



EZ FINANCE

The background is a collage of business-related images. It features silhouettes of people in a meeting, some shaking hands, and others looking at documents. Overlaid on this are several colorful line graphs (pink, blue, purple) and a grid pattern. A small red box with the text '-25.0' is visible in the lower right quadrant of the central image.

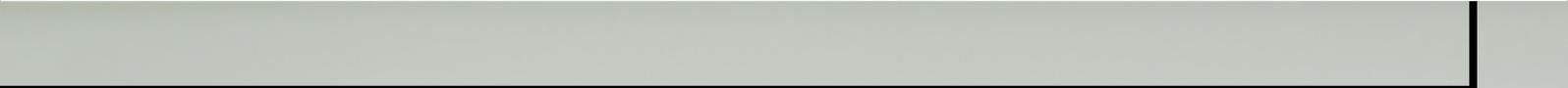
BROKER BUSINESS



EZ FINANCE



BROKER **BUSINESS**



THINKING OF A NEW CAREER DIRECTION?



SO, WHAT ARE THE FINANCE BROKER CAREER PATH CHOICES?

In the world of Finance Brokering, there are many career paths. You need to choose the path more suited to your own abilities, lifestyle and long term plan that you have for yourself.

Do you consider working as an independent finance broker under an aggregator and try to do everything yourself with no real business support?

Or do you take the opposite direction and join a franchise group who do everything for you, at a cost?

Perhaps join an existing broker group, be a team player, share the leads and leverage from other team players and established systems.

If you are a proactive person determined to create a successful business for yourself, there is a better way!

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If you are determined to create a successful business for yourself, there is a better way!

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EZ FINANCE

TAKE A COMMON SENSE APPROACH

There are pros and cons for all options as you might expect, however it is the cons that will eventually set you back, down the track.

- Low commission splits for you
- More experienced people in a group “cherry picking” good leads
- Contract clauses preventing you from keeping your clients or trail should you leave the group
- Unrealistic franchise fees and ongoing fees
- Poor support to help you grow your business and your experience
- Who can you actually trust in your working environment?
- Unfair restraints on what you can and can't do
- Limitations on which banks and lenders you can use
- And the list goes on.....

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It is literally true that you can succeed best and quickest by helping others to succeed.

-Napoleon Hill

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You need to investigate all the options, and ask other brokers about what they know of their competitors, as this is how you will find out all the things you need to know, good and bad!

At EZFinance, we just want the opportunity to let you know what sets us apart from all the other finance broker businesses and firms around Australia.





INTRODUCING EZFINANCE CEO, PHIL RICE

Phil has been in the finance industry since 1996. With an entrepreneurial approach to everything he does, his finance career has taken him around Australia in a variety of diverse roles within the finance industry. Phil has worked within finance franchises, worked independently through five (5) different aggregators, took on a role within a major bank as a senior Lending Manager, developed the finance arm for a national Real Estate group and is now founder of national finance group, EZFinance.



Phil has become a Certified Professional Business Advisor (CPBA) and is linked in with the Institute of Business Advisors to provide in-house business coaching for the EZFinance Group.



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SO WHAT SETS EZFINANCE APART?

Glad you asked!

Because we have experienced first hand many other “broker” models and experienced behind the scenes within a major bank, we have taken the best aspects from these and put together what we feel is a business proposition suited to someone looking to build a finance career for **themselves** - not for a franchisor or someone else with a major interest in what you achieve.

Our model is firmly established to reward each individual for the hard work they do within their own business. The harder you work and the more money you invest in your business, the better the rewards; AND your business is YOUR business! Your business is a business within a business. If you migrate away from the EZFinance group, your business will go with you - your clients, your trailing income, and your IP.

In essence, EZFinance has established systems and processes to help finance brokers and advisors at any level to successfully run a sustainable and scalable business. The EZ group has expanded to include: -

- ➔ EZ Commercial Pty Ltd
- ➔ EZFinance Pty Ltd
- ➔ EZ Rewards
- ➔ Business Advice Agency (BAA)
- ➔ EZ Marketing with DASHBEE*
- ➔ Corporate Website and APP
- ➔ EZ High Level Broker coaching/Mentoring

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*Successfully run
a sustainable and
scalable business*

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EZFinance & EZFinance Commercial



Supporting each individual to accomplish what would be near impossible alone



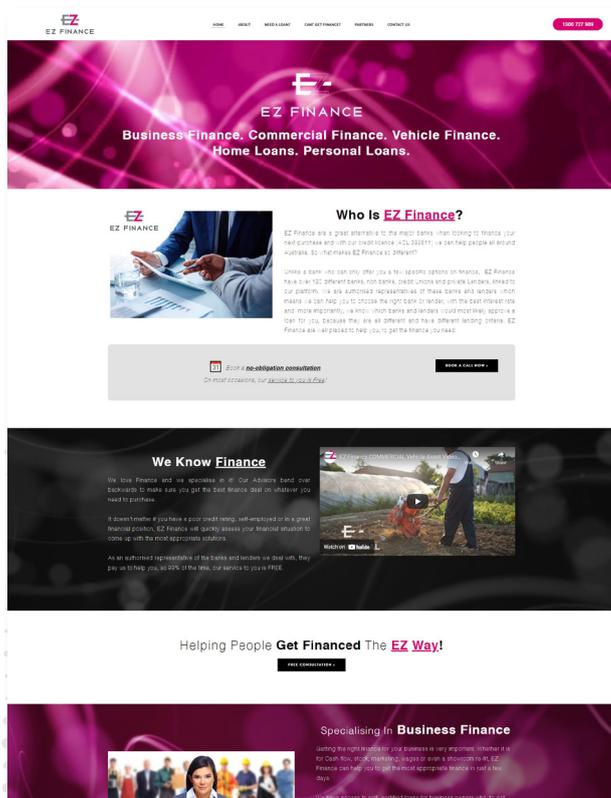
What's the difference?

As legislation changed over the last few years around the Finance Industry, a strategic move was made to separate coded and non-coded loans (consumer and commercial) within the group. Each broker can utilize one or both within their business, depending upon the type of business they want to write.

Each side of the business aggregates through a separate aggregator. We aggregate through Custom Equity Group for consumer (coded) loans and NFC (National Finance Choice) for Commercial & Asset deals (non-coded). There are many benefits with this structure, which we can elaborate on at a later stage. EZFinance also has a separate panel of direct lenders which might cater for scenarios "outside the box", for both coded and non-coded loans, because, as TRUE finance brokers and advisors, we go the extra mile to find a finance solution - even for the toughest of deals. This "Can Do" mindset really sets EZFinance apart, because our statistics have revealed that due to our extensive panels of Banks & Lenders, we write around 40% more business as a result of finding solutions for a lot more deals.

It just makes sense - RIGHT?

The corporate website is quite informational, clean cut with calls to action on all pages. It has a great calculator which doubles as a sales tool. Leads from the website are allocated to brokers in relevant states. The rewards platform is unique to EZFinance and is a completely separate portal. It doubles as an extra "give away" for consumers and our referrers can advertise on the platform to reach thousands of people they otherwise never would have exposure too. EZFinance Commercial is included into the one corporate website to enhance our overall proposition.



Partner and Sister Company



BUSINESS
ADVICE
AGENCY

Hands on approach to building successful businesses

CEO of EZ Finance, Phil Rice, is also Co-Founder of the Business Advice Agency (BAA). This is a totally separate national Business, with business coaches in different states coaching all types of businesses, backed by an elaborate website and portal with networking opportunities, access to professional partner advice and world class software to DRIVE your business.- Everything a small business owner (in any industry) might need to run a successful business. EZFinance and it's brokers are closely linked to BAA as a preferred financier to all it's members. This was by design, to create a good lead source of SME's for the EZFinance Group and give them a new "home" to belong to. With great networking opportunities via another linked organization, the EZFinance broker is part of something much bigger.

While other companies concentrate on other aspects of their business, we have identified that our people are the ones who need to be looked after. Each broker has different needs and levels of experience, so who better to help them, than a Professional Business Coach or Advisor. With his vast experience, Phil didn't think he or his team needed any assistance from a business coach, until he undertook a business coaching course. (Through the Institute of Business Advisors) The coaching methods and software technology were so good, that Phil has brought professional Business Coaching into the EZ Group, - not as an outsourced "Add-On" but as part of the overall proposition to create successful broker businesses.



Coaching within the group is a huge benefit for all brokers at all levels.



While brokers are generally good at putting deals together and with face to face contact with clients, they can be quite mediocre with marketing, lead generation, time management, processes and business management. Running your own brokerage firm is not easy and there are many hats to wear. Being effectively coached on running a business within the group is a huge benefit for all brokers at all levels.

Again - It just makes sense - RIGHT?



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Case Studies



Allan Pearson
Loan Specialist



When looking for the right group to join, It was very important to me to have the right infrastructure and support in place to run my own brokerage and have the compliance regime to support my business in navigating the ever changing landscape.



John Kalantzis
Loan Specialist



In business it is very important to have TRUST in who you work with and the ability to talk with people within the group at all levels. I enjoy both working autonomously and within a larger team as my ideas and contribution into the business are highly valued.



Stewart Fielder
Manager SA & NT



Where do I start. EZ Finance offer attractive commission splits, working autonomously, Leveraging on mentor experience, Support and freedom to work with over 120 banks & Lenders in the industry.



Rebecca Wootten
Loan Specialist



I trade under my own brand (MOTO4) as part of the EZ Group. Being a part of a larger group has many benefits for my business like having access to a very large suite of available Lenders, real help in running my business with in-house support and confidence in knowing that I have a wealth of Industry experience to leverage from, reinforcing that I am not alone in my journey!



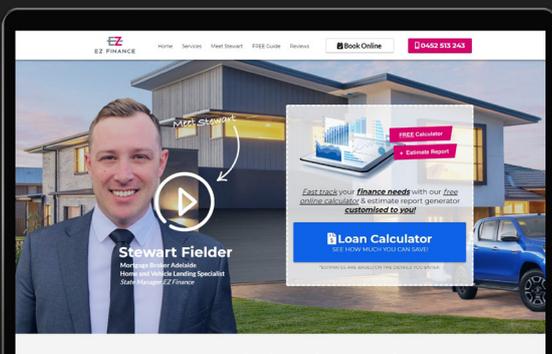


EZ FINANCE

Broker Marketing System

EZ Finance has partnered with DashBee to provide you with all the tools, support and resources to succeed as a broker

- ✓ Your very own personalised website and landing pages.
- ✓ Automatically message leads via Email, SMS, Facebook Messenger and more.
- ✓ Automated appointment booking and scheduling system.
- ✓ Manage your workflow, pipelines and track every stage of your prospects to closed deals.
- ✓ EZFinance Newsletter campaigns and email nurturing content all done for you.



Get your EZ Finance Broker Marketing System Set up and Running in 7 days!

Your Road to Success Starts Here

All the things you need as a broker to solve your digital marketing problems in one place



Internet Marketing

Battle tested marketing campaigns to generate you more leads



Sales Funnels

Send traffic and visitors to your very own branded sales pages.



Email Nurture

Automated email campaigns and newsletters that nurture your prospects



Advanced Tracking

Track every stage of pipeline from:
Lead > Follow up >
Closed deals > Fulfilment



Online Reputation

Build your reputation score online with reviews on autopilot



Rinse and Repeat

Understand what is not working and easily duplicate what is working to see the effect.



EZ FINANCE

Where to from here?

There is no question that the EZFinance Group is different. We are not the biggest or most prestigious as compared to many other finance businesses, but we are successful and we have been established with the actual broker in mind.

Other than compliance and industry knowledge, we have identified that there are two other key factors that an “every day finance broker” needs help with:

- ➔ Lead generation, and
- ➔ Business Management

And we have these covered! While EZFinance has been trading since 2009, we have not really advertised for finance brokers to increase our footprint until now. We are seeing too many good people (Brokers & Finance Advisors) struggling; not because they are not smart, but because they just don't have the right processes or support.

We are looking for people who have been in the finance industry for at least two (2) years and who are looking to take their career in finance to the next level.

OR, if you have been in the industry for a few years and are looking for a new direction, please take the time to look into this opportunity a little closer.



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For further information, please enquire directly with Phil here:



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www.ezfinance.com.au

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