



## Helia and Financial Education launch new LMI course for mortgage brokers

Elevated property prices and cost of living pressures are outpacing the ability of Australians to save a 20% deposit to become home owners, upgrade, or invest.

With LMI in their toolkit, brokers are well positioned to have meaningful conversations with clients about fast-tracking their property purchase.

### Closing the broker knowledge gap on a pathway into home ownership

Against this backdrop, Helia has partnered with Financial Education Professionals to launch **LMI Essentials**, a new professional development course designed to assist mortgage brokers to better understand and confidently use Lenders Mortgage Insurance (LMI) as a strategy to support clients into home ownership.

The online course provides brokers with practical insights into how LMI works, when it can be part of a lending strategy, and how it compares with alternative options for home buyers with smaller deposits. The program also includes interactive quizzes, links to Helia resources, and awards 4 CPD points upon completion.

To support broker participation, Helia will offer the first 45 registrations free of charge after which the course will be available at a reduced price of \$49.50 for a further 55 registrations.

### Understanding the role of LMI in helping more people buy sooner

LMI enables lenders to support more home buyers with smaller deposits while managing the additional risks associated with higher loan-to-value ratio lending. By facilitating loans above 80% LVR, LMI enables eligible home buyers to enter the property market sooner rather than waiting years to save a larger deposit.

**Greg McAweeney, Chief Commercial Officer at Helia**, said the initiative reflects Helia's commitment to supporting broker education.

"Mortgage brokers play a critical role in helping Australians navigate the home buying journey. The program is designed to strengthen brokers' understanding of LMI so they can confidently explain how it works and when it may aid clients to access home ownership sooner."

## Supporting broker confidence and client outcomes

**Philip Botté, CEO of Financial Education Professionals**, said improving broker education ultimately benefits consumers.

“Trusted advice depends on technical depth. LMI Essentials gives brokers and lending specialists a working command of LMI – the mechanics, the scenarios, and the client conversations – so they can turn a complex product into a clear pathway for the Australians counting on their guidance.”

The course covers the role of LMI in the lending landscape, case studies across first home buyers, investors and upgraders, and strategies brokers and lending specialists can use when discussing LMI with clients.

Mortgage brokers and lending specialists can register for the course [here](#).

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### **About Helia**

As Australia’s leading Lenders Mortgage Insurance (LMI) provider, we harness the power of 60 years’ experience to help home buyers achieve home ownership sooner. Since 2010, we have helped almost 1.2 million home buyers achieve home ownership.