



Products and services to support the professional Financial Services Intermediary

Products	Features	How to do business	Broker commissions
RESIDENTIAL MORTGAGES –MAINSTREAM	Access to mainstream lenders, exclusive products & competitive procurement fees paid on completion	Contact Phil or Cammy to register with a leading Mortgage Club to then gain direct access to lenders	The Mortgage Club's published procurement fee scale for all mainstream lenders paid on case completion
RESIDENTIAL MORTGAGES –LIMITED DISTRIBUTION	Access to lenders with limited distribution channels e.g. Kent Reliance, GE Money, Shawbrook	Contact Phil or Cammy to become registered for you to access dedicated team & lenders	Typically 50% of the total case income including fees charged to the client
COMPLEX RESIDENTIAL	Help intermediaries place tricky/difficult cases by giving access to an experienced placement desk & specialist lending solutions team	Contact Phil or Cammy to become registered initially and then pass your enquiries to our dedicated team	Typically 50% of the total case income including fees charged to the client. To be agreed on each case at the outset
COMMERCIAL MORTGAGES	Place small, large and complex commercial enquiries to earn competitive commissions	Complete the Commercial Mortgages Questionnaire and return to Phil or Cammy to assess your case	Commissions to be agreed at case outset, typically 50% of total case income including fees charged to the client.
SHORT TERM LENDING & BRIDGING CASES	Most solutions considered: Regulated & Non-regulated cases. Development Finance, Commercial e.g. Public Houses etc.	Contact Phil or Cammy to be registered initially and then pass over your enquiries to our dedicated team	Typically 50% of all case income including fees charged to the client. To be agreed on a case by case basis
SECURED LENDING	Direct access to a panel of lenders and also opportunity to place cases through a panel of the UK's leading Master Brokers	Contact Phil or Cammy with your CCL number to set up initial registration. After that, all cases can be passed over by phone, email, or the on-line portal	Typically up to 55% of Broker Fee paid by client less processing costs. Actual figures agreed on a case by case basis
LIFE INSURANCE - Broker sales	Access to the UK's leading quote & application system with competitive commissions	Contact Phil or Cammy to register with LifeQuote then use the online portal to conduct quote and apply process	Competitive API on indemnity basis for cases sold by Intermediary



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LIFE INSURANCE - Broker refers	'We sell it for you' option available	Contact Phil or Cammy to set you up for this simple referral scheme to our dedicated Sales Team	Intermediaries receive 25% of total case income
BUILDINGS & CONTENTS AND LANDLORDS INSURANCE	Access to the UK's Award Winning Broker offering a 'we sell it for you' proposition	Contact Phil or Cammy for initial registration then send each case to specialist by phone, email or on-line portal	17.5% of the initial annual premium & on renewal for each case
CONVEYANCING	Quality firms offering competitive fees & broker commissions, with direct access to the case handler	Contact Phil or Cammy for initial set up and Contract to be signed under the Solicitors Regulation Authority requirements	Typically £100 per transaction but can amend on each case
OVERSEAS MORTGAGES, PROPERTY & INVESTMENTS	For your clients who require an Overseas Mortgage, Buy Properties or Invest as part of pension planning	Contact Phil or Cammy to be registered for specialist providers, then submit cases direct	25% of the total case income for mortgages cases. Up to 8% of invested amount for investment cases
VALUATIONS & SURVEYS	Opportunity for clients to upgrade from a standard valuation report to a Private Survey so they are equipped with knowledge to aid their bargaining power	Contact Phil or Cammy to be registered with surveying company and then submit cases direct to Surveyors afterwards	Typically flat fee of £50 per case referred but can be negotiated per case
SPECIALIST COMPLIANCE, LEGAL, HR & SUPPORT SERVICES CONSULTANCY	Save time, increase sales & assist compliance plans using specialist and bespoke support. HR & Legal help at hand for specialist advice	Contact Phil or Cammy for initial set up, and contact with the required specialist company to discuss your bespoke needs	Intermediaries will pay a discounted fee for any work agreed
SAVINGS REFERRALS	Earn extra commission by referring any suitable clients to specialist IFAs for advice	Contact Phil or Cammy for registration, then send each case direct to specialist IFA	Typically 25% of the commission earned



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PENSION BOOSTER	Have you clients that would benefit from a free Pension Review and you earn valuable income on all completed cases	Contact Phil or Cammy for registration, then send a completed client referral form to the specialist company to carry on the free Pension Review	40% of all commission generated by providers, typically £450 per completed case
DEBT MANAGEMENT SOLUTIONS	Have you clients in financial difficulty & need help getting back on their feet from a trusted source. Help to provide solutions for your clients to give them piece of mind and confidence to move forward	Contact Phil or Cammy for initial registration with a leading Debt Management Company and then pass your clients to the specialist team	Typically 50% of Nominees fees for IVA's & Debt Management plans.
WILL WRITING SERVICES	Help safeguard your clients & assist in their financial planning to improve your sales opportunities	Contact Phil or Cammy for details of how to register and conduct business	Commission will vary per case
COMMERCIAL INSURANCE	Generate valuable income by referring your clients with Commercial Insurance needs for their buildings and business assets	Contact Phil or Cammy with contact details of your clients for the specialist team to contact your client and provide assistance	Commission varies per individual case but is typically up to 10% of the annual premium

Fees & commissions are indicative only and Intermediaries should carefully check with each supplier actual figures before placing any cases or doing business FOR HELP AND ASSISTANCE ON ANY ASPECT OF CREATIVE BROKER SOLUTIONS PROPOSITION

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