

# OUR OFFER

*At Connective, we increase your bottom line by maximising your returns and minimising your costs. Our offer is simple. We will provide brokers with access to the lenders, our award winning software platform, business support services, attendance at our learning events, and 100 per cent of their hard earned commissions, all for a flat monthly fee.*

## OUR BUSINESS IS BASED ON THREE PRINCIPLES

1. You only pay for the services you use.
2. If we don't meet your expectations, you are free to leave.
3. We maximise your returns and minimise your costs.

## CONNECTIVE PRICING PLANS EXPLAINED

Our commission plans are flexible and our fees are reasonable. Included in your monthly membership fee is:

- Access to our award winning Mercury software platform
- Access to the lenders and a dedicated accreditation support staff
- Your very own Broker Support Manager (on the ground in your state)
- Attendance at our award winning Connective Learning Program
- Access to cost effective marketing solutions.

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## THE CONNECTIVE MAXIMISER PLAN

This plan is for a broking business confident of its volumes. Once you are settling around \$1M per month, it usually works out that you are better off on the Maximiser model. The plan works in such a way that you pay \$790 +GST per partner group (brokerage) each month. Then you add \$130 +GST for each loan writer in your business each month.

Say for example you have 5 staff, 3 administration staff and 2 loan writers. Your Connective membership fee will total \$790 + \$130 x 2 associate fees (loan writers) = \$1,050 +GST each month.

Or, you are a one man band. That means you would pay \$790 + 1 x associate fee of \$130 = \$920 +GST per month.

Volume	Upfront Split	Trail Split	Maximiser Fee	Associate Fee / per loan writer
No volume requirements	100%	100%	\$790 +GST per month	\$130 +GST per month

## THE CONNECTIVE VARIABLE PLAN

This plan is best suited for brokers who are not sure what their volume will be going forward. It involves only a very small commitment fee each month (\$130 +GST per loan writer), and as your volumes increase your share of the commission grows!

So, to keep it simple, on the Connective Variable plan you start by paying your \$130 +GST per month per loan writer (we call these associates). This fee includes all your membership benefits including access to our software and Connective Learning Program. Depending on how much you are settling, the table below represents what percentage of your commission you take home each month.

Volume	Upfront Split	Trail Split	Associate Fee / per loan writer
0 – \$1M	80%	95%	\$130 +GST per month
\$1M – \$2M	85%	95%	\$130 +GST per month
\$2M – \$3M	90%	95%	\$130 +GST per month
More than \$3M	95%	95%	\$130 +GST per month

## CONNECTIVE CREDIT REPRESENTATIVE FEES

If you do not hold your own licence, you can become a Credit Representative underneath Connective's licence. Credit Reps fees for Connective are \$190 +GST per month per loan writer, on top of whatever model you are already on.

So, if you are a sole trader who does not hold a licence. You write good volumes and would benefit from a flat fee model, and elect to go on Connective Maximiser. That means you would pay \$790 + 1 x associate fee of \$130 = \$920 + plus your credit rep fee of \$190 = \$1,110 +GST.

Model	Credit Rep Fee
Whichever model you are on (Maximiser or Variable)	\$190 +GST / per month / per loan writer

## NO NEED FOR FINE PRINT

### No lock in contracts

We don't lock you in to onerous contracts that force you to stay when you aren't happy. We back ourselves 100% to provide fantastic service – and if we don't, you are free to leave.

### A non-exclusive agreement

Connective members enjoy the freedom to choose how to run their own business. You can choose to deal with lenders through our panel, or maintain your own direct agreements. The choice is yours.

### Switching plans

We are flexible. You are able to switch between plans upon giving 30 days notice. Please note – max 2 changes p.a.

### Your trail book is a transferable asset

If you ever decide to leave Connective (although once you join we're pretty confident you won't ever want to), you have the choice to transfer your loan book, or leave it with us and we'll continue to pay you. After all, it's your trail and you can do what you want with it.

### Real support

Both the Connective Variable and Connective Maximiser Plans provide free access to Mercury Software, all of our Professional Development Days, Webinars and Lender Expos. Plus, your very own Broker Support Manager dedicated to maximising your broking effectiveness.

*Fees effective 1 March 2018.  
All fees are exclusive of GST.*