
Firm Brochure
(Part 2A of Form ADV)



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June 10, 2025

Item 1 – Cover Page

This Brochure provides information about the qualifications and business practices of Navigate Financial LLC (Advisor). If you have any questions about the contents of this Brochure, please contact us at (949) 831-3899 or by email at jeff@navigate-financial.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Navigate Financial LLC is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. Additional information about Navigate Financial LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Under federal and state law, a Registered Investment Advisor is a fiduciary and must make full disclosure to its clients of all material facts relating to the advisory relationship. As a fiduciary, we also must seek to avoid conflicts of interest with our clients, and, at a minimum, make full disclosure of all material conflicts of interest between us and our clients that could affect the advisory relationship. This obligation requires that we provide our clients with sufficiently specific facts so that the client is able to understand the conflicts of interest we have and the business practices in which we engage and can give informed consent to such conflicts and practices or reject them.

Item 2 – Material Changes

This Amendment is to reflect the name change from Navigate Wealth Management LLC to Navigate Financial LLC.

We will ensure that you receive an updated brochure that includes a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year.

Additionally, we will promptly inform you of any material changes to the information in this Brochure that could affect the advisory relationship.

Our new Brochure may be requested free of charge, anytime, by contacting Jeff Dorman at (949) 831-3899 or sending an e-mail to jeff@navigate-financial.com.

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Item 4 – Advisory Business

4a: Firm Description

Navigate Financial LLC is a Limited Liability Company organized in the State of California. The firm was formed in June of 2013, and the principal owner is Jeffrey J. Dorman, CFP®.

Mr. Dorman became registered as an Investment Advisor as a sole practitioner on March 6, 2001. In June 2013, he formed Dorman Wealth Management LLC, located in Laguna Niguel, California. In August 2014 two new members were added, James M. Skorheim and James M. Skorheim Jr., and the firm changed its name from Dorman Wealth Management LLC to Dorman Skorheim Wealth Management LLC. In October of 2024 the Skorheims withdrew their ownership from Dorman Skorheim Wealth Management LLC to establish their own firm, leaving Jeff Dorman as sole owner. At that time, the company's name was changed from Dorman Skorheim Wealth Management LLC to Navigate Wealth Management LLC. In June of 2025 the company's name was changed to Navigate Financial LLC.

4a1: Principal Member(s)

Jeffrey J. Dorman, CFP®: Jeff may be contacted by email at jeff@navigate-financial.com or by telephone at (949) 831-3899.

4b: Types of Advisory Services

Navigate Financial LLC (hereinafter Navigate Financial) provides investment advisory services consisting primarily of managing investment accounts (portfolio management services) for its clients and Pension Consulting. We design each portfolio based on the client's individual needs and risk preferences, using the time-proven principles of money management and Modern Portfolio Theory. Our objective is to deliver value by combining our 30+ years of investment and financial planning experience with lower cost investments to produce portfolios which maximize return and minimize risk. For more on our investment philosophies, and the risks of our strategies and/or specific investments recommended, please refer to Item 8.

We manage accounts pursuant to an Investment Management Agreement executed with each client. If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is granted by the investment advisory agreement you sign with our firm and the appropriate trading authorization forms.

The account of each client is held by a financial institution as custodian of the account (the "custodian").

In addition to portfolio management services, we may provide financial planning consultation. Financial planning consultation may include income and estate tax planning, establishment and design of retirement plans, capital needs analysis (goal funding), or education funding, among other things.

As a fiduciary, Navigate Financial is strictly a fee-only registered investment advisory firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, ETFs, limited partnerships, or other commissioned products. The only source of income to Navigate Financial are portfolio management fees.

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

4c: Client Tailored Relationships and Restrictions

Navigate Financial tailors advisory services to the individual needs of each client. These services include consultation and evaluation of client’s investment objectives, and the development and maintenance of an asset allocation strategy designed to meet client's risk/return parameters. Each client’s portfolio is customized based on the client’s investment objectives. Factors taken into consideration include investment time horizon, liquidity needs, tax situation, and current and future income needs. Clients may make requests or suggestions regarding the investments made in their portfolio. In addition, the client may impose restrictions on investing in certain securities or types of securities.

4d: Wrap Fee Program

The advisor does not sponsor a wrap fee program.

4e: Assets under Management (AUM)

As of December 31, 2024 Navigate Financial had \$37,799,332 in discretionary assets under management and no (\$0) non-discretionary assets under management.

Item 5 – Fees and Compensation

Annual advisory fees are based on the greater of \$1,000 or the fee calculated based on a percentage of assets in the account according to the following schedule:

On the first	\$500,000	0.90%
On the next	\$500,000	0.80%
On the next	\$1,000,000	0.70%
On the next	\$2,000,000	0.60%
On the next	\$2,000,000	0.50%
On the next	\$4,000,000	0.40%
In excess of	\$10,000,000	0.30%

All managed accounts of the client will be aggregated for the purposes of applying this fee schedule. Fees are deducted from client accounts quarterly in advance of services and are due on the first day of each calendar quarter. Amount of fees will be based on the market value of the account on the last day of the previous quarter. New

accounts will be determined as of the date the account is opened and prorated through the end of the quarter. Additions to the account in excess of \$10,000 shall be assessed the fee on a prorated basis for the remaining portion of the quarter. Withdrawals from the account in excess of \$10,000 shall be credited the unearned fee on a prorated basis for the remaining portion of the quarter.

In certain circumstances, fees may be negotiable. In addition, the advisor may waive or reduce the advisory fee at its discretion.

Investment advisory fees are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs (exchange traded funds). Mutual funds and ETFs charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to advisor's fee, and advisor shall not receive any portion of these commissions, fees, or costs.

In addition, fees paid to advisor are exclusive of any fees paid to the account custodian. Custodial fees generally include trading fees, but could also include overnight mailing fees, wire transfer or electronic fund fees, and other possible fees and taxes. Client is encouraged to obtain a copy of their custodian's current fee schedule.

The client should review all fees charged by advisor, mutual funds, ETFs and others to fully understand the total amount of fees to be paid by the client.

While the firm endeavors at all times to offer clients its specialized services at reasonable costs, the fees charged by other advisors for comparable services may be lower than the fees charged by Navigate Financial.

Item 12 further describes the factors that advisor considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

Item 6 – Performance-Based Fees and Side-By-Side Management

Advisor does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Advisor provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, and trusts.

Advisor requires a minimum of \$1,000,000 in assets under management for advisory clients; provided, however, that this minimum may be waived at the discretion of the Advisor.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Navigate Financial's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. Our investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. Navigate Financial recommends diversified portfolios, principally through the use of passively managed, asset class ETFs and mutual funds to implement this strategy. The ETFs and mutual funds utilized by Navigate Financial may include funds invested in domestic and international equities, including real estate investment trusts (REITs), and corporate and government fixed income securities. Equity securities may include large, medium and small capitalization stocks.

Clients may hold or retain other types of assets as well, and advisor may offer advice regarding those various assets as part of its services.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

All investments involve risk, and investing in the capital markets will usually involve periods of time with severe market downturns. However, economic research has shown that it is improbable to predict when markets go up and when markets go down (market timing). Therefore, our investment philosophy is designed for investors who desire a buy and hold strategy.

Investing in securities presents the risk of loss of principal – the risk that the securities (ETFs, mutual funds and individual stocks and bonds), when sold or otherwise disposed of, may be worth less than the price paid for them. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

Navigate Financial's strategies do not utilize securities that we believe would be classified as having any unusual risks, and we do not recommend frequent trading, which can increase brokerage and other costs and taxes.

ETF and mutual fund shares invested in securities are subject to the same economic risks associated with the underlying securities.

Certain funds utilized by Navigate Financial may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and increased price volatility. These risks may be greater with investments in developing countries.

Fixed income securities usually have lower risk of loss of principal, but the price of bonds are inversely proportional to interest rates, and most bonds present the risk of loss of purchasing power through lower expected return. These risks are greatest for longer-term bonds.

More information about the risks associated with any particular asset class or market sector can be reviewed in the respective ETF or mutual fund prospectuses representing that asset class or market sector.

Item 9 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of advisor or the integrity of advisor's management. Advisor has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

10a: Broker Dealers and Registered Representatives

Navigate Financial is not registered as a broker-dealer.

10b: Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Navigate Financial does not hold any of the above registrations.

10c: Related Persons Relationships Material to this Advisory Business and Possible Conflicts of Interests

The principal business of Navigate Financial is that of a registered investment advisor and provider of financial planning services.

Navigate Financial will disclose any material conflict of interest which could reasonably be expected to impair the rendering of unbiased and objective advice.

10d: Selection of Other Advisors and How this Advisor is Compensated for those Selections

Navigate Financial does not select other advisors.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Navigate Financial has adopted a code of ethics that includes:

- Guidelines for Professional Standards

- Personal Trading Policies
- Political Contribution Policies
- Insider Trading Policies

A full copy of our firm-adopted code of ethics is available upon request.

In addition, Jeffrey J. Dorman holds the Certified Financial Planner™ designation (“CFP®”). The Certified Financial Planner Board of Standards Inc. (CFP Board) has adopted its own *Code of Ethics and Standards of Conduct* to provide principles and rules to all persons whom it has recognized and certified to use the certification marks. The CFP Board determines who is certified and thus authorized to use the marks. Implicit in the acceptance of this authorization is an obligation not only to comply with the mandates and requirements of all applicable law and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. The Advisor will provide a copy of the full text of this Code of Ethics to any client upon request.

Advisor, or individuals associated with advisor, may buy and sell some of the same securities for its own account that advisor buys and sells for its clients or non-clients. In all instances, where appropriate the advisor will purchase a security for all of its existing accounts for which the investment is appropriate before purchasing any of the securities for its own account and, likewise, when it determines that securities should be sold, where appropriate will cause these securities to be sold from all of its advisory accounts prior to permitting the selling of the securities from its accounts. In some cases advisor may buy or sell securities for its own account for reasons not related to the strategies adopted by the advisor’s clients.

Item 12 – Brokerage Practices

The custodian for all of the accounts also serves as the broker for transactions in the accounts. In that capacity, the custodian was selected by the advisor based on its ability to execute, clear, settle and report transactions efficiently and accurately, deliver satisfactory monthly and annual statements, and provide competitive trading and custodial services to clients.

The advisor does not have discretion over the commission rates of the broker in an advisory account, nor does the advisor receive any compensation from the broker or custodian.

Research and other Soft Dollar Benefits

Navigate Financial has selected Charles Schwab & Co., Inc. (Schwab) as primary custodian for our clients’ accounts. The Charles Schwab Corporation is one of the nation’s leading providers of financial services. Schwab Advisor Services serves independent investment advisory firms like ours and includes the custody, trading and support services of Charles Schwab & Co., Inc.

Navigate Financial receives some benefits from Schwab are typically not available to Schwab’s retail clients. These benefits include the following products and services (provided without cost or at a discount): electronic download of prices, transactions, and positions; electronic download of client statements and confirmations; research related

products and tools; consulting services; access to a trading desk serving advisor; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to ETFs and mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Schwab by third party vendors. Some of the products and services made available by Schwab through the program may benefit our firm and/or associated persons but may not benefit you or your accounts. These products or services may assist our firm in managing and administering client accounts. Other services made available by Schwab are intended to help us manage and further develop our business enterprise. The benefits we receive through participation in the program do not depend on the amount of brokerage transactions directed to Schwab. As part of its fiduciary duties to clients, Navigate Financial endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Navigate Financial or its related persons in and of itself creates a potential conflict of interest and may indirectly influence advisor's choice of Schwab for custody and brokerage services. The products and services we receive from the custodians will generally be used in servicing all of our clients' accounts. Our use of these products and services will not be limited to the accounts that paid commissions to the broker-dealer for such products and services.

Navigate Financial generally does not aggregate any client transactions in ETF, mutual fund or other securities. Client accounts are individually reviewed and managed, and transaction costs are not saved by aggregating orders in almost all circumstances in which Navigate Financial arranges transactions.

Item 13 – Review of Accounts

Jeffrey Dorman, managing member of Navigate Financial, will monitor the performance of the client's portfolio on at least a quarterly basis. Accounts are reviewed for consistency with the investment strategy and performance. Advisor will recommend changes to the overall asset allocation strategy, money manager selection, or individual securities when deemed in the client's best interest.

More frequent reviews are triggered by a change in the client's investment objectives, personal, tax or financial status.

Changes to the models used to construct client portfolios, as well as macroeconomic or company specific events may also trigger reviews.

The client will receive monthly statements from their custodian, as well as trade confirmations. The statement will show total portfolio value, the securities holdings, activity in the account, quarterly management fees charged by the Advisor, and any account fees charged by the custodian, including account administration fees, asset holding fees, transaction fees, and service fees.

In addition to the monthly account statements that clients receive from their custodian, we provide written quarterly reports consolidating performance, asset allocation, balances and holdings.

Item 14 – Client Referrals and Other Compensation

14a: Economic Benefits Provided by Third Parties for Advice Rendered to Clients

Navigate Financial does not receive economic benefits from third parties for the advice we render to our clients.

14b: Compensation to Non-Advisory Personnel for Client Referrals

Advisor does not directly or indirectly compensate any person for client referrals.

Item 15 – Custody

Advisor does not take physical custody of client funds or securities.

In our Investment Management Agreement, Client authorizes Advisor's quarterly fee deduction from the client's account(s). Advisor has adopted the following safeguards in order to avoid having custody of our clients' funds with respect to deducting fees from client accounts:

1. Clients' accounts are held by a qualified custodian (generally a broker-dealer, bank, trust company, or other financial institution).
2. Clients will receive statements directly from their qualified custodian at least quarterly. The statements will reflect the client's funds and securities held with the qualified custodian as well as any transactions that occurred in the account, including the deduction of Advisor's fee.
3. Each billing period, we send clients a statement showing the amount of the fee, the value of the client's assets that the fee was based on, and how we calculated the fee.
4. We send only the amount of our fee to the custodian.
5. It is the client's responsibility to verify the accuracy of the fee calculation. The custodian will not determine whether the fee is properly calculated.

Item 16 – Investment Discretion

We are normally granted discretionary authority by you to manage your accounts. This authority is outlined in our Investment Management Agreement and is executed through a limited power of attorney contained in the account establishment form provided by your custodian. Both of these documents must be reviewed and signed by you at the time of our investment advisory engagement. This discretionary authority allows us to manage your account and execute trades according to the guidelines provided in your Investment Policy Statement or stated investment model portfolio without obtaining your prior consent for each transaction.

This discretionary authority is limited in that we only have discretionary trading authority. This authority allows us to determine the type of securities and amount of securities for each transaction. We do not have access to your funds and/or securities with the exception of having periodic advisory fees deducted from your account and paid to us by the account custodian. Any fee deduction is done pursuant to your prior written authorization provided to the account custodian.

In all cases, such discretion is exercised in a manner consistent with the stated investment objectives, investment policies, and any limitations or restrictions of the client.

We seek to undertake a minimal amount of trading in your account, in order to keep transaction fees, other expenses, and tax consequences associated with trading to minimal levels.

Clients will receive confirmations directly from the custodian for any trades placed.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, advisor does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Advisor may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about advisor's financial condition. Navigate Financial does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance and therefore is not required to provide, and has not provided, a balance sheet. Navigate Financial does not have any financial commitments that impair its ability to meet contractual and fiduciary obligations to clients and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisors

19a: Principal Executive Officers and Management Persons; Their Formal Education and Business Background

Navigate Financial's executive officer and management person is Jeffrey J. Dorman, CFP®. Mr. Dorman's formal education and business background can be found on the Form ADV Part 2B Brochure Supplement attached to the Form ADV Part 2A Brochure.

19b: Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B Brochure Supplement for each such individual.

19c: Calculation of Performance-Based Fees and Degree of Risk to Clients

Navigate Financial does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

19d: Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

19e: Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither Navigate Financial, nor its management person(s), has any relationship or arrangement with issuers of securities.

Item 1 – Cover Page

Brochure Supplement
Jeffrey J. Dorman



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June10, 2025

This brochure supplement provides information about Jeffrey J. Dorman that supplements the Navigate Financial brochure, which is attached hereto. Please contact Jeff Dorman if you have any questions about the contents of this supplement.

Additional information about Jeffrey J. Dorman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

JEFFREY J. DORMAN

Mr. Dorman was born in 1952.

Business Background:

8/89 - 3/1999	Registered Principal with Titan Value Equities Group, Inc., a securities broker-dealer.
12/93 - 3/2001	Investment Advisor Representative with Titan Value Equities Group, LLC, a Registered Investment Advisor.
3/99 - 9/2003	Registered Principal with Mutual Service Corporation, a securities broker-dealer.
3/2001 – 6/2013	Jeffrey J. Dorman, Registered Investment Advisor with State of California.
6/2013 – 8/2014	Investment Advisor Representative with Dorman Wealth Management LLC.
8/2014 – 10/2024	Investment Advisor Representative with Dorman Skorheim Wealth Management LLC.
10/2024 – 06/2025	Investment Advisor Representative with Navigate Wealth Management LLC.
06/2025 – Present	Investment Advisor Representative with Navigate Financial LLC.

Formal Education After High School:

Fullerton College, Fullerton, CA 1971-1973.

University of California at Irvine, CA 1973-1974.

College for Financial Planning, Denver, CO, CFP® Designation, 1987-1989.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 70,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. Mr. Dorman has no information of this type to report.

Item 4 – Other Business Activities

Mr. Dorman is not involved in any other business activities other than his investment advisory practice.

Item 5 – Additional Compensation

Mr. Dorman does not receive any economic benefit from any non-client for providing advisory services.

Item 6 – Supervision

Jeffrey J. Dorman, CFP ® is the Chief Compliance Officer of Navigate Financial. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and the services provided by the firm. He can be reached at (949) 831-3899.

Item 7 – Requirements for State Registered Advisors

Investment advisor representatives who are registered with a state regulatory agency rather than the SEC are required to provide additional information about a wider range of disciplinary and financial events in addition to the disclosures made in Item 3 of Part 2B above.

Jeff Dorman has no events to report with respect to this Item.
