The Actuarial Profession making financial sense of the future

The changing distribution landscape and the impact on healthcare business Speaker: Rod McKie/Head of Protection Marketing for Aegon Scottish Equitable

## Bad news, and who knows news •Credit crunch/Volatile markets •RDR

## Credit Crunch/Volatile Markets Nortgage brokers will fail Will fuel distributor consolidation Accelerate evolution of adviser businesses Squeeze on the value chain Customer apathy Overall = short term downturn; longer term?

## RDR

"we are interested in how sales services might extend beyond saving and investments to include delivery of certain kinds of protection products (for instance term assurance) and in particular, more proactively tackle the protection needs of those with debt."

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