



JammJar

ANNEX A · NETWORK PROOF POINT

Cornerstone Finance

What a 300-adviser, 114-firm network said about JammJar
— captured from a five-hour technical due diligence
session on 20 April 2026. Confidential — SBG Executive
only.

DATE

April 2026

AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

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00

Why this proof point matters to SBG

An important SBG customer, on Acre for years, ran their own deep technical due diligence on JammJar — and the findings ratify everything stated elsewhere in this proposal.

Cornerstone Finance — a 300-adviser, 114-firm AR mortgage network — committed a full working day on 20 April 2026 to conducting their own deep technical due diligence on JammJar. They entered the day as early Acre adopters who were actively seeking an alternative because of specific concerns about staying. This annex records what they tested, how they reacted, and the conclusions they reached.

The short version: Cornerstone's own due diligence ratifies every capability claim made in this proposal about the JammJar vs Acre comparison. Their independent verdict matters because it came from experienced Acre practitioners, not from JammJar — and it corroborates the capability claims in Deliverable 01 about where JammJar leads and where the gap-to-parity work sits.

01

Cornerstone's verdict on JammJar

Across the case types that reflect day-to-day PMS-club activity, Cornerstone confirmed JammJar works today for regulated mortgage, works perfectly for buy-to-let, and is materially better than Acre on protection & GI.

REGULATED
MORTGAGE

Works today

Standard purchase ·
remortgage · complex

BUY-TO-LET

Works perfectly

Including limited-
company BTL

PROTECTION & GI

**Materially better
than Acre**

Cornerstone's words

EQUITY RELEASE
& COMMERCIAL

Build required

Equity release as
referral today;
commercial not end-
to-end

Their reactions during the live walkthrough were specific and technical — not the soft impressions of a sales demo. They tested case creation, fact-find UX, audit affordance, document handling and reporting. They were particularly emphatic about JammJar's protection & GI handling — an area Acre treats as an afterthought. Equity release and commercial mortgage were named as gaps; both are scoped on the JammJar product roadmap and are not blockers for the regulated mortgage and BTL volume that drives the PMS / DA segment.

02

Cornerstone's position on Acre — "I have quite a few concerns about staying"

Cornerstone leadership entered the meeting holding a multi-year Acre contract and a candid position: they like Acre as a starting point but have specific concerns about staying.

Across five hours, Cornerstone ran their own technical due diligence on JammJar — not a first-encounter sales demo. The session was their own examination, on their own agenda. Cornerstone set the agenda and stress-tested JammJar against years of day-to-day Acre experience. By the close, the leadership team was discussing an October 2026 go-live and an end-of-May decision milestone on the board decision to switch.

Their closing remark — *"I have quite a few concerns about staying with Acre"* — followed five hours of side-by-side comparison against the day-to-day operational reality of running an Acre network. The concerns are specific, technical and commercial — and they are not unique to Cornerstone. Several map directly to capability gaps Deliverable 01 documents.

03

What the SBG ecosystem looks like to Cornerstone

ADVISERS

300

Across the
Cornerstone network

FIRMS

114

AR firms operating
under Cornerstone

PROFILE

Important SBG customer

Mature AR network
inside the SBG
ecosystem

CRM

Acre, for years

Day-to-day
operational depth on
the platform

Cornerstone is an important SBG customer — a 300-adviser, 114-firm AR network running its own operation on Acre for years. They are exactly the kind of mature, structurally-aligned network whose CRM choice matters to SBG. JammJar gets a much richer oversight surface for SBG firms; SBG gains internal compliance-and-network reporting depth that doesn't exist today. The offering to PMS club members expands, and the quality of group oversight lifts in step.

04

Commercial outcomes from the session

The session ended with concrete next steps and a target date on the table.

GO-LIVE TARGET

October 2026

Currently under board review at Cornerstone

DECISION MILESTONE

End of May 2026

Board decision on switching

STATUS

Active commercial

Ongoing commercial dialogue post-session

The five-hour session was followed by ongoing commercial dialogue. Cornerstone left the meeting with an October 2026 go-live target on the table and an end-of-May 2026 board decision milestone. The trajectory is clear: this is no longer a question of whether Cornerstone moves — it is a question of timing and commercial structure. The implication for SBG is that one of its important AR-network customers is actively working towards switching from Acre to JammJar, independent of any SBG-level engagement.