



NETWORK
& ACADEMY




"...Just a quick note to thank you for your help this week and before. As the day comes to a close, I am reflecting on my week. Mine has been hectic and very stressful, but I have to thank you for taking some of my weight off so I can get on with my job. Have a great weekend and come back next week knowing your job is making a difference. THANK YOU!!!!..."

~ Suzanne T



"...This has been a good course, very knowledgeable, I feel I have the confidence to sell 2nd charges, bridging, etc. I find it inspirational and a breath of fresh air that the owner of a company is up to date on all products and takes classes, breaks the us and them cycle. You really do feel part of the Connect family. I also think it is nice to have a Connect member on the course, always pushing staff to be the best. I feel Connect have a good ethos..."

~ Chloe S



Connect for Intermediaries offer a range of services to support the specialist mortgage adviser.

As recognised specialists within the industry, our experienced team and unique mortgage tools mean our services are ideally placed to professionally support you with all your clients' property finance needs, particularly those needing specialist finance.

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Authorisation and support to trade as a mortgage and protection adviser

In the residential mortgage market, an adviser must be regulated by the Financial Conduct Authority (FCA) to provide mortgage advice to consumers.

They do not, however, regulate all mortgage products. For example, they do not regulate Business Buy to Let products. Many lenders, however, will not accept an application from a mortgage adviser who is not regulated.

By joining Connect's Specialist Network, you will have the confidence of knowing that you can advise on a whole range of both mainstream and specialist products and have the appropriate authorisation to trade. All network members will come under the umbrella of the permission to trade granted by the FCA to Connect, saving you money and time by not having to apply for the permissions yourself directly with the FCA.

Our Product Range

Subject to your qualifications and experience, The Connect Network can grant the appropriate permissions for you to provide advice in the following areas:

- Buy to Let
- Residential
- Second Charges
- Commercial
- Bridging
- Development
- Business Loans
- Equity Release
- Protection Plans

Our members have access to the widest possible lender range, ensuring that you can offer the most competitive options for your clients. See page 10 for more information.

If you are an existing adviser already authorised via another Network, but cannot access all the above products, you may be able to take a second authorisation with us subject to your existing network's permission. Ask us for more details.

Growing your business

Everything we do at Connect is designed around helping you grow your business and protect it from a compliance point of view. We want to add value to our members who demonstrate expertise and quality business by rewarding them with leads in the product areas that they excel in.

We keep our monthly fees low, so the Network only earns if you write business, which is why we will support you in every way we can to help you succeed.

If you wish to grow your team, we can support you when you take on new advisers through our Training Academy, which we offer to our existing members at a discounted cost.



Training

Our ongoing training package will ensure that you maintain your continued professional development and ongoing regulatory requirements.

Training is provided in the form of face to face group Masterclasses and via our online Learning Management System (CLMS). These training methods enable our members to take modules at a time that is convenient to them and in the product areas in which they wish to be an expert.

Choice

The Mortgage market is becoming specialised and having and maintaining the skills to do every type of business is becoming harder

We believe that it is your business and you should be able to pick and choose your own specific product areas rather than a *"one size fits all"*, but, of course, all under our compliance umbrella.

You choose which permissions you want to have to conduct your business and advise on, safe in the knowledge that you can refer any business that you choose not to advise on to one of our internal advisers.

We also believe that if you demonstrate that you have the skills and expertise in certain product areas, then you should be able to benefit accordingly. That is why our members, with the appropriate quality control, can choose whether to do their own DIP's and processing or utilise the Case Management team to do their DIP's, applications and case tracking for them.

Placing Business

While we give you the tools to source the best lender for your client's circumstances, we realise there are times when you may need some assistance. That's why our Placement Help Desk is there to assist, with specialists in the various product areas in order to find an appropriate solution for your client's circumstances.

Connect members have access, via our Packaged and Placement team, to the lenders that operate only through Packagers and often also offer exclusive products not available to all advisers. This service can remove the need for you to use a 3rd party and help you to offer a more competitive solution to your client.

Support

- Access 140 + lenders across the mainstream and specialist markets
- Full compliance support with your own FCA number
- Free mortgage sourcing, criteria and case management software
- Free protection sourcing and quotation software
- Online storage access to business templates and marketing materials
- Case Administration support including DIP and Application submission
- FCA fees included and discounted PI cover
- Ongoing training and business development support

Academy Training for New Mortgage Advisers

Are you new to the mortgage market? We are pleased to introduce you to The Connect Academy, which will help you to become a confident and competent adviser in the specialist market.

In the residential mortgage market, an adviser must hold a mortgage qualification to be able to provide mortgage advice to consumers. There is no requirement to have a qualification to provide advice in certain specialist areas, such as Business BTL and Commercial mortgages. In most cases, however, the lenders do require the adviser to be regulated.

The Connect Academy is, therefore, able to help those who do not currently have a mortgage qualification but would like to run their own specialist mortgage business. Those attending the Connect Academy will receive full training and will then go on to become members of The Connect Network which will provide their authorisation to trade.

Even for those with a qualification, there is an incredible amount a mortgage adviser needs to learn about researching the specialist market and giving advice, particularly if they are new to the mortgage market.

Training

Our Academy training starts with pre-course online learning, followed by a week's course held at our offices in Hornchurch and post-course online learning with ongoing telephone support.

Our training package will ensure that you maintain your continued professional development and ongoing regulatory requirements. Training is provided in the form of face to face group Masterclasses and via our online Learning Management System (CLMS).

Researching the market

- Using tools like Knowledge Bank
- Creating Illustrations in Twenty7tec
- Understanding complex income
- Understanding a credit file
- Understanding accounts
- Presenting solutions & closing the sale
- Lender resources
- Case studies
- Fact finding

A background image showing several graduates in black gowns and caps, celebrating with their arms raised and caps tossed in the air against a bright, outdoor setting with green foliage.

Specialist Knowledge

- Complex BTL
- Calculating BTL rental affordability
- Commercial & business funding
- HMO and multi-unit property
- Lender criteria complexities
- Refurbishment finance
- Bridge finance & development

Requirements:

Qualification is not required (residential loans are not part of this course) Candidates however should have some knowledge of the property market, have the ability to learn and bring a laptop for hands-on learning during their training week.

Content:

Candidates will have the opportunity to review pre-course material, to ensure they have a minimum level of knowledge to maximise their learning during the Academy week.

Ongoing:

Learning will continue after the course and candidates will have access to the team to help them successfully find solutions for their cases. The team will also mentor the candidates growth and development in the months following the course to help them to achieve Competent Adviser Status in their chosen product areas.

Submitting Business

- Customer Service Standards
- Using OMS for submissions
- Documentation standards
- Undertaking risk checks
- Using OMS for tracking
- Application process

Generating leads

- Advertising approvals
- Existing customers and personal recommendations
- Email marketing
- Social media
- Networking

Core Compliance

- Treating customers fairly
- Money Laundering
- Mortgage basics
- Data Protection
- Complaints

PERMISSIONS & PRICING

for Connect Network Members



As a Connect Network Member, you can choose which permissions you want to have to conduct your business and provide advice. Any areas you would prefer not to advise on can still be referred to one of our internal specialist advisers.

Connect Network **ONLY!**

This is available for experienced advisers joining the network who do not need to attend the full academy training week. Training and Authorisation Fee (Includes 1-day core training) £150

1 DAY
COURSE
£150

Monthly Fees

(Members can pick one or more permissions depending on qualifications and requirements)

| | |
|--|----------------|
| Permissions for Core BTL, Bridging, Commercial | £25 |
| Permissions for Residential including Equity Release | £25 |
| Permissions for Life and Ill-Health protection plans | £25 |
| New adviser support fee (applies to first 6-months only) | Not applicable |
| Access to Connect Learning Management system | Free |
| Access to OMS online fact find and case tracking system | Free |
| Access to Knowledge Bank criteria research software | Free |
| Access to Twenty7Tec sourcing software | Free |
| Discounted professional Indemnity insurance | £15 |

OR

Connect Network **PLUS! Connect Academy Training**

This is available to advisers who are new to the market and need to receive full training, regulatory authorisation and support. Full weeks Academy Training and Authorisation Fee £499

1 WEEK
COURSE
£499

Monthly Fees

| | |
|--|------|
| Permissions for Core BTL, Bridging, Commercial | £25 |
| Permissions for Residential including Equity Release | £25 |
| Permissions for Life and Ill-Health protection plans | £25 |
| New adviser support fee (applies to first 6-months only) | £50 |
| Access to Connect Learning Management system | Free |
| Access to OMS online fact find and case tracking system | Free |
| Access to Knowledge Bank criteria research software | Free |
| Access to Twenty7Tec sourcing software | Free |
| Discounted professional indemnity insurance | £15 |

ALSO!

Our Case Managers provide full administration support for just £99 per mortgage application. This service includes submitting the Decision in Principle (DIP) and Application to the lenders on your behalf as well as tracking and chasing the mortgage for you through to successful mortgage completion. The fee is only payable when your client has already received a successful DIP agreement and wishes to proceed to full application.

By popular demand, we are pleased to offer our Training Academy week to existing mortgage advisers who are looking to expand their knowledge into the specialist markets.

Our traditional Academy offers regulatory authorisation for new advisers to enter the market and run their own business. Our new 'Boost' course, however, is for existing advisers who already have a business with authorisation to trade but would like to expand their knowledge into Complex BTL, Commercial, Business Loans and Bridging and Development. Boost course advisers will still have pre-course learning together with access to the whole training week and enhanced post-course support.

Boost Academy attendees will benefit from the same detailed training, which includes how to fact find and research the specialist market, and how to market your new offering to your customers and grow your business in the specialist market.

The course costs include ongoing access to Connect's Learning Management System (CLMS) to continue to grow your knowledge. CLMS enables you to record your ongoing CPD, watch videos from lenders and providers and access specialist learning materials. Boost members also benefit from reduced application fees when using Connect for packaged cases post the Academy training course.

Connect Academy Boost Training Only Pricing

This is for advisers who already have regulatory permission to trade but would like to take advantage of the Academy training to build their knowledge of the specialist market:

1 WEEK
Academy
Training
£999



Monthly Fee - Includes access to:

| | |
|---|-------|
| Connect Learning Management system | £10 |
| OMS online fact find and case tracking system | Free |
| Knowledge Bank criteria research software | Free* |
| Twenty7Tec sourcing software | Free* |

*lite versions included with OMS. Discounts available for full versions.

In addition to the above, the application fee for advisers joining Academy Boost will be discounted from £199 to £99 when they use Connect to package any of their applications after the course. Connect package for over 60 lenders and can give you access to lenders not available to the whole of the market and exclusive products and criteria.

NEED A KNOWLEDGE BOOST?

Here are just some of the lenders we have available on the panel for you to use.

We are adding more lenders regularly and can also consider adding lenders on a bespoke basis for individual Network Members. Ask us if you would like more details about any particular lender or provider.



Simply more choice with... 

Commissions

Connect Network Members

Connect Network Members receive 75% of the gross lender broker commissions as detailed on our website www.connectbrokers.co.uk/commissions. An opportunity exists for volume business writers to receive up to 85% of the published commissions.

We monitor these commissions regularly and work closely with lenders to ensure that these commissions are among the most competitive available.

If you charge your client an offer or completion fee, you keep 100% of this.

Academy Boost Advisers

Advisers who attend the Academy but have their own regulatory permissions can use Connect after the Academy to access the lenders that Connect package and on behalf of whom we distribute products. This service includes giving you access to exclusive products and lenders with limited distribution.

You will receive 100% of the published broker commission but will be responsible for paying your own Network fees from this where applicable.

Application Process

If you are happy to proceed, we will be pleased to send you the appropriate application for your requirements.

The process is as follows:

- 1) Application and supporting documents received
- 2) Due diligence completed by Connect
- 3) Connect authorisation approved
- 4) Training course booked and course fee paid
- 5) Pre-course learning material issued
- 6) Training course completed
- 7) FCA authorisation finalised (Connect Network Members only)
- 8) Access to free systems commences and full access to post course support via Connect's Learning Management System and the helpdesk team.

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CONNECT
for Intermediaries

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