NAVIGATE FINANCIAL

Financial Services Guide

Manly:
Suite 4, 2/2 Pittwater Rd, Manly NSW 2095
Chatswood:
Tower 1, Level 2/495 Victoria Avenue,
Chatswood NSW 2067

Central Coast:
13 Kerta Road, Kincumber NSW 2251
Sydney:
Level 14, Angel Place, 123 Pitt Street,
Sydney NSW 2000

ABN:
61 132 593 858
Call Us:
02 9977 2244
Find Us:
navigatefinancialwealth.com.au

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About Navigate Financial

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

About This Financial Services Guide:

This Financial Services Guide (Guide) has been prepared to help you understand the financial services we offer and assist you in deciding whether those services are appropriate for your needs. Within this Guide, you will find information about:

- Our business and how to contact us
- The financial services and advice we are authorised to provide
- Our Financial Planning Advice Process
- Fees, charges, and any remuneration we may receive
- Our approach to protecting your personal information
- The steps you can take if you have a complaint or concern about our services.

This Financial Services Guide comprises of the following documents, which must be read together:

- Part A – Practice Profile (This Document)
- Part B – Adviser Profile

Our Contact Details:

Suite 4 2/2 Pittwater Road Manly NSW 2095

Manly@navfinancial.com.au

(02) 9977 2244

NOT INDEPENDENT

As a rule, the personal advice we give aligns with the Licensee's Approved Product [List/and Services List] (APL/APSL), which can take in financial products and services connected to the Licensee. We may additionally earn commissions on any life insurance products we put forward to you. Additionally, we are associated with Philo Capital and Dash and may recommend their MDA services if they suit your needs

Our Financial Planning Advice Process

01

Initial Consultation

We begin with an introductory discussion, to understand your circumstances, financial objectives and advice needs. This discussion allows us to explain our services, answer any questions you may have, and determine how we can assist you.

02

Discovery Meeting

During our first formal meeting, which is after Initial consultation stage, we take the time to gain a comprehensive understanding of your financial position, goals, priorities. Following this meeting, we will provide you with proposed Terms of Engagement outlining the scope of our services, the advice process, and the fees associated with our engagement.

03

Strategy Development

Once you have engaged our services, we collect and review the information required to develop your financial strategy. Depending on the complexity of your situation, more than one meeting may be needed to discuss our initial recommendations and any potential trade-off to ensure we have a clear understanding of your goals and needs.

04

Presentation of Advice and Implementation

Based on our assessment, we prepare a tailored financial strategy designed to address your objectives and circumstances. We will present our recommendations in a formal Statement of Advice (where required) and explain the rationale behind each recommendation. With your approval, we will assist in implementing the agreed strategies and coordinate the necessary steps to put your plan into action.

05

Ongoing Review and Support

Financial planning is an ongoing process. We regularly review your strategy to ensure it remains aligned with your goals, personal circumstances, and changes in legislation or market conditions. Throughout our relationship, our team is available to provide guidance and support whenever significant financial decisions arise, helping you stay on track towards achieving your objectives.

Documents You May Receive in the Financial Planning Advice Process

Throughout the advice process, we will provide you with a range of documents relevant to the services we deliver. Unless otherwise agreed, these documents will be provided electronically to your nominated email address.

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
- Debentures, stocks or bonds issued or proposed to be issued by a government

We Are Authorised to Provide Advice on and Arrange the Following Products:

- Superannuation
- Securities
- Debentures, stocks or bonds issued.
- 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)

Transaction Services

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

Instructing Us

You can give usinstructions 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.

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 Navigate Manly Pty Limited (Navigate Manly) 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 advice and services to you, including passing on your details to third parties such as product issuers;
- 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 Navigate Manly;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Navigate Manly to provide financial advice and services to you. A list of countries where these service providers are located can be found in the Privacy Policy;
- We may be disclosing your personal information to approved external service providers located in Philippines and India for the purpose of data entry.
- 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 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 Navigate Manly Privacy Policy. The Navigate Manly Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Navigate Manly Privacy Policy visit https://www.navigatefinancialwealth.com.au/wp-content/uploads/2025/11/Privacy-policy-document_V8.pdf or you can contact us."

Confidence in the Quality of Our Advice

If at anytime you 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: (02) 9977 2244
- Email: complaints@navfinancial.com.au, Attn: Advice Complaint Department
- Post your written complaints to: Advice Complaints Manager, Navigate Manly Pty Ltd, Level 2/ 2 Pittwater Road Manly NSW 2095 Australia.

We'll aim to sort out your complaint promptly and fairly and will give you a decision within 30 days of the date we receive it. Be aware that in certain situations, we may not be able to fully resolve a complaint inside that period. Should you disagree with our decision on your complaint or be unhappy with our response for any other reason, you're able to take the matter further by referring it to one of the External Dispute Resolution Schemes listed below. Informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Any issues about financial advice, investments, superannuation or insurance matters. Australian Financial Complaints Authority (AFCA)
GPO Box 3, Melbourne VIC 3001
1800 931 678 | afca.org.au | info@afca.org.au

Any issue about your personal information
GPO Box 3, Melbourne VIC 3001
1300 363 992 | 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. Our 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.

About Navigate Manly Pty Limited

The Licensee is a wholly-owned subsidiary of Navigate Manly Pty Limited

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.

If we recommend a product issued by Navigate Manly 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.

Authorised Representatives and/or staff employed in our business may hold shares in Navigate Manly Pty Ltd or Navigate Financial Central Coast Pty Ltd, whose share price may be favourably affected by the sale of products issued by Navigate Financial Group companies.

About the Licensee

NavigateManlyPty Limited;ABN61 132 593 858
Australian Financial Services Licensee Licence No: 000564843

Registered office is at Level 2/ 2 Pittwater Rd Manly

Manly NSW 2095 Australia

The Licensee has:

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

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.

License Fee

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid 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.

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 $2,200
2) Annual Advice & 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 $3,300, 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 $400+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 66%. **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. **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.

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, Navigate Manly Pty Limited may facilitate access 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

We have a professional relationship with Navigate Financial Central Coast Pty Ltd. All revenue generated by Navigate Financial Central Coast is directed to that entity. In return, Navigate Financial Central Coast pays an ongoing service fee to Navigate Manly Pty Ltd for operational support and shared services. We have a professional relationship with Navigate Loans Pty Ltd.

All revenue generated by Navigate Loans is directed to that entity. In return, Navigate Loans pays an ongoing service fee to Navigate Manly Pty Ltd for operational support, compliance oversight, and access to shared infrastructure and resources.

We also maintain a professional relationship with Navigate Accounting Pty Ltd. Revenue generated by Navigate Accounting is retained within that entity, which in turn pays a service fee to Navigate Manly Pty Ltd for administrative support, office facilities, and shared staffing arrangements.

Equity Partnership

Navigate Manly AFSL is 100% own by Navigate Manly Pty ltd and it's individual shareholders including authorised representatives.



Our Referral Arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your SoA to you at the time of referral. Our current referral arrangements are detailed below:

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.
Inspire Realty 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.
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).
Landreth Buyers Advocate Pty Ltd	Property Buyers	**30% of initial fees** - forexample ifyoupayusaninitialfee of$1000,wewould paya$300 referralfee.
Mortgage Belt External relationship	Mortgage Brokers	**30% of any one-off commission** on the client's initial borrowing.
Purpose Lawyers External relationship	Legal Services	15% of any up-front service fees paid.



Separately Managed Accounts (SMA)

A separately managed account (SMA) is a type of account in which a responsible entity - acting on guidance from a professional investment manager - can make investment choices for a client's portfolio and act on them without needing the client to sign off each time. In effect, the responsible entity takes on discretionary control of how the client's investment portfolio is managed.

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.

Approved Products List - "The Licensee keeps an Approved Products List ('APL') drawn from a broad range of vetted fund providers across Australia and overseas, among them businesses linked to the Licensee. Each has been assessed both by independent research firms and by our own internal research team. The Licensee reviews these products and services on a regular basis to confirm they stay competitive against comparable offerings aimed at similar client goals and requirements. As a general rule, our recommendations come from the APL. That said, where it suits your particular needs, we may recommend products from outside the list, provided the Licensee approves.

Fees

Otherthan the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Pathway PortfolioManaged Accounts.

Note

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

ABN's and Australian financial services licenses (AFSL)

Responsible Entity	NMMT Limited, ABN 42058835573, AFSL 234653
Investment Manager	Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385
Responsible Entity	HUB24 Custodial Services Ltd, ABN 87 124 891 685, AFSL 239122
Investment Manager	Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385

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