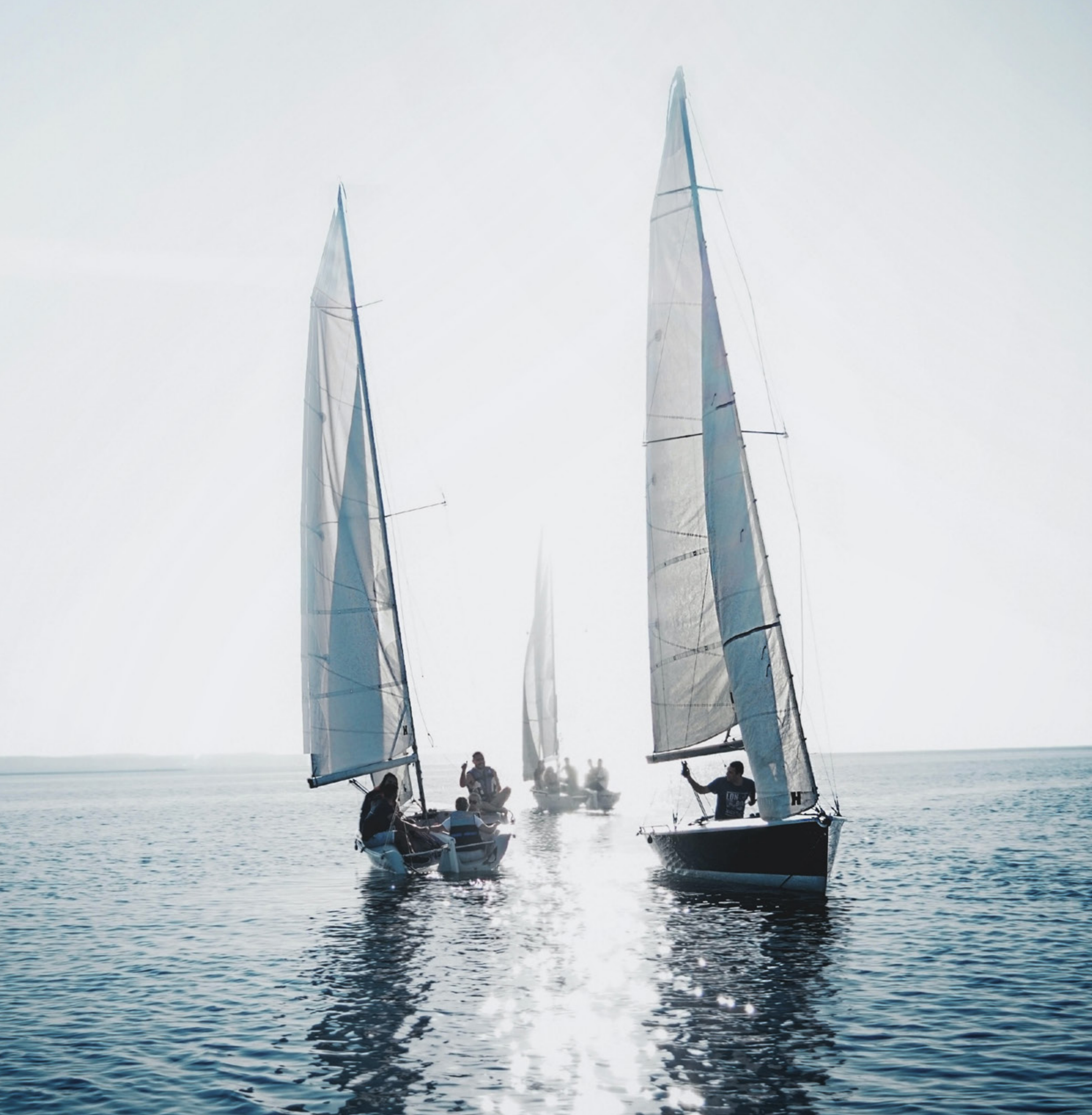
NAVIGATE

FINANCIAL

Leading you confidently.



Whether you are in the middle of your financial journey, or reaping the rewards of a full career in retirement, we can help.

WE DELIVER EFFECTIVE FINANCIAL ADVICE. OUR EXPERTISE IS TO ENSURE YOU ALWAYS HAVE AN EASY AND ACCESSIBLE ROAD MAP TO FINANCIAL FREEDOM.

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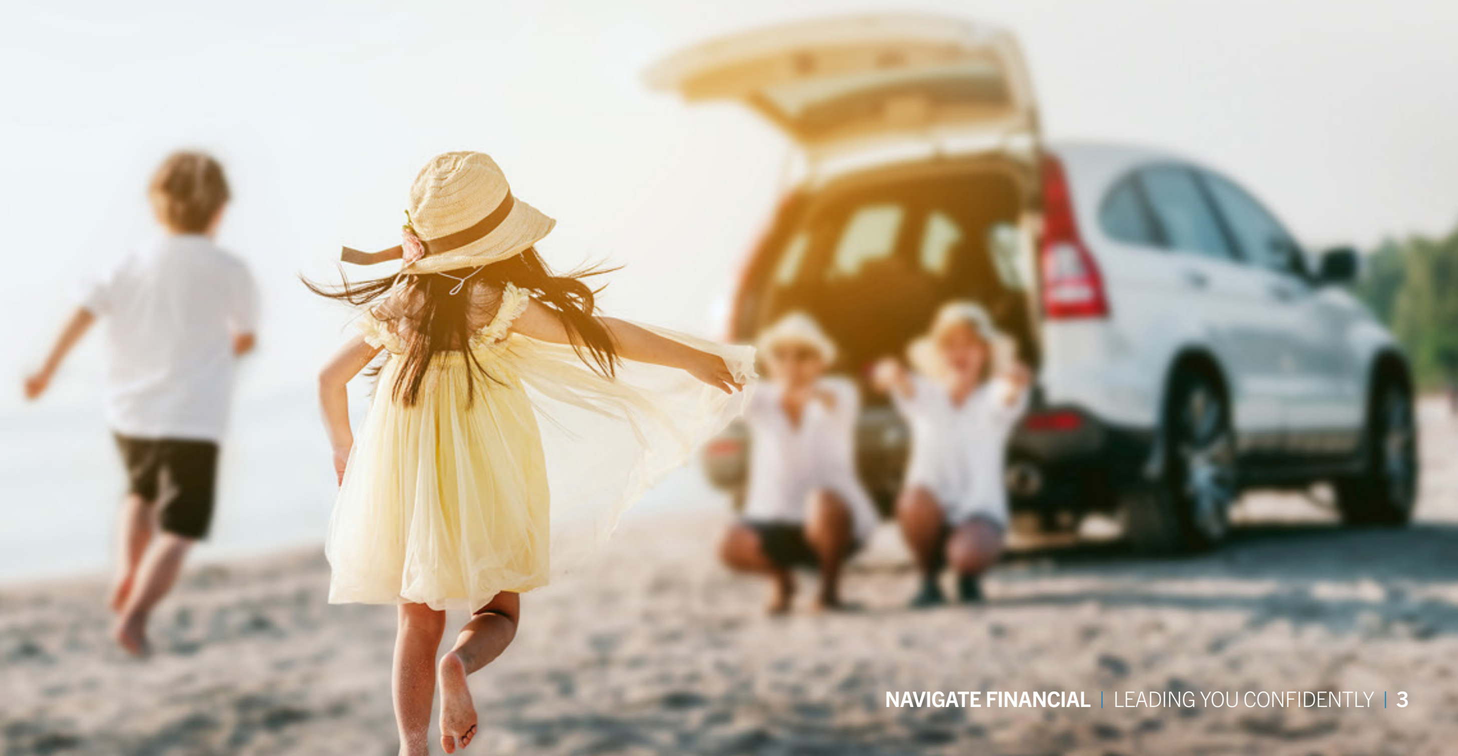


Our services:

CASHFLOW AND BUDGETING

WEALTH MANAGEMENT

RETIREMENT PLANNING

SELF-MANAGED SUPER FUNDS (SMSF)

SUPERANNUATION ADVICE

ACCOUNTING AND TAX PLANNING

DEBT MANAGEMENT

INSURANCE NEEDS

AGED CARE AND CENTRELINK

ESTATE PLANNING

Our purpose is to help make a positive difference in our clients' lives.

YOU HAVE A LOT OF RESPONSIBILITY ON YOUR SHOULDERS – WHETHER TO YOUR FAMILY, BUSINESS OR COMMUNITY. WHILE YOU'RE BUSY LOOKING AFTER OTHERS, WE'LL HELP LOOK AFTER YOU.

HOW WE CAN HELP YOU

Everything we do is based on our philosophy of taking the time to discover what really matters to you.

Our first meeting is of no cost and no obligation. We will meet with you and talk through what is important to you in life and deepen our understanding of your goals and objectives.

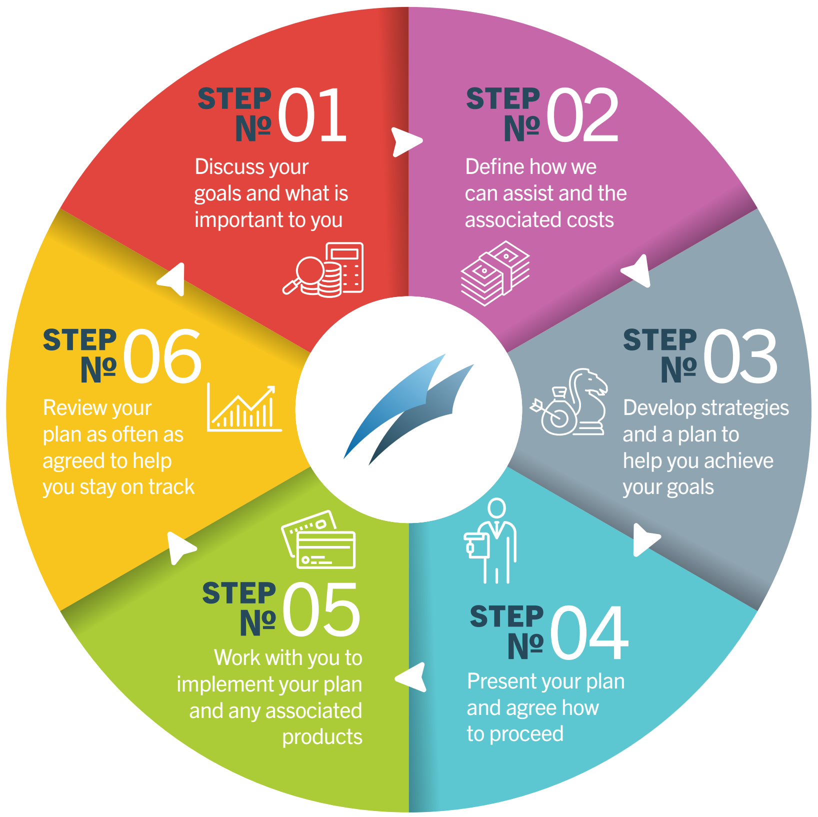
We will then partner with you to implement a financial strategy, a plan that's adaptable to changing circumstances and that provides the direction needed to give you peace of mind.

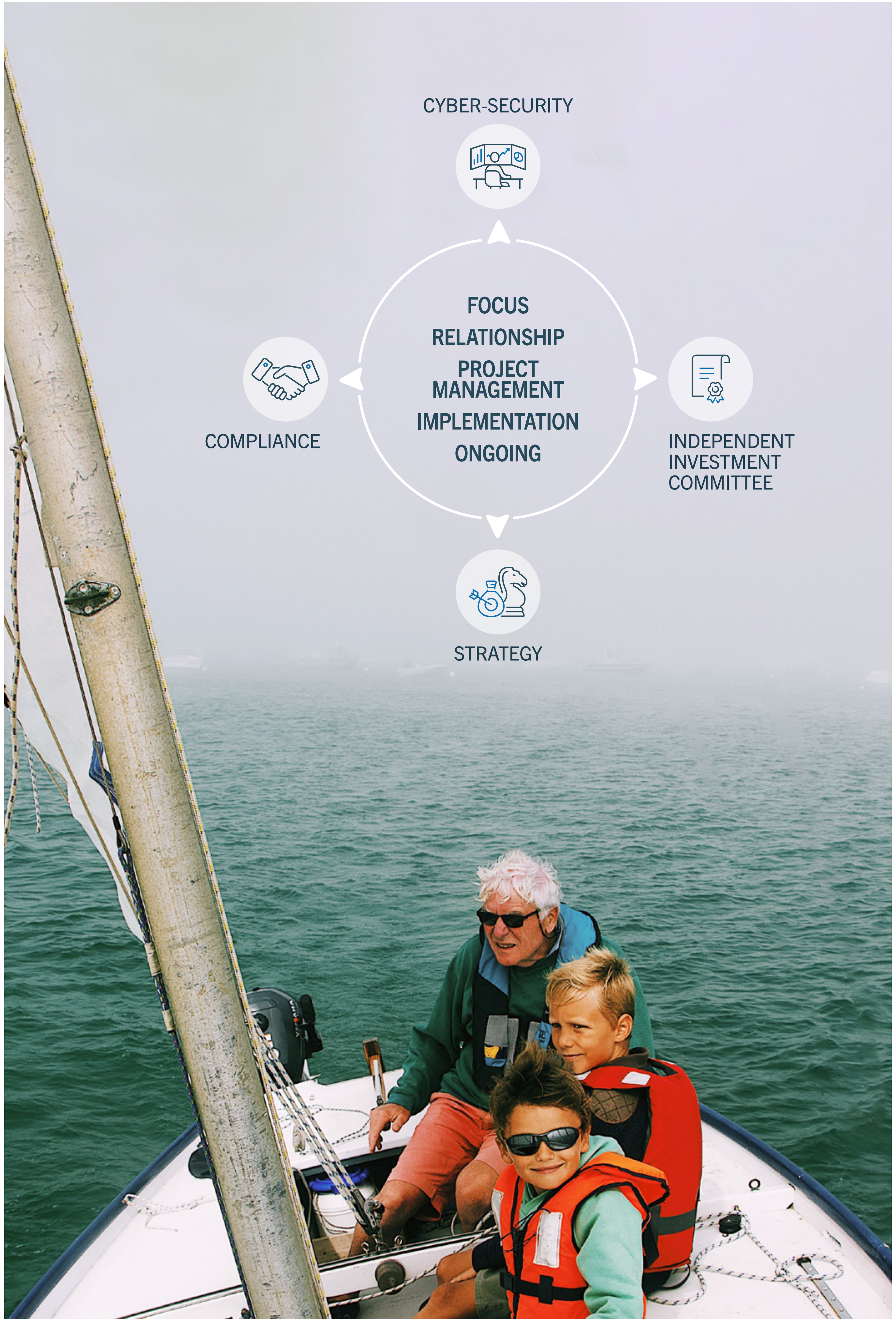
Over the last 30 years we have helped many clients, and have refined our strategic advice process to allow us to provide your with personalised and consistent advice that will give you the best financial outcome.

OUR ADVICE PROCESS

We have a systemised approach to define how we work and to provide you with an understanding of the outcomes you can expect. Most importantly, we will provide you with peace of mind and give you confidence in your financial future.

Our process has been separated into six key sections:





Solutions to achieve your goals

WE SPECIALISE IN OFFERING HOLISTIC FINANCIAL ADVICE AND HAVE STRATEGIC ALLIANCES WITH A NETWORK OF EXPERT PROFESSIONALS.

Through this network, we are able to provide you with all the required expertise to achieve your financial goals and objectives.

We aim to provide you with solutions, guidance and assistance as your advice may change over the course of your ever changing stages of life.

THERE ARE 168 HOURS IN A WEEK. WHERE WOULD YOU LIKE TO SPEND YOUR TIME?

Outsourcing your financial health lets you get on with what is really important to you.

Think of how a successful business operates—consider yourself the CEO, and Navigate Financial your CFO. When it comes to your personal finances, let us do the heavy lifting, it's what we're trained to do.

YOU
CEO

CFO

ACCOUNTANT
Tax structure
SMSF administration
Succession planning

DEBT SPECIALIST
Debt management
Debt structures

INSURER
Adequate amount
Robust policies
Succession planning
Estate planning

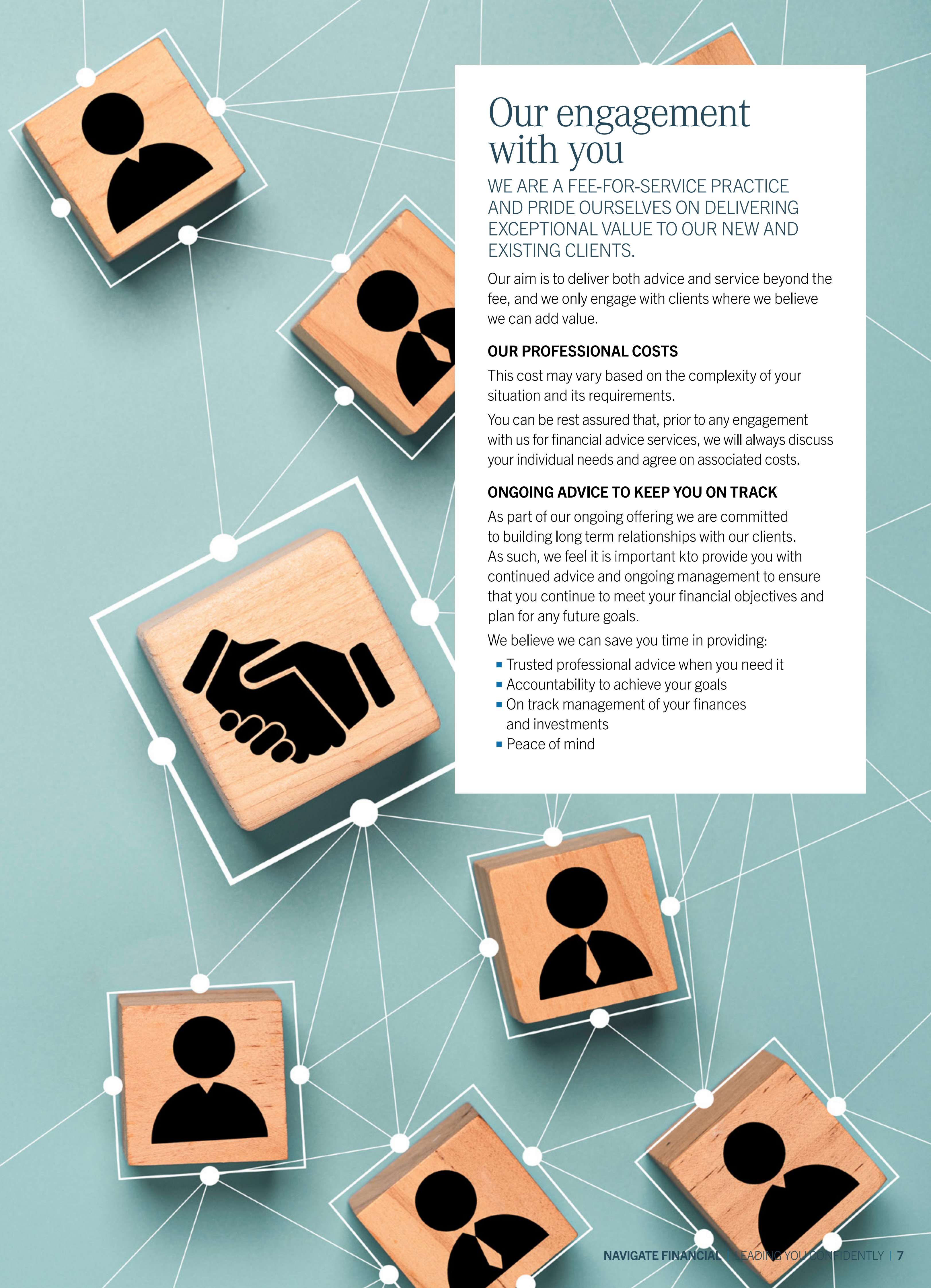
INVESTMENT
Adequate risk
Correct ownership
Appropriate structure
Wealth creation

AGED CARE
Strategy
Right structure
Projections

BUSINESS COACH
Plan for your business future and hold accountable

LAWYER
Structures
Estate planning
Asset protection
Succession planning

PROPERTY ADVICE
Property investment advice
Buyer's advocacy



Our engagement with you

WE ARE A FEE-FOR-SERVICE PRACTICE AND PRIDE OURSELVES ON DELIVERING EXCEPTIONAL VALUE TO OUR NEW AND EXISTING CLIENTS.

Our aim is to deliver both advice and service beyond the fee, and we only engage with clients where we believe we can add value.

OUR PROFESSIONAL COSTS

This cost may vary based on the complexity of your situation and its requirements.

You can be rest assured that, prior to any engagement with us for financial advice services, we will always discuss your individual needs and agree on associated costs.

ONGOING ADVICE TO KEEP YOU ON TRACK

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

We believe we can save you time in providing:

- Trusted professional advice when you need it
- Accountability to achieve your goals
- On track management of your finances and investments
- Peace of mind

Navigate Loans

WHEN IT COMES TO YOUR FINANCIAL JOURNEY, WE LOOK AT THE BIG PICTURE.

When it comes to your financial journey, we look at the big picture. By servicing all three areas – financial advisory, accounting, and lending. We are able to provide a comprehensive analysis of your entire balance sheet. This allows us to offer you a well-rounded and tailored financial, accounting, and debt advice that is truly unmatched.

Our team of debt specialists will work closely with your lead adviser and accountant to understand your goals, aspirations, and financial situation. With their expertise, they will guide you through the lending landscape, ensuring that you receive the best loan outcome possible.

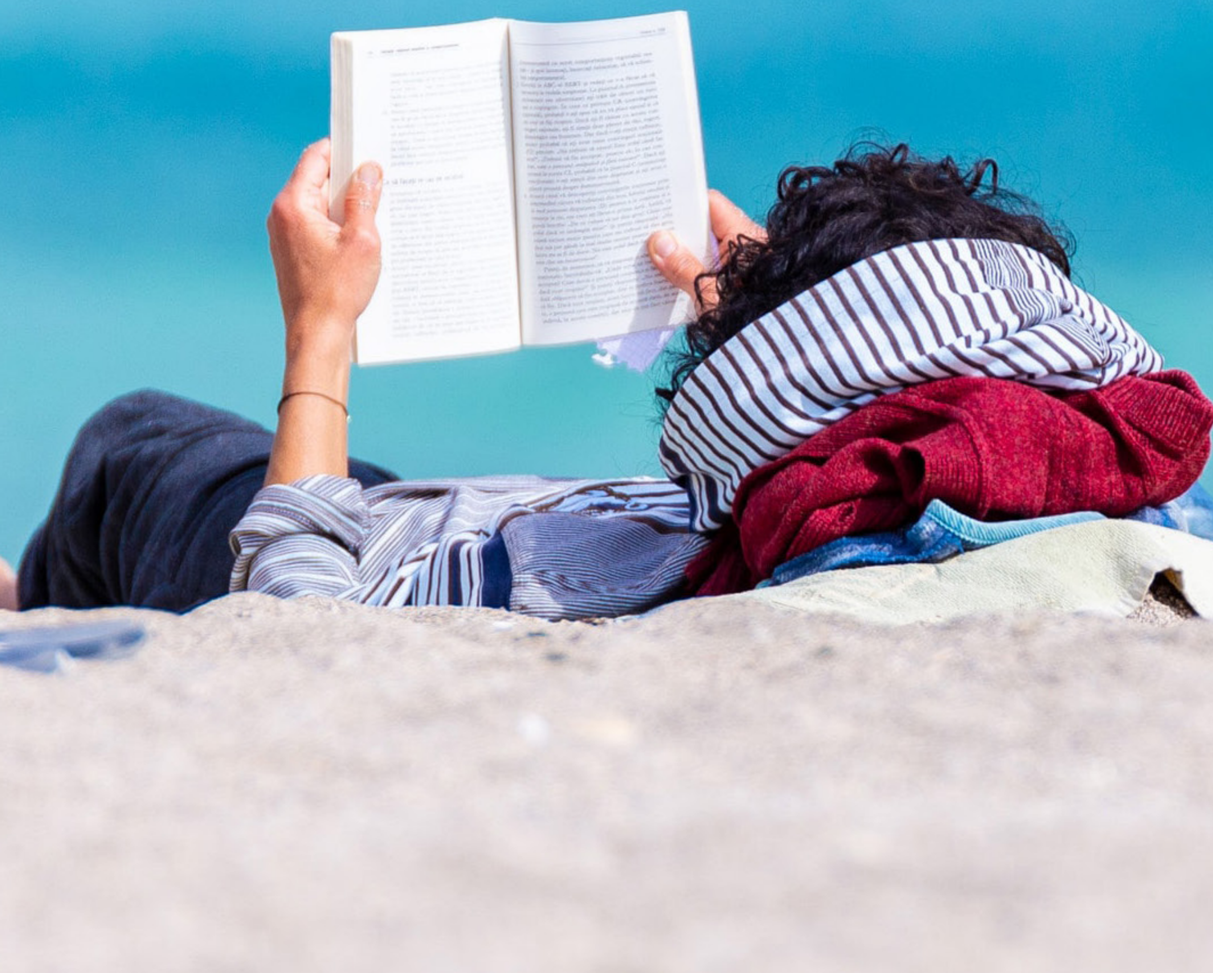
We offer a wide range of loan options to suit your specific needs:

- Home loans
- Refinancing
- Renovation loans
- SMSF loans
- Commercial loans
- Related Party loans
- Bridging loans
- First home buyers

We have established relationships with the majority of the Tier 1 banks, "the big four", including Macquarie and CBA, ANZ etc. This ensures that we can offer you a wide range of options and access the most competitive rates in the market.

Additionally, if you have unique circumstances, such as less historical data or alternative assets like cryptocurrency or non-fungible tokens (NFTs), we will work with tier 2 banks to find suitable solutions.

We believe that financial success is built on a strong foundation of strategic planning, sound accounting practices, and smart lending decisions. By offering all three services under one roof, we provide you with a seamless experience that saves you time, money, and effort.



Navigate Accounting

WE UNDERSTAND THE COMPLEXITIES AND CHALLENGES OF MANAGING YOUR FINANCES.

Navigate Accounting will offer a range of services designed to provide you with comprehensive advice and solutions tailored to your specific needs. By working with us, you can benefit from a dedicated team that will handle all your finance-related matters, making your financial journey seamless and efficient.

One of the key advantages of working with Navigate Accounting is our holistic approach. We don't just focus on individual aspects of your finances; instead, we will work with your lead adviser and take a comprehensive view of your entire balance sheet. This allows us to provide you with well-rounded advice. Whether you need assistance with investment and trading structures, tax planning, or risk management, our team has the expertise to guide you every step of the way.

Our services cater to a wide range of clients, including companies, partnerships, self-managed superannuation funds (SMSFs), trusts, investors, sole traders, and employees. No matter your financial situation or goals, we have the knowledge and experience to provide you with the right solutions.

Some of the specific services we offer include:

- Forward taxation planning to help you optimize your tax position
- Preparation of financial statements to ensure accurate and compliant reporting
- Preparation and lodgement of tax returns to streamline the tax filing process
- Comprehensive services for self-managed superannuation funds, including setup, taxation, accounting, and administration
- Assistance with government grants and incentive applications to help you maximize available funding
- Management and coordination of tax reviews and audits to minimise compliance risks
- Risk management and due diligence services to protect your financial interests

Our team

Our team is large enough to provide the professional support needed, while still ensuring you are more than just a number.

WE STRIVE TO UNDERSTAND OUR CLIENTS ON A PERSONAL LEVEL AND DEVELOP LONG STANDING RELATIONSHIPS WHICH HAVE PROVEN TO LAST DECADES AS A LOT OF OUR ORIGINAL CLIENTS ARE STILL WITH US TODAY.

Tony Borg

CEO & FOUNDER
& SENIOR FINANCIAL ADVISOR

Helio Brindeiro

MANAGING DIRECTOR
& ADVISOR

Callan Townsend

DIRECTOR & SENIOR
FINANCIAL ADVISOR

Jill Yang

PARTNER

James Bucknell

SENIOR FINANCIAL ADVISOR

Declan Wright

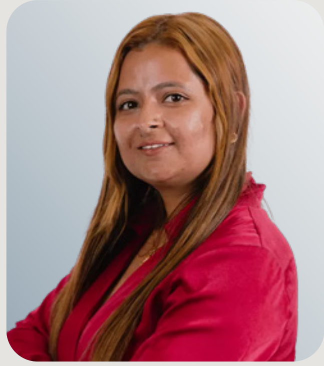
FINANCIAL ADVISOR

Caroline Herrmann

SENIOR FINANCIAL ADVISOR
& DEBT SPECIALIST

Jane Regan-Jefferson

SMSF SPECIALIST



Rakshya Khatiwoda

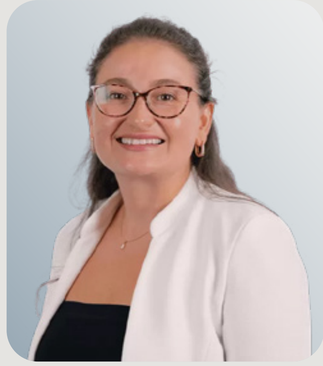
ACCOUNTANT

Ravi Paliwal

FINANCE SPECIALIST

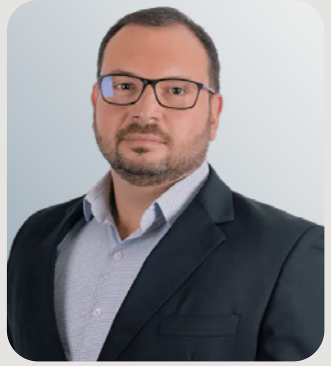
Leslie Olpos

ASSOCIATE ADVISOR



Viviane Sales

FINANCIAL ASSOCIATE



Alexandre Marto

FINANCIAL ASSOCIATE
& ACCOUNTANT

Sagar Auluck

ASSOCIATE ADVISOR

Wilson Steven

SMSF JUNIOR ASSISTANT

NAVIGATE
FINANCIAL

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

T: +61 2 9977 2244
E: manly@navfinancial.com.au
W: navigatefinancialwealth.com.au

SMSF FELLOW
SMSF Self Managed Super Fund Association
faaa FINANCIAL ADVICE ASSOCIATION AUSTRALIA
CA CHARTERED ACCOUNTANTS AUSTRALIA + NEW ZEALAND
Collaborative Professionals (NSW) Inc

PROUDLY SUPPORTING

Cancer Council
SEA EAGLES
bear cottage
QUEENSCLIFF SURF LIFE SAVING CLUB
manly business chamber
LOCALKIND Northern Beaches