



Frog Financial Management

Make the leap to a better life

Welcome...

...to a refreshing new outlook for the world of

Mortgages and more

Business Summary

Frog Financial Management are committed to providing high quality, customer-focused, mortgage and life protection sourcing services, to purchasers and owners of private residences.

We provide non-Financial Services Authority regulated insurances such as buildings and contents, accident, sickness and unemployment insurances ensuring our clients are suitably and adequately protected. We refer commercial and semi-commercial lending enquiries to Home of Choice preferred specialist suppliers, however we are unable to provide advice in this area.

Frog Financial Management is an Appointed Representative of Home of Choice Ltd which is authorised and regulated by the Financial Services Authority.

Management

All management functions within the business are carried out and overseen by the Principal of Frog Financial Management, Craig Scott, and a dedicated team of operations staff.

Products and Services

The core business of Frog Financial Management is to locate the most suitable mortgage, re-mortgage or life/mortgage protection products for our clients in a timely, cost-effective, competitive and compliant manner. We define 'best' as being the mortgage or protection package that fulfils the clients demands and needs.

In order for us to establish these requirements we use an extensive questionnaire as part of the client interview and we also explore the clients' present and future

borrowing or debt consolidation requirements.

Through the use of bespoke systems and due to our independent status we are able to provide immediate mortgage quotations from the 'whole of market' and life quotations from a panel of providers – thereby ensuring our clients receive the most suitable advice from the fullest range of products available. In providing these services we take care to ensure our client's ability to repay the loan is protected, by recommending suitable mortgage payment protection policies (where such provision is advisable and appropriate).

In addition, we are also able to offer other non-Financial Services Authority regulated insurance products where we feel this would be in the best interests of the client. All initial mortgage advice and

consultations provided by Frog Financial Management is freely provided to all clients.

The Market

A high proportion of home-owners (and nowadays many landlords) are paying more for their mortgage than they need to. Therefore, when we meet these people, we ensure these potential clients are aware of their circumstances and the options available to them and recommend the appropriate product for their needs.

Since the advent of readily available information via the internet, people are able to source mortgage and related protection products. However, it is our view a little knowledge is a potentially dangerous thing!

There are many areas for consideration when deciding on what is the most suitable mortgage product. Mortgage advisors have specific qualifications and considerable experience for recommending the most suitable mortgage product. Against the backdrop of the client's specific financial demands and needs, many additional factors must be considered such as; rate of inflation, the direction of the Bank of England base rate and many

other economic indicators. Clients of Frog Financial Management will have all the processes and options fully explained to them, therefore options we recommend will be clearly understood. We conduct our research from the entire mortgage marketplace and also have access to products which are exclusive to mortgage advisors.

As a consequence, we ensure our clients are always presented with the most suitable mortgage product available.

Our resolve is to assist, wherever possible, to find the most appropriate and

cost-effective solution.

To this end, we have relationships with specialist lenders – these relationships enable us to offer suitable mortgages to almost anybody – regardless of their credit history.

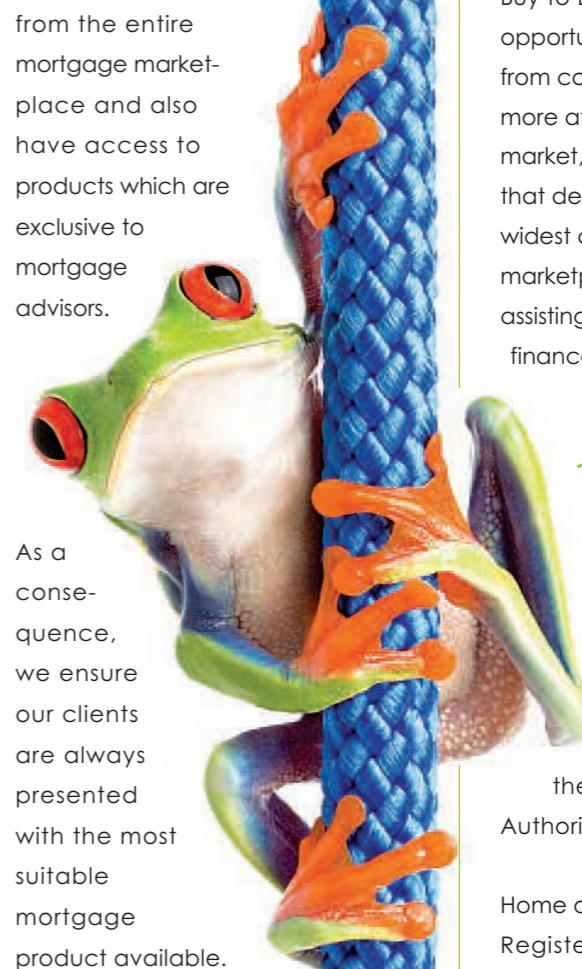
The growing demand for the purchase and re-financing of Buy-to-Let properties affords opportunities for clients to move from costly bank loans into the more affordable mortgage market, again we aim to meet that demand by offering the widest choice possible within the marketplace. (We specialise in assisting landlords to develop and finance their property portfolios.)

Authorisations

Frog Financial Management is an appointed representative of Home of Choice Ltd which is authorised and regulated by the Financial Services Authority (FSA).

Home of Choice Ltd is a Registered Company (Registration Number 03156922).

The registered address of Home of Choice is 25 Harley Street, London, W1G 9BR.



Exclusive Services from Frog Financial Management

Frog Financial Management is licensed under the provisions of:

- Data Protection Act, Data Protection Register number: Z9943660
- Consumer Credit Act, Licence number: 617192
- Financial Services Authority, Registration number: 483434

The Company prides itself on its independent status, and as such we are able to offer 'whole of market' services in order to obtain access to products from the whole market.

The Aims of Frog Financial Management

- To provide a quality, customer-focused service to mortgage borrowers.
- As a completely independent mortgage

intermediary, we provide full advice and recommendation to clients so they are in a position to make an informed choice about their mortgage needs.

- The company aims to place mortgages with suitable lenders based on the clients' requirements and throughout the whole process we liaise with clients, lenders, solicitors and insurance companies until satisfactory completion of services provided.

Commitment

Frog Financial Management will:

- Source suitable mortgage and life products based on client demands and needs.
- Deal with lenders and other intermediaries regarding a client's application.

- Liaise with suitable insurance companies when required.

- Ensure compliance to all Financial Services Authority requirements.

- Treat customers fairly inline with Financial Services Authority guidelines.

- Advise clients on the different mortgage products and recommend products based on clients demands and needs.

- Provide customer care and support throughout the mortgage term.

- Advise clients on mortgage protection and general insurance.

- Organise and administer initial client applications, all relevant and required documentation.

- Ensure both Selling Agents and clients are updated on a regular basis.

“As a completely independent mortgage intermediary, we provide full advice and recommendation to clients so they are in a position to make an informed choice about their mortgage needs”

The Mortgage Elimination Procedure

Is a programme that Frog Financial Management has developed for its clients, using years of experience.

When buying property people enter into a mortgage contract; often clients feel this is like getting onto a treadmill, where they run and run and run for 25 years or more.

When clients get onto the 'mortgage treadmill' they begin to run and run and run. When interest rates go up people find it harder to run uphill, conversely when interest rates come down people find it easier running downhill, nevertheless they are still always running.

The Mortgage Elimination Procedure was created with the aim that our clients would potentially pay their mortgages off early and more efficiently than otherwise would be normal.

Experience has shown us that if our clients follow The Mortgage

Elimination Procedure they are able to typically reduce the term of their mortgage by between two and six years. If you translate this time-saving into monetary values it represents a substantial financial saving for the client.

When Frog Financial Management arranges and plans our client's mortgages we research from the whole marketplace and therefore obtain the most competitive product in line with our client's aims and objectives.

Frog Financial Management differentiates itself from the competition by being able to offer The Mortgage Elimination Procedure to its clients. This demonstrates we have our client's best interests at heart by concentrating on the broader picture, which is to eliminate our client's mortgage debt as quickly as possible.

The Protection Procedure

Is an on-going programme where Frog Financial Management

ensures that our clients are not left financially exposed should they die, lose their income or become ill or disabled.

Many clients we meet have taken action to protect themselves against some of the dangers outlined above, however these plans are either too expensive or have not been set up or structured correctly.

As clients' circumstances change from being a single person to becoming married and typically thereafter to parenthood, requirements and objectives change. Through this period it is vital therefore a clients protection portfolio mirrors these changing circumstances.

As part of The Protection Procedure Frog Financial Management ensures the following benefits are realised for their clients:

- Clients homes are protected in the event of death or critical illness.
- Families are able to maintain



The ultimate aim of The Protection Procedure is to ensure clients of Frog Financial Management are adequately protected against areas that are likely to damage their current and future wealth

their lifestyle in the event of an untimely death.

- Provide an on-going monthly benefit in the event of ill health or disability.
- Protect against accident, sickness or redundancy.
- Ensure any award payments made are outside of the estate and therefore free from inheritance tax liability, through the effective and appropriate use of trusts.

The ultimate aim of The Protection Procedure is to ensure that clients of Frog Financial Management are protected against areas that are likely to damage their current and future wealth.

Why not contact us for a no-obligation review of your protection circumstances?

The Estate Organisation and Preservation Process

Is a programme created and managed for Frog Financial Management by a preferred specialist supplier specifically for

its clients so that any potential inheritance tax (IHT) liability can be legally mitigated and hopefully avoided all together.

With the increase in property prices, especially in the South East of England, people's primary residence alone can create a liability for IHT. Even so, most people have still not implemented simple and effective procedures to mitigate their IHT liability, such as:

- The drafting of your Last Will and Testament.
- The effective use of Trusts.
- Ensuring a couple both take advantage of their nil rate tax band allowance.
- Deed of severance on all properties held.
- Lasting power of attorneys.

The Estate Organisation and Preservation Process allows for peoples accumulated wealth to be passed down through the generations in a tax-efficient manner, and protects this wealth in the event

of re-marriage, divorce or even bankruptcy. This is done with the effective use of trusts. Trusts have been in use in England since Richard the Lionheart.

The rich and the wealthy have been using trusts to great effect for generations in order to preserve their assets and ensure they pass this accumulated wealth down to their families.

The Estate Organisation and Preservation Process can also, based upon current legislation, go some way to protecting clients assets in the area of long term care. This is a growing problem for many people, as we are all now living much longer than at any time in history.

Our preferred specialist supplier has extensive, simple to understand, documentation available for clients explaining these procedures. Please ask Frog Financial Management to

walk you through every aspect of all the processes involved.



The Extensive Range of Products and Services from Frog Financial Management

Mortgages

- House purchase
- First time buyer
- Re-mortgage
- Further advances
- 95% mortgages
- Buy-to-Lets
- Investment property
- Holiday homes*
- Commercial mortgages*

Loans

- Unsecured lending †
- Secured lending*

General Insurance

- Buildings and contents
- Car †
- Holiday †

* Available on a referral basis through Home of Choice preferred partner.

† Available on a referral basis through preferred partners of Frog Financial Management.

Personal Insurances and Protection

- Life protection
- Critical illness protection
- Family protection
- Personal accident, sickness and unemployment protection for employed and self-employed

Will Writing, Inheritance Tax and Estate Planning*

- Individual wills
- Mirror wills
- Family trusts
- Pension death-in-service trusts
- Interest in possession family trusts
- Split trusts
- Family gift trusts
- Tax and estate planning
- Probate solutions

Other Services

- Conveyancing*
- Home Information Packs*
- Credit health check
- Debt consolidation

Investments †

- Personal pensions
- Pension transfers
- Bonds
- Unit trusts
- Cash and investment ISA's

International Services*

- International Mortgages
- Off-plan properties
- Investment properties
- Plots of land
- Construction
- Holiday rental
- House maintenance

We don't normally charge a broker fee; should a fee be charged it will typically be £495, payable on application. However it could be as much as 2% of the loan amount, with the balance payable on completion. The precise amount will depend on your circumstances.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER DEBT SECURED AGAINST IT.

Some products and services listed in this brochure are not regulated by the Financial Services Authority.

Frog Financial Management knows that unless we are fully committed to our clients, we will not retain their loyalty and they will be unlikely to recommend us to their friends and family.



Our Mission Statement to our Clients

- We truly know our clients' circumstance before we attempt to advise them and we have controls in place to evidence this.
- Clients are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- We disclose all remuneration to clients accurately including money that is paid to introducers or third parties.
- We have controls in place to demonstrate that our clients can afford our recommendations both now and in the future.
- We react positively to criticism – forwarding complaints promptly to our network and have an open mind to suggestions of improvement.

- We advertise our services in a way that is clear, fair and not misleading.
- Clients can be confident that they are dealing with a business where the fair treatment of clients is central to our corporate culture.
- Our client Fact Finds must contain all the necessary information about our client.
- Where our clients receive advice, the advice is suitable and takes account of their circumstances.
- Clients are provided with products and associated services which perform as we have led our clients to expect, and are both of an acceptable standard.
- We make sure clients understand the consequences of interest-only mortgages and only recommend

them after identifying that the client has robust mortgage repayment strategies in place.

- Clients do not face unreasonable post-sale barriers imposed by Frog Financial Management to change product, switch provider, submit a claim or make a complaint.
- We take our relationship with you, our client, very seriously and value your feedback, comments, and ideas. If you have any feedback about your latest interaction with our business or about Frog Financial Management in general, please let us know.
- My contact information is:
Craig Scott, Principal
craig@frog-financial.co.uk
Mobile: 07894 143474
Office: 01923 718881

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