TRUE NORTH LIFESTYLE

Trust. Clarity. Strategy.

WELCOME

ABOUT US

Guiding Australians toward clarity, confidence, and a life lived on their terms.

At **True North Lifestyle,** we believe financial advice is more than numbers - it's about helping you live your best years with confidence. Our mission is to simplify life's financial decisions so you can focus on what truly matters.

Our approach is calm, supportive, and deeply client-centred. We take the time to genuinely understand you, your goals, and what "**freedom**" means in your next chapter.

WHAT WE BELIEVE

Our approach is grounded in three pillars:

- **We believe great advice creates peace of mind.**
- **We believe simplicity beats complexity.**
- **We believe everyone deserves a future they can look forward to - with confidence, choice, and a clear direction toward their "true north."**

OUR CORE SERVICES

PRE-RETIREMENT & RETIREMENT STRATEGIES

Helping Australians transition into retirement with clarity, structure, and confidence.

We specialise in:

- Retirement modelling & long-term projections
- Superannuation review, optimisation & bespoke portfolio construction
- Low-volatility, income-focused investment strategies
- Tax-minimisation strategies (income tax, CGT reduction, re-contribution strategies)
- Centrelink structuring & maximising entitlements
- Wealth preservation & longevity planning
- Estate planning strategy & intergenerational structuring
- Risk management & portfolio sustainability modelling

At **True North**, retirement planning goes far beyond simply choosing investments. We take a comprehensive, research-driven approach using our **inhouse Investment Committee** and **Resonant Asset Management** to construct portfolios that prioritise **stability, liquidity**, and **consistent income** for retirees.

Our modelling includes:

- Multiple scenario comparisons
- Inflation and cost-of-living stress testing
- Conservative, real-world assumptions
- Long-term projections to demonstrate the highest-probability path to meeting your income needs

We simplify the complex so you can make confident, informed decisions about the life you want to live. With a reputation built on trust, clarity and proven outcomes, our goal is simple:

OUR GOAL:

Provide peace of mind so you can retire with certainty and enjoy the lifestyle you've worked hard for.

WEALTH CREATION & PROTECTION

For professionals, families and business owners who want to accelerate wealth, reduce tax, and build long-term financial freedom.

We specialise in:

- Tax-effective wealth creation strategies
- Smart debt structuring & debt recycling
- High-growth investment strategies across property, shares & ETFs
- Family trust, company & intergenerational wealth structuring
- Cashflow optimisation & surplus investment planning
- Strategic planning for business owners & high-income earners
- Portfolio construction using our in-house research team & Investment Committee

True North works closely with affluent individuals, couples, and families who want to build wealth with greater purpose and efficiency. You benefit from strategies designed to:

- Reduce unnecessary tax
- Leverage good debt to accelerate long-term growth
- Build and diversify wealth across high-quality growth assets
- Protect family wealth through the right ownership structures
- Create an early-retirement path that is realistic, dynamic and sustainable

Our advice is **highly tailored**, not one-size-fits-all. Every recommendation is backed by detailed long-term projections, scenario modelling and clear, simple explanations so you can understand each strategy and confidently move forward.

We guide you through the complexities of tax law, ATO rules, investment structures and wealth-building strategies - helping you make smart decisions that compound into intergenerational results.

OUR GOAL:

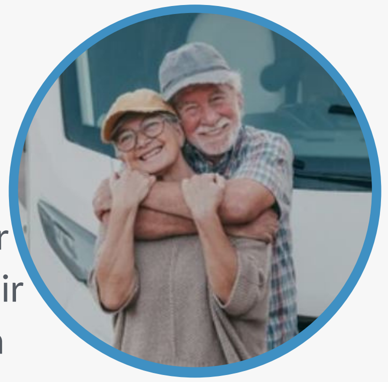
Help you build a tax-effective, growth-focused wealth plan that delivers long-term freedom, financial security, and legacy.

CASE STUDIES/ RESULTS

REAL STORIES. REAL OUTCOMES.

Proof that the right guidance can change everything.

JOHN & SUSAN: THE COUPLE FROM UNCERTAINTY TO FREEDOM IN RETIREMENT



When this couple first came to us, they were unsure whether they had “enough” for retirement. They had worked hard their entire lives, but navigating super, investments, and long-term planning felt overwhelming.

We walked them through a complete retirement strategy - optimising their superannuation, restructuring investments, and building a clear roadmap for sustainable income.

Today, they’re living the lifestyle they dreamed of: financially secure, confidently retired, and enjoying the freedom to spend time on what matters most.

MAGGIE: PROTECTED, PREPARED, AND FINALLY IN CONTROL

Maggie reached out after realising she needed clarity around her financial future - especially with insurance, super, and long-term planning. She wanted guidance she could trust, and a plan she could actually understand.

We helped her review and optimise her insurance policies, strengthen her super strategy, and build a personalised plan aligned with her goals and responsibilities.

Now, Maggie has peace of mind knowing she’s protected, prepared, and confidently building toward her future - with a clear plan and ongoing support behind her.

HOW WE GIVE BACK

At **True North Lifestyle,** we believe that living well goes hand-in-hand with giving well.
Through our partnership with **B1G1** (Buy1Give1), every client journey creates meaningful impact around the world - from providing clean water, to supporting education, to planting trees for a healthier planet.

Because to us, financial planning isn’t just about growing wealth...
It’s about creating a legacy of good that extends far beyond the numbers.

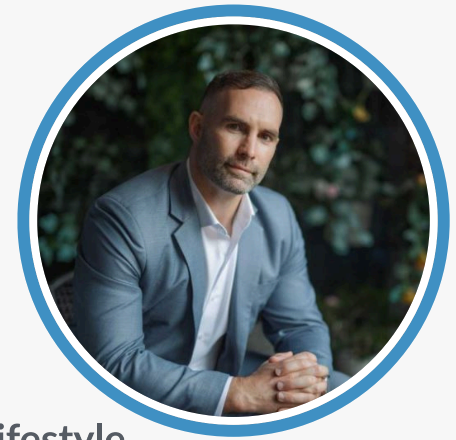
Each financial service we provide creates another ripple of impact. As we continue to grow, we look forward to multiplying this impact even further, reaching more people, and changing more lives together.

This is how we stay true to our name:

Helping you find your direction, while helping others find hope.

At True North Lifestyle,
You're not just getting a planner.

You're partnering with a team committed to helping you live life on your terms - today, and for generations to come.



MEET THE FOUNDER

KANE HANSEN
Founder & Senior Financial Planner, True North Lifestyle

For more than two decades, Kane Hansen has been helping Australians navigate life's financial decisions with clarity, confidence, and calm. As the founder of True North Lifestyle, Kane's work goes far beyond strategies and spreadsheets - his mission is to give people the freedom to live the life they've always imagined.

Kane believes retirement planning isn't just about money. It's about choices, security, and the ability to enjoy the next chapter without worry. Known for his thoughtful and down-to-earth approach, he takes the time to truly understand what matters most to each client. He simplifies the complex, brings structure to uncertainty, and empowers people to make decisions they feel good about - not just financially, but personally.

With a reputation built on trust, integrity, and consistent results, Kane measures success in a simple way:

When clients feel confident, protected, and free to follow their own "true north."

MEET THE
TRUE NORTH LIFESTYLE TEAM

At True North Lifestyle, our team works together to guide clients toward clarity, confidence, and control over their financial future.

Each member brings unique expertise - from financial planning to client care and operations - united by one goal: delivering advice that makes a lasting difference.

DENISE WOODWARD - SENIOR FINANCIAL PLANNER
With over two decades in finance, Denise is known for her integrity, warmth, and personalised approach, helping clients make informed, confident financial decisions.

ASHLEY SHARPE - SENIOR FINANCIAL PLANNER
With over 15 years of experience helping clients navigate investments, superannuation, and insurance. Ash brings a thoughtful, personable approach, ensuring clients feel supported and confident in every financial decision.

STEVEN MACH - FINANCIAL PLANNER
Steven combines analytical precision with care, offering tailored advice in superannuation, insurance, and investment planning to help clients achieve long-term security.

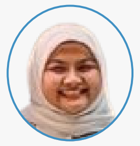
DAN ROBINSON - ASSOCIATE FINANCIAL PLANNER
Dan is known for his clear, dependable approach to helping clients make confident financial decisions. With strong expertise in superannuation, retirement planning, and wealth creation, he brings both technical skill and genuine care to every client relationship.

JUDY - SENIOR CUSTOMER SERVICE OFFICER

The bridge between our advisers and clients, Judy ensures every client feels supported and informed, making each interaction seamless and genuine.

MARK - CUSTOMER SERVICE OFFICER

Mark's approachable energy and strong financial background help deliver smooth client experiences and timely support throughout the advice process.



IFFAH - CUSTOMER SERVICE OFFICER

With expertise in Islamic finance, Iffah blends technical skill with empathy — helping clients plan for secure, values-aligned financial futures.

KEN - CUSTOMER SERVICE OFFICER

Ken keeps things running efficiently behind the scenes, ensuring our systems, processes, and service quality meet the highest standards.

DEBBIE - ACCOUNTS & PAYROLL

Debbie brings almost 30 years of bookkeeping and administration experience, supported by formal qualifications in business administration and accounting.

KAREN - EXECUTIVE ASSISTANT / APPOINTMENT SCHEDULER

Organised, dependable, and client-focused, Karen keeps communications and scheduling effortless for both our team and our clients.

CLARITA - MARKETING SPECIALIST

Clarita drives True North's digital presence and communications, combining strategy, storytelling, and design to connect with clients meaningfully.

YOUR JOURNEY. YOUR FREEDOM. YOUR TRUE NORTH.

True **North Lifestyle** is here to help you gain confidence, clarity, and direction - today and for every chapter ahead.

Wherever you are today, and wherever you hope to go next, we're here to walk that journey with you.

- **YOUR GOALS ARE OUR COMPASS.**

We anchor everything around what matters most to you - your lifestyle, your priorities, your legacy.

- **YOUR CLARITY IS OUR MISSION.**

We break down complexity, simplify your options, and give you confidence in every decision.

- **YOUR FUTURE IS OUR COMMITMENT.**

With guidance built around real-world modelling and long-term strategy, we help you move forward with certainty and security.

YOUR NEXT STEP

Whether you're seeking clarity, planning ahead, or exploring new possibilities, we're here to support you with thoughtful, personalised advice.

Book a consultation, ask a question, or simply start the conversation - every great plan begins with a single, informed step.

GUIDANCE THAT MOVES WITH YOU

At **True North Lifestyle**, we believe financial planning should feel empowering, not overwhelming.

With a holistic approach, real-world strategies, and advice built around your goals, we help you move forward with certainty.

Where a financial planning experience is built around you...

WELCOME TO TRUE NORTH.

CONTACT US

Ready to take the next step toward financial freedom?

Your journey is uniquely yours - and you don't have to navigate it alone. Our role is to guide you with clarity, structure, and confidence, so every decision moves you closer to the lifestyle you envision.

OUR LOCATIONS:

- Level 4, 29 Kiora Road, Miranda 2228, NSW. Australia
- Level 11/ 66 Clarence Street, Wynyard 2001, NSW. Australia
- Suite 1, 86-88 Mann Street, Gosford 2250, NSW. Australia

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