



Save Thousands | Save Years | Save Yourself



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MESSAGE FROM THE CEO

WELCOME TO THE REVOLUTION IN MORTGAGE LENDING

ALMO is an exclusive home loan consultancy specializing in mortgage debt retirement. Our vision and mission is solely devoted to help change the destiny of your mortgage and manipulate the outcome to suit you.

If you can imagine a better future, we have the ultimate home loan and system to save you thousands, years and yourself.

We don't have shareholders, we won't sell you additional products, we don't have any wallet share programs and we don't expose or share your personal information with marketing departments trying to entice you to buy more and more products to increase your debt.

A revolution usually confronts people with the truth, it shakes the very foundations of beliefs built over time. We are no different. We will challenge you and share with you why the singular pursuit of chasing the cheapest interest rate is flawed and how in doing it, you race right into the arms of a bank who will exploit your faith in them.

ALMO gives you an insight into how mortgage mathematics really works, including the industry and marketing techniques used to extract as much money from home-owners as possible and keep you in debt for longer.

Beyond that we will help you identify and re-shape your mortgage destiny

IT'S SIMPLE REALLY

Want to own your home ?

Want more out of your hard work ?

Want a plan individually designed with your dreams at the centre ?

ARE YOU SERIOUS ?

As we are not a bank we cannot be compared with any lender as what we do is the complete opposite. If your focus is purely on interest rates, then we can't help you. However, if you are serious and really want to pay off your home loan, know what you really desire, have the fortitude to take responsibility for yourself, are willing to place your dreams at the centre of your life, then ALMO is your answer.

GROWING YOUR WEALTH

As a private mortgage consultancy specializing in helping our clients become wealthy through the early retirement of home loan debt. We share and provide you with the " know-how" to gain control over your mortgage, budgets and goals so YOU can get on with the really important things in life.

IT'S YOUR FUTURE

We aim to enhance your life. We do this by helping you map out and determine your personal mortgage objectives. We provide you with a superior home loan, and then empower you to better manage and control the outcome through the development of your personal mortgage map™.

If you are ready to take control, want to retire your home loan debt, save thousands, save years and save Yourself, then all you need do is call your local ALMO Consultant today and take the first steps towards personal financial freedom.

Martin J. Rollins
CEO - ALMO Australia



Our vision:

To be revolutionary, break with tradition and be acknowledged as the future in mortgage lending.

Our mission:

To deliver a superior home loan and provide a unique mortgage support system that aids, coaches and mentors Australians in the early retirement of their mortgage.

Mortgage plan ...



client outcomes:

- **Own your home**
- **Save thousands**
- **Cut years from your loan**
- **Be master of your own destiny.**

The mortgage planning system



1
Partnering

You
he

4
Communications

ALMO:

Guides
Shields
Supports
Accelerates

early mortgage debt retirement

n at a glance

2
Product

3
Support

1. Vision partnering

- The three step program
 - Mortgage vision™
 - Mortgage map™
 - Budgets

2. A better product

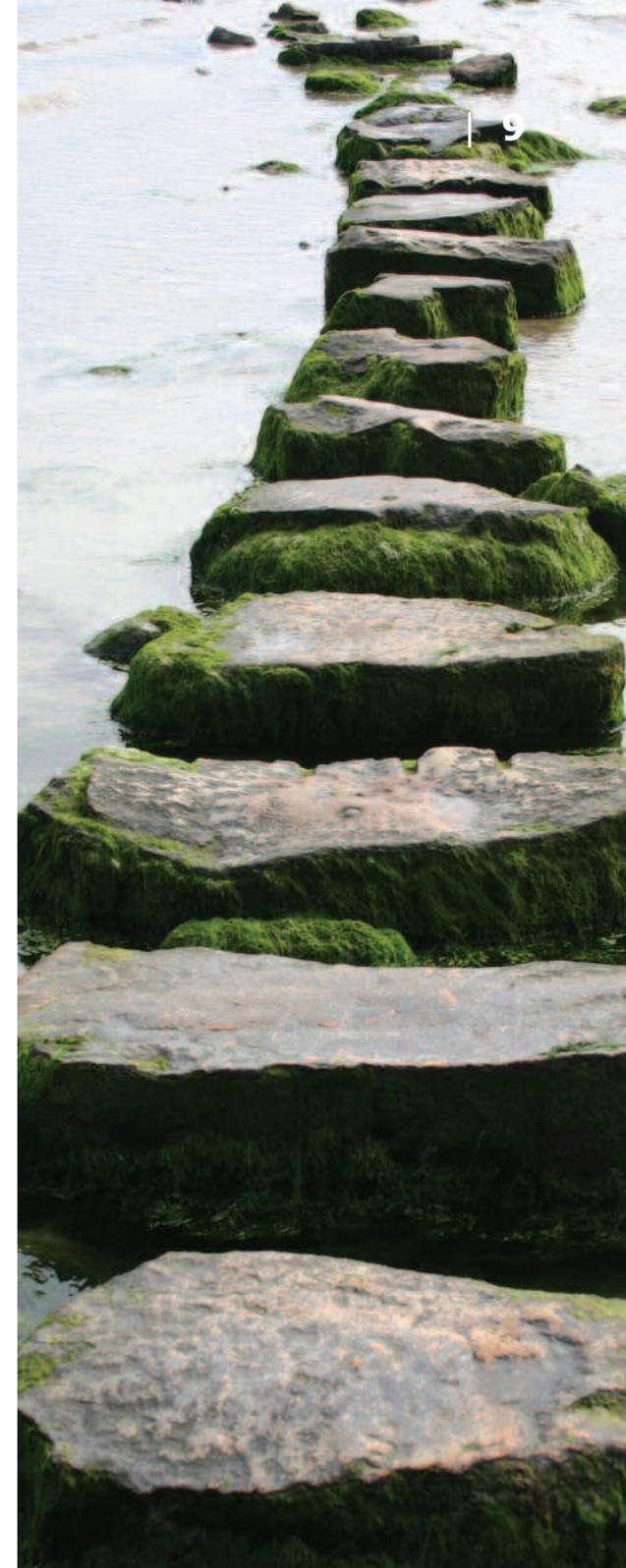
- Great rates
- No monthly account keeping fees
- No redraw fees
- Single product specialists
- No profiling or debt growth strategies

3. Life long support

- Your personal mortgage coach
- Mortgage plans, reviews and fine tuning
- A.L.M.S. (The ALMO Loan Management System)
- H.2.H (Human to Human contact - Only real people answering phones)
- Online access to all your loan information

4. Communications

- All year round discreet support and contact
- ALMO only promotes mortgage debt retirement
- A consistent message, support tools and aids that help you get mortgage fit™



YOUR NEW HOME LOAN



AN AMAZING MORTGAGE and PLATFORM

- A great rate that's incredibly competitive.
- Is simple, flexible, transportable.
- No monthly or account keeping fees.
- Free redraw.
- Your own personal Mortgage Map™: Saving you thousands and years.
- The ALMO system that keeps you on top.
- Ongoing support and coaching.
- A true partner working with you to retire that mortgage.

THE FUTURE IN MORTGAGE LENDING - OUR 3 STEP PROGRAM

Getting started - Let's Get Mortgage Fit™

Our unique three-step program is a revolutionary coaching system that helps clients understand the old way of lending and demonstrates the possibilities of creating a mortgage vision, mortgage map and mortgage plan for the future.

Step 1. Vision partnering.

In this first step we cover your mortgage past. We identify the opportunities and provide you with a tangible insight into how banks and other lenders operate. We will dispel math myths and how marketing is used to re-direct your attention. We then outline our company's products and services, and demonstrate our difference. We help you identify what's truly important and link your dreams and ambitions with your mortgage. We also discuss our process and delivery and give you an insight into how our service model will support you along the path to becoming Mortgage Fit.™

Step 2. Mortgage vision.

Everyone wants to pay off their home loan. Through a consultative process we can help you uncover what you truly want from your mortgage, including its early retirement and the incredible savings potential. We then outline the steps involved and give you a clear mortgage vision of what's possible that ensure you reach your goals.

Step 3. Mortgage map.

We all need a plan; we also need something tangible to refer to. ALMO helps you shape a distinct strategy to retire your debt in a timeframe that suits you. Your mortgage map is your reference point. It will contain your goal and what you are aiming for. It really is your map to becoming mortgage debt free.

SUMMARY OF ALMO BENEFITS



- Superior home loans with great rates, no monthly fees, free redraw and flexible terms.
- An outstanding customer service experience, equipping you with your own personal mortgage coach for the entire life of your loan.
- Your mortgage plan.
- Your personalized mortgage vision™ and mortgage map.™
- A single product specialist.
- Tools and support to ensure your success.
- Your personal information is kept strictly confidential.
- H2H (Human to Human) Call direct option: ALMO dedicated consultants to deal with, not call centres.
- ALMO LOAN MANAGEMENT SYSTEM (ALMS).

OUR PRODUCT SCENARIOS COVER

New purchases

At ALMO We are committed to meeting your individual needs. Tailoring plans for the purchase of an existing home, house and land package or investment property.

Refinancing

Looking for a better deal, a better plan. Regardless of your reason, ALMO can help you refinance and plot a new mortgage path.

First homebuyers

With our expert guidance and support ALMO is far better suited to help a first home buyer get started on the right path to success.

Debt consolidation

ALMO helps streamline your separate loans and get you back on track.

Specialist lending

Has another lender said no? ALMO can tailor solutions for clients with unique circumstances.

Self-employed

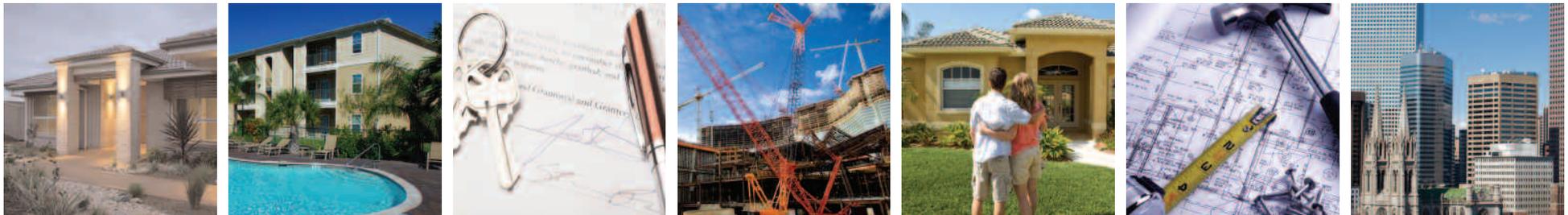
At ALMO, one of our specialities is developing lending solutions for self-employed clients. We ensure you gain access to an amazing home loan.

Commercial Lending

Whether for business use or investment, we have commercial mortgage packages to suit.

Property Investor Solutions

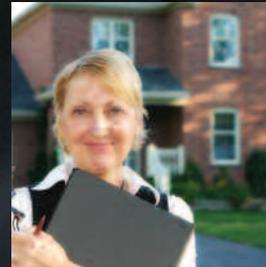
ALMO provides property investors with personalised service, quick and efficient attention to detail and portfolio management second to none.



WE BELIEVE IN

ALMO ETHICS

- Provide the best and most relevant information to clients.
- Protect our clients from deceptive and misleading conduct.
- Give proper guidance in relation to our clients' requests.
- Be efficient and sound in our procedures, compliance and administration.
- Adhere to all industry codes of conduct.
- Adhere to internal Anti – Predatory Lending Practices.
- Comply with all federal and state laws.



ALMO VALUES

- **Truth.**
We conduct all our transactions in a straightforward and open manner. We understand the advice we provide is vital in the decision-making process. Clear, honest support and guidance ensures our clients make the very best decisions.
- **Fun.**
Should be an inherent component of buying, selling and financing property. ALMO consultants, believe in this view and will endeavour to enhance and make enjoyable any transaction we are involved in
- **Professionalism.**
Courtesy, Efficiency and Attention to detail combine to deliver a consistent and professional approach.
- **Delivery.**
Our ability to deliver a professional and prompt service is a vital ingredient for our clients success.
- **Shared benefit.**
ALMO looks beyond the commercial benefit to the bigger picture to ensure fairness and equity for all.
- **Loyalty.**
To our Vision and Mission ensures the same towards our clients goals, hopes and dreams.
- **Confidence.**
In our direction, ability, knowledge and partners.
- **Excellence.**
Setting standards beyond conventional objectives. Embrace change and challenge the status quo to innovate continuously.



MEMBERSHIPS

ALMO is a full corporate member of:
The Mortgage and Finance Association of
Australia (MFAA)



AFFILIATIONS

ALMO is also a signatory and member of:
The Credit Ombudsman Service Limited
(COSL).



COMMUNITY

ALMO is positively engaged within its local
community, via partnering programs
encompassing: sport, recreation, welfare,
foundations and sponsorship.

CORPORATE

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INVESTING IN YOUR FUTURE



YOUR MORTGAGE PLAN

ALMO is a 'fee for service' company.

Our mortgage support system delivers a significant benefit to all Australians with a home loan.

Mortgage Support System options:

- Remain with your current lender, no discount on your ALMO mortgage map™.
- Refinance to ALMO and receive a 55% discount on your ALMO mortgage map™.

Start saving today by calling ALMO for a free initial consultation.

NOTES



1300 722 656

www.almo.com.au