



**CORNERSTONE**  
NETWORK

## A NETWORK LIKE NO OTHER

A true partnership that will positively impact your business, customers, and future income potential.




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The Cornerstone Network is a trading style of Cornerstone Finance Group Ltd registered in England & Wales No. 08458702. Cornerstone Finance Group Ltd is authorised and regulated by The Financial Conduct Authority No.767202





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# THE **FUTURE** OF MORTGAGE ADVICE

Whether you're an experienced Mortgage & Protection business (AR) looking to move networks, or a Registered Individual (RI) seeking a new home, we not only support you in delivering a comprehensive and compliant service but also offer you the potential to earn more.

## **PART OF THE CORNERSTONE FINANCE GROUP**

By joining The Cornerstone Network, you'll become part of the Cornerstone Finance Group. This will give you access to our full range of financial services, enabling you to broaden your offering and unlock significant revenue opportunities.



## **STRONG RELATIONSHIPS POWERED BY TECHNOLOGY**

At Cornerstone Finance Group, building strong relationships is at the heart of everything we do. As part of The Cornerstone Network, we provide the perfect blend of personal support and cutting-edge technology to help you succeed. What you'll receive:

- Expert compliance support
- Face-to-face meetings when needed
- Ongoing product training
- An open-door policy
- A Dedicated Relationship Manager
- Help Desks
- Business Support Officers
- End-to-End CRM System
- 360° Feedback System

## **FLEXIBLE PRICING**

We offer a unique flexible pricing model, where you get to choose between two structures: our zero-fee model and our performance model. This gives you the ultimate flexibility for you and your business.

**“**  
**THE NETWORK GIVES ME THE CONFIDENCE AND SUPPORT I REQUIRE TO PROVIDE MY CLIENTS WITH THE BEST POSSIBLE ADVICE.**



Mike Powell  
Mike Powell Mortgages Ltd

# THE POWER OF PARTNERSHIP



## RELATIONSHIP SUPPORT

At the Cornerstone Network, we provide 'live' compliance checks on all cases submitted. Advisers receive relevant and clear feedback within 24 hours, ensuring that both your clients and your business are always protected.

This safety net offers security for advisers without causing unnecessary delays in casework. Your cases will consistently meet the required standards, and we'll highlight any missed sales or referral opportunities. The Cornerstone Network ensures the right outcomes for your customers while providing peace of mind for advisers.

Beyond compliance, our team employs a proactive contact strategy designed to support network members in capitalising on opportunities and addressing emerging challenges.

“

“The best networks we work with (and Cornerstone is one of the best) wrap their own unique and compelling proposition(s) around the strengths of their partners. From an Acre point of view this ensures that Cornerstone benefits from the continued development of a market leading platform but that the network proposition is always greater than the sum of its parts.”

- Robin Hyndley, Acre

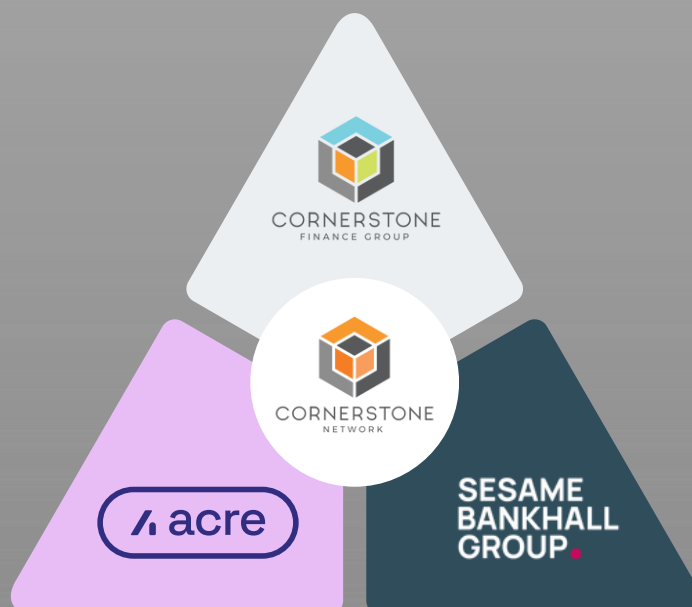
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“

“Our aim is to be a proactive partner for advisory firms and our successful strategic relationship with Cornerstone is a shining example of this. We're proud of the partnership we have forged, which has helped Cornerstone to expand its range of valuable services and support for advisers and open-up new relationships with lenders and providers. Cornerstone has flourished, and I fully expect this growth to continue as we work together and roll-out exciting new initiatives. At the forefront of this is our new strengthened technology proposition available through Acre, offering advisers an integrated and easy to use platform that gives them a one-stop-shop for all their mortgage and protection business and an enhanced experience, enabling them to better serve their customers”

- Richard Harrison, CEO at Sesame Bankhall Group

”



The Cornerstone Network maximises the value created by the Cornerstone Finance Group, Sesame Bankhall Group, and Acre partnership.



# TECHNOLOGY ENABLED ENGAGEMENT

**Dianne Russell** Lead

|             |                   |
|-------------|-------------------|
| Case type   | First time buyer  |
| Advisor     | Darlene Robertson |
| Loan amount | £250,000          |
| Address     | 37 Scott Avenue   |

🕒 15 days in stage 📧 1 reminder

**Upcoming events**

📅 09:00 - 10:00  
Protection review call with Rosalie P.

📅 16:00 - 17:30  
Chase BDMs

**Reminders due today**

☑️ Protection review for Gary S.  
Gary Sandhurst • 11:00

☑️ Remortgage 6 month reminder  
Cameron Rogers

## **SOFTWARE**

All-in-one Mortgage and Protection Platform



- 1** Cutting-edge technology = a CRM leading the way in the adviser/client journey within the mortgage and protection market.
- 2** Let the data work for you = automated information on clients and properties.
- 3** Spend less time on casework and more time engaging with clients.
- 4** A client portal designed to help you build and maintain those all-important client relationships.

## BESPOKE DIGITAL SOLUTIONS DESIGNED AROUND YOU

**1**

Monthly MI Pack

Cornerstone Insider Resource Center

**2**

**3**

Digitally Enabled Feedback System

# MULTIPLE **INCOME** STREAMS

## SEAMLESS OPPORTUNITIES

When you join The Cornerstone Network, you become part of the Cornerstone Finance Group, giving you access to five key financial services areas, all under one roof.

You'll earn commission on each type of business you introduce to the Group that moves through to completion, from commercial insurance to pensions and protection.

What's more, each time your client uses another Cornerstone service, you'll earn additional commission. For example, if you introduce a commercial client who also takes advantage of our commercial insurance, you'll be paid for both introductions.

It's a simple, rewarding way to expand your business opportunities and income potential.

## ALL OF YOUR COMMISSIONS IN ONE PLACE

At Cornerstone Finance Group, we simplify commission management. Whether you're introducing commercial finance, commercial insurance, or protection, all your payments come from one central accounts team.

With our user-friendly online portal, you can effortlessly track and manage your payouts in one convenient location, giving you peace of mind and complete control.



**IN JUST 7 MONTHS AFTER  
JOINING, I ACCOMPLISHED  
MY EARNING TARGET FOR  
THE ENTIRE YEAR.**



Julius Peralta  
JMP Mortgage and Protection LTD

## REFERRAL SUCCESS STORIES

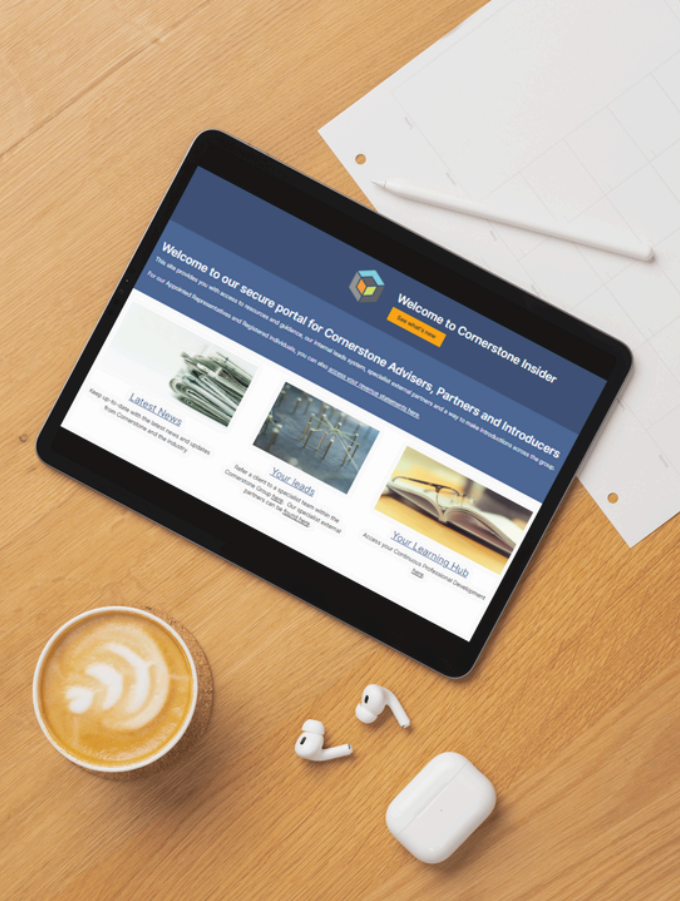
**Type:** Bridging Finance  
**Property Value:** £3.5m  
**Bridge Loan:** £1M  
**Commission:** £6k

Refinancing it to a £1.2M term debt secured another £6k in commission.

**Type:** Commercial Investment Purchase  
**Property Value:** £3.1M  
**Commercial Loan:** 1.55M  
**Commission:** Over £8k

A challenging proposition that required multiple interactions with the underwriting team.





## REFERRAL PORTAL

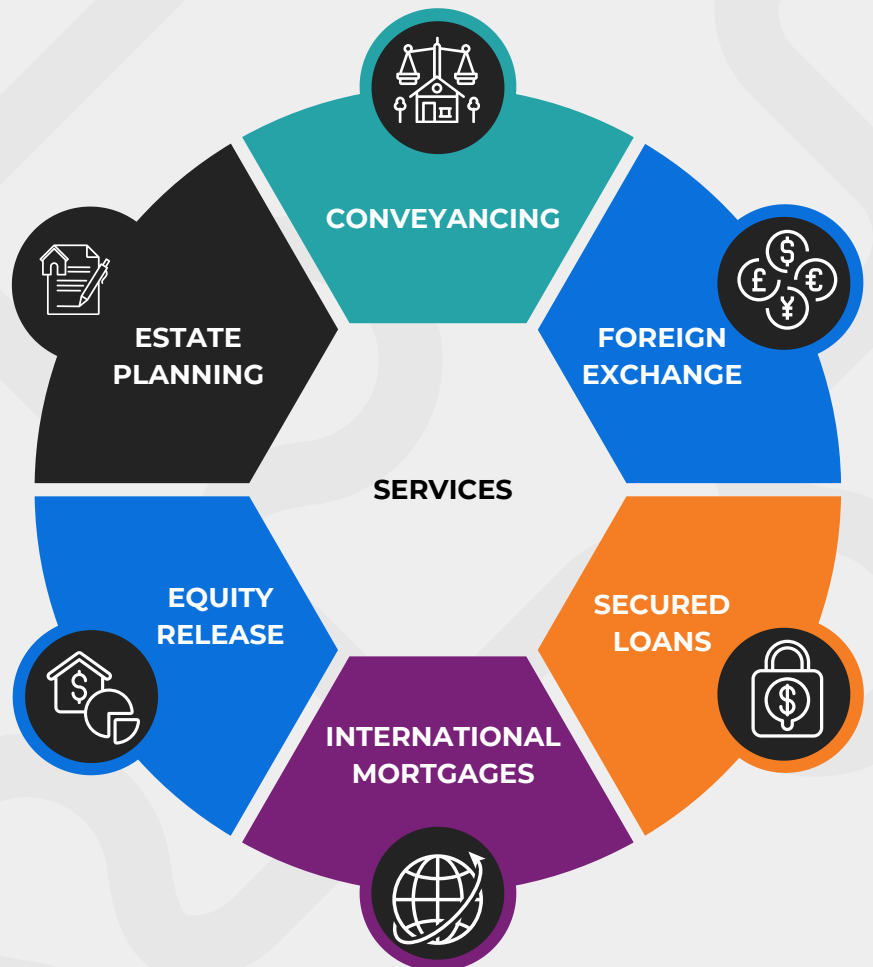
A simple referral process built within the Cornerstone Insider Portal.

By leveraging the Group's specialised areas, you can broaden the range of customer needs you can fulfill, enhance customer retention, and diversify your revenue streams.

Your client remains yours at all times, and we will keep you updated through the portal.

## STRATEGIC PARTNERSHIPS

Alongside the Cornerstone Finance Group businesses, we have established key strategic partnerships to ensure your clients receive the support they need. These partnerships cover:



# FLEXIBLE PRICING

We offer a unique flexible pricing model, where you get to choose between two different pricing structures, providing ultimate flexibility for you and your business.

£0

## ZERO FEE MODEL

- ✓ No monthly fixed fees for 12 months
- ✓ 20% retention on all commissions
- ✓ Appointed representatives retain 100% of broker fees
- ✓ No P.I. charge
- ✓ No charge for sourcing systems
- ✓ Minimum turnover per RI/adviser £50,000
- ✓ 10% of all indemnity protection commission earned held in a clawback pot
- ✓ Full access to the group income builder referral programme
- ✓ Credit checks/AML/PEP completed through the ACRE Software at no extra charge
- ✓ All compliance support needed to attain and retain Competent Adviser Status (CAS)
- ✓ Normal level of file checking free of charge
- ✓ Quarterly business builder 1-1 with AR principals (optional)

£100

## PERFORMANCE MODEL

- ✓ £100 Monthly fixed fee per adviser
- ✓ Retention rates – charged on all mortgages
- ✓ Proc, protection commission & GI Retention rates starting at 15% and reducing with proof of turnover & quality
- ✓ Above £700,000 terms on request
- ✓ AR/advisers retain 100% of broker fees
- ✓ P.I. charged at 0.5% of turnover
- ✓ No charge for sourcing systems
- ✓ Minimum turnover per RI/adviser £50,000
- ✓ 10% of all indemnity protection commission earned held in a clawback pot
- ✓ Full access to the group income builder referral programme
- ✓ Credit checks/AML/PEP completed through the ACRE Software at no extra charge
- ✓ All compliance support needed to attain and retain Competent Adviser Status (CAS)
- ✓ Normal level of file checking free of charge
- ✓ Quarterly business builder 1-1 with AR principals (optional)



# MEET OUR TEAM



**Haydn Thomas**  
Group CEO



**Phil Emanuel**  
Director of Network Growth



**Chris Caulfield-Jones**  
Group Director of Risk and Compliance



**Paul Morgan**  
Head of Protection



**Graeme Lewis**  
Head of Network Engagement



**Hannah Lister**  
Team Leader (Network Engagement & Compliance)



**Jonathan Needham**  
Business Development Director



**Andrew Needham**  
Business Development Manager



**Milo Moran**  
Network Officer



CORNERSTONE  
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JOIN THE  
**CORNERSTONE NETWORK**

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