



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 at least seven years after our relationship ends. You may request a copy of such records by contacting our office during that period.

When we provide credit assistance 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 for at least seven years from the date our relationship ends. You may request a copy by contacting our office. 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 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.

Not Independent

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

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. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

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 financial advice in relation to: | We can provide advice and arrange the following products and services: |
|--|--|
| — Investment 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 October 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are Macquarie Bank, NAB, AMP Bank, AFG Home Loans, Commonwealth Bank and ANZ.

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 after the end of our relationship. 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 servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another financial planning practice within the AMP network or transfer our servicing rights with you to another 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 service provider will enter into a new servicing arrangement with you. We'll 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. It will then pass on the amounts due to us through its payment system. AMP Financial Planning charges our practice a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

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

Where we request AMP Financial Planning to buy-back our business on or prior to 31 December 2021 and this is approved by AMP Financial Planning, then 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 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:

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

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
- 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 30 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.

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

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 an Advanced 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 Adviser™. He is a member of the Financial Planning Association of Australia (FPA), Stockbrokers Association Australia 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.

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| 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 an owner and Director of Navigate Financial Group. He commenced his career in Financial Services in 1992 and has a high level of experience and expertise. Over this time Harry has provided leadership and financial advice to a broad range of individuals, families and businesses. Many of Harry's clients are senior professionals and Small Business owners. As a trusted adviser Harry is available to his clients to provide guidance and advice when they are making financial decisions. In addition he provides advice that enables his clients to grow and protect their wealth and ensure their future well-being. Harry aims to help clients live richly today whilst planning for their future. He has worked with many clients for over 20 years and this has led to long and trusted relationships and friendships.

Harry 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 and he is a Justice of the Peace.

Outside of work Harry enjoys spending time with family and friends. He is a keen follower of sports and in particular football and loves nothing more than getting away to any of Australia's wine regions.

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| 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.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Viridis Partners Pty Ltd. 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 Sonia Hawley



Sonia recognises that 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 has recently changed her name (formerly Sonia Currey) to her original family name. Sonia says, "This honours my family line especially my dear Dad, Bob Hawley, one of Australia's early financial planners in the 1980's and my Grand Father, the late Geoff Hawley who achieved an Order of Australia for his contribution to Finance despite not having finished high school! My adored Mum, Kay Hawley, has taught me the importance and joy of living within your means and investing in the best education you can afford. I now look forward to continuing to honour to my family name in my career by leading clients to achieve successful financial outcomes for the life they wish to live."

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.

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

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| 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 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 of Financial Planning, Certificate IV Mortgage Broking along with SMSF and securities qualifications. He is a member of the Financial Planning Association of Australia (FPA).

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.

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| 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

Bachelor of Commerce (Finance)

Certificate IV in Financial Services (Mortgage Broking)

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.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Viridis Partners Pty Ltd. 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 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

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| 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:

- Gearing and margin lending
- 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 Dennis Spiroski



Dennis Spiroski is an enthusiastic and caring 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 and a Advanced Diploma of Financial Planning. He is a member of the Financial Planning Association of Australia (FPA).

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

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| 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

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.

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

Qualifications (Finance related)

Advanced 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 assist you with advising and implementing loan products and consumer leases.

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

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 clients 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.

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| 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 assist you with advising and implementing loan products and consumer leases.

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

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 license 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 |
|--|-----------------------|
| Private Client 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 |
| Advice Client 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 the following services for a fixed period of 12 months.

| 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> | <p>Up to 33% of the insurance premium each following year.</p> | <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>Until 1 February 2022, AFG retains 1.5% of this and we will receive the remainder.</p> | <p>Up to 0.55% of the outstanding loan balance each year.</p> <p>Until 1 February 2022, AFG retains 1.5% of this and we will receive the remainder.</p> | <p>If your loan balance was \$100,000, initial commission would be up to \$1,100.</p> <p>The ongoing commission on a \$100,000 loan balance would be up to \$550.</p> <p>Until 1 February 2022, after the 1.5% aggregator fee is deducted by AFG, we would receive \$1,083.50 of the initial commission and \$541.75 of the ongoing commission based on the above example.</p> |
| Personal Loans | <p>Up to 2.75% of the initial loan balance.</p> <p>Up to \$1,990 where a brokerage fee applies.</p> <p>Until 1 February 2022, where an aggregator fee applies, AFG will retain 1.5% of this and we will receive the remainder.</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>Until 1 February 2022, after the 1.5% aggregator fee is deducted by AFG:</p> <ul style="list-style-type: none"> — We would receive \$1,354.37 based on the above example. — Where the \$1,990 brokerage fee applies, we would receive \$1,960.15. |
| Deposit bonds | <p>Up to 25% of the deposit bond fee.</p> <p>Until 1 February 2022, AFG retains 1.5% of this</p> | N/A | <p>For example, if your deposit bond fee is \$400, the commission would be up to \$100.</p> |

and we will receive the remainder.

Until 1 February 2022, we would receive \$98.50 after the 1.5% aggregator fee is deducted by AFG.

^ Until 1 February 2022, an aggregator fee of 1.5% is deducted by AFG before the remaining commission is passed on to us. From 1 February 2022, this fee will no longer be charged before we receive the commissions. All fees and charges include GST.

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