



## **Realise Training Group 2026 Mentoring Programme**

This document outlines the Realise Training Group Mentoring comprehensive Broker Mentoring Programme designed to cultivate confident, compliant, and high-performing finance professionals within a broking office environment. The programme encompasses a structured pathway that guides mentees through foundational client engagement, advanced lending strategies, compliance excellence, business sustainability, and personal performance, ensuring they are well-equipped to thrive in the Australian finance industry.



## Realise Training Group – Mentoring 2026

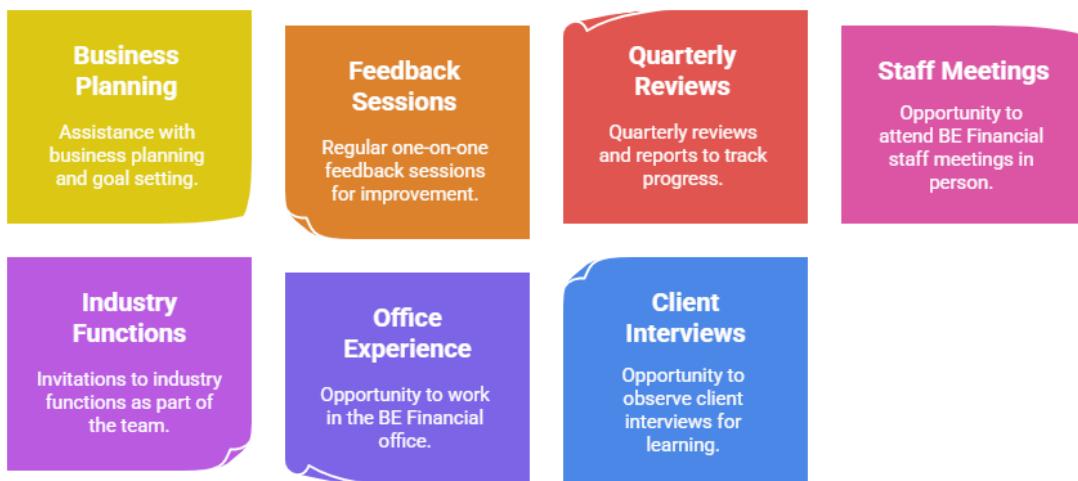
### Programme Overview

The RTG Broker Mentoring Programme is a skills-based development pathway designed to equip new and emerging mortgage brokers with the knowledge, behaviours, and professional competencies required to thrive in the Australian finance industry. The programme includes structured modules, observation opportunities, and real-world application, mentees progress from foundational client engagement through to advanced lending strategies, compliance excellence, business sustainability, and personal performance.

This will include:

- Business planning and goal setting
- Regular one on one feedback sessions
- Quarterly reviews and reports
- Opportunity to attend (in person) BE Financial staff meetings
- Invitations to industry functions such as MFAA events as part of the BE Financial team
- Opportunity to sit in the BE Financial office during scheduled agreed times to be part of an actual brokerage
- Opportunity to sit in on client interviews across various purposes (first home buyers/investors etc)

### Mentoring Opportunities



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## Module 1: Customer Engagement Excellence

### 1.1 Customer Enquiry Skills

Learn how to respond to initial client enquiries, set expectations, gather essential information, and build trust from first contact.

### 1.2 Customer Interview Skills

Develop and refine interview techniques across core areas:

- Loan qualification
- Identifying client needs and objectives
- Matching product features to client outcomes

### 1.3 Note-taking & Record Keeping

Capture accurate and compliant notes that support BID, NCCP, and all future audit requirements.

### 1.4 Providing Quality Advice

Understand how to present tailored options and alternatives while meeting Best Interests Duty obligations.



### **Module 2: Administration, Workflow & Operational Capability**

#### **2.1 Workflow Optimisation**

Create efficient, repeatable administrative processes to track deals, manage documentation, and reduce bottlenecks.

#### **2.2 Loan Tracking Systems**

Adopt best-practice tools and checklists to maintain oversight across the entire pipeline from enquiry to settlement.

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### **Module 3: Lending Scenarios (Core & Advanced)**

This module builds real-world competence across a wide range of lending scenarios.

#### **3.1 Mandatory Scenarios**

Mentees will learn structure, policy considerations, risk indicators, and best-practice recommendations for:

- First home buyers (including all relevant grants and government schemes)
- Non-first home buyers
- Refinancing
- Construction loans
- Debt consolidation
- Guarantor loans (parental & family)
- Investment lending
- Self-employed lending

#### **3.2 Desirable / Advanced Scenarios**

Exposure to more complex structures and strategies:

- Trust and corporate entity lending
- Off-the-plan purchases
- Personal loan & auto finance



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- Bridging finance
- SMSF lending
- Reverse mortgages

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## Module 4: Research, Analysis & Recommendations

### 4.1 Research Methodology

Understand how to identify lender policies, compare products, and build a robust research framework.

### 4.2 Lender Policy Knowledge

Learn the nuances between lenders and how to match unique client profiles to available solutions.

### 4.3 Data Analysis

Interpret client documents, financials, liabilities, borrowing power, and risk positions.

### 4.4 Recommendations & Presentation

Develop clear, compliant recommendations supported by research summaries, reasoning, and policy alignment.

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## Module 5: Loan Submission Mastery

This module ensures mentees can produce high-quality, lender-ready applications.

### 5.1 Required Documentation

- Broker declaration & lender checklist
- Verification of identity (VOI)
- Income verification
- Serviceability calculators & worksheets
- Living expense documentation
- Exit strategies (where required)



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- Reasons for refinance (if applicable)
- Contract of sale
- Clear articulation of customer requirements
- Product and lender choice rationale
- Explanations for adverse credit history

### 5.2 Compliance Documentation

- Responsible lending interview guide
- Know Your Customer (KYC)
- Best Interests Duty (BID)
- Banking Code of Practice (BCOP)
- Privacy consent & disclosure documents

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## Module 6: Compliance & Professional Standards

### 6.1 Regulatory Framework

Understand obligations under relevant legislation, industry codes, and aggregator/lender expectations.

### 6.2 Compliant Loan Packaging

Learn the end-to-end process of submitting compliant, fully documented loans that withstand audits and reviews.

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## Module 7: Submission Vetting & Quality Assurance

### 7.1 Mentor-Assisted Vetting

All deals must be quality-checked by the mentor until 12 successful settlements have been achieved.

### 7.2 Lender Quality Benchmarks

Develop awareness of how each lender assesses, processes, and measures the quality of broker submissions.



### **Module 8: Business Sustainability & Growth**

#### **8.1 Business Management Foundations**

- Cashflow planning
- Revenue forecasting
- Productivity & workflow modelling

#### **8.2 Lead Generation**

Learn how to attract and retain clients through:

- Referrer relationships
- Networking
- Reputation building

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### **Module 9: Self-Management for Brokers**

The human side of broking matters just as much as the technical side.

#### **9.1 Health & Wellness**

Explore strategies for energy, resilience, and long-term sustainability.

#### **9.2 Capacity Recognition**

When to automate, delegate, or hire support.

#### **9.3 Stress & Anxiety Management**

Tools and techniques for high-pressure periods.

#### **9.4 Conflict & Complaint Handling**

Navigate difficult conversations while protecting client relationships and business integrity.

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### Module 10: Observational Learning

A cornerstone of effective mentoring.

#### 10.1 Mentee Observations

Mentees should observe at least six (6) interviews conducted by the mentor or an experienced loan writer.

#### 10.2 Mentor Observations

Mentors should observe at least six (6) client interviews conducted by the mentee, providing feedback post-meeting.

#### 10.3 Alternative Options

If direct observation is not possible, structured debrief and modelling discussions will be used to replicate the learning experience.

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### Programme Outcomes

By the end of this mentoring programme, mentees will be able to:

- Conduct confident, compliant, client-centred interviews
- Analyse complex customer scenarios and recommend suitable solutions
- Prepare high-quality, audit-proof loan submissions
- Operate efficiently within a broking business
- Build pathways to sustainable lead generation and growth
- Manage themselves with professionalism, resilience, and clarity