



GETTING STARTED WITH MARS

The MARS Resilience Rating

MorganAsh

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MARS, the MorganAsh Resilience System, is a tool which helps organisations to both manage vulnerable consumers and to comply with the FCA's Consumer Duty regulations. Since vulnerability and Consumer Duty are relatively new disciplines, there is a need to introduce some new concepts – as well as helping you use the MARS tool itself.

To help you get the full use of MARS, we provide assistance in several ways.

- [A glossary of terms](#)
- [Online help](#)
- [Video tutorials](#)
- [Written tutorials](#)

There are six written tutorials:

- Introduction to MARS
- The MARS Resilience Rating
- Adding new customers
- Managing and monitoring vulnerability
- Creating and amending treatments
- MARS configuration

The tutorials can be [downloaded from our website](#).



The purpose of MARS

The aim of the MARS method is to assess, measure, manage and communicate the attributes of consumers. In doing so, the potential vulnerabilities can be more fully understood, and therefore appropriate treatments and actions invoked – which minimise consumer detriment and avoid potential harm.

This should help to ensure compliance with the FCA's Consumer Duty and vulnerability guidance and, of course, improve the customer journey.



The MARS Resilience Rating

The MARS Resilience Rating is derived from the individual characteristics for a range of categories. The MARS Resilience Rating algorithms convert these consumer characteristics to individual categories and into a single, easily understood, rating – the full MARS rating. The table below provides a high-level description of the rating for each category.

- ▼ The full Mars Resilience Rating, from 1-10. It also maps the Resilience Rating to the Money Advice Trust's 'traffic light system' – a red/amber/green scale, where red is 'particularly vulnerable', amber is 'vulnerable' and green is 'potentially vulnerable'.

Rating	MARS description		Money Advice Trust
0	Deceased		
1	Extremely vulnerable – in grave difficulty with no solution	Red	Currently at a greatly heightened risk of experiencing detriment compared to the majority of vulnerable consumers.
2	Very vulnerable – in grave difficulty	Red	
3	Vulnerable – in difficulty	Red	
4	Somewhat vulnerable – surviving but only just	Amber	Currently in a situation which means they are more likely to experience harm, loss, or disadvantage than other consumers.
5	Potentially vulnerable	Amber	
6	OK – satisfactory	Amber	
7	In good order – satisfactory and independent	Green	Currently able to manage their finances, make informed decisions, and not at risk of detriment due to their situation.
8	Resilient	Green	
9	Resilient and competent	Green	
10	Very resilient and probably helps others	Green	

The MARS method

The MARS method describes how the MARS Resilience Rating is used within organisations. Simplistically, the MARS method is to:

- 1 obtain data on consumer.
- 2 calculate the MARS Resilience Rating.
- 3 calculate the appropriate treatment for this MARS Resilience Rating.
- 4 implement the treatment.
- 5 repeat at appropriate, ongoing intervals.

Primary characteristics

The MARS Resilience Rating is derived from primary and secondary characteristics, based on these primary and secondary factors:

- The 'health' category is broken down to separate components measuring 'physical health' and 'mental health'.
- The 'wealth' category – this can be rated for both working age and retirement age. This makes it easier to reflect actual wealth measurements at these different age groups. This is relatively simple, compared to financial capability/affordability assessments made within financial services organisations – and companies may opt to use their current assessments and ignore this one.
- 'Life events' such as bereavement, divorce and so on.

We refer to health, wealth and life events as primary characteristics. These are followed by secondary characteristics:

- 'Financial capability and customer understanding' – this is a measure of how much the consumer understands the financial transactions involved.
- 'Engagement capability' – this category covers a wide group of attributes including 'language', 'digital interaction', 'willingness to engage' and 'non-standard' for various other rare or unusual attributes.
- 'Support network' – this comprises of 'family', 'friends' or 'professional advisers'. This measures the level of support from each of these groups.
- 'Permanency' is an assessment of the vulnerability over time – for example, is the vulnerability likely to improve or deteriorate?

Health

'Health' is broken down to 'physical health' and 'mental health' and rated as per the table below.

Rating	Physical health assessment	Mental health assessment
1	Terminally ill and/or immobile	Has very severe mental illness, with poor or no control.
2	A severe life-threatening condition. Needs full-time care.	Suffering severe mental illness. Need full-time care.
3	Major life-impairing illness. Daily tasks affected; requires occasional care assistance.	Severe mental illness, learning disability; life affected; occasional care required.
4	Serious illness. Manages with aids.	Has anxiety or stress or mental condition, depression or a mild learning disability. Manages with medication and coping strategies.
5	Lifestyle-impairing illness.	
6	Managing well, with no effect on daily life.	Mild stress, anxiety or depression.
7	Managing well, slight mobility issues.	
8	Fit, but may have a condition requiring treatment.	
9	Fit and active lifestyle.	Some issues but no effect on daily life.
10	Very fit and active lifestyle.	

Wealth – financial resilience Many people already undertake financial resilience assessments. The assessments here are simplistic compared to financial fact-finds and affordability assessments. Assessments differ regarding whether the consumer works or is retired.

Rating	Wealth retired	Wealth working age
1	In dire debt or on state pension. Low income <£1000.	In financial difficulty. Debt is increasing and already in financial trouble. On state benefits. Low income <£1000. No savings or assets.
2	In serious debt.	Debt is slowly increasing; juggling credit cards. Likely to lead to further problems unless greater income can be achieved. Monthly income <£1000.
3	Managing debt but will die in debt. Monthly income <£1000; property value <£50,000. No savings or very small savings.	Debt is stable, but not managing to reduce it. Routinely using credit cards/car loans etc. Monthly income £1000–£2000. Property value <£50,000. No savings or very small savings.
4	Potentially vulnerable, as with rating 5, but with no prospect of improvement. Monthly income £1000–£2000. Low property value £50,000–£100,000 or mortgage >£500,000. Savings of up to £50,000.	
5	Potentially vulnerable. Could struggle with bills or other payments if income changed. Prospect of improving. Monthly income £2000–£3000. Property value £100,000–£250,000 or mortgage £100,000–£250,000. Savings or assets of £50,000 to £100,000.	
6	Other type of property ownership. Property value £250,000–£500,000 or mortgage of £50,000–£100,000. Savings or assets of £100,000–£200,000.	
7	Sufficient funds. Shared property ownership. Mortgage <£50,000. Savings or assets of £200,000–£300,000.	
8	Resilient. Monthly income £3000–£4000. Property value £500,000–£750,000. No mortgage. Savings or assets of £300,000–£400,000.	
9	Resilient, wealthy, no mortgage. Monthly income £4000–£5000. Savings or assets >£400,000.	
10	Financially resilient, with significant assets with good pension in place. Monthly income >£5000. Sole property ownership. Property value >£750,000.	

Life events

Life events are rated based on the impact of the event, rather than the event itself.

They are identified separately – as their nature is likely to trigger different treatments.

Rating	Impact and permanency of life events	Gambling
1	Permanently suffering physical, mental disorder or financial distress from a life-changing event, and will never recover.	Own or someone else's gambling has a major impact on life.
2	Likely to be long-term physical, mental or financial issues >1 year.	
3	Likely to be long-term physical, mental or financial issues <1 year.	Gambling has a moderate impact on home, life and finances and so on.
4	Struggling now, but likely to recover within 3 months.	Gambling has a minor impact, but is still a concern.
5	Somewhat affected by an event.	
6	Has incurred a life event, but seems to be dealing with it; this may be due to a good support network.	
7	OK now but has occasional issues or is slightly affected.	
8	Has had an event but is OK now.	
9	Has had an event but has not been affected.	
10	No known life event, no apparent issues.	No gambling issues.

Typical events recorded include:

- bereavement.
- caring for others.
- change of job.
- divorce/relationship breakdown/separation.
- domestic abuse.
- ex-forces.
- ex-offender.
- family issues – maternity, paternity, child leaving home.
- gambling.
- loss of job or income.
- moving house
- refugee/non-UK citizen.
- stress/anxiety due to work.
- victim of crime/fraud.
- other.



Secondary – enabling characteristics

There are several secondary risk factors which can compensate for issues with the defined primary risk factors.

Financial understanding and financial capability

This is a rating of the consumer's understanding of their financial situation and product knowledge – the 'financial awareness' of the consumer. These can be relative to the financial product in discussion or more general. It is a regulatory requirement to understand whether the consumer understands the product they have or are being offered. Assessments may be modified for specific products.

Rating	Generic description
1	No idea – not numerate; does not understand basics and does not know this; suspect the consumer is open to fraud.
2	No idea – not numerate; does not understand basics and does not know this – but at least is wary of fraud.
3	Struggles with financial information, terms and jargon and knows this – but does not get help.
4	Struggles with financial information, terms and jargon – but knows this and gets help.
5	Average awareness of the financial products concerned.
6	Fair knowledge of the financial products.
7	Fair general knowledge of financial products.
8	Good knowledge of financial products and gets help to make financial decisions.
9	Good knowledge of financial issues and seems capable of making financial decisions.
10	Professional, qualified, numerate, reads contracts and can make own decisions with confidence.

Engagement capability

This rating captures the digital capability, identity issues, language capability, culture issues – and the consumer's 'willingness to engage'.

Coercion characteristics are included within the 'engagement' category.

Rating	Language	Willingness to engage	Non-standard
1	Cannot speak English or has language difficulties.	Visual, hearing-cognitive and dexterity issues prevent digital interaction, or culture does not allow engagement. May have trust issues.	No valid passport or ID. Non-UK citizen. Recent immigrant without paperwork.
2	Very poor English, language and comprehension.	More than 61 units of alcohol consumed per week on average. Non-family member applying pressure for money (coercion risk).	
3	Poor English is spoken and cannot read it.	Some impairment or processing difficulty and requires full-time help to overcome these. May engage, but only when has to.	No ID or paperwork for some other reasons, recently returned from abroad.
4	Basic understanding of English but likely poor comprehension.	Moderate difficulties; overcomes impediments or personal circumstances that make it difficult to engage. 41–60 units of alcohol consumed per week on average. Advised to reduce intake. Other family member applying pressure for money. No will in place.	Divorce, separation, or house move makes ID non-standard.
5	Average English is spoken, but not read; might struggle with technical language or contracts.	May have no issues; does not like or trust banks, or has cultural resistance. Partner or offspring may be applying undue pressure to part with money.	Divorce, separation, or house move makes ID non-standard or other reason.
6		Reluctantly engages only when must.	
7	Speaks, reads, and writes OK English to get by.	OK to engage, but reluctant to purchase other products. 21–40 units of alcohol consumed per week on average.	
8		Has no issues, or mild/specific issues, but is willing to engage, open to purchasing other products and take advice.	
9	Fluent in English, reads and writes it well.	Has no or mild/specific issues and engages frequently.	
10	Speaks, reads, and writes good English; confident with contracts and so on.	Has no issues and engages openly. No apparent coercion risk.	

Support network

Support network is assessed for family, friends, and professional advisers.

Rating	Family and friends	Professional advisers
1	Totally alone – no family or support.	No knowledge and doesn't use financial advisers.
2		No knowledge, or basic knowledge, but uses research tools/seeks advice from family and friends.
3		
4	Some minimal support available from family and friends.	No knowledge, but seeks professional advice when needed. Might have good knowledge, but doesn't use a financial adviser.
5		
6	Good, regular support available from family or friends.	Basic knowledge, but seeks advice when needed.
7		Basic knowledge, but has infrequent meetings with a financial adviser or has good knowledge, but only uses research tools.
8	Great support network.	Strong knowledge, and doesn't use financial advisers – but researches.
9		Strong knowledge, and has intermittent meetings with an adviser when needed.
10	Strong, regular and resilient support is available.	Strong knowledge, and/or has annual reviews with a financial adviser.

Permanency

Anyone can become vulnerable at any time. For the elderly, all become vulnerable at some time; common instigators will be the loss of a partner, or loss of physical or mental capacity.

Is this vulnerability likely to change – or just get worse? A healthy person who has just lost a loved one may be vulnerable, but likely to recover. Similarly, an elderly person suffering from dementia, or most similar conditions, is unlikely to recover. Some part of the likelihood to recover could be included in the medical assessment.

For each person, the permanency of their vulnerability is to be graded as per the table below.

Rating	Description
1	Long term >1 year, or going to deteriorate.
2	Long term <1 year.
3	Temporary, likely to recover <3 months.
4	Likely to get better, dealing with support.
5	OK now – definitely going to get better.

Specific characteristics

In addition to the above characteristics, some specific characteristics are itemised so they can be used as triggers for treatments. These include:

- alcohol addiction.
- bereavement.
- carer.
- coercion.
- divorce/separation.
- domestic abuse.
- drug addiction.
- ethnicity.
- gambling issues.
- gender.
- hearing.
- lasting power of attorney.
- learning disability.
- marital status.
- maternity/paternity/planning a family.
- mobility disability.
- residency.
- sight.
- will.

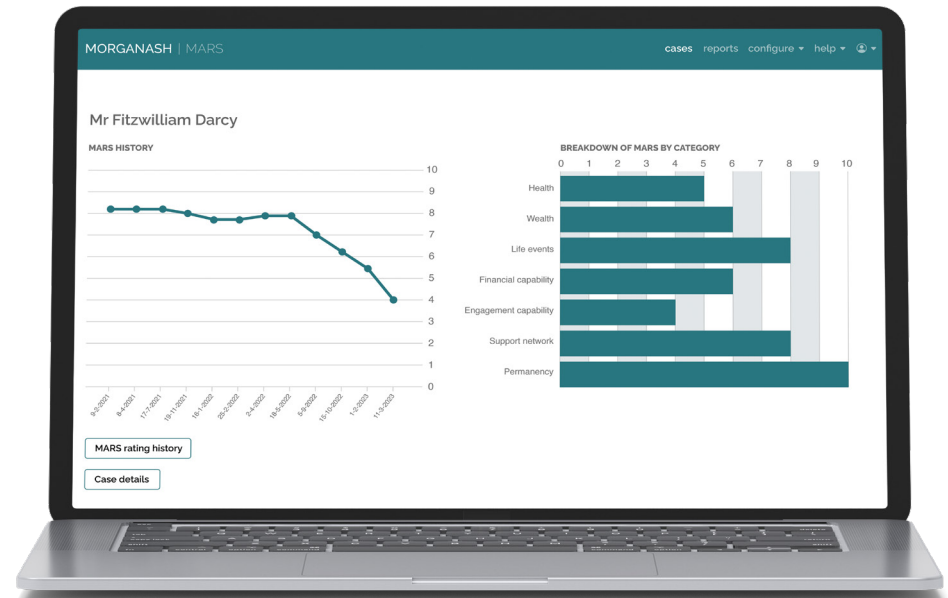
About MARS

The MorganAsh Resilience System, MARS, helps organisations to demonstrate compliance with the FCA's Consumer Duty regulations and puts consumers at the heart of their business.

There is an increasing need for financial services firms to understand their consumers – and to record any actions taken to ensure good, fair outcomes. MARS is an easy-to-use, online system which enables organisations to accurately assess consumers' characteristics and any potential harms – and then recommend appropriate actions to mitigate those potential harms in a consistent, structured way. It helps firms meet, and demonstrate compliance with, the FCA's Consumer Duty and vulnerability requirements.

MARS generates an objective, consistent 'Resilience Rating' – like a credit score. MARS also helps to determine any next steps needed to mitigate any potential harm. This is all supported by on-demand human services (provided by a team of fully qualified nurses) to help with more difficult assessments – and to provide additional services which support vulnerable consumers.

[Find out more about MARS](#)



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