



pecunia

PARTNERSHIP PROGRAMME

from

equity&general
planning for life



A Smarter Way for Mortgage Brokers to Build Long-Term Value

Extend today's advice into tomorrow's wealth

As a trusted mortgage adviser, you play a central role in helping clients buy, refinance, and protect their homes and businesses. You are often the first professional clients turn to when making major financial decisions.

At Equity & General (E&G), we help mortgage brokers build on that trust – transforming transactional relationships into long-term value, without adding regulatory burden, operational complexity, or upfront cost.



A Partnership Model – Not a Typical IFA Introduction

This is not a traditional introducer arrangement where value ends with a referral fee.

It is a collaborative partnership designed to keep you at the centre of the client relationship while enabling you to participate in the long-term value created through wealth advice.

Your clients receive access to expert, fully independent advice across:

- Pensions
- Investments
- Estate and intergenerational planning

All delivered by E&G under our FCA authorisation.





What Makes This Different

Historically, mortgage broking has been highly transactional. Even the most successful firms often generate limited intrinsic business value beyond short-term income.

Our model changes that.

By partnering with E&G, you can:

- Continue placing mortgage business on comparable terms through E&G, with the option to remain with your existing network should that better suit your model
- Offer investment and pension advice to your clients without becoming FCA authorised yourself
- Share in the long-term value of Assets Under Management (AUM) generated from your client base
- Create an additional income stream alongside your mortgage and protection revenues
- Build real mid to long-term capital value into your business

Importantly, all this is achieved without losing control of client relationships and without changing how you operate day to day.

Why This Matters in a Changing Mortgage Market

Mortgage brokers operate in an increasingly competitive and volatile environment. Interest rate movements, fluctuating lender appetite, aggressive product transfer pricing, and periods of customer inertia can all suppress transactional activity – even in well-run firms.

At the same time, advances in digital platforms and comparison technology continue to intensify competition and compress margins.

Partnering with E&G helps mitigate these pressures by:

- Reducing reliance on transaction-driven income alone
- Creating opportunities for new advice-led conversations when remortgaging activity slows
- Building enterprise value through AUM that is not dependent on market cycles or lender pricing
- Allowing you to remain competitive while diversifying revenue and future-proofing your business

In short, the partnership provides resilience – not just growth.





How It Works in Practice

- You introduce financial planning as a natural extension of mortgage advice
- E&G provides marketing support, advisers, systems, compliance, and administration
- Clients receive joined-up advice under a single, consistent service model
- You share in both the initial income generated and the long-term value of the AUM

Unlike traditional introducer models, value is created over time – not just at the point of sale.

Why Mortgage Brokers Are Joining E&G

- Mortgage brokers already have trusted access to clients at key life moments
- Most clients need pensions and investment advice but don't know where to turn
- AUM creates enterprise value that mortgage-only models cannot
- Our approach aligns interests between clients, partners, and advisers
- We help turn relationships into assets, not just transactions
- Optional opportunity for E&G to acquire your AUM and mortgage book at prevailing market value should you decide to exit in the future

A Partnership Built for the Long Term

E&G is building a modern wealth advisory group focused on continuity, alignment, and long-term value. Our partnership programmes are deliberately designed to protect clients first – while ensuring advisers and partners share fairly in the value created.

If you are looking to:

- Enhance your client offering
- Build a more valuable, resilient business
- And participate in real value creation

Let's Talk

If this structured, long-term partnership aligns with your firm's direction, we'd welcome the opportunity for an introductory conversation to explore how it could work for you and your clients.



pecunia

PARTNERSHIP PROGRAMME



equity&general
planning for life

2 Charterhouse Mews, London EC1M 6BB T: 020 8396 0486 E: info@eandgfs.com www.eandgfs.com

Equity & General Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered address: 2 Charterhouse Mews, London, EC1M 6BB. Registered in England and Wales no. 3314593.