



Join us

We will help you create a profitable and successful mortgage broking business





We specialise in getting mortgage brokers to become successful and profitable quickly

- Mortgage Broking can be one of the most financially and personally rewarding businesses there is
- To achieve real and lasting success, you need the right tools and the right guidance
- Masters Broker Group has developed a mentoring and coaching mastery program to give you a competitive edge



Mario Borg is one of Australia's top Mortgage Brokers landing a spot on the MPA Top 100 list since 2006

Mario has a strong reputation within the industry and has taken home many industry awards





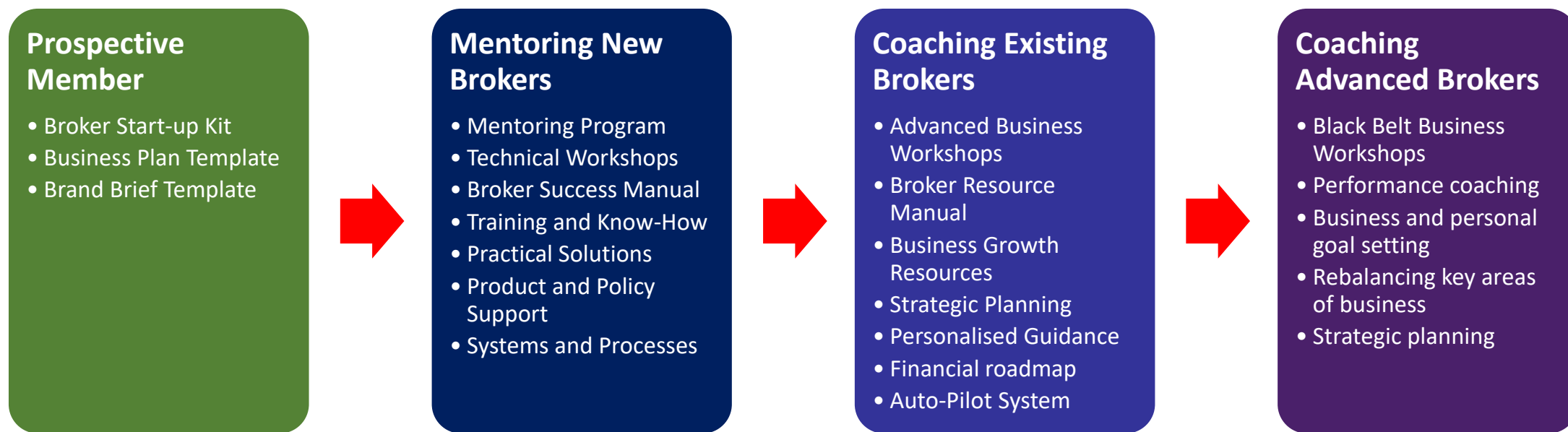
Andrew Tan has a proven track record of helping hundreds of mortgage brokers create and build highly successful mortgage broking businesses



Professional Pathway

Your pathway to success

Comprehensive mentoring and performance coaching to grow your mortgage broking business



What can you expect as a valued member of Masters Broker Group?

- Be inspired by someone who's been there before and propel your business to new heights – we have assisted many mortgage brokers in the industry
- You will learn skills and access action plans to implement into your own business
- You will be mentored and coached by highly experienced mortgage professionals who have achieved great heights as mortgage brokers

What can you expect as a valued member of Masters Broker Group?

- Benefit from a commission split that is amongst the highest in the industry: Our members receive 92% upfront and 92% trail – out of the 100% paid by the Lender
- You will become more efficient and productive, with tried and tested systems and processes
- Network with and learn from other successful mortgage professionals

What can you expect as a valued member of Masters Broker Group?

- Attend our workshops which include the following:
 - Best practice business templates
 - Business planning templates including our KPI scorecards
 - After Care program systems
 - Workflow management
 - Proven systems to enhance your business

What can you expect as a valued member of Masters Broker Group?

- Get help with your business decisions – you are not alone
- Enhance your professional abilities and skills
- Increase your revenues in a predictable, sustainable way
- We conduct regular reviews of your business performance – so your success is inevitable as we keep you accountable

MASTER CLASS Broker Success Manual

A manual for success

You get a manual packed
with technical information,
practical tips, and know-
how

Top Tips

- Do promote your seminar or event using Social Media
- Do use posters and different channels to advertise
- Leave plenty of time to promote and advertise your event
- Tell all your friends, family and referral partners that you are running this
- The overall goal is about getting more appointments for your event

Lender Cash-Back Rebates and Discounts

Check eligibility conditions on all these offers.

Lender	Cash-Back or Rebate	Application Submitted By	Comments
ANZ First Home Buyers	\$ 1,000.00	30/09/2020	FHB Conveyancing settle by 31 Dec 20
Refinance (1 Jun 2020)	\$ 1,200.00	31/08/2020	Loan \$150K - \$2
Refinance (1 Jun 2020)	\$ 3,000.00	31/08/2020	Loan \$250K+
Refinance	\$ 2,000.00	3/08/2020	Must settle
Refinance	\$ 2,500.00	28/08/2020	Must S
	Up to \$4,000	10/07/2020	M
	\$ 2,000.00		



Lender	Days to Full Assessment	Source
ANZ - Refinance	38	BDM Email
ANZ - Purchase	16	BDM Email
Teachers Mutual Bank	12	F&C Feedback
WBC - PAYG Only	12	Lender Website
WBC - Self Employed	11	Lender Website
CBA	10	Lender Website
Suncorp	10	Lender Website
MyState	8	Lender Website
Virgin Money	7	Broker Feedback
Auswide	6	F&C Feedback
NAB	6	Lender Website
ME Bank	5	Lender Website
AMP	4	Lender Website
Heritage	4	Lender Website
Bankwest	3	BDM Email
BoM/StG/BSA	3	Lender Website
BoQ	3	Broker Feedback
CHL-Select (Adelaide)	3	Lender Email
Citibank	3	BDM Email
La Trobe	3	BDM Email
CHL-Essentials (Advantage)	2	Lender Email
Firstmac	2	BDM Email
Gateway	2	Lender Website
ING	2	Lender Website
RESIMAC	2	Lender Website
CHL-Solutions (Pepper)	1	Lender Email
Macquarie Bank	1	BDM Email

Lender	Fully Assessed Pre-	Comments
AMP	YES	
ANZ	NO	Unless existing AM
Auswide	NO	
Bankwest	YES	Full assessment up
Bluestone	Maybe	Request from BDM.
BoQ	YES	
CBA	YES	Homeseker - One
CHL-Essentials (Advantage)	NO	Only checking Inco
CHL-Select (Adelaide)	YES	Must have all supp
CHL-Solutions (Pepper)	YES	
Bank	NO	
ac	YES	
	YES	
	NO	
	NO	

MASTERS
BROKER GROUP
Intelligent Mentoring

Lender	JobKeeper	Comments
AMP	NO	
ANZ	YES	ANZ can consider the application based on the applicant's 'pre-COVID-19 income
Auswide	NO	
Bankwest	NO	Per Email from Nick Dellis (BDM)
BoQ	YES	Lower of normal wage or job keeper payment and letter of confirmation from employer. Max 80% LVR
CBA	YES	Require letter from employer confirming clients will receive the \$1500/pt AND payslip. To 95% LVR.
CHL-Essentials (Advantage)	MAYBE	YES - Only if receiving a higher salary due to JobKeeper. Check policy. Otherwise NO.
CHL-Select (Adelaide)	YES	Lower of normal wage or JobKeeper payment. Letter from Employer required if Post-COVID-19 income to be used.
CHL-Solutions (Pepper)		
Citibank	NO	Per Email from Rose Natoli (BDM)
Firstmac		
Gateway	YES	Require letter from employer confirming clients will receive the \$1500/pt AND payslip
Heritage	YES	Check with BDM - as they will take the lower of \$1,500 or actual (pre COVID-19). Also must complete additional questionnaire.
	NO	
ME Bank	MAYBE	May consider case by case. Up to 80% LVR
	YES	Jobkeeper income treated as "PAYG Salary" with notes made identifying income as Jobkeeper
	YES	Need last 2x payslips showing JobKeeper income and 1x payslip before 16 Mar to confirm normal salary
	MAYBE	YES - Only if receiving a higher salary due to JobKeeper. Check policy. Otherwise NO.
	NO	May consider case by case.
	YES	Require letter from employer confirming clients will receive the \$1500/pt AND payslip. To 95% LVR.
	YES	Depending on the customer's circumstances
		Require letter from employer confirming clients will receive the \$1500/pt AND payslip. To 95% LVR.

Last Updated: 11 Jun 2020

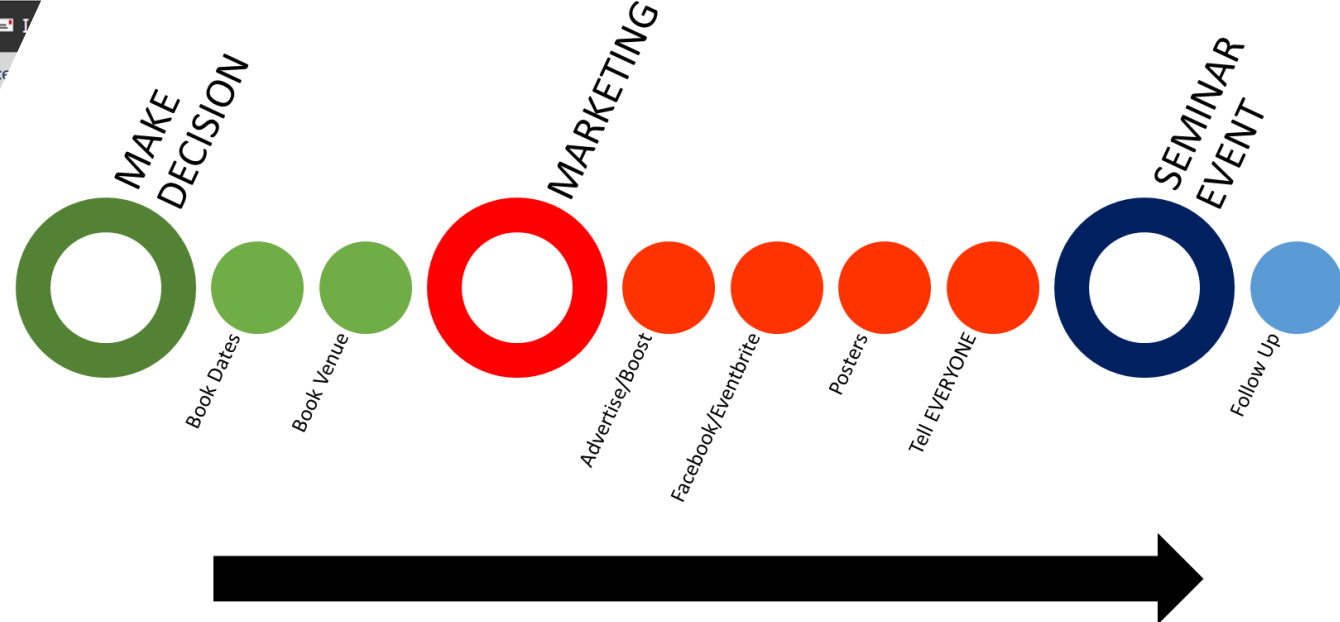
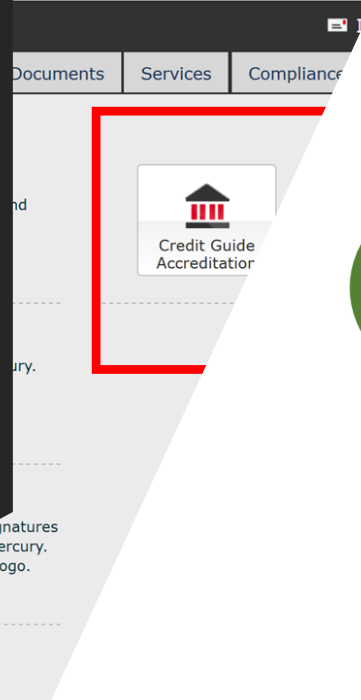
Industry Intelligence and Updates
– to give you that competitive edge



Workshops to hone your skills and knowledge

- ☐ Most powerful organ
- ☐ Difference between
- ☐ Your mood determin
- ☐ What do you want?
- ☐ What's holding you ba
- ☐ What are your fears?
- ☐ What's meaning to ne
- ☐ What are you proud

Reference Guides: Quick start your business



3

Annual Salary: \$40,950.00

Hourly Rate: \$35.0000

Pay Period From: 22/10/2018 To: 4/11/2018

GROSS PAY: \$2,519.13

Superannuation Fund: First State Super

NET PAY: \$1,973.00

DESCRIPTION	HOURS	CALC. RATE	AMOUNT	YTD	TYPE
Base Hourly	44.00	\$35.00	\$1,540.00	\$9,397.50	Wages
Ord Hrs x 1.15	6.50	\$40.25	\$261.63	\$1,831.41	Wages
Ord Hrs x 1.5	5.00	\$52.50	\$262.50	\$2,310.00	Wagr
Ord Hrs x 1.75	7.00	\$61.25	\$428.75	\$4,073.13	Wa
Overtime x 1.5	0.50	\$52.50	\$26.25	\$131.25	W
Personal Leave			\$0.00	\$332.50	
Holiday Leave Loading			\$0.00	\$373.62	
Holiday Pay			\$0.00	\$2,135.00	

Lenders may have different credit policies for Commissions and Bonus Payments

Pay Date	Pay Period	Classification		
25/07/2018	19/07/18-25/07/18	Sales Consultant		
Ind.Instrument				
The Vehicle Manufacturing, Repair, Services & Retail Award				
Description	Qty	Rate	Payment	Deduc
Auto Ord Time	38.000	22.36842	\$850.00	
Sunday	1.000	167.48	\$167.48	
New Commission			\$571.53	
Used Commission			\$55.03	
Sales Bonus			\$456.62	
Car Allowance			\$150.00	
PAYG Tax				\$63
CompulsorySuper	Equip Super9.5%			
Totals			\$2,250.66	\$63

\$1,612.00 013-915

YTD	Gross Pay	Totl Allowances	PAYG tax	Ann/L BalDay
	\$8,067.68	\$600.00	\$2,423.68-	8.63

Equip Super Member No [REDACTED]

Superannuation expected payment on or before 28/08/2018

Masters Broker Group - Members Only

Secret group

- About
- Discussion
- Chats
- Members
- Events
- Videos
- Photos
- Files
- Moderate group



Members Only Facebook:
To share ideas and experiences



Mario Borg Masters Broker Group - Members Only
8 March at 08:35 · 📷

If you get this concept, you're guaranteed to be successful in your mortgage broking business. The concept I refer to is... Delayed Gratification....!! The secret to ongoing (repeat) referrals is to bui



INVITE MEMBER S

+ Enter name or email address...

MEMBER S 29 members

Mercury Training:
for efficient loan submissions

General

Name: 2016-08 ELLIOT Purchase

Advisor: [Dropdown]

Admin: Andrew A-Koala [Dropdown]

Supervisor: Andrew A-Koala [Dropdown]

Opportunity Type: Home Loans [Dropdown]

Lead Source: [Dropdown]

Product and Security

Lender: Macquarie Bank [Dropdown]

Refinance Amount: \$307,000

Existing Amount: \$230,000

Security Value: \$680,000

Loan Value Ratio: 45.15%

LMI: \$0

Settlement Details

Transaction Type: Refinance [Dropdown]

Lender Reference: [Text]

ApplyOnline Id: [Text] [Update]

Finance Date: [Calendar]

Deposit Due Date: [Calendar]

Settlement Date: 09/12/2018 [Calendar] [Confirm]

Fixed Interest Rate: [Text]

Expiry: [Text]

Interest Only Expiry: [Text]

Categories

Edit [Text]

Weekly Activity Reports:

To keep you accountable



WEEKLY ACTIVITY REPORT

The purpose of this report is to help you better understand and better manage how you're tracking with activities that yield the best results. As the saying goes: *"You cannot manage what you do not know"*.

Please email your completed report to masterclass@mastersbrokergroup.com.au by midday each Monday. Remember this: the key to success is accountability.

Broker's Name:		Week Ending:
----------------	--	--------------

Activity	Answers
Settlements achieved during the week	New clients \$ Existing clients \$
Formal approvals achieved during the week	New clients \$ Existing clients \$
New applications lodged during the week	New clients \$ Existing clients \$
How many new leads (inquiries) did you receive during the week? (From your marketing activities, and from your Centres of Influence)	From marketing/other # From Clients & COIs #
Number of outbound prospecting calls made during the week, to New Prospects and to Settled Clients	To new prospects # To settled clients #
Number of outbound prospecting calls made during the week, to Prospective Referral Partners and to existing Centres of Influence	To new prospective referrers # To existing COIs #

to them on a topic that will make them come back to you!

Take the lead in getting the partnership up and running. You'll have to provide them with real leads, referrals and potential business before you can expect them to begin feeding you with opportunities.



In making cross referral partnerships work for you is remembering that they need referrals to quality prospects, just like you do. If you have a partner, help find him/her someone who can.

performance.com.au). Built using

Value Proposition

What is your business? What is your purpose, cause or belief that led you to believe in – and why you do what you do.

What do you offer? – And to whom?

What do you do? And what is a good customer for you? Having a clear idea about your ideal customer prospects confidence that you know your customers, and you know what is best to meet their needs. Know offer and the value you add.

3. What needs do you solve for your customers?

How are you better than other mortgage brokers? What differentiates you from the competition? What do customers say about you? Focus on the needs you fulfil.

What about the actual benefit you deliver

What actual benefits your mortgage broking service delivers to your customers? How do they reach their goals? What is the emotional payoff for your hands-on service when you are offering?

- To develop a telephone script that highlights the key results it delivers
- To create newsletters and blog posts to help publicise your business to customers, and also to retain your existing customers
- As a basis for your marketing campaign and in all your marketing materials, website, Facebook and LinkedIn profiles
- As the core message delivered in your customer proposals



You will start to see the benefits of interaction to your business.

And when using the process, it will be a customer quick to communicate a professional recommendation they had, and the right solutions to their problem.

The key point of the proposition: Your bank product service.

Brand Brief – For your logo and website

Your Company/Business Name	Your business name
Your Tagline	What will be your tagline?
Your Contact Details Mobile: Email:	Who will your designers contact if they have a question?
Your Contact Address	
Project description	What is required eg re-branding, co-branding?
Why did you create this business?	
List your services	What are your customers buying from you?
What is your value proposition?	Who are your main competitors? And how would you like to differentiate your business from them?
Target audience: Who are your customers?	Who are we trying to reach (current clients and target clients)? What are their needs? What do we want them to think about your business/offering?
Your brand personality	If your brand was a person what would it be like? <ul style="list-style-type: none">• Contemporary• Relaxed and friendly• Corporate• Conservative• Formal• Stylish and sophisticated• Young professional

Personalised coaching, advice, tools and templates: Achieve success systematically



Mortgage broking would definitely be in the 'too hard' basket if it weren't for Andrew and Mario.

I've settled 40 loans in the first 9 months [of starting my business] and enjoyed constant (all hours) support.

Can't thank you both enough.

**Stuart Murray,
Perceptive Finance**

When I started my business it was really important that I engaged the right mentoring company.

A friend suggested Masters Broker Group and I have never looked back.

Andrew and Mario have a wealth of experience both as mortgage brokers and business owners, and with their support and guidance I know my business will be a huge success.

I highly recommend Masters Broker Group.

**Nikki Berzin,
Cherry Lending and Finance**



I was a new broker to the industry and have Andrew Tan and Mario Borg as my mentors. I have nothing but high regard for them. They are professional, knowledgeable and always available.

They are the best in the business as they have already achieved great heights in the mortgage broking industry - which I hope to achieve through their guidance.

**Vinay Gehi,
Copper Finance**



I am so thankful to have Andrew Tan and Mario Borg with their wealth of experience and knowledge at my disposal which has provided me with the motivation and challenge to succeed as a new mortgage broker.

I am very impressed with the amount of care, support and patience that is provided in mentoring new brokers like myself and love all the workshops that is provided.

I could not be more happy to be part of the Masters Broker Group family and would highly recommend to other new brokers.

**Michael Lam,
23 Mortgage Solutions**



I have found the workshops to be particularly useful, especially those workshops which showcased strategies involving lead generation and targeted marketing to a potential referral partner.

Both Andrew and Mario have a wealth of experience in this industry and passed on their hints and tips quite effectively.

With their guidance, I have been able to generate leads from sources which would have been unlikely otherwise.

**Adrian Willenberg,
Broker Intelligence**



Join the winning team

www.mastersbrokergroup.com.au

contactus@mastersbrokergroup.com.au

Andrew Tan 0419 511 823

Mario Borg 0408 398 476

