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Description automatically generated**WHAT TO EXPECT**

**THE TEAM**

##### A person wearing glasses and smiling Description automatically generated with low confidence**Matthew Clark**

Finance Specialist

Dip Fin Services (Mortgage Broking)

QPIA (Qualified Property Investment Adviser)

Matthew is a finance industry stalwart and a best-selling author who gets a real kick out of empowering people to master their money and get a better deal from the banks. Matthew obtains great joy from facilitating asset growth and accumulation for his clients.

Matthew's favorite pastimes include coaching his daughter's basketball team, watching his children play sports, Jiu Jitsu, listening to Podcasts, watching the Saints, keeping active, and walking Miles, the family dog.

##### **A person in a suit Description automatically generatedRon La Coste**

Partner, Key Choice Lending

Dip Fin Planning, Insurance and Mortgage Broking, BEd of Education and Commerce and Economics

Ron LaCoste brings 30 years of Financial Services experience to Key Choice Lending. Specializing in debt recycling strategies for self-employed clients and investment strategies, Ron's approach is client-focused, aiming to understand and meet each client's unique goals.

Ron’s role is management-focused, emphasizing strategic growth, onboarding key partners, and enhancing client strategy and retention. He is dedicated to increasing financial literacy, with a strong belief that "Clients need advice rather than friendship."

Ron's role includes:

* Driving strategic growth
* Onboarding key partners
* Enhancing client strategy and retention
* Providing expert advice on loans and investments

Favorite pastimes:

* Exploring financial trends
* Family activities and outdoor adventures
* Continuous learning in financial services

Favorite part of his role: "Helping clients achieve their financial goals and witnessing the positive impact of tailored advice."

##### **Rex Claringbold**

Mortgage Broker

Dip Fin Plan

With over 36 years of experience in financial services, including 28 years as a Certified Financial Planner, Rex now focuses on helping clients as a Mortgage Broker. Throughout his career, he has successfully built and sold financial services businesses founded on strong relationships, trust, and delivering outstanding client outcomes.

Rex is passionate about guiding clients through the mortgage process and tailoring solutions that align with their financial goals. His expertise and dedication make him a trusted advisor for those planning for a secure financial future.

Based on the Mornington Peninsula, Rex enjoys a balanced lifestyle with his wife and two adult daughters. In his free time, he stays active with CrossFit, swimming, and kayaking.

##### A close-up of a person smiling Description automatically generated with medium confidence**Sallie McLynskey**

Senior Credit Manager

Dip Fin Services (Mortgage Lending)

Sallie has 30 years’ experience in Credit who has a people first attitude that comes through with her commitment to get the best outcome for the client. Sallie is an elite level Credit Manager with a persistence to ensure client first outcomes.

Sallie is a passionate Tigers supporter and loves spending time outside of work either at the football, with her husband and two teenage girls or catching up with friends from the Mornington Peninsula.

Sallie’s favorite part of her role is “obtaining a win or positive outcome for the client, from pricing to approvals, any sort of client advocacy”.

Sallie is our as Senior Credit Manager who works with you post settlement to:

* + - * + Complete your review,
        + Clarify your current circumstances,
        + Understand your next move,
        + Ensure that you are maximally benefiting from your lending and that it matches with your current circumstances and strategy.

##### **A person smiling with braces Description automatically generated with low confidenceIsah Ragondo**

Para Broker

Certificate IV in Financial Services (Mortgage Broking)

Isah is a lynchpin of our business. Isah’s lending experience, genuine desire to help and her kindness endears her to our clients and team alike.

Isah's role includes:

* Uphold and drive our culture through making decisions based upon our North Star (Mission statement, purpose) and our corporate values.
* To engage and highly skilled staff who fit our culture.
* Foster relationships with key stakeholders both inside and external to the business.

Isah’s favorite pastimes include taking care of her 4 fur babies (Shih Tzus - Oreo, Presto, Sky and Chewie) and yoga.

Her favorite part of her role is “I love working with the Key Choice Team.”

##### **Win (Uyen) Nguyen**

Loan Processor

Win (Uyen) is a dedicated loan processor with extensive experience in financial audit and data analysis at a top-tier accounting firm. She plays a crucial role in ensuring the accuracy and integrity of our clients' financial documentation. Uyen's proficiency in financial audit, problem-solving, and analytics makes her an invaluable asset to our team at Key Choice Lending. She is fluent in English, Vietnamese and basic Chinese.

**ADVISER DECLARATION**

The recommendations made have been based on information provided by you and are based on your needs, objectives, and requirements. We declare that the Loan Strategy Report (a copy of which has been received by you) is an accurate and complete record of the information provided by you and the potential solutions made by me.

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Description automatically generatedThe solutions made are considered to be appropriate for your present circumstances based on information provided and are not for the intended use of any other third party.

Warmest Regards,

**Matthew Clark**

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