

# Press Release

20/2/2009

## IT PAYS YOU TO DO BUSINESS WITH KIM

Telford based Independent Financial Adviser, K A LINCOLN INVESTMENTS, re-launch their mortgage service today which they claim offers the public 'truly impartial' mortgage advice.

The firm's mission since 2004 has been to re-establish confidence in an industry where commission driven advice has led to the sale of unsuitable products to people who did not fully understand the implications of the advice they were given.

Kim Andrew Lincoln, the firm's founder and Managing Director - who has worked locally as a financial adviser since 1993 - said: "I have made sure that the service we provide operates entirely in the client's best interests. We have achieved this by turning the way people normally pay for mortgage advice on its head".

He explained that most broker firms charge clients a fee - either a set amount or a percentage of the loan- and keep the commission that the lender pays them for arranging the mortgage. Others operate on a fee plus commission, while a decreasing number work on commission alone.

But as some lenders pay more commission than others, advisers can be tempted to place mortgages with lenders who pay the highest commission but do not necessarily offer the clients the best mortgage terms.

Kim argues that his 'Fixed Fee & Commission Back' system eliminates this potential for commission driven advice, because in return for a modest fixed fee, all the commission his firm receives is paid to the client.

Another benefit is that the 'Fixed Fee' of £499 can be added to the loan - to spread the cost - but the 'Commission Back' is paid to the client as a lump sum.

The amount of commission the client receives back depends on the lender used and the type and size of mortgage, but could easily run into four figures. If the commission exceeds the fee, clients literally profit from the service

Kim says that the average lender commission rate is 0.35% of the mortgage/ remortgage amount. So clients who require loans of £150,000 or more, will, in most cases, make a

profit from the 'Fixed Fee & Commission Back' scheme, which helps pay the other costs involved like the lenders arrangement fee.

The company only uses recycled paper and sponsors the 'Trees for Schools' project which it runs in partnership with the Shropshire branch of the International Tree Foundation.

For more information and details of the firms 'Safety First Strategy' for savings, investments and pensions visit the companies' new website [www.kalincolinvestments.co.uk](http://www.kalincolinvestments.co.uk) which opens for business on 28/2/2009.

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ON: 28/02/2009

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