



REVEALED:
THE SECRET WEAPON
AFG BROKERS
USE TO BOOST THEIR BUSINESS

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Introduction

If you answer the question, 'How's business?' honestly, and it's either (i) I'm starving with a real lack of work; (ii) I'm frustrated and impatient that I'm not growing fast enough; or (iii) I'm overwhelmed, struggling to keep up with the work, so having to work well into the evenings and weekends—these are all telltale signs you need an Assistant.

But outside of answer (iii), the prospect of an assistant feels counterintuitive to many Brokers — How on earth do I justify the outlay of cash to pay for an assistant when I'm on struggle street or haven't built my loan book up enough yet? This is a classic chicken-or-egg dilemma.

Your business isn't serving you; you took a leap to start it, but perhaps you didn't recognise this was just the first of a few leaps you need to take to get it to scale. And chances are your visions of you at scale don't involve you working 80-hour weeks. But from where you're at to where you want to be, it's likely going to take a lot of work. And when you're rewarded for that work, you're going to be very, very busy. This is how Brokers who answered '(iii) I'm overwhelmed' are feeling. The challenge is that at this stage, you're least equipped to welcome someone onboard to help you because you have no time, no ability to document good systems, no availability to share decent time to train, and thus are often condemned to feeling stuck.

The answers may seem counterintuitive.

Investing, not saving, is crucial. Invest in marketing, talent, and other growth drivers. EFFECTIVE spending leads to growth and is how you rise out of (i) starvation and (ii) frustration and impatience.

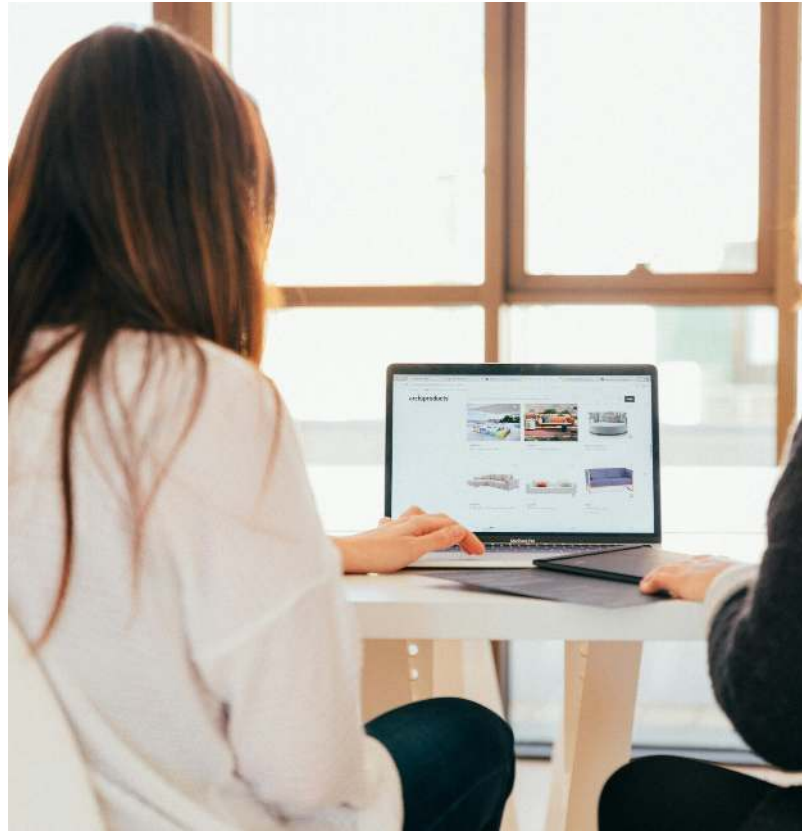
'Revenue is vanity, profit is sanity' as a mantra could be holding you back if you're in the start-up phase; revenue is more important. You need to boost it to cover your fixed costs and hire the right team to help you scale, they'll then be in place, so you don't get overwhelmed.

So, you need to invest in an assistant, because not doing so is retarding your ability to scale and risks you arriving at scale unprepared and not ready.

But what will your Assistant do if you're pre-scaled because there won't be enough loans for them to process? Well, they'll assist YOU in doing everything that you need to be doing better, more comprehensively, and faster. Plus, my experience has shown they'll often be the impetus for you to actually do some of these activities, so they'll help you be accountable. Think about why you show up to the gym for a PT session but struggle to get there otherwise :)

And so, what do you need to be doing? Marketing, business development, lead generation, client acquisition – call it what you will, but you need more people to write loans for. Now, because you don't have pockets full of money to throw at advertising or agencies, you and your Assistant need to get busy doing the BIG 4 that don't require cash, but require lots of grunt work, and you can't afford NOT to have someone helping you do these critical activities that are required to build the business you want and deserve.

So, what are the BIG 4?



1. Warm Outreach

2. Building an Online Presence

3. Cold Outreach

4. Cultivating Referral Partners

Let's dive into each...



Warm Outreach

Who knows you? No, not just your besties—think bigger. Have your Assistant help you create a list by extracting all the contacts from your phone: all your Facebook friends, all your LinkedIn connections, all your Instagram followers, all your TikTok followers, etc. I think you get it — this spreadsheet list should feature EVERYONE who knows you.

So now that you've got a list, what next? We need to connect with them!

Firstly, consider the medium you'd like to use: emails, phone calls, SMS, DMs, etc.



****Tip to Leveraging Working with an Assistant:** *Select a medium that your Assistant can access to help you send all the messages and aid you in engaging and nurturing everyone who replies.*

Next, plot what you want to share; this should NOT be a PDF brochure or a highly produced video, as this'll scream 'advertising'. These people know you, so share a personal message, reference something you know about them, or share a personal update about yourself or your family that they may be interested in. Then transition to asking if they know anybody (NB: don't ask if they need it; ask if they know anybody — it's less confrontational but of course still provides them the opportunity to opt-in if they're attracted to your offer) that has complained recently about the cost of their mortgage or is looking to buy a property or new car.



Then transition to asking if they know anybody (NB: don't ask if they need it; ask if they know anybody — it's less confrontational but of course still provides them the opportunity to opt-in if they're attracted to your offer) that has complained recently about the cost of their mortgage or is looking to buy a property or new car.



**** Tip to Leveraging Working with an Assistant:** *the 'transition copy' will be the same for every message, but the personal message intro will be custom & unique for all. You obviously need to write the custom copy, but do it in the next column of your List spreadsheet - then have your Assistant copy, paste & stitch together with the transition, then manually send through your chosen medium – this'll save a LOT of time & have you stay in flow of just smashing out your custom/unique personal message copy.*

But people are instinctively protective of the goodwill they have with their network, so they'll be wary to share who they know if they feel there is a risk such a recommendation could backfire. Help de-risk them nominating someone by sharing something about your credibility or citing someone they know in your shared network that you've helped. I was able to help Jenny and Paul last month with a refinance that is saving them over \$800 per month. I was a finalist last year in the MFAA Broker of the Year Awards. My Google and Facebook reviews are over 4.8 stars.

I suspect your list may be a LOT bigger than you think, and given the personal nature of your message, you'll be surprised by the engagement you get with this outreach.



**** Tip to Leveraging Working with an Assistant:** *they should monitor all replies and immediately engage via messaging back to nurture towards collecting the referrals or booking an appointment for you to speak with them about their needs.*





Building an Online Presence



Posting free content allows you to build an audience. If your existing audience thinks the content is valuable and could benefit people they know, they'll share it, and then the audience they share it with might like it and become part of your audience. The key is to develop and post great content.

So where Warm Outreach was one-to-one, posting content gives you leverage to build your online presence. Your one post could reach a much wider audience. I say 'could' because this too is subject to the content being GREAT, capturing the attention of the viewers that are mindlessly scrolling through lots of other posts.

You need to give viewers a quick reason to consume your content—think headlines and topics. But after you capture their attention, you need to stoke their curiosity to keep them engaged with your content. Curiosity is an unanswered question they have circling in their mind, that they're keen to learn the answer to.

What questions can you start percolating into their consciousness?





You need to then satisfy this curiosity, completely answering all the questions you've had circling in their minds. This rewards the viewer for digesting your content and, when done effectively, helps you grow your audience—they share, and then their audience becomes part of your audience, etc., etc.

So, what social media platforms will you use? My tip is to start with the platforms you're already using; you already have an audience, and you likely already know how to use the platforms. Start with 1 post per day but look to 'chunk' this activity together as much as possible, then have them scheduled to go live as per your social media posting calendar. You might find it easier to have a daily theme that repeats each week. For example:

Motivational Monday

- Share inspiring quotes, success stories, or motivational tips.
- Post a video or image with a motivational message.
- Highlight a client's success story with a refinance you've recently settled for them or house they've purchased.

Tips and Tricks Tuesday

- Share mortgage, finance or property industry-related tips and best practices.
- Post how-to guides or tutorials – how to save for a deposit, how to fully leverage an offset account, how a line of credit works...
- Offer advice on common challenges your audience faces.

Wacky Wednesday

- Share a funny gif, video or image.
- Write a witty message about mortgages, finance or the property industry.





Throwback Thursday (TBT)

- Share a throwback photo or story from your personal or mortgage broking business history.
- Highlight past achievements or milestones - reflect on how far your business has come.
- Share a quote or song lyrics that speaks to you and detail why.

Fun Friday

- Post something light-hearted and fun, like a meme or funny video.
- Share behind-the-scenes content about yourself.
- Host a casual Q&A session or a fun poll.

Spotlight Saturday

- Highlight a client, lender, or other partner.
- Share testimonials or case studies.
- Share something personal going on for you or your family or what you're doing together.

Strategy Sunday

- Share your thoughts on industry news, trends, or future predictions.
- Post about upcoming events or plans for the week ahead.
- Engage your audience with thought-provoking questions about their strategies.

By following this schedule, you'll ensure a balanced mix of motivational, educational, personal, and engaging content that keeps your audience interested and involved.



****Tip to Leveraging Working with an Assistant:** Your Assistant should own your social media posting calendar, which can just be a basic spreadsheet highlighting what you'll be posting on each platform, each day (cells for the copy, describing what the image or video needs to be, and hashtags you'll use). Your assistant should be charged with researching content and drafting copy via ChatGPT, ahead of putting the draft into your spreadsheet for you to customise the wording to match your 'voice'.

Your Assistant should then create the image with ChatGPT, find the video or GIF, design the quote/carousel, etc, via Canva. Your Assistant should research the best times to schedule your posts on each platform per day to get the highest possible engagement and schedule your posts to go live at these times.

Finally, your Assistant should be monitoring all social engagement, looking to expand your audience by connecting with those who like, comment on, or share your posts. They should also reply to all comments and all DMs, plus look to DM anyone who shows curiosity via their comment, offering support. Great question about how much you could save with the new ANZ Low Interest Saver loan; is this something that you'd be interested in having a chat about? Your Assistant should leverage ChatGPT for all comments and DM replies to ensure they sound professional and quickly learn to assume your 'voice'.





Cold Outreach

Warm Outreach can work brilliantly, but of course it has a limited audience, so invariably you're going to have to start reaching out to strangers to acquire more students. Strangers lack one key thing that you enjoyed with your warm audience: Trust. Strangers don't know you and don't trust you. Beyond a lack of trust, you do have other new challenges compared to warm outreach: (i) you don't have their contact details; (ii) because they don't know you, their instinct will be to ignore you; and (iii) if you do manage to steal their attention, they're not interested in your Mortgage Broking Services.

Despite these challenges, many Mortgage Broking have been built on Cold Outreach – it's worked before, and if you choose and commit, it can help your Mortgage Broking business grow faster and enhance the predictability of your new leads.

But first, you'll need to conquer the 3 challenges introduced below.

Challenge 1: “How do we contact prospective clients” – Build a List

Who do you want to speak to? You want to be as specific as possible, so that your messaging can then speak to these people exclusively. Do you have a specific niche of clients you serve best? Are there certain segments of the community that you specialise in helping? Once you've defined WHO you want to speak to, you need a list of these people, which you can build via:

- Software to scrape a list of names and contact details. A quick Google search will reveal plenty of options, so subscribe, get a sample, and test to confirm the contact info is accurate and up to date.
- List Brokers – chances are, if you're listed as the Founder or Owner of your Mortgage Broking business, List Brokers have already been contacting you. If you search your inbox or junk/clutter, you'll likely have a few providers that will be super eager to hear from you. Invite them to provide stats for how many of your WHO they can provide full contact information for, but ahead of making any large commitment, make sure you get a data sample to verify that it is accurate and up-to-date.
- Scrape them manually; search databases, groups, and communities for your WHO. Ideally, when you find them, contact details will be available too (even if this is just a link to their social profiles where you can get contact details from); otherwise, you'll have to continue searching for their details outside the group, but at least you have a few extra data points now, which will make it easier.



****Tip to Leveraging Working with an Assistant:** All 3 of these strategies to attack Challenge 1 can be led or aided by your Assistant!

Challenge 2: “How do I avoid them ignoring me?” — Personalise and give amazing value.

Regardless of the medium(s) you choose to use for your Cold Outreach (e.g., email, phone, direct mail, SMS, video MMS, etc.), you need to craft your messaging. It should look or sound like it’s from someone they know, so ideally you should have a couple of pieces of information about the prospect that you can complement them on. In short, your Cold Outreach messaging should sound/look like a Warm Outreach message. This personalisation will hopefully stall you being deleted out of their inbox or being hung-up on, but you need to quickly back this up by giving amazing value. Perhaps this is a highly valuable lead magnet, a phenomenal offer, or access to an exclusive experience.

Once you have a clear idea of what you want to include in your messaging, you need to get busy writing your scripts or templates. Give careful thought to your call to action and even 'split-test' different calls to action. I’ve seen some Mortgage Brokers who’ve been directing their Cold Outreach traffic to a landing page with a 'Review My Rate' call to action radically improve their success by instead having this landing page invite the viewer to complete a quiz on whether they've got the best possible loan in place (tools like ScoreApp with templates and AI make establishing such a quiz easier than ever).



**** Tip to Leveraging Working with an Assistant:** Who's going to physically send all these messages or set-up your ScoreApp quiz? —these are great jobs for your Assistant



Challenge 3: “They’re not interested in my Mortgage Broking Services” – Volume is the answer

If you’ve defined your WHO well and crafted strong messaging (infused with personalisation and amazing value), then you just need to get this messaging in front of more strangers, more often, and via different mediums.

- ✓ Automate the delivery of your messaging as much as possible
- ✓ Leverage AI and personalisation tech (you’ve likely received such messages in your inbox with your name on a coffee cup, a video of the sender browsing your website, etc.) – this is getting better and better all the time, so embrace the tactics available to you. Volume and automation don’t have to come at the expense of personalising your client acquisition Cold Outreach campaigns
- ✓ More and different – don’t assume your WHO read your email, watched your video, or listened to your voicemail, repeat yourself and remind them about your amazing value, but also connect with them on different mediums, as they may have a preferred medium, or just by seeing you in multiple places (i.e., their phone via SMS and then their inbox on their PC), which enhances the trust they feel for you.



*****Tip to Leveraging Working with an Assistant: where you can't automate, leverage your Assistant to help you grind your way to success with this strategy!***





Cultivate Referral Partners

Who are your clients? I'm not talking about your competitors; I mean outside of other Mortgage Brokers. What other organisations or businesses have a warm audience FULL of people 'like' your niche, ideal client—full of your WHOs? Think about your best current clients:

- What else are they buying? Who is selling that?
- Where do they go? What businesses are in those surrounding areas?
- What do they like to do? Who provides these services?
- What types of businesses do they work for?
- What kinds of jobs do they have?

You need to create a list of all these businesses. Chances are they'll likely fall into these categories: (a) products; (b) equipment; (c) services; (d) groups they belong to; (e) events they attend; and (f) employers. Once you have a list, the next step is to engage them to make an offer.

The pursuit of Referral Partners should ultimately follow a similar process and trajectory to a normal sales process—your list is all the 'leads' at the top of the funnel, and you want to prosecute them down the funnel to qualify some as new Partners. Ultimately, we want these Partners to provide us with referrals.

So, to generate referral leads, you can either invite your Referral Partners to engage their warm audience with your core offer, i.e., the amazing service you extend to all your clients in pursuing the best possible mortgage deal for them (this works brilliantly when your Partner is advocating you 1:1, like a real estate agent may to a couple wanting to bid at an upcoming auction), or you can use a lead magnet you've developed that will be attractive to their audience (the quiz example above could work brilliantly if sent by a real estate agent to all the owners of their rent roll properties or an accountant to all their clients they want to help secure a better deal for).



Whether your Referral Partner is advocating for you one-on-one or broadcasting about you to their database, it may obviously colour whether they use your Core Offer or Lead Magnet.

But who else could these Referral Partners be?

Accountants, Real Estate Sales Agents and Real Estate Property Managers all seem obvious examples, but who else? We want as big a list as possible to try to qualify as many new Referral Partners as possible. Consider the categories we introduced above.



I'll try to stimulate your cogs turning by providing some ideas, **but this is by no means exhaustive**, hopefully just a stimulus for you to brainstorm as broad a list as possible.

a. Products

Renovations could be a key sign that a property is being prepared for sale or, at a minimum, could be a great reason to refinance to attain a better deal, potentially with a redraw facility because of the additional equity created. Do you have tile shops in your area? Carpet shops? Paint shops? Cabinet makers? Could you offer to supply their paper receipt rolls for their printer so that you could have advertising on the back of every receipt they issue, driving traffic to your lead magnet (printing a QR code in your ad makes it much easier for your prospects to get to your landing page)?



b. Equipment

Sticking with the renovation theme, what equipment may property owners be using if they are renovating their home? Skip bins might be involved in the clean-up or demolition phase. Hire equipment may be required to get the job done—pressure washers, spray painting compressors, trailers, etc. Equipment routinely must come with instructions or a safety card. Is there a chance for you to sponsor the compendium these are housed in? An ad about how to leverage renovation funds to produce more equity or a warning not to over-capitalise could potentially attract a lot of traffic to your landing page.

c. Services

Property owners may commission a broad range of services in support of the upkeep of their properties, and regularly, these people may be among the first to hear of the owners' desire to upgrade, renovate, purchase an investment property, or sell it. These could be pool cleaners, window cleaners, rubbish removals, house cleaners, gardeners, handymen, etc. Typically, these types of Referrals are one-to-one, so a Partnership can be set up by advocating that you want to support them too. Because if you're doing a refinance, chances are you'll want your client's property looking tip-top for the valuation, hence, you'll want to advocate that your clients use some of these services to get their property ready. A 'back scratching' relationship, where you'll scratch their back and they scratch yours in return, can provide a healthy stream of referrals. Brainstorm widely for potential service partners. Anywhere there's a high rapport between client and service provider, these people could be the first to hear what a general chit chat conversation with them might just be, but this is a BIG opportunity for you. I know many Brokers who've thrived on referrals coming from idle chit chat whilst in the hairdressing chair! 😊



d. Groups they belong to

These can either be online or in-person and be explicit or more coincidental. So, it could be an online/Facebook property investor forum group or a multi-cultural association that perhaps you've helped several members within already. It could be a sporting group, a fitness group, a community group (e.g., Rotary, Probus, etc.), a dance group, or any group at all. Groups in which you're already an active member are obviously the best place to start; you likely have a profile, but perhaps many other members of the group don't know what you can do. I've seen Brokers just change-up what they wear to generate leads. Get uniforms or T-shirts printed with your logo on the front and have a value proposition on the back: "I help families finance their dream home"; "I help get you your 1st, 2nd and then 3rd investment property"—you'll be surprised at how many conversations this will stimulate and leads that it'll generate. But beyond the uniforms, approach the group organisers about displaying signage, posters, or having flyers available for members to view.

e. Events they attend

Of course, an obvious large-format events like a Home Show or Pool Expo, but these events are often very expensive to participate in. Whilst you could attend wearing your flash new uniforms to stimulate some conversations :), brainstorm what other events your WHO might be attending that's more accessible for you. People routinely start researching property well before taking action - this research can involve attending Auctions, Open Homes or Display Homes. Attending these events, obviously with your new Referral Partners consent, can be a great way to meet prospects in the consideration phase, and because they've met you, they'll see you as an authority and someone they can trust to ask questions of to help determine their readiness to take action. You'll likely make the day of some leads, who may be unaware of what LVR they could achieve or realise how much equity they have, so with your help, they can move on an aspiration earlier than they thought.



f. Employers

You get pay slips from all your clients as part of your income verification steps. Does this reveal any employer trends, i.e., Do you have a chunk of clients all with the same employer? Alternatively, do you have some big employers in your neighbourhood that employ a larger percentage of the community? Helping their staff with lifestyle aspirations of home ownership or investment could be a huge fringe benefit this employer could advocate they make easier through their partnership with you. You could perhaps have a packaged solution for their staff to make a salary sacrifice to purchase a new car, and you happily do this, earning a good commission from it, but ultimately each becomes a client for you to do a full financial review with to consider if you can help them across all their financing requirements.



With clarity around how your Referral Partners can deliver you leads, your challenge moves to how you get them committed and then how you keep them committed – because you want them to continue delivering you referrals every week, every month, etc., not just a spurt of them over the next 2 weeks. To do this, you'll have to reward your Partner, either with something that's really valuable to them or with money. Now, if they gain information or other high value from your lead magnet, you might be lucky enough to have an amazing self-perpetuating referral machine 😊 because they're motivated to continue using it because of the value they get, and this delivers you an amazing steady and ongoing stream of leads.

However, if money is to be the reward, you'll then have to determine what they get paid for and how much. Will they get paid for each lead? Will they only get paid if a lead they generate converts to a settled loan? This is a bit of a balancing act, juggling risk and motivation. Risk to your Mortgage Broking business if you pay for leads that don't crystallise into a settlement or risk to your Referral Partner because they make all the effort to feed you leads, only to wait forever to see if they'll get a reward, so their motivation wanes.

If you have data from other comparable lead sources to draw on, this will be invaluable. If you know how many leads you typically convert to settlement and the average commission, it will dilute your risk and potentially give you the confidence to frontload the reward to maximise the motivation of your new Referral Partner. I've seen some Brokers do both an upfront and trailing reward, i.e. They negotiate to reward only on settlement but send a \$100 JB HiFi gift certificate when they get the lead as a thank-you, which really primes the pump for the referral partner to keep referring even though the first settlement hasn't come through yet and may be months away.



*****Tip to Leveraging Working with an Assistant:*** have your assistant track the lead source of all inbound leads, including the specific Referral Partners and have them also track the Rewards. They could also be involved in nurturing your Referral Partners by sending regular communication and even deal updates, so that Referral Partners don't feel their effort to send you a referral is going into a 'black hole' - they're receiving regular updates so know you're caring for their client and proactively working hard to help them.



CONCLUSION

With your Assistant's help, you can nail the BIG 4 and thus be swimming in leads!

Each of these leads will be an opportunity for you to convert to a client, who, if you help realise an amazing outcome, could become a raving fan who's highly likely to give you a testimonial and give you referrals—further perpetuating your growth.

Just don't miss the opportunity to also explore diversification opportunities with each of these new clients; the AFG Partner Connect program makes this easier than ever, just to identify the opportunity, then flick to the likes of Broli and pick-up 40% of the commission.

Beyond initially wowing your new client with that first loan or refinance, you then need to ensure a systematic follow-up and review process, so you never churn them into clients. Simple, right? :)



But of course each of these steps is something that you'll have your Assistant working closely with you to nail – your Assistant should be collecting the info, processing the loan, and chasing the lender for updates to ensure you get a great outcome; they should be sending the invite for testimonials and enquiring if your new client knows anyone else you could assist; they should be all over the Partner Connect programs to know how to refer the deal to Broil; and they should be intimately involved in your follow-up and review process, likely sending all the communication and just booking into your diary when someone in your loan book wants to do a review.

Your Assistant can be a critical part of your transition from being starving or frustrated to smashing it and is likely the only solution to countering overwhelm.

So, the only real question is, do you want to go slow and alone, OR do you want to grow fast and with someone aiding you each step of the way, whose presence alone helps drive you to be more accountable for doing everything that needs to be done to grow your business?

PeoplePartners runs a Broker Assistant Academy that produces Assistants for AFG mortgage broking businesses. For \$1,600* per month, you could have a full-time, dedicated Assistant that's already been trained on all things AFG (including all the tools like Broker Engine, Flex, AOL, Suite360, AFG Learn, etc) working with you to grow your business. A cost likely dwarfed by the revenue you stand to bring in through executing the BIG 4 and other strategies introduced in this guide.

Interested to Learn More? Let's share a call so we can answer all your questions

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ABOUT THE AUTHOR



Reuben Brennan 

Reuben Brennan is the CEO of PeoplePartners, a company dedicated to helping leaders efficiently and profitably scale their organisations. With a mission that aligns closely with his own role, Reuben focuses on driving the growth of PeoplePartners while sharing his insights and experiences along the way. His commitment to this purpose ensures that every strategy and piece of advice he offers is rooted in real-world experience and aimed at fostering success for others on a similar journey. If you're a leader looking to scale your organisation, Reuben's guidance and expertise may resonate deeply with your goals and challenges.

