



# JULIAN HARRIS

## Julian Harris Adviser Networks

Julian Harris Financial Consultants and Julian Harris Mortgages Ltd have over 25 years of experience in providing highly competitive, professional and completely independent network adviser services, authorised and regulated by the Financial Conduct Authority.

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## About Julian Harris Adviser Networks

**Julian Harris Adviser Networks have been providing independent, whole of market authorisation, compliance, training and systems support since 1992.**

**Our services are available to IFAs, Mortgage and Insurance Advisers, either as members of our Network, or as a support service for them to be Directly Authorised with the FCA.**

The Julian Harris Networks utilise modern technology to provide comprehensive, efficient and simple-to-use services. With our personal guidance, even technophobes will find it easy to use. Our remote use of technology saves the need to travel to training venues, etc.

To give independent, *whole of market* advice is a core ethos of ours. Members of our networks recommend products selected from the whole marketplace, which enables them to give customers the *best* advice.

We have low charges and no “loaded premiums”.

*Are you dissatisfied with your current network?*

*Are you a newly qualified Adviser and not yet authorised?*

*Tied to one company?*

*Want to be a regulated Appointed Introducer Representative?*

*Want to set up your own firm?*

## Our offering

The Julian Harris Networks offer a range of options to ensure that we can offer you exactly what you are looking for.

You will be able to expand your own client bank and business whilst receiving high initial and renewal commission on a self-employed/ Limited company basis.

We do all we can to help ensure that you comply with regulatory and other requirements, whilst allowing you to have the freedom to run your own business. We can help you to take on advisers within your practice, should you wish to.

We also offer regulated Introducer Appointed Representative status and mentoring for advisers without experience or a long gap in their experience. An Introducer AR has a formal regulated arrangement with us and can log into our systems 24/7 to see what commissions they have earned and the progress of cases etc. (subject to conditions and acceptance). They can disclose their status on their stationary if they wish.

Julian Harris holds optional quarterly meetings which provide training, presentations by industry providers and our Head of Compliance, and the opportunity to meet other network colleagues.

We provide options to suit you in respect of product selection, be it fully online interfaced or an offline functionality option.

Comprehensive assistance with product placement, including difficult to place mortgages, second charges, bridging and commercial mortgages, is also provided.

A network's financial security is vital. Julian Harris Adviser Networks have no overdraft, loans or credit cards and we own our Head Office.



## Join us

Joining us is quick and simple.

### Our Recruitment Process:

Complete short form at <http://intranet.julianharris.net/recruitment/>

It takes less than a minute.

You will then receive automated emails that guide you through the rest of the process.

Our experienced staff are on-hand to give you as much help and training as you need.

### The benefits of our Network:

- Low charges
- Risk management
- 100% file completeness checking (qualitative checks based on compliance quality evidenced)
- We take full responsibility for your compliance and T&C
- We handle any complaints
- Whole of market for everything and all available exclusives
- 2 year clawback with 8 protection providers (4 year clawback with the rest)
- No premium loadings
- Separate agencies for you with every provider
- Online commission account updated by Electronic Digital Interface (EDI) from product providers and accessible 24/7
- Payment to you every Friday
- Lead generation programmes
- Special offer retention rates on sizeable renewal commission and renewal commission protection, if you wish to retire

## Services

With our direction, your business will be kept within the regulatory guidelines. You will be provided with file checks, documentation and tools that you 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. In contrast, with direct authorisation and membership with other networks, you would receive periodic compliance visits where they will take punitive action if they do not like what they see.

## Regulatory & Compliance

- Professional Indemnity Insurance (PII) with very low excess compared with other networks.
- Assistance with completion of FCA forms and setting up new agencies or transferring existing agencies.
- 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.



## Business development

At Julian Harris we emphasise independence and freedom to manage your own business, with a firm support system running in parallel. Our business support offerings include:

- Assistance with leaving other networks and managing renewal commission
- New business administration and commission processing
- Optional quarterly training meetings
- Management consultancy/business development advice
- Telephone technical helpline
- Weekly commission payments direct to your bank account
- Electronic storage and archiving of client files - an efficient paperless system
- 2 year indemnity commission claw back period with 10 insurance companies
- Access to our intranet - which provides admin efficiency as you can manage documents, access information and training logs, etc.



## ■ Charges and fees

### **Mortgage Adviser**

#### *NO MONTHLY FEES*

15% of gross commission/procurement fees received, inclusive of PI insurance. The 15% rate will reduce to 10% on the excess above £40,000 net commission per adviser each year. We have recently introduced a “low productivity rate”, but this only affects advisers that produce less than £2,250 gross of commission in a quarter. The network retention for the following quarter would then be 30%. Plus all services outlined in the Services section. We do not take anything from your Broker Fees.

### **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 31st March each year. This is inclusive of PI insurance, plus all services outlined in the Services section. £95 monthly fee (not payable for first 3 months of authorisation).

### **Introducer Fee**

Refer any IFA/Mortgage Adviser to join our network and receive £250 per MA and £500 per IFA (paid when first piece of business received).

### **Julian Harris progression to IFA status Scheme**

We provide full support & assistance for you to progress to IFA status if desired.

# JULIAN HARRIS

For enquiries or assistance with your application please contact our Head Office:

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Important Notice This brochure is intended solely for professional use and not for use with customers.

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.