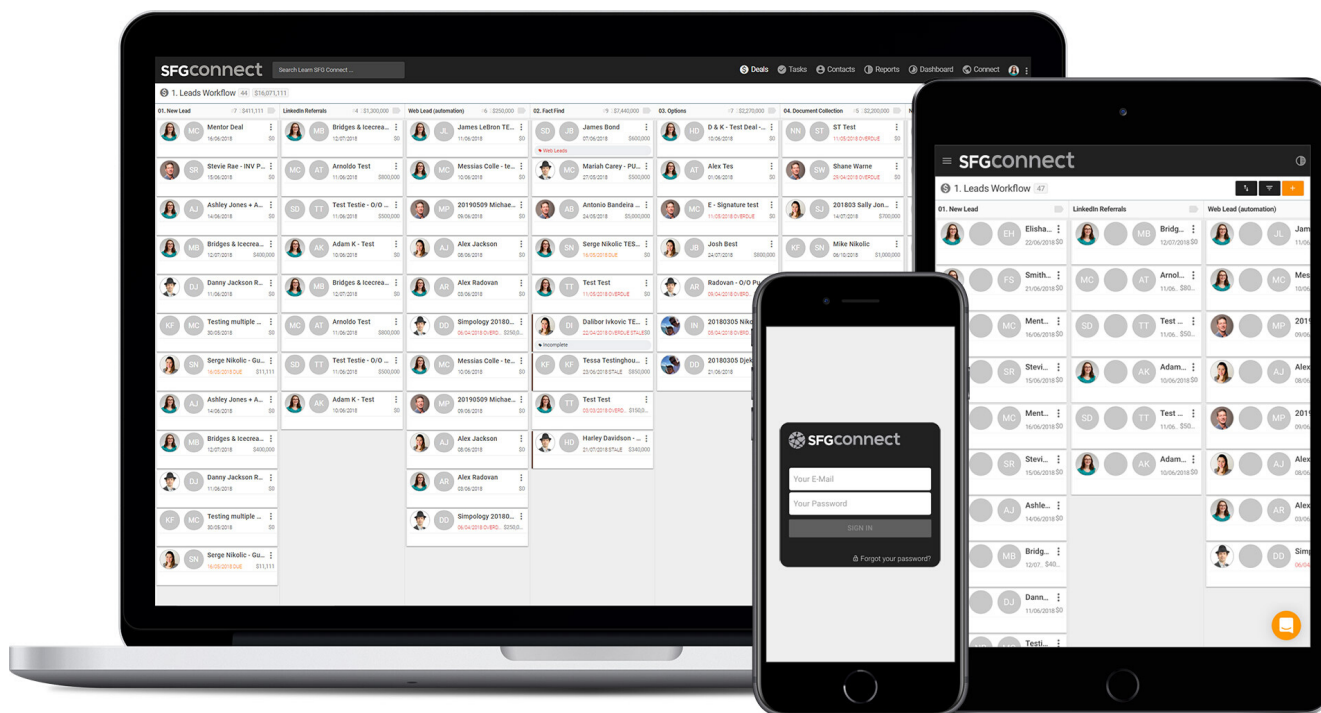




Specialist Finance Group is pleased to offer
a market-leading CRM solution for all members



Gain the Advantage

Summary

We created SFGconnect to provide our members with the clear competitive advantage. It is a feature-packed solution designed to reduce broker workload, improve compliance and enable effective collaborative involvement of brokers, their staff, clients, referral and business partners during and after the loan application process.

We believe SFGconnect is the only solution in the market today ready for the digital future of mortgage broking. It is built on the latest modular technology with scalability in mind. This platform is designed for the modern broker and provides comprehensive broker tools which includes borrowing capacity calculations, product search and comparison, stamp duty and LMI calculations, along with a compliance section for compulsory (and conditional) notes and explanation.

SFGconnect also has in-built cross selling capabilities to provide brokers with the opportunity to grow their business by improving the service they offer to clients, whilst also diversifying their income streams.

Additional key features include:

- Quick tools - provide clients with a quick quote on funding, maximum borrowing, product comparison or refinance analysis.
- 3rd party integrations - log in once and utilise various apps to improve business efficiency and client service.
- Mobile phone app (iPhone & Android) - for brokers on the move, the app allows you to track deals in real time.
- Client portal - faster data collection with consumer grade fact find access and improved satisfaction from clients.



Message from the Managing Director

We were extremely proud to launch SFGconnect to our members in early 2018 and since then the software has been enhanced dramatically through various updates and new features. We now have 600 active users and our game-changing CRM solution is equipping brokers for the future.

The feedback we receive supports our belief that this is the premier market-leading broker software in Australia. SFGconnect keeps brokers organised, increases team collaboration, improves connection with clients, referral and business partners, and automates the loan application process.

As an aggregator determined to help brokers in their business model, we have seen our technology platform help our members navigate the ever-changing compliance landscape with ease, improve service levels for their clients, and diversify their income streams with various referral and business partners. Our brokers around Australia are gaining a competitive edge and experiencing huge gains because they are using this technology to revolutionise their businesses.

We are thrilled to announce the new release of Asset Finance Tools. This addition to SFGconnect will provide our members with full access to comprehensive asset finance tools, including direct-to-lender lodgement capability. This feature, combined with the existing CRM and marketing facilities will help brokers reach more clients than ever before.

If you want to gain the advantage, start using SFGconnect today. We offer all SFG members exclusive and practical training solutions tailored to their business goals and objectives. Contact SFG today to find out more.



William Lockett
Managing Director
Specialist Finance Group

Don't just take our word for it...

"As a 'one man band' operation, the ability to automate essential tasks within SFGconnect has enabled my business to function on a level that may have ordinarily required an assistant... SFGconnect is, without a doubt, the software platform that provides my business with an unfair advantage over my competitors."



Jonathon Bowker
Principal Finance Broker

"The recent implementation of the brilliant and unparalleled aggregation software, SFGconnect, ensures my business will have the capacity to grow even further through its administrative, service and marketing tools. The ability to have interactive access to the support team 24 hours a day gives comfort that downtime is drastically minimised. Training is also easily accessible and readily available."



David August
Finance Broker

Peter Magoulias
Finance Broker

"Thank you for introducing this technology at an aggregator level and working to provide a class leading and innovative solution for management of our mortgage broking business."



Brett Ryan
Director

"Specialist Finance Group offers a superior technology platform with valuable integrations that benefit my broking business immensely."



Karlie Scharfenberg
Managing Director

"If you are striving to build a significant business and want an edge from a technology perspective, look no further than SFG."



Dave Ward
Director & Founder

Key Features

Intuitive, visual system for broker and client/partner portals
Comprehensive broker tools for home loans and asset finance
Dashboards with personalised widgets
Custom branding for documents and digital communication
Task management and calendar integration
Secure client portal with consumer grade digital fact find
Video conferencing with screen share and document capture
eSignatures capability
Marketing campaign management and automation
Multiple lodgment gateways with extensive back channel messaging
Customisable quick and advanced reports
iOS and Android applications
Customisable pipeline with workflow automation features
Open API for integrations
Advanced security features
Cross-sell capability with diversification tools
Products, servicing and funding calculations including quick tool access
Support and training (live chat, email, video, phone, in-person events)

Integrations



Key Feature: 3rd Party Applications

SFGconnect is continuing to expand the list of integrations available to users. Each integration is designed to be used seamlessly within SFGconnect, with only one login required. For example, property reports are available instantly via RP Data and expenses can be populated within a deal immediately with the Illion BankStatements integration.

The screenshot shows the SFGconnect web application interface. The top navigation bar includes the SFGconnect logo, a search bar, and links to Deals, Tasks, Contacts, Reports, Dashboard, Library, and Connect. The left sidebar contains a 'Back to deal view' link and a 'Client profile' section with a list of clients: Johnny Bravo, Jenny Bravo, and Jack Bravo. The main content area is titled 'EDIT BROKER TOOLS Deal: Johnny Bravo'. It features a 'Property details' section with a table of specifications and a 'CoreLogic' logo. A red arrow points to the 'PROPERTY REPORT' button in the bottom right corner of the property details section.

Property details				
Estimated Value by CoreLogic* \$575,000 High Estimate**	Property type Fully detached house	Zoning Residential	Valuation Applicant estimate	Ownership type Owner Occupied
<input type="checkbox"/> To be sold <input checked="" type="checkbox"/> Set as primary				
Additional property info HIDE ADDITIONAL INFO				
Property details				
\$550,000 - \$600,000* High Estimate**				
Bathrooms: 2	Bedrooms: 3	Parking spaces: 1	Floor area: 129	Land area: 613
Lock up garages: 1	Year built: 1980	Market status (sale): -	Market status (rent): -	Property sub type: House
Zone: Low Density Residential	Lot/Plan: 69/DP246906	Property type: HOUSE	Roof material: CONCRETE	Wall material: RENDEREDBRICK
Suburb sale count: -	Last sale price: \$635,000	Last sale date: 04/03/2019	Last sale type: Unknown	Estimated rent*: \$503
Estimated confidence**: High Estimate	Rental period: Weekly	Estimated yield: 4.05	Contact for valuation: -	Contact phone: -
Contact address: -	Primary land use: -	Secondary land use: -	Owners: -	Owners address: -
Tenure reference: -	Title reference: 69/246906	Title volume: -	Title folio: -	

CoreLogic

PROPERTY REPORT **SUBURB REPORT**

OPEN IN RP DATA **STREET VIEW**

Key Feature: Client Portal

Our brand new Client Portal was just released and has been enhanced to integrate with smart phones for ease of use. Added features to Version 3.0 include simplification of the client document upload process, secure electronic recognition of the Privacy Statement and fact find form built to improve consumer satisfaction.

The Client Portal frees up more time for brokers by reducing data entry, eliminating stress of collecting updated documents and improving client satisfaction.

The screenshot displays the SFGconnect Client Portal interface. On the left is a dark sidebar with a list of steps: 1. Johnny Bravo details, 2. Johnny Bravo employment, 3. Jenny Bravo details, 4. Jenny Bravo employment, 5. Income, 6. Real estate, 7. Other assets, 8. Other liabilities, 9. Expenses, and 10. Documents. A 'Back to dashboard' button is at the bottom of the sidebar. The main content area shows 'YOU ARE IN STEP 2 OUT OF 61' and a form titled 'Please select your preferred title'. Below the title, there are buttons for 'Dr', 'Miss', 'Mr' (which is selected), 'Mrs', and 'Ms'. At the bottom of the form are 'Previous' and 'Next' navigation buttons. Two circular callouts provide additional context: the top callout shows a mobile app interface with a red arrow pointing to a green 'Share' icon; the bottom callout shows a 'Share deal' screen for 'Jerry & Bird - O/O Purchase - Sept18 with Ben Jerry', including client contact information, a list of sections to share (Details, Liabilities, Employments, Expenses, Income, Documents), and an automation message about the deal's transition to the 'Options stage'.

Key Feature: Partner Portal

The Partner Portal provides referrer access to SFGconnect using a secure and encrypted login. The referrer can add new leads directly into the CRM for the broker and they can review the status of all current deals in the system. In addition, the referrer can view and add notes or documents to assist with the application process. The broker can keep track of how their referrers are utilising the system to ensure it remains a viable tool.

The screenshot displays the SFGconnect Partner Portal interface. The top section, titled "Your Deals", features a table with columns for DEAL - NAME, CLIENT - FULL NAME, DEAL - DATE CREATED, WORKFLOW - NAME, STAGE - NAME, DAYS SINCE LAST STAGE CHANGE, DEAL OWNER, and ACTION. A red box highlights the second row, which corresponds to the deal "201806 Smith, Sam & Amy Pu...". A large black arrow points from this row to the detailed view of the deal below.

The detailed view of the deal "201806 Smith, Sam & Amy Purch O/O" shows a progress bar with stages: 01. Application (green), 02. Signatures (green), 03. Submitted (green), 04. Conditional, 05. Formal, 06. Loan Documents, 07. Settlement Booked, and 08. Settled. Below the progress bar, there is a section for "Status updates" showing a "REGULAR" status update from 30/07/2019, indicating the deal is "Lodged to Apply Online" with lender "ING" and application ID "KZR1XN8J0x". To the right, a "Saved documents" section lists three documents: "4.2. Fact Find Record", "MyConnectFlyer", and "Signed - 1. Credit Guide...", all dated July 30, 2019.

DEAL - NAME	CLIENT - FULL NAME	DEAL - DATE CREATED	WORKFLOW - NAME	STAGE - NAME	DAYS SINCE LAST STAGE CHANGE	DEAL OWNER	ACTION
Alex Smith	Alex Smith PERSON	March 27, 2019	2. Home Loans	01. Application	71 day(s)	Alex Radovan	OPEN
201806 Smith, Sam & Amy Pu...	Sam Smyth PERSON	June 13, 2018	2. Home Loans	03. Submitted	0 day(s)	Alex Radovan	OPEN
Anna Jones Pur O/O March 20...	Anna Jones PERSON	March 20, 2019	2. Home Loans	04. Conditional	204 day(s)	Sylvia MacFarlane	OPEN
Billy Smith	Billy Smith PERSON	March 6, 2019	2. Home Loans	02. Signatures	232 day(s)	Sylvia MacFarlane	OPEN

SFGconnect

201806 Smith, Sam & Amy Purch O/O

01. Application > 02. Signatures > 03. Submitted > 04. Conditional > 05. Formal > 06. Loan Documents > 07. Settlement Booked > 08. Settled

Write a comment. Drop a document here.

UPLOAD POST

Status updates

REGULAR 30/07/2019

Lodged to Apply Online

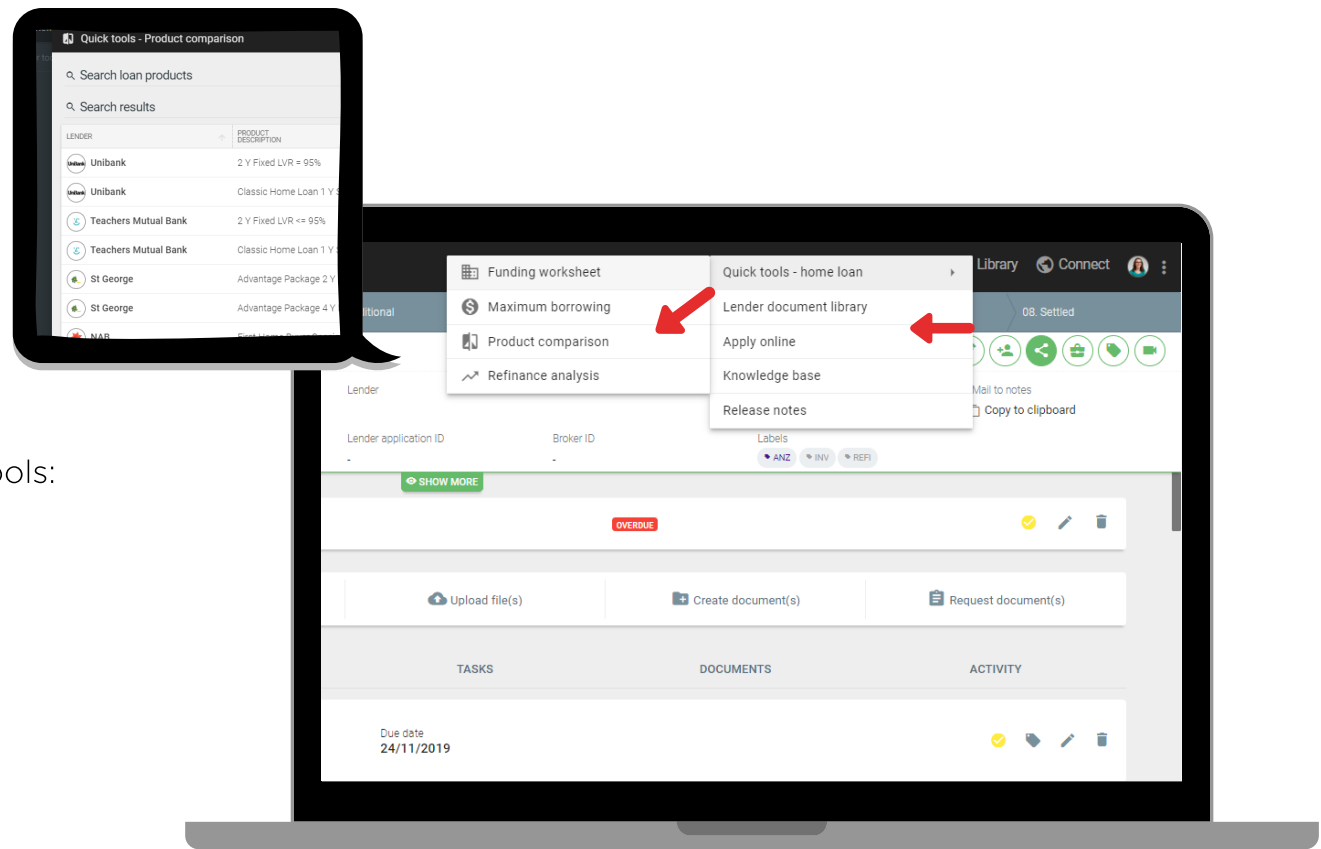
Lender: ING
Application ID: KZR1XN8J0x

Saved documents

Document Name	Date	Type
4.2. Fact Find Record	July 30, 2019	Document
MyConnectFlyer	July 30, 2019	Document
Signed - 1. Credit Guide...	July 30, 2019	Document

Key Feature: Quick Tools

Now brokers can access solutions quickly, before creating a new deal for a home or asset finance application. Within the library feature built into the top navigation bar, brokers can access Quick Tools. You can generate a quick response for any client without having to enter in all of their personal details. From current market interest rates to generating the loan amount for a property purchase, brokers can now find the answers quickly and with ease.



Currently available home loan quick tools:

- Funding worksheet
- Maximum borrowing
- Product comparison
- Refinance analysis

Key Feature: Diversification Opportunities

This function allows the user to set up all of their business referral partners in the system including contact details and specific email templates for client referrals. The broker will have the opportunity to refer during the loan application process, specifically in the 'Needs & Objectives' section in Broker Tools. Every brokerage can set up multiple referrers within the same discipline (i.e. Risk Insurance or Financial Planning).

Brokers will never need to miss an opportunity to refer within their network, providing clients with a better service and increasing business income streams through referral partnerships.

SFGconnect Search 0 - Learn SFGconnect ... Deals Tasks Contacts Reports Dashboard Library Connect

Settings : Diversification

General insurance: Landlord protection ADD REFERRAL

Referrer name Broker Sales Team (Allianz)	Referrer Email address brokersales@allianz.com.au	Email template (select from existing settings/external notifica... General insurance: Landlord Protection Email Template	DELETE
--	--	---	--------

General insurance: Home and contents ADD REFERRAL

Referrer name Broker Sales Team (Allianz)	Referrer Email address brokersales@allianz.com.au	Email template (select from existing settings/external notifica... General insurance: Home and Contents Email Template	DELETE
--	--	---	--------

Risk insurance (life, TPD, income protection) ADD REFERRAL

Referrer name Alex Naylor (Specialist Financial Solutions)	Referrer Email address alexn@spfgroup.com.au	Email template (select from existing settings/external notifica... Risk Insurance (Life, TPD, Income Protection) Email Te...	DELETE
Referrer name David Bushe-Jones (Specialist Financial Solutions)	Referrer Email address davidb@spfgroup.com.au	Email template (select from existing settings/external notifica... Risk Insurance (Life, TPD, Income Protection) Email Te...	DELETE
Referrer name Ryan Kelly (Specialist Financial Solutions)	Referrer Email address ryank@spfgroup.com.au	Email template (select from existing settings/external notifica... Risk Insurance (Life, TPD, Income Protection) Email Te...	DELETE
Referrer name Stevie-Jade Turner (Specialist Financial Solutions)	Referrer Email address steviet@spfgroup.com.au	Email template (select from existing settings/external notifica... Risk Insurance (Life, TPD, Income Protection) Email Te...	DELETE
Referrer name Tony Minchin (Specialist Financial Solutions)	Referrer Email address tonym@spfgroup.com.au	Email template (select from existing settings/external notifica... Risk Insurance (Life, TPD, Income Protection) Email Te...	DELETE

Investment, superannuation and financial planning ADD REFERRAL

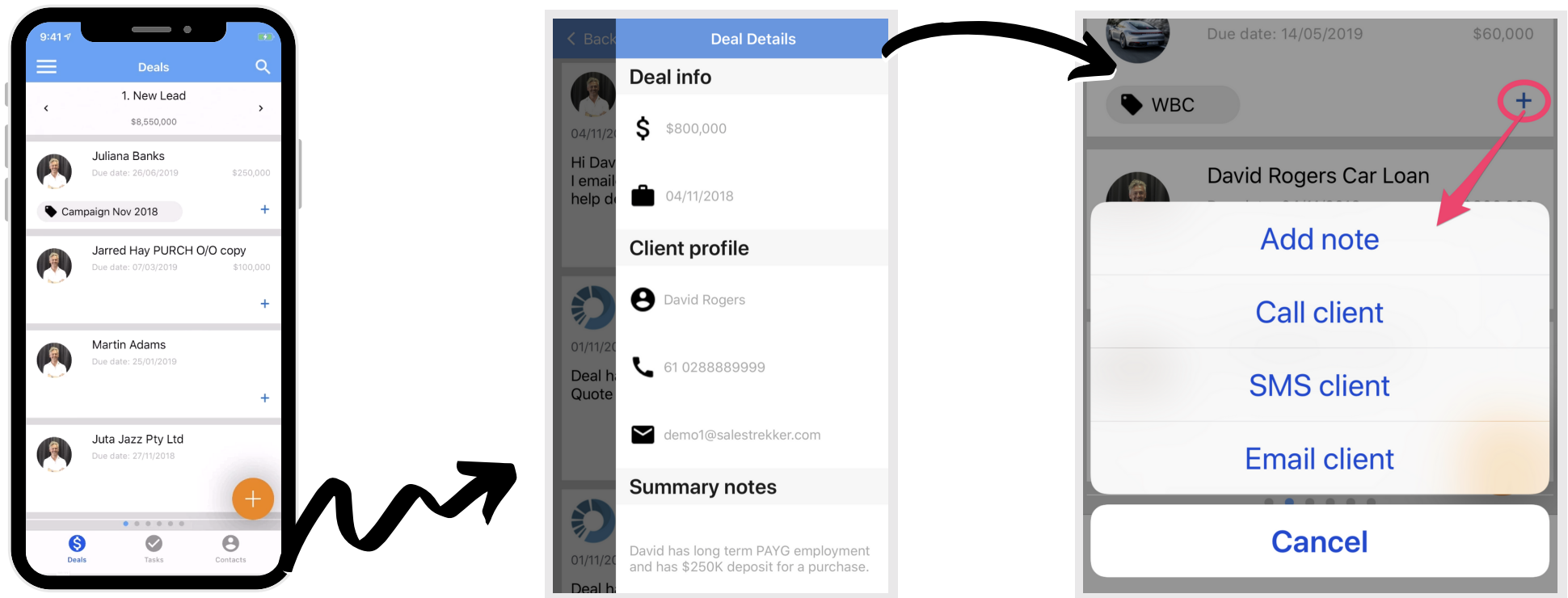
Account Change avatar

- My account
- My accreditations
- My personalization
- My updates and reminders
- My password and security
- Organization
 - Details
 - Users
 - Connect
 - Marketing
 - Diversification**

Key Feature: Mobile App (iOS & Android)

Now your business can exist anywhere, all you need is your mobile! The iOS & Android mobile apps gives you on-the-go access to your CRM system. Monitor your pipeline and track deals in real time, add tasks or notes within a deal, access contact information with ease.

The added ability of being able to communicate with your client via email, SMS or phone call directly from the mobile app is another powerful strength of SFGconnect on your mobile.



Training & Support

We offer technical support to all of our members through various channels. This includes access to our live support team within your SFGconnect account, along with individualised support and training via our software, compliance, business development and management teams.

Our dedicated SFG team, based in each of our offices around Australia, are ready to assist you meet your goals and grow your finance broking business.

Training and support options to meet your needs:

- Live chat
- Knowledge articles
- Phone calls
- Email
- Webinars
- In-person training

Additionally, we can provide specialised business training and help you customise your software solutions to suit your team and improve business processes, so that you can provide more value to more clients.

SFGconnect can be fully customised to maximise your value proposition, find out how today!



NEW RELEASE: ASSET FINANCE TOOLS

We are thrilled to announce the launch of dedicated asset finance tools for SFGconnect users, this will be a massive game-changer for SFG members. Brokers can now complete consumer and commercial asset finance deals. This all new feature is an industry-first and unmatched by any other software solution currently in the market. From lead to lender, simply use SFGconnect to diversify your income streams.

Key features:

- Quick quote tools
- Dedicated product search and comparison
- Process complex commercial structures
- Full broker tools with branded compliance documents
- Direct lodgment through lender gateways
- Glass's Guide integration



The screenshot shows the 'Glass' application window with a search filter for 'FORD RANGER WILDTRAK 3.2 (4x4)'. The results table lists two entries with their respective NVIC CUR, NVIC MO., and ACTION buttons.

NAME	NVIC CUR	NVIC MO.	ACTION
FORD RANGER WILDTRAK 3.2 (4x4) PX MKIII MY19.75 DUAL CAB P/UP DIESEL TURBO 5...	04ZR19	04ZR	IMPORT
FORD RANGER WILDTRAK 3.2 (4x4) PX MKIII MY19.75 DUAL CAB P/UP DIESEL TURBO 5...	04ZT19	04ZT	IMPORT

SFGconnect

Search 0 - Learn SFGconnect ...

Deals

Tasks

Contacts

Reports

Dashboard

Library

Connect

< Back to deal view

Client profile

1 Personal details | Daniel Ricciardo

2 Income

3 Expenses

4 Assets

5 Liabilities

6 Needs and objectives

7 Insurance

8 Other advisers

Asset finance tools

10 Asset to be financed

11 Lender and product

12 Compare products

13 Finance proposal

14 Commissions

15 Compliance comments & documents

16 Preliminary assessment

17 Lodgement

EDIT ASSET FINANCE TOOLS

Deal: Daniel Ricciardo

Clients

Client #1

Name: Daniel Ricciardo

Phone: 61 0409733176

Email: ericd@spfgroup.com.au

Asset to be financed

Asset type: Passenger vehicle (up to 9 pax)

Model: FORD RANGER WILDTRAK 3.2 (4x4) PX MKIII MY19.75 DUAL CAB P/UP DIESEL TURBO 5 3198 cc DTFI 6 SP AUTOMATIC

Asset age: New

Preferred product

Rate is indicative and subject to change without notice; it is the broker's responsibility to confirm final pricing prior to settlement.

Lender: RateSetter

Product: Motor Vehicles \$10,000 - \$100,000 | Loan Term 60 months

Base interest rate: 4.95%

Upfront fee: \$706.00

Monthly fee: \$9.00

Net monthly surplus: \$6,562.29

Financial position

Assets

Asset: Unit 4/19A Charles St, KARRINYUP WA 6018, Australia - Daniel Ricciardo (100%)

Asset: Sum Insured - Daniel Ricciardo (100%)

Asset: Ricciardo Super Fund - Daniel Ricciardo (100%)

Liabilities

Liability: amex - Daniel Ricciardo (100%)

COMPLIANCE DOCUMENTS

Create document(s)

APPLICATION FORM

View application form

Save application form

PRIVACY DISCLOSURE STATEMENT AND CONSENT

View Privacy disclosure statement and consent

Save Privacy disclosure statement and consent

Total asset cost: \$65,000.00

Total net cost: \$65,000.00

ASSET TO BE FINANCED

ASSET TO BE FINANCED #1

Asset type	Asset age	Model	
Passenger vehicle (up to 9 pax)	New	FORD RANGER WILDTRAK 3.2 (4x4) PX MKIII MY19.75 DUAL CAB P/UP DIESEL TURBO 5 3198 cc DTFI 6 SP AUTOMATIC	
Asset cost	Deposit paid	Net trade in contribution	Net cost
\$65,000.00	\$0.00	\$0.00	\$65,000.00

VENDOR #1

Vendor type	Vendor name	Phone	FAX
Franchised dealer	City Ford Sydney	61 0293315000	-
E-Mail	Contact first name	Contact surname	
ericd@spfgroup.com.au	Jessica	Gomes	
Vendor address			
60 O'riordan St, ALEXANDRIA NSW 2015, Australia			

PROPOSED BORROWING STRUCTURE

Lender	Product		
RateSetter	Motor Vehicles \$10,000 - \$100,000 Loan Term 60 months		
Amount financed	Term (months)	Base interest rate	Interest rate
\$65,000	60 months	4.95%	4.95%
	Upfront fee	Monthly fee	Product type
	\$706.00	\$9.00	Consumer loan
	Balloon value	Payments	Payment frequency
	\$0.00	Advance	Fortnightly

SFGconnect

NOTES

SPECIALIST FINANCE GROUP

SIMPLY MORE FLEXIBLE

WANT TO KNOW MORE?

PLEASE CALL

1300 303 382

(Australia-wide)

OR EMAIL

INFO@SPFGROUP.COM.AU

PERTH

325 Churchill Avenue
Subiaco WA 6008
AUSTRALIA

SYDNEY

Suite 806, 66 Hunter Street
Sydney NSW 2000
AUSTRALIA

MELBOURNE

Suite 1, 668 Burwood Road
Hawthorn East VIC 3123
AUSTRALIA

