



JOIN THE JLM NETWORK
Integrity. Security. Prosperity.

WHY JOIN JLM?

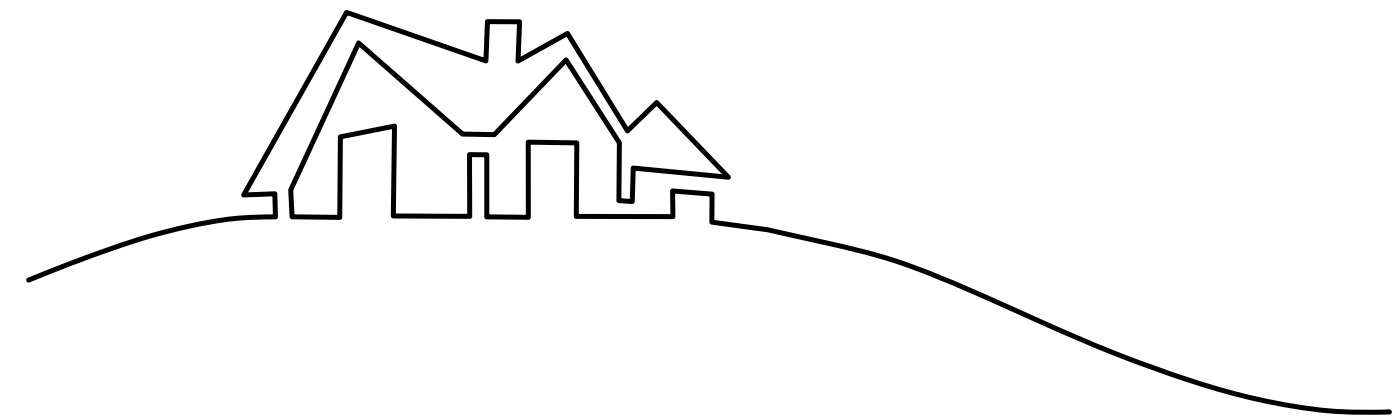
REAL SUPPORT, REAL RESULTS

- **Business buy-out and succession planning options.**
- **Group services;** accountancy, marketing and wealth advice.
- **Branding and marketing** guidance to support lead generation.
- **Bespoke CRM** (OMS) with full integrations and referral tools.

- **Flexible entry routes** to suit you; join as an AR, RI, or under an existing AR.
- Option to **trade as JLM** under our franchise model – benefit from an established brand
- **Compliance support** – proactive, practical guidance to keep you protected and focused on business
- **Admin support** available to streamline your workload.

“Approachable network with great social events, informative seminars, and inclusive charity fundraising activities. I couldn’t recommend highly enough.”

Greg Stanworth, CEO - Greenacre Financial Services

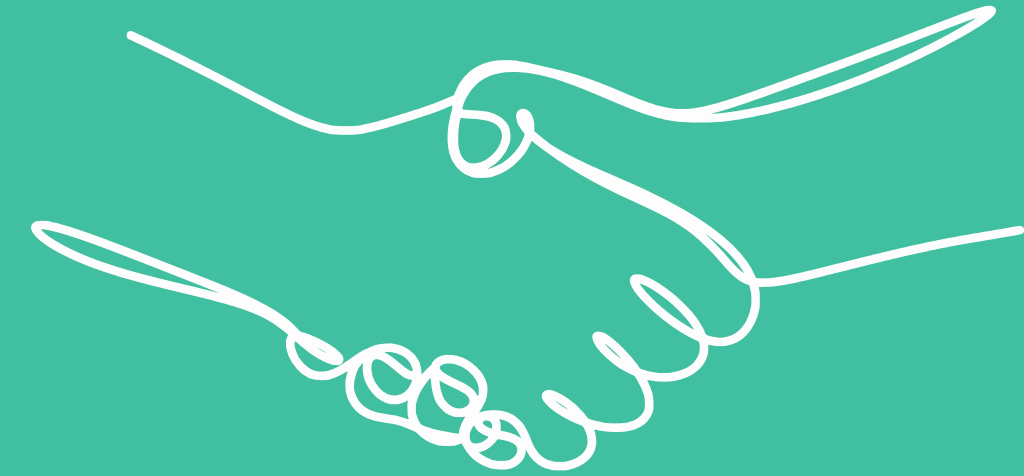


BUSINESS BUY-OUT & SUCCESSION

Once you have been with us for over 3 years, we can offer a buyout and succession package using a simple formula based on your trading history and implement a staggered buyout; 45% of the average 3-year turnover, divided and paid out over 3 years.

If you'd like to continue working during your buy-out, we will agree a separate fee for your efforts and any new business added will be valued at an extra 15% per year earned.

We'll give you, the business owner, real capital value for all your years of hard work.



EXAMPLE:

A sole trader has been with us for 6 years and is now ready to retire. Their average turnover in the past 3 years is £225,000. We will apply a value of 45%, paid out over a period of 3 years.

**Minimum buy-out value
= £101,250***

**Subject to a minimum revenue agreement.*

BUILDING ADDED **VALUE** INTO YOUR BUSINESS

Our buy-out and succession planning model goes further by offering the opportunity to build additional value into your business.

This includes access to **JLM Wealth**, allowing your business to become more than just a mortgage intermediary — it becomes a wider distribution channel.

By compliantly signposting clients' broader advice needs to a trusted IFA, you'll generate passive income **and** increase the capital value of your business.

In addition to “buying” your mortgage book of business, we will also buy your JLM Wealth clients at 4x your wealth income over the same 3-year period.

Plus, if your book on wealth and mortgages grow - we'll pay you an extra 15% on both.



EXAMPLE:

Our sole trader has referred clients to JLM Wealth, totalling £4,600,000 of funds under management. Over two years this has generated an income of £14,490. Adding £57,960 to the value of their mortgage business buy-out.

* Based on 15 successful referrals over a two-year period, with average pension size of £300k.

Minimum buy-out value
= £159,210*

*Subject to a minimum revenue agreement.



LENDERS & MARKET-LEADING PROCURATION FEES

LENDER ACCESS:

Whole of market lender panel including; Mortgage club exclusives, private banks, direct to intermediary lenders, and specialist lenders

UNLIMITED ACCESS & INTERNATIONAL OPTIONS:

Unlimited access to all regulated providers including private banks, plus international providers *(subject to approval)*

ENHANCED PROCURATION FEES:

Enhanced procurement fees through mortgage club partners

LIFE & PROTECTION COMMISSIONS:

Life & Protection payment route via Paradigm Partners *(offering some of the most competitive premiums and commission rates in the industry — without loading premiums)*

FLEXIBLE COMMISSION STRUCTURES:

Commission payment available on both **indemnity and non-indemnity** basis *(larger premiums subject to compliance approval)*

FULL NOVATION SUPPORT:

Full novation available *(subject to status)*

“Any compliance questions and I just have to pick up the phone. The support I receive is second to none.”

Rob Simpson, Director - Simpson Mortgage Services



NETWORK FEES

Our fee structure is transparent, with no hidden fees on top.

Our average advisor charge is 11.5%.

Included in this fee:

- PI costs and FCA/FSCS/FOS contributions*
- Adviser Authorisation
- Sourcing Licences
- Affordability Calculators
- Adviser CRM licence

**based on current rates*

Additional pay per use fees:

- Credit, IDV and AVM checks
- Administrator CRM licences

“They have been a great support in generating new business, getting exclusive products and increased procurement fees for all advisers in the network.”

Lee Kitching, Director -
Independent Mortgage People

OUR AIMS

At JLM Mortgage Network, our goal is simple:

To help you unlock the full value of your business with end-to-end support — built on strategic partnerships, practical tools, and long-term planning.

OUR VALUES:

Our values guide our decision making, shape our culture and create purpose.

- **Integrity** – Apply honesty and sound morals to every aspect of our business.
- **Security** – Deliver robust compliance to support stability and growth.
- **Prosperity** – Create solutions that add short- and long-term value.



OUR GROUP DIRECTORS

After extensive experience working in the Financial Services industry, **Sebastian Murphy** and **Rory Joseph** founded JLM in 2002. Both continue to advise their personal clients, collectively arranging over 600 mortgages per year.

“Having access to the director’s and owners of the network is unheard of. At JLM, the senior management team are always pleased to hear from you and will do whatever they can to help you.” Jonathan Murphy, RI - JLM Mortgage Services

CONTACT US

Every journey starts with a first step.

If you're interested in further details and how JLM can support your business goals, please get in touch.

All enquiries will be treated in confidence.

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**MORE THAN
JUST A
NETWORK**