridging the Gap

While 58% have sought support, many remain unsure where to turn. That's where brokers come in.

"As financial pressures continue to take their toll, customers' situations will become ever more complex. Brokers have a crucial role to play in this environment, educating customers on the options available to them and empowering them to seek support as needed." - Steve Griffiths, Retail Mortgages Commercial Director.



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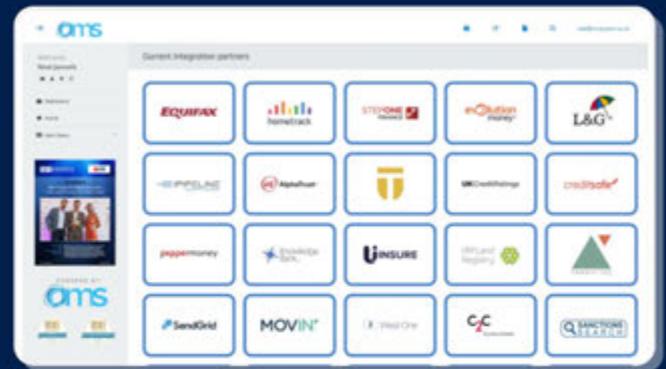
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You will be paid an upfront commission for each approved firm and adviser:

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Ongoing payments

- 10% of income the network receives from mortgage sales by the recommended firm.
- Monthly payments, based on the completed mortgage case income from the prior calendar month.
- Income from recommended firms for the first year of trading.

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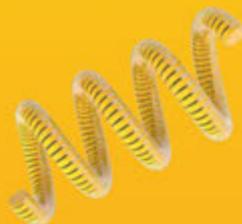
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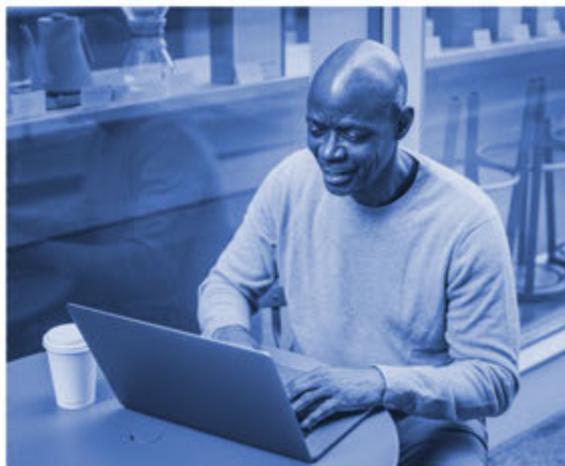
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