



Financial Services and Credit Guide

Navigate Financial Group Pty Ltd

Navigate Financial Group Pty Ltd (ABN 37 128 056 002, ACN 128 056 002) as trustees for Trustee of the NFG Unit Trust 91 414 170 076, trading as Navigate Financial Group is an Authorised Representative (Authorised Representative number 320684) and credit representative (Credit Representative number 371350) of AMP Financial Planning Pty Limited ("the Licensee").

References to “our”, “we”, “us”, “me” and “I” refer to Navigate Financial Group.

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

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee’s 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.

Our contact details:

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

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents 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). The SoA 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 our advice.

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

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (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 in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

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 can determine if our advice is still appropriate.

Credit services

In addition to financial services, we are also authorised to assist you with advising and implementing loan products and consumer leases.

Credit documents you may receive

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 Credit Proposal. We will retain this document and you may request it 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.

Lenders and lessors

The Licensee has a broad panel of lenders and lessors for your Accredited Mortgage Consultant (AMC) to choose from. 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.

As at September 2022, the lenders whose products are most commonly recommended by AMCs authorised by the Licensee are AFG Home Loans, NAB, Macquarie Bank, AMP Bank, Commonwealth Bank, ANZ

Benefits we may receive from lenders and lessors

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

Credit reports and valuations

We may be provided access to free services such as credit reports and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal we provide to you.

Tiered Servicing Arrangements

Through your AMC's relationships with lenders, they may have access to tiered servicing arrangements. The benefits can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. You will be advised of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to these programs is not based solely on the volume of new or existing lending your AMC's customers have with each respective lender and does not entitle

them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

Mortgage aggregators

Mortgage aggregators act 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. They also provide some ancillary services. We aggregate via AFG.

The aggregator may invite AMCs to conferences and professional development events to hear industry updates and educational presentations by the aggregator and lender sponsors. The aggregator may subsidise some attendance costs, 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.

I, through an associated entity hold shares in AFG. The share price of AFG may react favourably to the sale of loan products recommended to the Licensee's clients using the services of AFG, and we may therefore benefit from upward share price movements.

Privacy Collection Statement

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

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

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

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

- We and the Licensee may use this information to provide financial and/or credit advice and services to you;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee 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 we or the Licensee 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 privacy complaint. For a copy of the Group Privacy Policy

visit <http://www.amp.com.au/privacy> or you can contact us.

Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - Online at www.amp.com.au
 - In writing to:

Attention: Advice Complaints Department

AMP Financial Planning Pty Limited
Level 25, 50 Bridge Street
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about 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.

Any issues about 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 about your personal information	The Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.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. The Licensee 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 also

covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

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.

About the Licensee

AMP Financial Planning Pty Limited; ABN 89 051 208 327
Australian Financial Services Licensee and Australian
Credit Licensee; Licence No: 232706

Registered office is at 50 Bridge Street, Sydney NSW 2000
Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About the AMP Group

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

- National Mutual Funds Management Limited
- AMP Capital Investors Limited
- NMMT Limited
- SuperIQ Pty Limited
- N.M. Superannuation Pty Limited
- ipac asset management Limited
- AMP Bank Limited
- SMSF Administration Solutions 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.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. 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 one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us 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.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and 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. All fees and charges include GST.

If we agree to charge a fee for credit services, we will provide you with a quote and gain your acceptance before we proceed. Where we do not provide you a quote, there will be no charge directly to you for these activities and we will receive commissions from the lender only.

Fee type & Description

1) Initial Engagement 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. Fees starting from \$2,750.

2) Annual advice and service fees

Where appropriate we will engage with clients 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.

Fees start from \$2,200, for a 12-month period or between 0.22% and 1.2% pa of funds under management for a 12-month period e.g., if your funds under management are \$500,000 assuming the balance remains constant, your fee for 12 months would range between \$1100 and \$6,000.

3) Ad hoc Fees

Where you have not engaged with us under an Annual Advice Agreement and you require ad hoc service transactions and advice, we charge an hourly rate of \$250+GST (2 hour minimum).

4) Commissions

Insurance:

Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020.

We may receive commissions on increases or additions to existing policies of up to 130%.

Ongoing commissions:

Up to 33% of the insurance premium each following year.

For example: 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.

We would receive an ongoing commission of up to \$330.00 pa.

Residential loans

Initial commissions: Up to 1.10% of the initial loan balance.

Ongoing commissions: Up to 0.55% of the outstanding loan balance each year.

For example: If your loan balance was \$100,000, initial commission would be up to \$1,100. The ongoing commission on a \$100,000 loan balance would be up to \$550.

Personal loans

Initial commissions: Up to 8% of the initial loan balance (capped at \$4,000). Up to \$1,990 where a flat brokerage fee applies.

For example: If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$4,000.

Deposit bonds

Initial commissions: Up to 25% of the deposit bond fee.

For example: If your deposit bond fee is \$400, the commission would be up to \$100.

Our joint venture referral arrangements

We control a percentage of the equity interests in the joint venture providing the services listed below. As a result, we will benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, 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.

From time to time, AMP Services Limited (ASL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Other business interests and relationships

Navigate Financial Group (Manly) has a 100% controlling interest in Condell Wealth Advisers Pty Ltd and its subsidiaries. Condell provides and offers comprehensive financial planning services. AMP Financial Planning is not involved in these activities and is not responsible for any services, advice or products provided by Condell.

Equity partnership

We are 100% owned by Navigate Financial Group Pty Ltd.

Provider	Services	Payment arrangement
Quick Tax Accounting External relationship	Accountants	30% of initial fees - for example if you pay us an initial fee of \$1000 we would pay a \$300 referral fee.
Hall Jackson Pty Ltd External relationship	Accountants	30% of initial fees - for example if you pay us an initial fee of \$1000, we would pay a \$300 referral fee.
Core Property External relationship	Property Buyers	20% of initial fees - for example if you pay us an initial fee of \$1000, we would pay a \$200 referral fee
Sydney Accounting Services Pty Ltd External relationship	Accountants	30% of any up-front commission or part of the fee for services - for example if you pay us a fee of \$1000, we would pay a \$300 referral fee
Quinton Financial Pty Ltd External relationship	Financial Advisers	30% of any one off commission on the Clients initial borrowing received (approximately \$18 per \$1000 borrowed including GST); and 30% of any ongoing commission on a Clients borrowing received by the Mortgage Broker (approximately \$6 per \$1000 borrowed including GST).
Casa Mia Group Pty Ltd External relationship	Mortgage Brokers	30% of any one off commission on the Clients initial borrowing received (approximately \$18 per \$1000 borrowed including GST); and 30% of any ongoing commission on a Clients borrowing received by the Mortgage Broker (approximately \$6 per \$1000 borrowed including GST).
Navigate Accounting Pty Ltd Internal Accounting	Accountants	Making and receiving: 30% of initial fees - for example if you pay us an initial fee of \$1000, we would pay a \$300 referral fee
Navigate Lending Pty Ltd Navigate Brighton Pty Ltd owns a percentage of Navigate Lending Pty Ltd and as such may receive fees, dividends, or income from the business's profits.	Mortgage Brokers	25% of any one-off commission on the client's initial borrowing
Mortgage Belt External relationship	Mortgage Brokers	30% of any one-off commission on the client's initial borrowing
Locate Negotiate External relationship	Property Buyers	20% of initial fees - for example if you pay us an initial fee of \$1000, we would pay a \$200 referral fee.
Arch Haus Pty Ltd External relationship	Property Buyers	20% of initial fees - for example if you pay us an initial fee of \$1000, we would pay a \$200 referral fee.

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Pathway Portfolio Managed Accounts, which are administered by

MyNorth and Hub24 are the platforms that administer the Pathway Portfolio Managed Accounts.

We are not the investment manager and have no relationship or association with the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Pathway Portfolio Managed Accounts PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Pathway Portfolio Managed Accounts

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Pathway Portfolio Managed Accounts.

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited, ABN 42058835573, AFSL 234653
Investment manager	Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385

Responsible entity	<i>HUB24 Custodial Services Ltd, ABN 87 124 891 685, AFSL 239122</i>
Investment manager	Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385

Financial and Credit Adviser Profiles

About Tony Borg

Tony Borg is an Authorised Representative (AR number 247880) and credit representative (372056) of the Licensee



Contact details

Address	2/ 2 Pittwater Rd Manly NSW 2095
Phone	02 9977-2244
Email	tonyb@navigatefinancial.com.au

Advice and services I can provide

I am authorised to provide the services listed in the our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

- 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 Moustakas is an Authorised Representative (AR number 250907) and credit representative (371349) of the Licensee.



Contact details

Address	Suite 4, Level 5 376-380 Bay Street Brighton-Le-Sands NSW 2216
Phone	02 9599-1888
Email	harrym@navigatefinancial.com.au

Advice and services I can provide

I am authorised to provide the services listed in the our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

How am I paid?

- 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 Rory D'Agostino

Rory D'Agostino is an Authorised Representative (AR number 1236699) and credit representative (481547) of the Licensee.



Contact details

Address	Suite 4, Level 5 376-380 Bay Street Brighton-Le-Sands NSW 2216
Phone	02 9599-1888
Email	roryd@navigatefinancial.com.au

Advice and services I can provide

I am authorised to provide the services listed in the our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-Managed Super funds

How am I paid?

- 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 Lisa Barber

Lisa Barber is an Authorised Representative (AR number 247688) and credit representative (429772) of the Licensee.



Contact details

Address	2/ 2 Pittwater Rd Manly NSW 2095 Suite 4, Level 5 376-380 Bay Street Brighton-Le-Sands NSW 2216
Phone	02 8028-2600
Email	lisab@navigatefinancial.com.au

Advice and services I can provide

I am authorised to provide the services listed in the our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

How am I paid?

- salary
- bonus where pre-determined criteria are met

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

- I have a fixed term contract with Navigate Brighton Pty Ltd & Navigate Manly 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 Dennis Spiroski

Dennis Spiroski is an Authorised Representative (AR number 1249240) and credit representative (492893) of the Licensee.



Contact details

Address	Suite 4, Level 5 376-380 Bay Street Brighton-Le-Sands NSW 2216
Phone	02 9599-1888
Email	denniss@navigatefinancial.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Self-Managed Super Funds

How am I paid?

- 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 Carey is an Authorised Representative (AR number 1270275) and credit representative (513228) of the Licensee.



Contact details

Address	Suite 4, Level 5 376-380 Bay Street Brighton-Le-Sands NSW 2216
Phone	02 9599-1888
Email	jennac@navigatefinancial.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

- 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 Callan Townsend

Callan Townsend is an Authorised Representative (AR number 1300980) and credit representative (551357) of the Licensee.



Contact details

Address	2/ 2 Pittwater Rd Manly NSW 2095
Phone	02 9977-2244
Email	CallanT@navigatefinancial.com.au

Advice and services I can provide.

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

- salary
- bonus where pre-determined criteria are met

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. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our business.

About Marc Ruhoff

Marc Ruhoff is a Credit Representative (CR number 372355) of the Licensee.



Contact details

Address	2/ 2 Pittwater Rd Manly NSW 2095 & - Suite 4, Level 5 376-380 Bay Street Brighton-Le-Sands NSW 2216
Phone	02 8028-2600
Email	marcr@navigatefinancial.com.au

Advice and services I can provide

I am an Accredited Mortgage Consultant. I am authorised to provide mortgage and finance broking activities, including advising and assisting you to implement loan products and consumer leases.

How am I paid?

- 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.