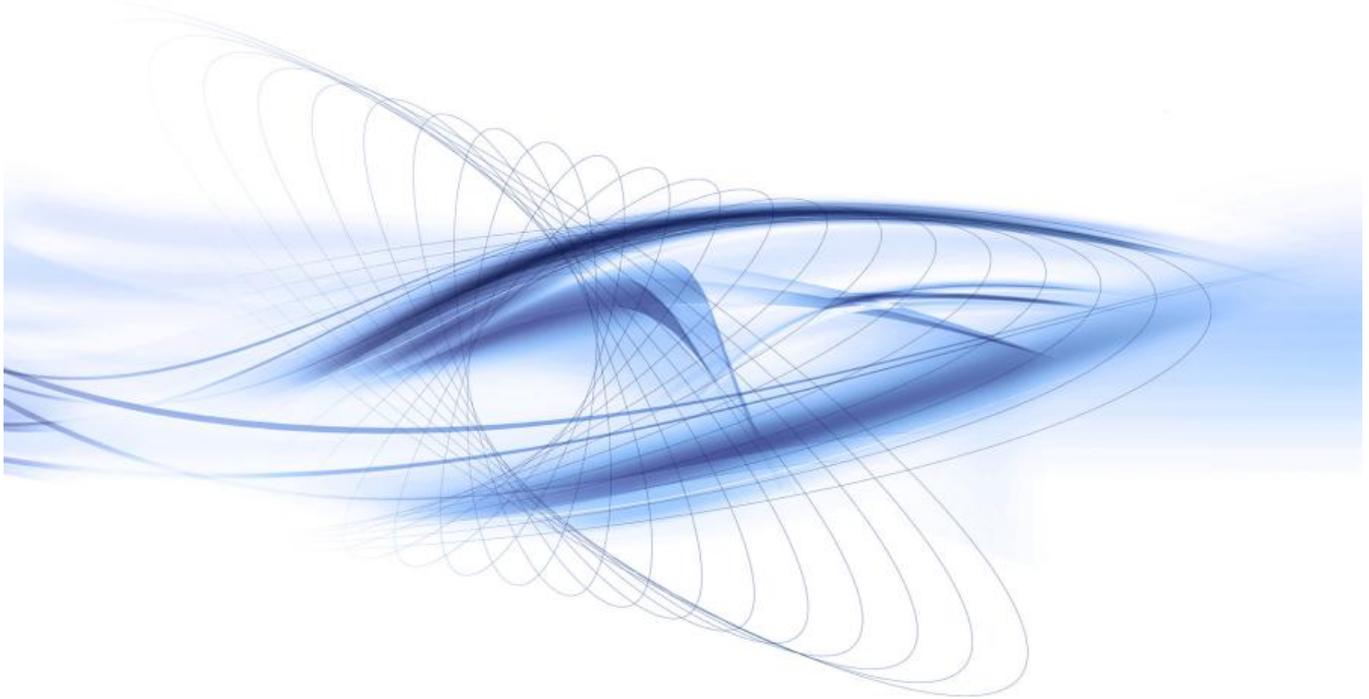


# Financial Services and Credit Guide

Navigate Financial Group Pty Ltd



This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee, AMP Financial Planning Limited (AMP Financial Planning)
- our fees and how we, and AMP Financial Planning are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or AMP Financial Planning

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

### Lack of independence

We are not independent, impartial or unbiased in relation to the provision of personal advice because:

- We may receive monetary and non-monetary benefits from product providers.
- Generally, we recommend products that are contained within our approved products and services list (APSL) which contain products and services from external providers and some which are related or associated with AMP Financial Planning. We may also hold shares in AMP Limited.

# About our practice

## Summary of the business

Name	Navigate Financial Group Pty Ltd as Trustee of the NFG Unit Trust
Australian Business Number	91 414 170 076
Australian Company Number	128 056 002
Authorised representative number	320684
Credit representative number	371350

## Our office contact details

Address	Level 5, 376 Bay Street, Brighton-Le-Sands, NSW 2216
	Level 2, 2 Pittwater Road, Manly, NSW 2095
Phone	02 8028-2600
Email	service@navigatefinancial.com.au
Website	www.navigatefinancial.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Navigate Financial Group Pty Ltd has more than one office. This FSCG details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

### Brighton-Le-Sands office contact details

Address	Level 5, 376 Bay Street, Brighton-Le-Sands, NSW, 2216
Phone	02 9599-1888
Fax	02 9599-1788
Email	brighton@navigatefinancial.com.au

### Manly office contact details

Address	Level 2, 2 Pittwater Road, Manly, NSW, 2095
Phone	02 9977-2244
Fax	02 9977-8985
Email	manly@navigatefinancial.com.au

### Chatswood office contact details

Address	Level 4, 282 Victoria Ave, Chatswood, NSW, 2067
Phone	02 9977-2244
Fax	02 9977-8985
Email	manly@navigatefinancial.com.au

## Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisers and credit advisers** on page 13.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Investor directed portfolio services (for example, administration platforms)
— Estate planning	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Centrelink and other government benefits	— Standard margin loans
— Aged care	— Retirement income streams, including pensions and annuities
	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Loans including mortgages, reverse mortgages and deposit bonds
	— Commercial loans and commercial asset finance
	— SMSF loans
	— Rural loans
	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and debt securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker
	— Various structured products, instalment warrants over managed funds and protected equity loans
	— Limited selection of investment guarantees

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. These have been researched by external research houses as well as our in-house research team.

AMP Financial Planning periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to AMP Financial Planning's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at May 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are ANZ, Macquarie Bank, Commonwealth Bank, AMP Bank, NAB and AFG Home Loans.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Navigate Financial Group Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

## Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the servicing to you and will be entitled to the agreed fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

## Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice and services
- Annual advice and services

Please note that for services in relation to insurance and some credit products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the loan, or on renewal of insurance products

We may also receive commissions for deposit bonds. Details are in the schedule of fees.

### Payment methods

We offer you the following payment options for payment of our advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)

All permissible fees and commissions will be paid directly to AMP Financial Planning as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue over a 12 month period.

For more information on our services, please see our **Schedule of fees** attached or available on request.

### Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

### Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

### Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by AMP Financial Planning. From 31 January 2020 we will be eligible to

receive run off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run off payments will not be made after January 2023.

Year	Total annual amount
2021	\$192,000.00
2022	\$96,000.00

### **Business buy-back option**

If we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint you to another adviser or financial planning practice within the AMP network.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

### **Personal and professional development**

AMP Financial Planning offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

#### **Education and professional development**

Provided we meet specific qualification criteria AMP Financial Planning will support the practice with up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. We may also be eligible for education or training support to assist with the development of advisers in our practice. This support may be dependent on a number of factors including the experience of the adviser and their tenure at our practice.

The support mentioned above is paid by AMP Financial Planning directly to the education or technology software provider and not to us.

### **Placement fees**

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

# Relationships and associations

It is important that you are aware of the relationships that AMP Financial Planning has with providers of financial services and products as they could be seen to influence the advice you receive.

## About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

## About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with AMP Financial Planning, namely:

- |   |  |
|---|--|
| — NMMT Limited  | — AMP Superannuation Limited           |
| — AMP Bank Limited                                    | — ipac asset management limited        |
| — SMSF Administration Solutions Pty Ltd               | — Multiport Pty Limited                |
| — AMP Capital Investors Limited                       | — AMP Capital Funds Management Limited |
| — Australian Securities Administration Limited (ASAL) | — Cavendish Superannuation Pty Ltd     |
| — National Mutual Funds Management Limited            | — SuperConcepts Pty Ltd                |
|   | — N.M. Superannuation Pty Limited      |

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## AMP Financial Planning's relationships with other companies

From time to time, AMP Services Limited (ASL) may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

## Our referral arrangements

For more information about our referral relationships, please refer to the **Supplementary FSCG**.

## Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Financial Planning:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In Writing:

### **AMP Financial Planning Limited**

#### **Attention: Head of Advice Complaints and Client Remediation**

33 Alfred Street

Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 45<sup>^</sup> days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

<sup>^</sup>From 5 October 2021, the timeframe will reduce from 45 days to 30 days.

<b>Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters</b>	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Any issue relating to your personal information</b>	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001 1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMP Financial Planning is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

# Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

## Privacy collection statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and AMP Financial Planning may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
  - We may be disclosing your personal information to Philippines for the purpose of Administration.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMP Financial Planning holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of the Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

## Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Subject to compliance with relevant laws, included relating to conflicted remuneration, lenders may offer incentives that are paid directly to the accredited mortgage consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited mortgage consultants may be invited to attend the AFG National Conference. This is an annual event which offers accredited mortgage consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG may subsidise some costs of attendance, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in our advice to you prior to application.

# Our financial advisers and credit advisers

## About Tony Borg



Tony is an owner and Director of Navigate Financial Group. He is a senior Financial Adviser and has been providing Financial planning advice since 1991, with over 30 years' experience. Tony provides innovative and responsive advice and helps to develop strategies that make a positive difference to his clients.

Tony's qualifications include a Diploma in Financial Services (Financial Planning), Tax Practitioner's Licence, Diploma of Stockbroking and is a Certified Financial Planner® and a Self-Managed Super Fund Specialist Advisor™. He is a member of the Financial Planning Association of Australia (FPA) and the Self Managed Superannuation Professionals Association of Australia.

Away from work Tony has been a Life Saver at Queenscliff Surf Life Saving Club since 2000, he enjoys surfing, paddling, Cycling and spending time with his family. Tony is also a keen supporter of the Manly Warringah Sea Eagles.

Phone	02 9977-2244
Email	tonyb@navigatefinancial.com.au
Authorised representative number	247880
Credit representative number	372056

### Qualifications (Finance related)

Diploma of Financial Planning

Professional Diploma in Stockbroking

### Professional memberships

FPA - Financial Planning Association

SMSF Association (SPAA)

### Professional designations

CFP - Certified Financial Planner (FPA)

Financial Planner AFP (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Debt securities
- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am a Director and shareholder of Navigate Financial Group Pty Ltd and Navigate Manly Pty Ltd. I receive a salary, bonus plus distributions from Navigate Manly Pty Ltd. Any potential bonus and distributions paid are based on meeting individual key performance indicators and the overall profitability of our business.

## About Harry Moustakas



Harry is owner and Director of Navigate Financial Group with over 26 years' experience providing financial advice and strategies to a wide range of individuals, families and businesses.

As a trusted adviser he is available to his clients to provide guidance and advice when they are making financial decisions. Additionally, he provides strategies that enable his clients to create and protect their wealth and ensure their financial well-being. His intent is to help clients live richly today whilst planning for their family's future. He has been working with many clients for over 20 years and this has led to long term trusted relationships and friendships.

He is a Certified Financial Planner and Specialist Self-Managed Super Fund Adviser. He is a member of the Financial Planning Association of Australia (FPA), the Self Managed Superannuation Professionals Association of Australia (SPAA) and a Justice of the Peace. In 2006 Harry won the Financial Planning Association of Australia inaugural value of advice Wealth Accumulation award (NSW).

Outside of work he enjoys spending time with family and friends.

Phone	02 9599-1888
Email	harrym@navigatefinancial.com.au
Authorised representative number	250907
Credit representative number	371349

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

FPA - Financial Planning Association

SMSF Association (SPAA)

### Professional designations

CFP - Certified Financial Planner (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Goals based investing
- Securities (including listed securities and debt securities)
- Debt securities
- Self-managed super funds (SMSF)
- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am a Director and shareholder of Navigate Financial Group Pty Ltd and Navigate Brighton Pty Ltd. I receive a salary, bonus plus distributions from Navigate Brighton Pty Ltd. Any potential bonus and distributions paid are based on meeting individual key performance indicators and the overall profitability of our business.

## About Sonia Currey



Sonia recognises that great professional and personalised advice can be life changing. Sonia will work alongside you to identify your immediate and life-long financial goals and provide you personalised strategies to achieve these with wealth and conviction.

Sonia holds a Bachelor of Economics (double major in Finance and Accounting), the Advanced Diploma of Financial Planning and is a Self-Managed Superannuation Fund Specialist Adviser™. She brings 23 years corporate experience to the advice process, having worked in senior roles with Australian Unity, SuperConcepts/AMP and The Australian Financial Review. Sonia is a member of the Financial Planning Association of Australia and the Self-Managed Superannuation Professionals Association of Australia. Furthermore, Sonia has met the new FASEA financial planner qualifications with a Distinction achieved in Ethics and Professionalism.

Her interests are spending time with her family, hiking, playing tennis, skiing, travelling and all things active by the beach.

Phone	0299772244
Email	soniac@navigatefinancial.com
Authorised representative number	243 593
Credit representative number	503242

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Bachelor of Economics

### Professional memberships

FPA - Financial Planning Association

SMSF Association (SPAA)

### Professional designations

SSA - SMSF Specialist Accreditation (SPAA)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Debt securities
- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus

Based on the above, the following contains my remuneration details:

- I am an employee of Navigate Manly Pty Ltd and receive a salary plus bonus from the practice.

## About Ryan O'Grady



Ryan's main focus is providing superior customer service and enjoys working closely with clients, building lasting relationships. As a Financial Planner, Ryan is passionate about assisting and educating his clients during their financial decision making. He believes that this is achieved through, firstly finding out his client's goals and motivations, then taking the time to research and develop appropriate strategies to match their goals and finally implementing the strategy that the client feels is right for their situation.

Ryan has a Bachelor of Business majoring in Finance, a diploma in Financial Planning, SMSF accreditation and is also an AMP Horizons Academy graduate. Ryan was also recognised as a regional finalist for the AMPFP New Adviser of the Year Award.

Ryan's goal is to take the hassle and frustration away from clients when dealing with financial decisions, work on their behalf so that they can concentrate on the important things in life that they enjoy most.

Outside of work Ryan enjoys surfing, personal fitness, basketball and spending time with his young family. He is a sports enthusiast and especially enjoys watching Rugby League, American Football and Basketball for which he is a die hard Miami Dolphins and Miami Heat supporter

Phone	02 9977-2244
Email	ryano@navigatefinancial.com.au
Authorised representative number	468529
Credit representative number	468532

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Business

### Professional memberships

AFA - Association of Financial Advisers

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am

not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- I am a Director and shareholder of OG Investments Pty Ltd which has a licence agreement with Navigate Financial Group Pty Ltd. I receive a salary, bonus plus distributions from OG Investments Pty Ltd. Any potential bonus and distribution paid is based on meeting individual key performance indicators and the overall profitability of OG Investments Pty Ltd business.

## About Rory D'Agostino



Rory D'Agostino is a passionate Financial Planner committed to providing an excellent customer experience. Dedicated to his passion of helping people Rory takes the time to understand his clients financial and lifestyle goals and strives to be at the forefront of innovative and customised financial strategies designed for his clients to help them get there.

There is nothing more satisfying to him then seeing people achieve their goals and having the confidence to make informed decisions for their futures.

Rory has completed a Bachelor of Commerce, Advanced Diploma Financial planning, Certificate 4 Mortgage Broking along with SMSF and securities qualifications.

Away from work, Rory likes to spend time with his family and friends. Rory is a lover of the outdoors and in the ocean whenever the opportunity presents itself.

Rory's approach, is to understand his clients goals and motivations, research effective strategies, implement a sound financial plan and provide ongoing financial advice to ensure his clients stay on track. There is nothing more satisfying to him then helping people achieve their goals.

Rory has completed a Bachelor of Commerce majoring in Finance and a Diploma of Financial Planning.

Away from work, Rory enjoys an early morning surf, followed by a round of golf and spending time with family and friends. A diehard Cronulla Sharks fan, the winters are often long and cold.

Phone	02 9599-1888
Email	roryd@navigatefinancial.com.au
Authorised representative number	1236699
Credit representative number	481547

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Bachelor of Commerce (Finance)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

Financial Planner AFP (FPA)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- Debt securities
- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am an employee and shareholder of Navigate Brighton Pty Ltd. I receive a salary, bonus plus distributions from Navigate Brighton Pty Ltd. Any potential bonus and distributions paid are based on meeting individual key performance indicators and the overall profitability of our business.

## About Dennis Spiroski



Dennis Spiroski is an enthusiastic Financial Planner passionate about providing superior customer service to his clients. Dennis is devoted to continually expand his knowledge to ensure the best outcome for his clients. Dennis thrives on being able to assist clients to plan and implement strategies to build a successful and comfortable future, more importantly he is committed to building strong and lasting relationships with his clients.

Dennis has completed a Bachelor of Business majoring in property, a Diploma of Financial Planning & his Advanced Diploma of Financial Planning.

Away from work, Dennis enjoys a round of golf, fishing and following his beloved Liverpool Football Team.

Phone	02 9599-1888
Email	denniss@navigatefinancial.com.au
Authorised representative number	1249240
Credit representative number	492893

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Bachelor of Business (Accounting)

### Professional memberships

FPA - Financial Planning Association

Aged Care Steps

### Professional designations

Financial Planner AFP (FPA)

Accredited Aged Care Professional

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am an employee of Navigate Brighton Pty Ltd and receive a salary plus bonus from the practice. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our business.

## About Jenna Carey



Jenna is a committed financial planner whose biggest motivation is to see her clients prosper as a result of them reaching the best financial outcome. She values working alongside both her clients and her team to formulate strategies, ensuring not only that the client's goals are met, but are extended. Jenna appreciates the importance of building strong relationships with clients to ensure she fully understands their financial and life goals to enable her to support them in achieving both.

Jenna holds a Bachelor of Commerce majoring in Accounting and Commercial Law and has also completed her Diploma of Financial Planning. Away from work, Jenna enjoys taking her dogs to the beach, playing tennis with friends and spending quality time with family.

Phone	02 9599-1888
Email	jennac@navigatefinancial.com.au
Authorised representative number	1270275
Credit representative number	513228

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce (Accounting and Commercial Law)

### Professional memberships

FPA - Financial Planning Association

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)

- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products
- Loans including mortgages, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus

Based on the above, the following contains my remuneration details:

- I am an employee of Navigate Brighton Pty Ltd and receive a salary plus bonus from the practice. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our business.

—

## About Vanessa Brunker



Vanessa has worked with Navigate Financial Group since 2015. She is an Accredited Mortgage Broker and is a member of the following associations, Finance Brokers Association Australia (FBAA) and a Member of Australian Finance Group (AFG).

She is passionate about working with clients to find the right loan product solutions.

Vanessa enjoys making a positive difference to her clients' lives, helping them achieve their goals through refinancing or buying an investment property. All the hard work is rewarded when she improves her clients' monthly budgets with less money paid in loan interest and building their family wealth through investment.

Vanessa has three children and enjoys the outdoors from surfing, cricket, soccer and swimming.

Experience	Worked with Navigate since 2015
Phone	0422471927
Email	vanessab@navigatefinancial.com.au
Credit representative number	500111

### Qualifications (Finance related)

Diploma of Finance and Mortgage Broking Management

Certificate IV in Financial Services (Mortgage Broking)

### Professional memberships

FBAA - Finance Brokers Association of Australia

## The advice and services I can provide

I am an accredited mortgage consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- commercial loans and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. The full list of approved lenders is available on request but is

not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- share of revenue
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am a Mortgage Consultant and contract to Navigate Manly Pty Ltd using the trading name Mortgage Belt (ABN 36 719 617 195) I receive a share of my fees/ commissions from Navigate Manly Pty Ltd. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our business.

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Mortgage Belt. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

## About Marc Ruhoff



Marc joined Navigate Financial Group in 2008 and has been involved with the financial planning and mortgage broking industry for 8 years. He prides himself on providing holistic debt advice and focusing on his client's values and unique needs. His philosophy is to obtain a deep understanding of what is really important to his clients to help them achieve their financial goals. Marc makes sure he develops long term client relationships which results in him becoming an important source of contact for their financial needs.

Marc has completed extensive studies relating to financial planning which include, Diploma of Business Administration (Economics and Accounting), Advanced Diploma in Financial Services (Financial Planning), Diploma of Financial Services (Mortgage Broking).

Marc is a member of the following associations, Mortgage and Finance Association of Australia (MFAA) and a Member of Australian Finance Group (AFG)

Outside of work, Marc is passionate about anything related to sport, in particular following the Manly Sea Eagles and snow sports.

Email	marcr@navigatefinancial.com.au
Credit representative number	372355

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Diploma of Finance and Mortgage Broking Management

Certificate IV in Financial Services (Mortgage Broking)

Diploma of Business

### Qualifications (Non-finance related)

Accredited Mortgage Consultant

### Professional memberships

MFAA - Mortgage & Finance Association of Australia

## The advice and services I can provide

I am an accredited mortgage consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- commercial loans and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- I am a Director and shareholder of Phalro Pty Ltd which has a licence agreement with Navigate Financial Group Pty Ltd. I receive a salary, bonus plus distributions from Phalro Pty Ltd. Any potential bonus and distribution paid are based on meeting individual key performance indicators and the overall profitability of Phalro Pty Ltd business.

# Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

## Initial fees

We are a fee for service practice and we pride ourselves on delivering exceptional value to our new and existing clients.

Our fee structure is drawn from multiple considerations and is based on the following:

- 1) The time involved
- 2) The necessary expertise
- 3) The complexity of the work required
- 4) The extent of the responsibility
- 5) Implementing The Strategy
- 6) Reviewing The Strategy

We believe in delivering service beyond the fee that we charge. We will only engage with clients where we believe we can add value to help you reach your financial objectives.

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Comprehensive Advice	Starting from \$3,300
Scoped Advice	Starting from \$1,650

## Ongoing service fees

As part of our ongoing offering we are committed to building long term relationships with our clients. As such we feel it is important to continue to provide you with advice and on-track management to ensure that you continue to meet your financial objectives and plan for any future goals.

We provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
<b>Private Client</b> This service is appropriate to clients who want an active and extensive advice and support service. The final fee will depend on your own requirements and complexity and will be agreed with you on an annual basis.	Starting from \$5,500
<b>Advice Client</b> This service is appropriate to clients who want an active advice and support service. The final fee will depend on your own requirements and complexity and will be agreed with you on an annual basis.	Starting from \$2,640

---

#### SMSF Ongoing Service

This service is appropriate for clients who have a Self-Managed Super Fund. We will work with you to ensure the fund is meeting its regulatory obligations, as well as provide advice and ongoing service. The final fee will depend on your own requirements and the complexity of your portfolio.

Starting from \$2,200-\$13,200

---

#### Adhoc Ongoing Service

Where you have not engaged with us on an Annual Advice Agreement and require adhoc service transactions and advice on your behalf

Hourly rate of \$250+GST (2 hour minimum)

---

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement. Note that ongoing service are closed to new clients and are applied to existing 'ongoing advice agreements' prior to 1 March 2020.

### Annual advice and service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
Where appropriate we will engage with client's for a 12 month period via an annual advice agreement. The final fee will depend on your own requirements and complexity and will be agreed with you on an annual basis.	From \$500 to \$30,000 for a 12 month period or Between 0.22% and 0.88% pa of funds under management for a 12-month period e.g. if your funds under management was \$500,000 assuming the balance remains constant, your fee for 12 months would range between \$1100 and \$4,400.

---

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

## Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	<p>Up to 66% of the first year's premium for new policies implemented from 1 January 2020.</p> <p>We may receive commissions on increases or additions to existing policies of up to 130%.</p>	Up to 33% of the insurance premium each following year.	<p>On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>
Residential Loans	<p>Up to 1.10% of the initial loan balance.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.</p>	<p>Up to 0.55% of the outstanding loan balance each year.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.</p>	<p>If your loan balance was \$100,000, initial commission would be up to \$1,100.</p> <p>AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50.</p> <p>AMP Financial Planning then passes (\$1,083.50 x 97.5%) \$1,056.41 on to us.</p> <p>On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$8.25 and AMP Financial Planning receives \$541.75.</p> <p>AMP Financial Planning then passes (\$541.75 x 97.5%) \$528.21 to us.</p>
Personal Loans	<p>Up to 2.75% of the initial loan balance. Where an aggregator fee applies, AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.</p> <p>Up to \$440 where a flat commission applies.</p> <p>Where an aggregator fee applies, AFG retains \$6 and passes the remaining \$4 on to AMP Financial Planning. AMP Financial Planning then retains \$0.10 and we will receive the remaining \$3.90.</p>	N/A	<p>If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$1,375.</p> <p>AFG would retain up to \$20.63 and AMP Financial Planning receives \$1,354.37. AMP Financial Planning then passes (\$1,354.37 x 97.5%) \$1,320.51 on to us.</p>

---

Deposit bonds	<p>Up to 25% of the deposit bond fee.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.</p>	N/A	<p>For example, if your deposit bond fee is \$400, the commission would be up to \$100.</p> <p>AFG would retain up to \$1.50 and AMP Financial Planning receives \$98.50.</p> <p>AMP Financial Planning then passes (\$98.50 x 97.5%) \$96.04 to us.</p>
---------------	---	-----	--

---

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.