Championing Advice
Shaping the Future

ABOUT US

Stronger together: the more members, the greater our influence. AMI membership reflects your commitment to the industry today and for the future.

Our MISSION

To represent and support intermediary firms by shaping policy, simplifying regulation, and bringing the industry together.

Our PURPOSE

To ensure advice thrives, by empowering intermediaries with clarity, influence, and a united voice that shapes fair regulation and better consumer outcomes.

MEET THE TEAM

Passionate about the advice sector

STEPHANIE CHARMAN
Chief Executive

STACY PENN
Head of Policy

RACHEL DOY
Senior Policy Adviser

SABRINA GRASSLER
Senior Policy Adviser

CLAIRE DOLAN
Marketing & Communications

RESOURCES

PRESS ARTICLES

Providing expert commentary for trade and consumer press.

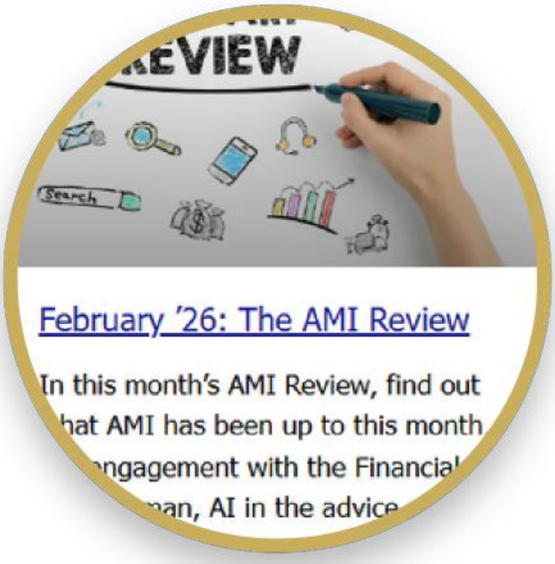
CONSULTATION RESPONSES

Reflecting and representing the intermediary perspective in policy making

INDUSTRY UPDATES

Providing updates on key regulatory developments.

RESOURCES



MONTHLY NEWSLETTER

A monthly round-up offering insights and perspectives on the market.

SHARE YOUR VIEWS

Member feedback is vital in shaping our consultation response.

MEMBER FACTSHEETS

Breaking regulation into digestible pieces and making it more accessible.

AMI IN ACTION

Mortgage Rule Review

In December 2025, after much anticipation, the FCA published its Feedback Statement, incorporating views from its Future of the Mortgage Market Discussion Paper (to which AMI responded).

Supporting our members

To support our members in understanding and implementing the changes, we published a range of blog posts, breaking down the information into

Making the Change

We consulted extensively with our members and other stakeholders in creating our response to the Discussion Paper. As a result:

- ✓ The FCA confirmed it will not pursue its work around the concept of enhanced advice.
- ✓ The FCA published a clear roadmap providing a valuable overview to support our members as this work progresses.

AMI IN ACTION

Pure Protection Market Study

With the release of the FCA's Interim Report, AMI was pleased to see the FCA's consumer research shows a trigger for purchasing protection is often specific life events such as buying a home or moving – a finding echoed within AMI's own Protection Viewpoint research.

Supporting our members

As part of our ongoing member support, we recently held a webinar where members had the opportunity to hear perspectives from AMI and the FCA Manager leading the Pure Protection Market Study.

What's next?

- Responding to the Interim Report
- Participation in FCA industry workshops
- Sharing views on proposed solutions
- Collaborating on ideas and initiatives to address key areas
- Seeking members' views and insights at key stages to help shape our response and input

AMI VIEWPOINT

AMI Viewpoint is a thought leadership research series offering insights into consumer and adviser perspectives, along with practical recommendations and call to actions to help tackle barriers and embrace opportunities. Each Viewpoint features a written report and video content, as well as views from industry experts on the implications for the sector.

2026:

Our 7th Protection Viewpoint

Our 2nd DE&I Viewpoint

AMI VIEWPOINT

Having been an advocate of AMI Viewpoint since its inception, I'm excited to be involved in the initiative for the first time as AMI Chief Executive. We know how valued AMI Viewpoint is within the market and for me, it's all about driving tangible outcomes from the insights. Our aim is to deliver clear calls to action across the sector." Stephanie Charman, AMI Chief Executive

Viewpoint can help you shape your advice and process using consumer insight. It also helps with perception and overcoming objections. We have made changes in light of this important research.
Michelle Lawson, Director and Mortgage and Protection Adviser, Lawson Financial

A CASE STUDY: CONSUMER DUTY

The FCA introduced requirements aimed at raising standards across retail financial services – this is Consumer Duty. To help firms navigate Consumer Duty, we created a dedicated members only section of our website comprising resources such as summaries, articles, podcasts and a comprehensive set of factsheets breaking down each area of the regulation.

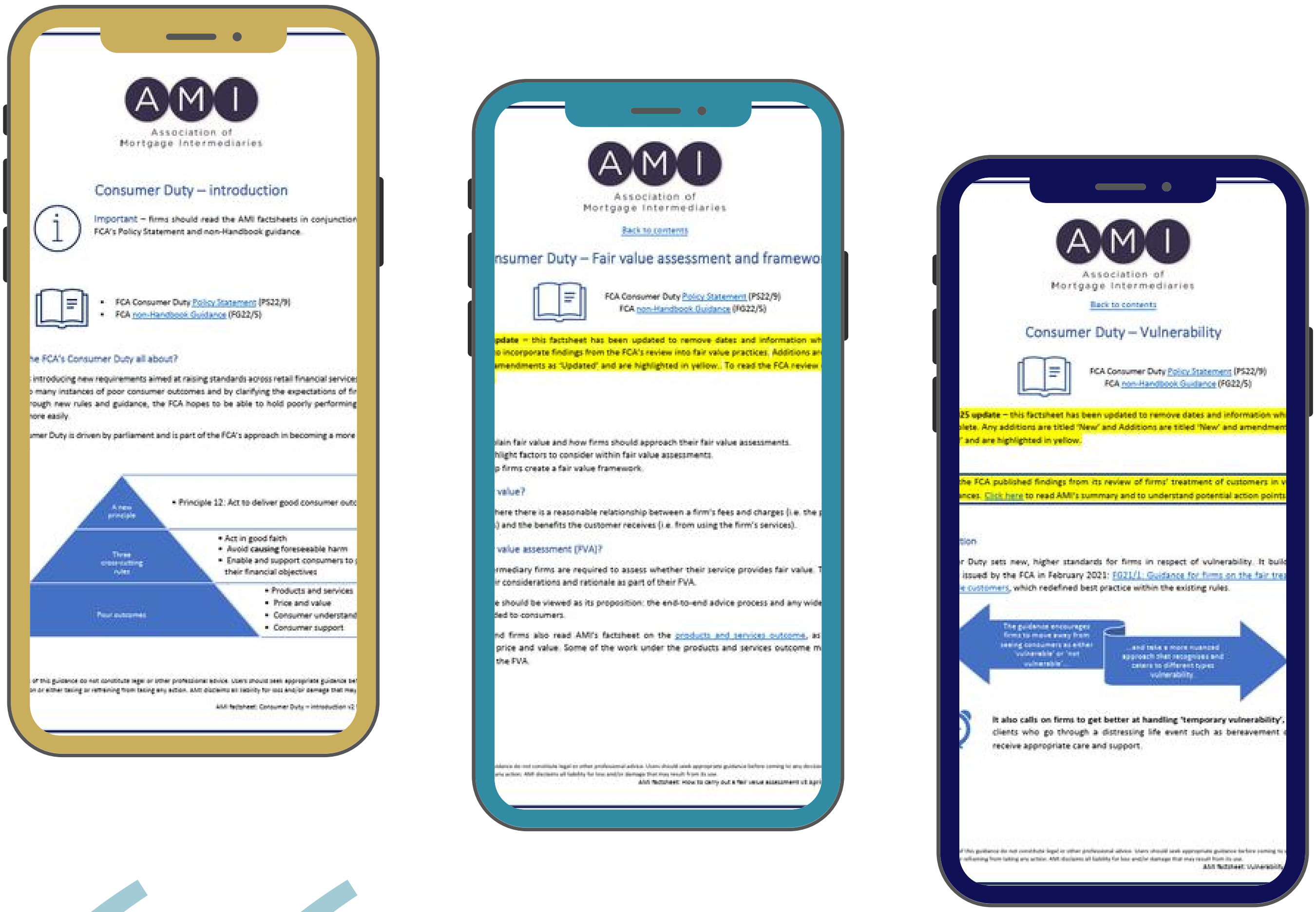
How we supported firms

AMI played a key role in the early industry discussions on Consumer Duty, contributing to discussion papers and roundtables. As the policy developed, we analysed draft changes and successfully challenged the FCA on the omission of the word 'causing' in the cross-cutting rule 'avoid causing foreseeable harm'. Our lobbying ensured the word was included in the final policy, clarifying responsibility and liability.

Following the policy statement, we conducted a thorough review and analysis, breaking the changes into digestible member factsheets. We also supported firms through podcasts and working groups, helping bring the regulation to life.

Consumer Duty: Our ongoing support

As Consumer Duty continues to evolve, our factsheets remain a relevant and trusted resource for member firms. We also stay actively engaged with the FCA's broader work on Consumer Duty, offering insights on areas that could be simplified or clarified



I'm a Directly Authorised advisor and so had no help or assistance from a Network with implementing Consumer Duty - I felt extremely lost and alone, I had no idea even where to start, so I reached out to AMI for guidance. When consumer duty went live, because of AMI's help I was ready with my 59-page Consumer Duty plan. The information and resources that had been put together by AMI were incredible; their help and support literally changed my business for the better and ultimately every client has a better customer journey and experience because of this.

Rachel Lummis, Director, Xpress Mortgages

AMI INITIATIVES

Working in Mortgages

Created in response to AMI's 2021 Viewpoint on D&I in the mortgage industry, the website is packed with information for everyone - from those thinking about a career in financial services, to industry professionals. The aim is to create a fully inclusive and safe space for all, and to provide the resources to encourage new entrants to the industry.

In conjunction with WIM, we also host a free mentoring platform platform that connects mentors and mentees – creating a knowledge-sharing environment and providing networking opportunities.

AMI INITIATIVES

Green Mortgage Advice Initiative

Also known as GMAI, this initiative is intended to act as a source of support for intermediaries, helping them to understand and address green issues when dealing with mortgage applications, and ensuring that advisers' interests are represented among lenders, regulators, trade bodies and government institutions.

JOIN AMI TODAY

Paid membership of AMI includes:

- ✓ Website access to member-only content and resources
- ✓ Invitations to meetings and discussions
- ✓ Opportunity to input into consultations
- ✓ Regular email updates on changes impacting the sector
- ✓ Access to the AMI team - expert guidance and support on the business matters that mean the most to you

Scan the QR code now or visit our membership page to find out more about membership, including fees and how to apply.

If you are a member of a network, scan the QR code or sign up now for website access, industry updates and our monthly round-up newsletter.

Advice ● Mortgages ● Insurance

Stronger together: the more members, the greater our influence. AMI membership reflects your commitment to the industry today and for the future.

Championing Advice ● Shaping the Future

WE ARE HERE TO HELP

Join us now

The Association of Mortgage Intermediaries

[Simplifying the insurance rules – five things advisers need to know]

Simplifying the insurance rules – five things advisers need to know...

[Later Life Lending Summit (South): Coming to Bristol April 2026]

The next Later Life Lending Summit will be held in April – get your exclusive AMI member discount and reserve your place now...

[February '26: The AMI Review]

In this month's AMI Review, find out what AMI has been up to this month, our engagement with the Financial Ombudsman, AI in the advice process and much more...

[Technology Integration in the Advice Process]

Technology Integration in the Advice Process: Key Takeaways from AMI's AI Breakfast Meeting – experiences, challenges, & insights from across the advice sector...

[Protection Viewpoint: From insight to action]

A 10-minute read designed to share perspectives from the Protection Viewpoint report, in support of our shared aim of helping more people to get protected...

[Renters in focus – supporting first time buyers]

With a focus on renters, AMI Head of Policy Stacy Penn writes for Moneyfacts and asks – how do we better support the first time buyers of tomorrow?

AMI