

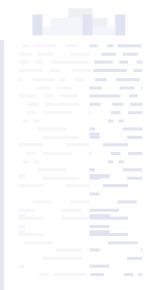
Elevate your commercial broking business with Connective







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A message from the Head of Commercial and Asset Finance

Growing a commercial broking business requires the right partner—one that provides the tools, support and network to succeed. Connective empowers brokers to reach new heights, offering everything needed to scale with confidence. We're more than just an aggregator; we're your success partner.

We're proud to have the highest representation of commercial brokers in the industry, a testament to the trust and confidence brokers place in us. And it's not just numbers that set us apart, we've been recognised as **The Adviser's Commercial Aggregator of the Year 2024,** a reflection of our unwavering commitment to providing brokers with the best solutions, technology, and support in the market.

Every broker's journey is different, which is why we give you the **flexibility to build your business your way**. Whether you're an experienced commercial broker or expanding into new opportunities, we provide the resources and support to help you succeed. With **market-leading technology**, a diverse lending panel, tailored education, support and guidance from dedicated Partnership and Business Development Managers, we ensure you have everything you need to navigate the complexities of commercial finance with confidence.

Your success is our success! There are no hidden fees and no long-term contracts, just a **transparent, supportive partnership designed to help you grow.**

We've built a strong, award-winning community of brokers who are leading the way in commercial finance, and we'd love for you to be a part of it.

The right support makes all the difference. Let's get started!



Brent Starrenburg

Head of Commercial and Asset Finance



Reasons to join Connective

We recognise that every broker's journey is unique. Whether you're just beginning your commercial lending journey or looking to scale, we are here to support you at every stage.

When you join us, you gain a partnership, and a team of industry experts dedicated to your success. Build your business with confidence, knowing you have the support, tools, and opportunities to achieve lasting growth.



Unmatched lending solutions

We provide access to an extensive panel of specialist commercial lenders, ensuring you have the right options to support your clients' needs.



Tailored learning and development

Build knowledge, skills and confidence with our award-winning program, designed to support you at every stage.



Dedicated, expert support

We will back you every step of the way. Our national team of highly experienced Business Development Managers brings decades of combined industry expertise, providing you with tailored guidance and strategic support to help you thrive in the competitive commercial finance space.



Market-leading technology

Stay ahead of your competition with Mercury Nexus and CitoPlus. From intuitive CRM tools to streamlined loan processing, we provide the tech you need to enhance efficiency, improve client service, and scale your business with ease.



Accurate, timely, and flexible commissions

Get paid correctly and on time, every time. We have a track record of 99.9% accuracy in commission payments, with flexible payment options and a weekly cash advance scheme to support your cash flow.



Your business, your way

Unlike other aggregators, we guarantee full ownership of your trail book and no lock-in contracts, you have complete control over your business and financial future. Grow your income without hidden clauses or restrictions.



Unmatched lending solutions

We provide access to an extensive panel of over 34 specialist commercial lenders, ensuring you have the right options to support your clients' evolving needs. Whether they need funding for commercial property, assets, trade and debtor finance, working capital, or insurance premium funding, we have a solution.

Here is a snapshot of our commercial lenders.

View our full panel here





























Harness the power of Mercury Nexus to accelerate your business

The commercial broking landscape is constantly evolving, and maintaining a competitive edge means improving efficiency without compromising service quality.

Mercury Nexus, our award-winning business platform, streamlines your operations with a seamlessly integrated suite of tools. By reducing administrative tasks, your time is freed up to focus on what matters most, delivering exceptional client service, building strong relationships, and growing your business.





Streamline your workflow



Stay on top of compliance requirements



Optimise your opportunity pipeline



Effortlessly manage your commissions



Launch marketing campaigns to generate new business

Unlock the power of CitoPlus

CitoPlus is a powerful digital platform that simplifies the commercial lending process, helping you work smarter and more efficiently so you can spend more time acquiring business and less time doing administration.

By reducing manual tasks, CitoPlus empowers you to deliver faster, more effective solutions, keeping you ahead in the competitive commercial finance market.

Discover how Mercury Nexus and CitoPlus can transform your business - book a free demo with our team today.

Book demo

Through Connective's partnership, members can easily access CitoPlus via Mercury Nexus to:





Streamline document management



Optimise loan structuring



Facilitate seamless preparation and submission of high-quality loan applications digitally



Dedicated expert support

Our mission is to support you to achieve your business growth goals, no matter what they are. Whether you're looking to diversify into new commercial sectors, connect with a wider client base through targeted marketing, or enhance your expertise in commercial finance, we're here to help you succeed and take your business to the next level.

Our Commercial and Asset Finance team has decades of experience in commercial lending and are available to provide dedicated support for commercial brokers or those who want to get started in the commercial space. Whether you need guidance on complex deals, lender policies, or anything else to get the job done, the team is here to help.



Brent Starrenburg

Head of Commercial
and Asset Finance



Lee Postlethwaite

Connective Commercial
and Asset Finance National
Manager - Sales & Support



Claire Wilson
Commercial and Asset Finance
Business Development Manager
(VIC, SA, TAS)



Jimmy Mitchell
Commercial and Asset Finance
Business Development Manager
(QLD)



Chris James
Commercial and Asset Finance
Business Development Manager
(NSW)



Nick SjafrieSales Manager (WA)

Products to accelerate your success

Build your online presence with an affordable website and enhance client engagement through automated email marketing campaigns.

"The Digital Marketing Hub is very effective in building extra rapport with clients. By having regular, additional touchpoints, we're seen as being knowledgeable and attentive to their needs, while keeping us front of mind for future opportunities."



Julie BishopPartner *The Lending Collective*



Build your online presence with My Website service

Your online presence is crucial to your success. That's why we offer an affordable, custom-built professionally branded website with hosting. Our websites also include a lead generation form so you can attract clients and grow your business right from the start. You'll have everything you need to establish a strong online presence.



Stay top of mind and grow with the Digital Marketing Hub

Our Digital Marketing Hub puts powerful automation tools at your fingertips, enabling you to deliver tailored content to clients at the right time. From customer-ready marketing templates to branded booklets that support informed decision-making, everything is designed to add value to your client and build strong relationships. Monthly RBA updates and newsletters also help keep your clients engaged and informed.



Tailored learning and development

We understand that continuous learning is key to professional growth, especially in an everevolving market.

Stay ahead of the curve with our award-winning Learning & Development Program, keeping you at the forefront of the commercial broking industry.

We provide specialised training that focuses on the nuances of the commercial lending landscape. Our Introduction to Commercial Lending and Elite Commercial Webinars are tailored specifically to your needs.



Our national program covers:



Product, policy, and regulatory updates



Strategic business education



Opportunities to connect with industry experts and peers, building valuable relationships

Attendees of our Elite Commercial Lending Series say...

"Excellent content."

"Engaging, insightful presenter."

"Very informative."

Flexible membership solutions

We offer fair and flexible membership plans to fit the needs of every brokerage, ensuring you have the freedom to choose the structure that works best for your business. You can switch between plans twice a year with just 30 days' notice, making it easy to adapt to your evolving business needs.

Our goal is to provide the tools, support, and flexibility to help you grow your business, without tying you down with lock-in contracts.

We offer this level of freedom because we stand firmly behind the value we deliver; when you're free to leave at any time, it's on us to earn your business every month.

Step	Associate / Loan Writer Fee
1	

Step	Credit Rep
(2)	\$209 per month for each loan writer in your business

Professional Indemnity Insurance				
Commision Revenue Participation fee per partner group				
Less than \$150K	\$63/month (\$756 p.a.)			
\$150K - \$250K	\$87/month (\$1,044 p.a.)			
\$250K - \$500K	\$112/month (\$1,344 p.a.)			
\$500K - \$1M	\$171/month (\$2,052 p.a.)			
\$1M - \$2M	\$246/month (\$2,952 p.a.)			
\$2M - \$4M \$470/month (\$5,640 p.a.)				
\$4M +	\$830/month (\$9,960 p.a.)			

	Variable Plan				
	Volume	Upfront split	Trail split		
OR ·	\$0 - \$1M	80%	95%		
	\$1M - \$2M	85%	95%		
	\$2M - \$3M	90%	95%		
	\$3M+	95%	95%		

ACL Holder

Use your own Australian Credit License

Maximiser Plan Step Maximiser Plan \$\sigma\$ \$880 per partner group each month (for up to 5 brokers)

✓ No volume requirements

⊘ Keep 100% of your up-front commission, and 100% of the trail

Affordable	credit	represe	ntative	fees
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If you don't have your own credit license or prefer to operate under ours, you can become a credit representative under Connective's license.

→ Fee: \$209 + GST per month for each loan writer in your business, in addition to your chosen membership plan.

The freedom to do it your way

- → No lock-in contracts: We believe in flexibility, not restrictions. There are no handcuff agreements or lockin contracts, allowing you to leave at any time without penalty.
- → **Keep your trail book:** Your commissions are yours to keep. You own your trail book, and if you decide to leave us, you'll take it with you.



We're thrilled that Connective has been recognised as **the Adviser's** Commercial 2024 Aggregator of the Year!

This prestigious award highlights our unwavering commitment to providing brokers with the best tools, support, and solutions to thrive in the ever-evolving commercial lending landscape.

Our success is a direct reflection of the hard work and dedication of our brokers, who continue to push boundaries and deliver exceptional results for their clients. Winning this award reinforces our position as an industry leader, and we're proud to be the aggregator that stands behind brokers every step of the way.

This award is not just a win for us—it's a win for all the brokers who trust us as their partner in commercial broking. We're committed to continuously evolving and providing the highest level of service, ensuring your business remains at the forefront of the commercial lending industry.

Here's to even more success in the future, together!





Ready to elevate your commercial broking business?

Click the button below to learn how Connective supports your business growth.

