

Mortgage Choice and you.

Financial Planning information pack.



THE BEST OPPORTUNITY YOU HAVEN'T HEARD OF YET!

Today, Mortgage Choice is a **full financial services** business and we offer an extensive range of financial planning services.

Our **trusted brand** resonates with Australian consumers - particularly wealth accumulators. Combine this with access to our national mortgage broker network and leverage the opportunities for growth.



NATIONAL REFERRAL NETWORK

Build referral relationships with like-minded experts, under the same well recognised brand, to access an established potential lead source.

25+ YEARS

We've spent the last 25+ years helping small business owners build successful businesses.

FULLSTEAM AHEAD

Our licence model is sustainable, we're well positioned for growth, and we're adaptable to change.

- ✓ No cross subsidisation from product manufacturing.
- ✓ No reliance on grandfathered revenue.
- ✓ Fee for service model with tested, transparent pricing structures.

LOCALLY OWNED AND OPERATED

Be positioned to offer a broad financial services portfolio using your local knowledge with the support of our national franchise business model.

THE FUTURE IS BRIGHT

Mortgage Choice Financial Planning offers you an opportunity to build an asset for your future.

CONTACT US TODAY!

COMPLETE SUPPORT FRAMEWORK

Including a fully configured software solution, comprehensive management & financial reporting framework, marketing, business planning & HR support.

We employ a proactive approach to compliance, monitoring and supervision support.

PROACTIVE PARTNERSHIP

COMMUNITY COLLABORATION

Enjoy a professional business owner culture with a commitment to best practice sharing.

ADVICE OPTIONS

Our broad approved products list (APL) is backed by external research, and combined with a commercial one-off approval process, if required.



- 1 The best **opportunity** you haven't heard of yet
- 4 **Mortgage Choice** Financial Planning
- 5 Create **your own** future
- 8 **Our** approach
- 12 **Our** support
- 13 What we are **looking for**



Mortgage Choice **Financial Planning** an Australian success story

Exciting past. Bold future

It's been quite a journey for Mortgage Choice Financial Planning.

From our inception in 2012, we have offered an exciting new approach to help all Australians make better choices with their money so they can afford to live the life they want to live.

Today, we are a fully-fledged financial advice business offering our increasing customer base an extensive range of financial planning services. Our trusted and highly recognised brand resonates with consumers and our national mortgage broking network refers customers to our advisers on a regular basis.

Partner with us and be part of the adventure

We're looking for highly motivated advisers with industry experience, proven success and a strong desire to grow.

Mortgage Choice Financial Planning offers you an opportunity to run your own business and build an asset for your future. Alternatively, you might be interested in becoming an adviser within an existing Mortgage Choice Financial Planning practice. Either way, you share our passion for delivering quality advice and exceptional customer experiences and you have the ambition and energy to build a successful and sustainable business.

The future is bright

We are confident of achieving our continuing goals for growth as we expand our existing franchise network of financial advisers.

This guide explains what we bring to the partnership, the strength of our brand, how we support you, and the qualities you need to be part of our growing network of professional advisers.

If you believe in putting the customer first and enjoy helping people make better choices for a better life, you could be just the person we are looking for.

Susan Mitchell
Chief Executive Officer

Create **your own** future.

Mortgage Choice Financial Planning offers growth-minded business owners and future owners exceptional opportunities for success.

When like minds come together, the results can be outstanding.

By partnering with Mortgage Choice Financial Planning, you are investing in more than your own business. You are leveraging the power of a highly successful brand to underpin the growth of your business, while supporting your customers' goals and aspirations.

Discover the benefits we offer that help you and Mortgage Choice Financial Planning form a profitable partnership.

Mortgage Choice Financial Planning

Since 1992, Mortgage Choice has been one of Australia's most trusted brands. We don't just help our customers buy a home. Each year we help thousands of people make their dreams of home ownership become a reality.

It's a big responsibility but very rewarding, and it calls for a relationship built on trust.

That foundation of trust is what drives our customers to us for quality financial advice as they start and build on their wealth accumulation journey. That trusted relationship provides the reassurance they are looking for that we can meet all of their financial advice needs through the different stages of their life.

Mortgage Choice Financial Planning offers a sustainable licence model designed for the new world of advice, with no reliance on grandfathered commissions or product manufacture. We continue to make it a priority to listen to our customers....helping them achieve their dreams across all aspects of their financial well-being.

How our business model works

Mortgage Choice Financial Planning operates as a separate franchise system that sits alongside our well-known national Mortgage Broker franchise network.

This reflects our firm belief that advisers and brokers should remain experts in their field rather than trying to wear "two hats", and it ensures our customers receive specialist advice, whatever their need.

The reassurance of the same trusted brand means our financial advisers enjoy a rich source of leads and referral partners.

A compelling range of benefits

Mortgage Choice Financial Planning gives you the benefit of:

- A trusted national brand
- An opportunity to build referral partnerships with Mortgage Choice brokers to unlock a rich source of leads
- The potential to leverage existing client base and customer relationships
- A sustainable licensee model
- Access to quality, tested systems and processes, with extensive support
- A proactive approach to compliance, with a robust framework
- Access to a community of like minded professional business owners committed to best practice sharing
- A proven history of helping to build successful small businesses
- A fresh, unique customer-focused approach to advice



I AM VERY PROUD TO BE A FINANCIAL ADVISER HERE AT MORTGAGE CHOICE. MORTGAGE CHOICE MANAGEMENT HAS PROVIDED A STRONG STRUCTURE AROUND BUSINESS PROCESSES, COMPLIANCE, CLIENT REFERRALS AND MARKETING. THIS HAS PROVIDED ME WITH ALL THE NECESSARY TOOLS I NEED TO SUCCEED IN BUILDING MY BUSINESS.

Mary Favelle

Mortgage Choice Financial Adviser



YOU CAN START A FINANCIAL ADVICE BUSINESS FROM SCRATCH, EVEN IF YOU DON'T HAVE A CLIENT BASE AND CAN GROW IT VERY QUICKLY, DUE TO THE CONSTANT LEAD REFERRAL.

MCFP IS A YOUNG DEALER GROUP SO WE DON'T HAVE THE LEGACY ISSUES THE VAST MAJORITY OF THE INDUSTRY HAS.

I'M CONFIDENT IN THE COMPLIANCE FRAMEWORK. IT PROVIDES THE GUIDELINES WE NEED, BUT DOESN'T MAKE DOING BUSINESS MORE DIFFICULT THAN IT HAS TO BE.

David Taylor

Mortgage Choice Financial Adviser

Our approach - fresh, unique, customer-focused

Sometimes the simplest ideas are the best. That's why we follow common sense principles pitched at success – for you and for our customers.

Business growth doesn't happen by accident. Our formula for success is simple: A trusted national brand, a rich source of leads, and extensive support to give you real opportunities for growth.

1 Leverage the trust of existing customers

In business, brand is critical. Over the past quarter century Mortgage Choice has developed an exceptional brand. We are a blue-chip, ASX-listed company. Most importantly, Australians know us. They trust us. They recognise and understand what we are about.

The Mortgage Choice Financial Planning proposition resonates strongly with consumers because each business is locally owned and operated. Our consumers are generally wealth accumulators, allowing our advisers to start a life-long wealth creation journey with them.

The strength of our brand supports you in your own lead generation efforts. The opportunity to partner with local Mortgage Choice brokers means you can benefit from a rich source of referred leads and potential access to a deep client base.

Our advisers also have the advantage of leveraging the relationship our customers

have already developed with Mortgage Choice through their home loan. This provides opportunities for a strong lead flow, so you spend less time chasing new business and more time focusing on your customers to grow your business.

2 A sustainable licence model

Mortgage Choice Financial Planning is different. We have always operated as a fee for service advice model, combined with a hybrid risk commission structure. As a compelling alternative to big institutions, we are readily able to adapt to changing regulatory and education standards.

Without legacy issues to deal with, we have built a sustainable business model that is not reliant on grandfathered revenue, or cross-subsidisation from volume bonuses or product manufacturing. This allows us to focus our resources on tools to support the client experience, as well as investing to support the growth of our franchise network.

Our approach - fresh, unique, customer-focused

3 A franchise business model built on community and support

Our professional culture focuses on the needs of business owners, with a network committed to sharing best practice. Our induction and onboarding programs are comprehensive and practical, and we back these up with regular operational training and ongoing support programs designed to help your business get to the next stage of growth faster.

Our framework includes a fully configured software solution that we help you implement in your business, a detailed management and financial reporting framework plus support across a range of marketing, administration, business planning and human resource needs.

Mortgage Choice Financial Planning takes compliance very seriously, with a demonstrated proactive approach to compliance, as well as monitoring and supervision support, which underpins further the strength of our brand.

We know that success is the result of shared effort. This is why we have a strong philosophy of aiding small business owners to build a profitable business of their own. We do this through ongoing, practical support that has been designed to give you every opportunity for business and professional growth.

4 A proven customer proposition

We believe in providing quality advice that helps our customers make better choices for a better life. We keep things simple with our unique and transparent price list that lets our customers see how much each service costs and understand exactly what their money is buying.

We work closely with our advisers and customers to ensure the advice provided is relevant to our client's needs, that it has been properly implemented, and where appropriate, reviewed regularly so that goals can be ticked off as they're achieved, or strategies adjusted according to changing circumstances.

To support this, our advisers are able to provide a wide range of choices to clients, through access to a broad list of approved products that are backed by external research, complemented by a robust and commercial one-off approval process where required.

5 A collaborative approach to creating successful businesses

The success of our clients isn't our only priority, and our franchise system has always been built on the basis of shared success.

Our collaborative approach shines through in the proven tools and

extensive support we offer, which help advisers to create superior experiences for our clients and our franchisees to build healthy, sustainable businesses.

An investment in a Financial Planning franchise is an opportunity to grow a valuable, saleable asset where you have greater control over the day-to-day running and management of your business.

Your Financial Planning franchise could be your best investment yet – one that helps you secure your own financial future.



MORTGAGE CHOICE BROKERS REFER WITHIN THE BRAND TO MORTGAGE CHOICE FINANCIAL ADVISERS. THAT OPPORTUNITY TO BUILD A GOOD REFERRAL RELATIONSHIP CAN RESULT IN A STRONG LEAD FLOW WHICH IS MORE THAN ENOUGH TO GROW A FINANCIAL ADVICE BUSINESS.

MARKETING IS A BIG THING THAT WE DON'T HAVE TO WORRY ABOUT WITH A WEBSITE, CLIENT MATERIAL AND SOCIAL MEDIA CONTENT DEVELOPED FOR US TO USE. WE CAN SPEND TIME DOING WHAT WE WANT WHICH IS SEEING CLIENTS AND BUILDING THE BUSINESS.

Tim Hayman

Mortgage Choice Financial Adviser



THE BRAND HAS A SOLID FOOTPRINT AND A GOOD REPUTATION.

THE REPORTING THAT'S BEEN DEVELOPED IS HELPFUL; IT ASSISTS ME WITH A HELICOPTER VIEW OF MY BUSINESS WHICH IS QUITE THOROUGH. I LOOK AT MY REPORTS QUITE CLOSELY TO UNDERSTAND WHAT IS WORKING AND WHAT IS NOT WORKING.

THE DEALER GROUP IS THERE FOR THE LONG TERM AND SO AM I.

Deepak Bansal

Mortgage Choice Financial Adviser

Our support program

Learn from the best in the business.

Our franchisees learn best practice with extensive support that supports your move from new franchisee to skilled business operator.

Comprehensive induction course

Your journey with Mortgage Choice Financial Planning starts with our induction course to help you establish and run your own business under the Mortgage Choice brand.

The course covers the key elements from our comprehensive range of advice and business development tools.

Accelerate Partnership Program – fast, professional, effective

Our Accelerate Partnership Program gives you everything you need to know to achieve your business growth goals.

You can also participate in live online interactive training modules, in a convenient and engaging virtual classroom that provides easy interaction with your trainers.

Once appointed, our Quality Advice team will work with you through the vetting process as part of our quality assurance check. They provide coaching on each area of advice and offer mentoring to help you deliver the high quality documents you provide to assist with achieving clients' goals.

Dedicated field support

Our Practice Development Management team are an outstanding asset for your business, dedicated to helping you define and achieve your strategic goals to build and grow your business.

The team will hold regular discussions and business reviews, with a strong focus on getting practical, to help you continually refine your business plans and achieve or exceed your personal performance benchmarks.

Professional development days

We hold regular webinars and state-based events including software training, provider updates and professional development days. It's a valuable opportunity for you to meet with like-minded peers to network, share information and experiences, learn from one another, and provide feedback to the licensee.

National & State Conferences – celebrate success!

Our National and State Conferences are tremendously popular. They provide an opportunity to learn, network, develop a sense of community and celebrate shared success. You'll be inspired by our world class speakers, learn from our high calibre, practical workshop sessions and be reinvigorated by being part of something special – the Mortgage Choice community.

What we are **looking for**

Exceptional rewards for outstanding people.

Are you passionate about helping people achieve their goals?

Are you motivated and ambitious, with a drive to succeed?

Add in an appetite for hard work, and you could be just the person we're looking for.

Mortgage Choice has built its success on our determination to deliver an exceptional customer experience. Our franchisees share that commitment.

As we head into a bright future, we are keen to share our growth with high performing people who are powerful brand ambassadors.

You may be the right person for us if you have a proven track record in providing financial advice with demonstrated experience across insurance, superannuation, retirement planning and wealth creation.

As an experienced financial adviser, you should as a minimum:

- Be on track, or already meeting, the Adviser Education Standards set by FASEA
- Have 5 years' proven success as a financial adviser
- Possess exceptional relationship building skills
- Be able to demonstrate excellent verbal and written communication skills
- Hold registration with the Tax Practitioner Board as a Tax (financial services) Agent

It's a people business

Your personal qualities are just as important as your technical skills. You could be the right person for Mortgage Choice if you are:

Highly motivated – you don't sit on your laurels. You continually aim higher to be the very best you can be.

A 'people person' – financial advice is about more than numbers. It's about bringing out the best in others to help your customers – and your team, reach their full potential.

Excited to explore new opportunities – in a rapidly changing commercial environment, you relish change and the opportunity to explore new innovations if it means a better result for your clients.

Prepared to work hard for excellent results – running your own business calls for dedication, passion, and lots of hard work. The time and effort you put into your business will shape your success.

Comfortable with a franchise relationship – a franchise is a two-way relationship that gives you plenty of support to complement the personal and financial commitment from you.



YOU DON'T NEED TO BE A TRADITIONAL HUNTER TO BE SUCCESSFUL. YOU CAN BE SUCCESSFUL WITH A SOFTER APPROACH BECAUSE YOU HAVE POTENTIAL REFERRAL PARTNERS UNDER THE BRAND. IF YOU ARE GOOD AT RELATIONSHIP BUILDING THERE IS A FUTURE TO GROW YOUR BUSINESS.

THE PROFESSIONAL COMMUNITY IS GOOD. IF I WANT TO BOUNCE SOMETHING OFF ANOTHER ADVISER, I JUST PICK UP THE PHONE; YOU HAVE A NETWORK YOU CAN TALK TO, SO YOU'RE IN YOUR OWN SMALL BUSINESS BUT NOT ALONE.

Callie Scheffer

Mortgage Choice Financial Adviser

Success is best when it is shared

If you believe you have what it takes to share our growth journey, we want to hear from you

Talk to us today.

- Call us today on 13 66 74.
- Email us at mcfp@mortgagechoice.com.au
- Visit MortgageChoice.com.au/franchises to learn more.



Better choices for a better life

Financial planning | Home loans | Risk & general insurance | Car loans | Business lending

Mortgage Choice Limited ACN 009 161 979. Australian Credit Licence 382869. Mortgage Choice Financial Planning Pty Limited ACN 158 645 624. AFSL 422854.