



IFA
&
Mortgage Adviser
Network



Julian Harris Financial Consultants and Julian Harris Mortgages Ltd have over 17 years of experience in providing highly competitive, professional and completely independent network adviser services, authorised and regulated by the Financial Services Authority.

One of our main services is providing a route for Financial and Mortgage Advisers to be authorised in giving regulated pensions, investments, mortgages and associated insurances advice. We offer a more comprehensive regulatory and consultancy service than our main competitors in this industry. With over 150 members in our network (80% increase within 2009!), this makes us by far the largest and fastest growing network based in Kent.

Our qualified and authorised IFAs and Mortgage Advisers pride themselves on their experience and ability to provide independent and impartial advice upon the whole market place to clients on their investment, mortgage, general insurance and protection requirements.

Services

For IFAs/Mortgage Advisers

In our direction, your business will be kept within the regulatory guidelines. You will be provided with 100% compliance checks, documentation and tools you will need to achieve compliance and ensure you stay that way.

With this set up, you receive compliance training and feedback soon after each file is submitted to us; compared with direct authorisation alternative and the other networks where you would receive periodic compliance visits and if they do not like what they see, they will take punitive action.

Regulatory & Compliance

- Professional Indemnity Insurance (PII) with very low excess compared with other networks
- Assistance with completion of FSA

forms and setting up new agencies or transferring existing agencies

- 100% compliance checking of files
- General compliance issues – sifting what information applies and implementing is a full time job in itself!
- Complaints handling
- Guidance, advice and approval of financial promotions
- Annual Fitness and Propriety checks
- Full compliance with Treating Customer Fairly
- Full T & C compliance including 1:1 training

Business Development

- Assistance with leaving other networks and managing renewal commission
- New business administration and commission processing
- Optional quarterly training meetings
- Optional mortgage packaging service
- Management consultancy/business development
- Telephone technical helpline
- Fortnightly commission payments direct to your bank account
- Electronic storage and archiving of client files – Paperless system!
- 2 year indemnity commission claw back period with 11 insurance companies
- Access to Intranet – documents and information management, training logs, admin efficiency and much more!

For Clients

Our network of advisers specialises in providing independent advice relating to:-

- Investments, Life Insurance, Personal and Corporate Pensions
- Mortgages – first time buyers, remortgage, buy to let, commercial
- General Insurances and Protection



Charges & Fees

For IFA's/Mortgage Advisers

Mortgage Adviser

- 15% of gross commission/procuration fees received. Inclusive of PI insurance. Plus all services outlined in the Services section.

IFA

- 19% based on the first £25,000 net initial commission /fees due to the Adviser and 12.5% on the excess.
- The rate and threshold are reset to 19% and £25,000 respectively on 31 March each year.
- Inclusive of PI insurance. Plus all services outlined in the Services section.
- £95 monthly levy/administration fee.

Introducer Fee

Refer an IFA/Mortgage Adviser to join our network and receive £250 introducer fee upon joining (paid when first piece of business received).

For Clients

Before our Advisers conduct business, they will issue clients with an Initial Disclosure Document reiterating our status within the industry and confirming any charges that may apply. Any fees charged will reflect the amount of work involved in arranging financial services, mortgages and/or protection, and a fee agreement will be signed prior to any chargeable work becoming liable for payment.

Recruitment

If you are currently dissatisfied or thinking of leaving your current network, a newly qualified IFA/Mortgage Adviser and not yet authorised, tied to one company, or want to set up your own firm....then please read on...

With Julian Harris, you are not just a "head count". You will experience a personal but extremely professional approach. You will

be able to expand your own client bank and business whilst receiving high initial and renewal commission on a self-employed/Ltd basis. You have complete independence to build and expand your own business.

Our recruitment process

After initial training and upon satisfaction of references, you will be able to start writing business immediately.

1. Applicant to complete and submit Supplementary Form online
2. Applicant to complete FSA Form A and submit by post to Julian Harris' office
3. Once JHFC/JHM Ltd received and reviewed the application, an automated email will be sent to the Applicant containing information on how to access the Adviser Information Database (AID). This will enable the Applicant to proceed with the application electronically
4. Applicant will be contacted to arrange an initial meeting/interview, training and induction
5. Once due diligence, relevant documents submitted, approval from FSA is received, and training completed, the Applicant will be notified by email of his/her appointment with JHFC or JHM Ltd

Joining Julian Harris network is fast and simple! We are looking forward to welcoming you soon!





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Important Notice

This brochure has been prepared by JHFC and JHM Ltd for potential retail clients and network members who may have an interest in its services. The brochure is issued in the United Kingdom and are intended for the information of United Kingdom residents only.

While JHFC and JHM Ltd has taken all reasonable care to ensure that the information contained within the pages of this brochure is accurate and complies with the relevant United Kingdom legislation and regulations as at the date of issue, no liability can be accepted for any errors or omissions, or for this information becoming out of date.

Your home may be repossessed if you do not keep up repayments on a mortgage or other loans secured on it. Think carefully before securing other debts against your home. Buy to let (pure) and commercial mortgages are not regulated by the FSA.

Tax advice which contains no investment element is not regulated by the FSA. Past performance is not a guide to future performance, and no guarantees are given as to capital growth or income yield.

Julian Harris Financial Consultants are Independent Financial Advisers.
Julian Harris Mortgages Limited (Co No. 3927189) are Independent Mortgage Advisers,
both of Julian Harris House, Musgrove, Ashford, Kent. TN23 7UN.
Both firms are authorised & regulated by the Financial Services Authority.
FSA Nos. 153566 & 304155 respectively

