



CENTRA PRIVATE WEALTH

THE CENTRE OF YOUR FINANCIAL PLANNING

Financial Services Guide

CENTRA PRIVATE WEALTH PTY LTD
trading as CENTRA PRIVATE WEALTH
ABN 17 615 673 142
Corporate Authorised Representative #1250951
of CENTRA WEALTH PTY LTD
ABN 39 158 802 450
AFSL #422704

Effective from 22 January 2018

www.centraprivatewealth.com.au
Tel: (08) 8231 4709
Email: info@centrawealth.com.au
Address: Level 12 / 431 King William Street
ADELAIDE SA 5000

FSG Version 5.2PA

What is the purpose of this Financial Services Guide?

This Financial Services Guide (“FSG”) is issued by Centra Private Wealth Pty Ltd ABN 17 615 673 142 trading as Centra Private Wealth (“CPW”) on behalf of its licensee, Centra Wealth Pty Ltd ABN 39 158 802 450 AFSL 422704 (“CW”).

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers. It will explain the following:

- Who we are
- The financial services that we can provide
- The financial products that we can offer
- The fees, remuneration or relationships that we have with financial product issuers and product and service providers
- The type of advice that we offer
- How we provide this advice
- How you can contact us
- Your privacy and how we collect and use your personal information
- How we handle complaints if they arise

Should you have any questions about the Centra Private Wealth, our products and services, or about this FSG, then please contact us. Our contact details are set out on the cover of this FSG.

About us

Centra Private Wealth is a trading name of Centra Private Wealth Pty Ltd (ABN 17 615 673 142) and a Corporate Authorised Representative of Centra Wealth Pty Ltd (AFSL 422704).

Our business provides comprehensive personal financial advice, financial planning and wealth management services to the retail and professional clients of Centra Private Wealth Pty Ltd.

Centra’s goal is to help you take back control of your financial wellbeing. We help you to make more informed financial decisions so that, together, we create, grow and protect your wealth. Our passion is taking away the financial stress and confusion that so many people, just like you, are feeling. We work closely with you to help you understand what you need and want, and then we find ways of making it happen for you.

We offer these services through intermediary arrangements with strategically selected PSPs.

About our Licensee - Centra Wealth Pty Ltd

Centra Wealth Pty Ltd is a privately-owned company (ABN 39 158 802 450) and holder of its own Australian Financial Services License (AFSL# 422704) pursuant to section 913B of the Corporations Act 2001. It is authorised by ASIC to provide retail and wholesale clients with a complete range of Financial Services covering Financial Planning, Superannuation, Personal Insurance, Investment Advice and Financial Education.

Centra Wealth delivers the above services through the following trading names:

CENTRA Securities is a trading name of Centra Wealth that is authorised to provide General Advice and trading services to retail and professional clients. It delivers these services through intermediary arrangements with strategically selected PSP’s.

CENTRA Wealth Management is a trading name of Centra Wealth that is authorised to provide General Advice and investment management services to retail and professional clients. It delivers these services through intermediary arrangements with strategically selected PSP’s.

CENTRA Wealth Academy and **Trading Signals** are trading name of Centra Wealth that are authorised to provide General Advice and a range of educational products and services to support investors and traders.

IMPORTANT NOTE: Centra Wealth and Centra Private Wealth do NOT ever hold any investments in trust or custody of or as nominee for on behalf of its clients.

If you still have any questions after reading this FSG, please contact us. Before making any investment decision you should consider the suitability of any general advice given to you in the context of how it applies to your particular circumstances.

Why choose Centra Private Wealth?

- Your best interest is our top priority. We will not recommend or advise you to do or invest in anything that we would not do ourselves.
- We have no ownership links to any financial institution or product provider - it avoids potential influence on our recommendations.
- We give you advice and access to products and services that other planners can't or won't provide – this includes advice and assistance with direct property investment if that is of interest to you.
- Our Advisors are qualified and committed to provide tailored advice that's in your best interests.
- And because we know you live in the real world, we present our advice and talk to you in plain English - with outstanding levels of service!

This is what we call the "Centra Experience".

Our Financial Planning Process

Everyone has different circumstances, needs and goals. We treat every client as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Step 1 - Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs. We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Step 2 - Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

Step 3 - Bridging the gap

Based on the research we have conducted, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Step 4 - Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Step 5 - Staying on track with regular ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice. We design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice. Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. We are there to help you – whatever the occasion with our Ongoing Advisory and Management Services.

Becoming a Client of Centra Private Wealth

If you are engaging our services for the first time, you will be asked to complete a “*Fact Find Questionnaire*” that will collect personal information about you and also identify your needs and objectives.

We are also required by the Law to verify your identity. This Personal information is not collected for the specific purpose of providing personal advice to you, rather it is collected so that Centra Private Wealth can identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Consequently, we will ask you to provide identification documents like passports, driver’s licence, trust deeds, or company certificates.

Under the Act, we must retain copies of information gathered and pass it to third parties with whom you are investing or through fund managers and share brokers. We assure you that this information will be held securely in line with our Privacy Policy.

Should we provide advice recommending that you consider acquiring a financial product (other than securities traded on a licensed market) we may also provide to you a (“PDS”) or other relevant Disclosure Documents from our PSP.

What we expect from you?

We expect you to provide us with accurate information so that we can provide you with advice and a financial strategy that is in your best interests. We are required by Law to collect and verify your personal information and identity, and we therefore will require you to provide us with appropriate identification.

It is our expectation that you will use our advice to enable you to make informed financial decisions – and that as your circumstances change, you will inform us, so that we can review the impact of these changes on your financial strategy.

The Products and Services that we can provide

As a Corporate Authorised Representative of an AFSL Licensee, we can advise on a broad list of financial products that are available to us through Centra Wealth’s Approved Product List (APL), containing investment and insurance products that have been researched by a number of external research houses as well as Centra Wealth’s own in-house research.

Centra Private Wealth has been authorised by its Licensee and ASIC to provide **personal financial advice and to deal** in the following on behalf of retail and wholesale investors:

- 1) Domestic and international equities
- 2) Derivative products limited to Instalment Warrants only
- 3) Fixed interest securities, including fixed deposits
- 4) Debentures and stocks or bonds issued by a Government
- 5) Retirement savings accounts
- 6) Managed funds
- 7) Margin Lending services
- 8) Initial Public Offerings and other capital raisings
- 9) Non-discretionary Portfolio Management Services
- 10) Superannuation
- 11) Life products including life insurance, Income protection insurance and TPD insurance
- 12) Managed Investment Schemes including Investor Directed Portfolio Services

Centra Private Wealth may recommend products, platforms and services that are appropriate to your needs. Recommending these products may entitle us to receive additional benefits as disclosed in the other benefits section of this FSG. These will always be disclosed to you in a Statement of Advice.

A copy of our Approved Product List for investment and insurance can be supplied to you upon request.

Please refer to your adviser’s profile for a list of strategies and financial products that they can recommend.

Transaction-only Services

If you do not require advice from us, but you would like our assistance to complete a particular transaction, we can arrange for you to apply for the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice, on an "execution-only" basis, with or without General Advice.

Please understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Client rights and responsibilities

Information provided to clients by Centra Private Wealth is of the nature of general advice or factual information or opinion, unless issued with a SoA, in which case the advice will be of a personal nature.

All of Centra Wealth's published research, model portfolios, and newsletters are to be considered General Financial Product Advice only - and does not constitute specific advice to any particular person, and therefore cannot be considered as Personal Advice.

Accordingly, in the event of receiving general advice clients should consider the suitability of this general advice to their individual situation before any investment decisions are made based on such general advice.

How we provide Advice

Advice that is provided to you by an Adviser of **Centra Private Wealth** is to be considered **General Advice**, unless you are provided with a written SoA, in which case we have formulated our advice after considering your personal requirements and financial needs. In this case, it will be considered **Personal Advice**.

What is General Advice?

General Advice is a statement or opinion about a financial product and is based on the investment itself (including by reference to current market conditions). Such advice is provided without any expressed or implied recommendation that the advice is appropriate for you in the context of your personal circumstances.

Therefore all discussions with Centra Private Wealth representatives and staff about their view of current or future market conditions or prospects for a particular market, security or derivative should only be considered General Advice, unless they have made enquiries and taken into account your particular financial circumstances, objectives or needs and the representative has issued you with a SoA, in which case it will be considered Personal Advice. Rather, it should be regarded as general information for your consideration prior to making any decision to deal in any product.

What is Personal Advice?

Personal advice differs from General Advice as it is advice that DOES take into account any of your personal financial circumstances, objectives and needs.

Centra Private Wealth's Authorised Representatives may only provide personal advice to you if they are authorised to provide such advice by Centra Wealth.

How we will accept your Instructions

We will accept your instructions in person, by telephone or e-mail. You must however check and confirm with us that all instructions sent by e-mail have in fact been received by us. We will accept instruction from third parties only if you have previously given us a written authority allowing the person to act on your behalf and provided that the law allows us to accept instructions from that person.

Whenever a transaction is executed on your account, a confirmation or statement will be sent to you. You must review any confirmation or statement our PSP sends to you immediately upon receipt to ensure accuracy and report any discrepancies to us promptly.

What other documents may be given to you

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an Ongoing Advisory and Management Service arrangement, your adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How we are paid for the services we provide

Our **initial meeting** (non-advice) with you is usually an **obligation-free service at no cost to you**.

During the first meeting, your adviser will go through a process of understanding your financial situation, your wants and needs. This will assist us to determine whether we can assist you, and calculate the fees and charges that will be applicable to your individual circumstances.

Due to the varying nature of individual client requirements, our fee for SOA plan preparation, implementation and our ongoing management service process will be disclosed on an individual basis in writing to you, and may include Initial Advice, Advice Implementation and Ongoing Advisory and Management Fees.

Generally, our remuneration from our clients is in the form of a “Fee for Service”. This may be any of the following:

- A transaction fee that we charge you when we buy or sell financial products on your behalf
- Fees that are charged at a fixed rate for services provided
- Initial and ongoing commissions paid to us by product and service providers for referring you to them, or
- A combination of these.

While some of our fees may be tax deductible to you, we recommend you seek independent taxation advice.

We provide the following payment terms:

- Direct Deposit
- Cheque
- Deduction from your investment

We are also not legally allowed to receive cash as payment for any services.

IMPORTANT: Our licensee, Centra Wealth Pty Ltd, collects all fees and commissions on our behalf and forwards these fees to us in accordance with our Corporate Authorised Representative Agreement with them.

We can only receive fees via our Licensee. Where you are issued with an invoice, it will always be directly from Centra Private Wealth and payable to Centra Wealth.

You will never be provided an invoice that is payable directly to any adviser or staff member of Centra Wealth or Centra Private Wealth. If you are ever presented with an invoice such as this, please contact our Managing Director, Chris Papayianis, immediately.

How Centra Private Wealth charges for PERSONAL ADVISORY SERVICES

Centra Private Wealth charges for Financial Planning services on a fee-for-service basis. Our fees comprise an Initial Advice Fee and an (optional) Ongoing Advisory and Management Fee (OAMS).

INITIAL ADVICE FEES

First Meeting / Needs Analysis	At our cost
Financial Strategy Development, Research & Preparation of Advice (SoA)	From \$660 to \$8,800*
Strategy Implementation	Based on administrative time spent implementing the strategies and products we recommend*
	<i>* Commensurate with the level of complexity of your financial situation. A fixed quote will be provided following the fact finding interview.</i>

CONSULTATION-ONLY SERVICES

Fee-for-service rates for general consultations	\$350 per hour
---	----------------

How Centra Private Wealth charges for ONGOING ADVISORY & MANAGEMENT SERVICES

The Centra Private Wealth ONGOING ADVISORY & MANAGEMENT SERVICE (OAMS) PROGRAM

Our Ongoing Advisory & Management Service (OAMS) provides continuous management and proactive advice over your recommended financial strategy and / or investment portfolio.

Our fees are based on “Fee-for-Service” - meaning that they can be tailored to each client’s individual needs.

The amount we charge will vary depending on the complexity of the portfolio being managed, the amount of time required to manage and administer the portfolio and any additional services required.

You will be asked to renew your OAMS program subscription with us every 2 years.

By subscribing to our OAMS program, you will receive specific services that will be provided by Centra Private Wealth and your Adviser on an ongoing basis.

This will include:

- Ongoing advice from your advisor and management of your financial strategy
- Strategy reviews and access to unlimited adviser access during office hours
- Regular investment portfolio review meetings
- Preferential (discounted) rates for other Centra Wealth services

	Annual Fee (Inclusive of GST)
Standard Ongoing Advisory & Management Service (OAMS - Essentials)	Up to 1.65% of Funds under Advice with minimum of \$550 per year (Our fees can be charged monthly, quarterly or yearly in advance. Can be deducted from your investment or super balance)
Premium Ongoing Advisory & Management Service (OAMS - Premium)	Additional cost over and above the Standard OAMS service - Price is tailored depending on the value of additional services required, and also the types of investments under advice and management. <i>* A fixed quote will be provided following the fact finding interview and disclosed in your SoA.</i>

Note: Our fees may be tax deductible, please refer to your accountant.

NOTE:

- **Annual Fee Disclosure Statements (FDS)**
In the interests of complete transparency of the fees we charge you, you will be provided with an Annual Fee Disclosure Statement (FDS) on the anniversary of your Ongoing Advisory & Management Service (OAMS) start date. This document will outline the fees you have paid us in the preceding 12 months - and the services that you were entitled to during that period.
- **Renewal of Ongoing Advisory & Management Service every 2 years**
We are required to ask you whether you wish to renew your OAMS Agreement with us every 2 years. You will receive notification of when this is due in the form of an OAMS Renewal Letter that will be issued to you on the second anniversary of your OAMS start date, and every 2 years thereafter. Should you wish to renew your OAMS Agreement, you need to inform us by reply letter, SMS or email within 30 days of receipt of the Renewal Letter.
- Should you wish to terminate your OAMS agreement with us, you may do so at any time with 30 days written notice.

How Centra Private Wealth charges for TRANSACTIONS and ADMINISTRATION services

When you instruct us to buy or sell a financial product, we do this through third party wholesale arrangements. We charge a transaction fee for the transaction. This transaction fee and any government charges (including GST) may be added to the purchase price of an order we transact on your behalf, or deducted from the proceeds of a sale.

Our transaction rates will depend on the type and level of service you require, the size of the transaction and the frequency of these transactions. Preferential rates may be provided to clients who subscribe to an Ongoing Advisory & Management Service (OAMS). In most cases, the transaction fee is calculated either as a percentage of the total consideration of the transaction, or as a flat fee depending on the agreement established between your Adviser and you. A minimum charge may apply to transactions. Please also note that rates may be negotiated between you and your Adviser and that fees below may be subject to change.

Type of Transaction	Transaction Rates & Fees (Inclusive of GST)
Direct Equities, Exchange Traded Funds, Managed Funds & Instalment Warrants	Up to 1.65% of the trade value, subject to a minimum of up to \$110 per transaction.
Term Deposits, Debentures & Bonds	Up to 1.65% of the trade value, subject to a minimum of up to \$110 per transaction

We may charge fees above, or in addition to, those disclosed in this FSG where we have disclosed such fees to you in writing prior to providing the relevant service. Where we are required to provide you with a SoA in connection with personal advice, that document will provide details of the fees payable.

Other Miscellaneous Fees and Charges

Centra Private Wealth may at its discretion charge you miscellaneous administration fees in association with managing and administering your account and these are subject to discussion between you and your adviser. The more common types of fees that are likely to be incurred are set out in the table below:

	Fee (incl GST)
New Account Opening Administration Fee:	
• Individual Account(s)	Up to \$250.00
• Trust, Company & Superfund Accounts	Up to \$350.00
One-Off Share Trades / Estate Sales	\$110 min / 1.65% + Broker Transaction Fees
Fixed Interest research / Investment	\$250.00 per hour
Account Custody Fee - for inactive accounts	From \$220 per year
Fail Fees on trades not settled on time	From \$110 per day
Late Payment / Dishonour Fees	\$55 plus interest
Off Market Transfers	From \$77 per holding
Margin Lending Transaction Fee Surcharge	\$55 per transaction
Payments by Credit Card / Paypal	Surcharge of 3.3%

How Centra Private Wealth charges for PORTFOLIO REPORTING & ADMIN SERVICES

Centra Private Wealth provides numerous Portfolio Reporting and Administration Services through third-party service providers.

<p>Portfolio Reporting and Administration - <u>WITH</u> Mailbox service</p> <ul style="list-style-type: none"> • Equity Investments • Superannuation Investments • Property Investments • Fixed Interest & Cash Investments 	<p>From \$2,800 (charged monthly or yearly in advance)</p>
<p>Enhanced Portfolio Reporting – <u>NO</u> Mailbox service</p> <ul style="list-style-type: none"> • Equity Investments • Superannuation Investments • Property Investments • Fixed Interest & Cash Investments 	<p>From \$440 (charged monthly or yearly in advance)</p>

Referral Arrangements and Referral Fees

Centra Private Wealth has established strategic relationships with other professionals including Mortgage Brokers, Accountants, Property Specialists and Lawyers to whom we may refer our clients to, or from who we may receive referrals.

Where there is a situation where we pay or receive a referral fee, we will disclose it in your Statement of Advice (SoA). These will be disclosed in all circumstances to you, and it is important to understand that these are not additional fees payable by you.

Payments from other professionals

You may be referred to an external specialist to receive further advice. Where we may receive a referral fee or commission for introducing you to the specialist, this will be disclosed in your Statement of Advice if applicable.

Payments to other professionals

When you are referred to us, we may pay a referral fee to the referring party. Where this is the case, it will be fully disclosed in your Statement of Advice.

Product Issuer & Wrap Provider Fees

Most managed investments have ongoing fees and costs associated with them. We will consider such costs when recommending them and they are outlined fully in the PDS for each investment. These costs are over and above the fees Centra Private Wealth charges. For investments held in an administrative Wrap service, transaction fees payable to them may also apply. It will be detailed in the relevant PDS. Our overall aim is to minimise your costs while obtaining the most suitable outcome for you.

Other Charges and Commissions and benefits that we may receive from Product Issuers

Centra Private Wealth does not accept payments or benefits that are legally classified as “conflicted remuneration” from any product issuers or service providers.

Where allowed by Law, we may be offered or receive non-monetary benefits such as entertainment or sponsorship from some product providers at no extra cost to you.

Centra Private Wealth maintains a register to document the benefits received with a value greater than \$300. A copy of this register will be made available to you within one month of a written request.

How are Centra Private Wealth Advisers and Staff remunerated?

We ensure that there are no conflicts of interest in the remuneration of our staff and advisers and the advice that you are provided. Centra Private Wealth remunerates advisers and staff by way of a fixed salary only. Our advisers and staff do not receive a commission or a share of client fees. However they may receive bonuses or share of business profits if they meet annual KPIs.

Chris Papayianis and Zac Zacharia are Directors and beneficial shareholders of Centra Private Wealth Pty Ltd and as such may receive dividends or share of profits in addition to a fixed salary.

Centra Private Wealth's Sophisticated Investor (SI) Program

ASIC requires that people buying securities and other financial products must, under the Corporations Act 2001 (the Corporations Act), be given a regulated disclosure document such as a Prospectus or Product Disclosure Statement (PDS). However, the Act has some exemptions from these requirements.

One of those exemptions is the offering of financial products to a person (either a natural person or a legal person) who is the subject of a current certificate from a qualified accountant certifying they have:

- Gross income of \$250,000 or more per annum in each of the previous two years; or
- Net assets of at least \$2.5 million.

Centra Private Wealth may therefore promote specific placements, capital raisings or other investment opportunities ("excluded offers") to Sophisticated (or Wholesale) Clients only. If you believe you are eligible to enrol in Centra Private Wealth's Sophisticated Investor Program, then please contact your Centra Private Wealth Adviser for more information.

Privacy

We are bound by the National Privacy Principles and we will provide you with financial products and services in a secure and confidential manner. All information that Centra Private Wealth collects about you will be treated in accordance with our Privacy Policy which can be found online at www.centraprivatewealth.com.au

The purpose of collecting personal information

We will collect and use personal information about you:

- To provide you with products, services or information that you might request or reasonably expect
- To manage our rights and obligations under applicable laws and regulations
- To conduct research, planning, product development, risk assessment and marketing
- For other purposes required or authorised by law.

Disclosure of personal information

We may share your personal information with:

- Any member or affiliate of Centra Private Wealth
- Any entity carrying out functions on our behalf
- Any other entity that we engage to assist in the provision of services requested by you.

You should note that the personal information we collect about you may be disclosed to third parties if required or authorised by law.

Security of your personal information

We will take reasonable steps to preserve the security of the personal information we collect. All stored personal information is protected from unauthorised access by secure passwords, user login requirements or other security procedures.

Your questions about privacy

If you have any questions about our privacy policies, please contact our Licensee's Privacy Officer by writing to:

The Privacy Officer - Centra Wealth Group
Level 12 / 431 King William Street
ADELAIDE 5000
info@centrawealth.com.au

Accessing your personal information

If you wish to access and update the personal information we hold about you, please contact your Adviser or the Privacy Officer at the address above.

Your telephone conversations with Centra Private Wealth may be recorded, with or without an automatic tone warning device. If you do not wish to have your conversation recorded, please let us know.

Other things to consider before subscribing to our Services**Potential Conflicts of Interest**

We offer investment advice that is in your best interests, so our client fees and staff remuneration aim to avoid conflicts of interest. As a result, we price our services on a "Fee-for-Service" basis. Where we are paid commissions by insurers, this may offset the fees that we otherwise would charge.

From the fees you pay us, Advisers can receive salaries, bonuses, a share of revenue and other benefits. The ASX, Fund Managers, Research Providers, Wrap Service providers and others we may work with for your benefit, occasionally offer training assistance and resources to your adviser.

Centra Private Wealth directors and employees may, from time-to-time, have an interest in the securities or derivatives discussed in its Reports. Centra Wealth recognises that this may create a conflict of interest and to manage this conflict all employees are subject to strict controls on their trading prior to and after the issue of the any trading or investment recommendations.

Who is responsible for the advice given to me?

Your Adviser acts on behalf of Centra Private Wealth Pty Ltd, which is a Corporate Authorised Representative of Centra Wealth Pty Ltd, an Australian Financial Services Licensee (AFSL# 422704), and is ultimately responsible for the financial services and advice you are provided.

Your Adviser is an Authorised Representative of Centra Wealth Pty Ltd.

Feel free to verify our Authorised Representative’s credentials on the ASIC website at www.asic.gov.au.

Centra Private Wealth’s Financial Strategists

Chris Papayianis, Managing Director & Certified Financial Strategist



Areas of Specialisation:

Financial Planning Strategies
 Superannuation
 Self Managed Superfunds
 Personal Insurance
 Business Insurance
 Estate & Succession Planning
 Advanced Investing Strategies

Chris Papayianis is the co-founder and Managing Director of Centra Private Wealth, and also a Certified Financial Strategist.

He has been involved in the financial services industry since 1997 and has gained experience at some of Australia’s most respected financial institutions during this time.

Chris heads up Centra Private Wealth and believes in building long lasting relationships of trust with his clients and takes the time to really understand what is important to you.

Qualifications:

Bachelor of Applied Finance
 Advanced Diploma of Financial Services (Financial Planning)
 Diploma in Business (Credit Management)

Authorised Representative Number: 396549

Chris is authorised to provide advice on all of Centra Wealth’s licence authorisations except Derivatives. (Options and CFD’s)

Accreditations & Memberships:

Association of Financial Advisers (AFA)
 Association of Independently Owned Financial Professionals (AIOFP)
 Fractional Property Investment Consultant (FPIC)

Zac Zacharia, Director & Certified Financial Strategist



Zac Zacharia is a co-founder and Director of Centra Private Wealth. He also was responsible for establishing our licensee, Centra Wealth.

Zac is co-author of the investment book, “*Property vs Shares*”. He has been investing and managing his own portfolio since 1998, and has been educating people to take control of their financial situations since 2002.

Zac has been working in the financial services industry on a professional level since 2008, where he had gained experience and insights working for a national institutionally-owned financial services business. He now specialises in providing tailored financial strategies and dynamic solutions to retail and sophisticated investors seeking to create, grow, and protect their wealth.

Zac is an accomplished and sought-after presenter and educator with a passion for sharing his financial wisdom with people to help them change their financial destiny for the better.

Areas of Specialisation:

- Share Investments
- Property Investments
- Portfolio Management
- Advanced Investing Strategies
- Financial Planning Strategies
- Superannuation
- Small Business Advice/ Planning
- Structuring
- Education & Mentoring

Qualifications:

- Bachelor of Accountancy
- Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Mortgage Management)
- ASX Accredited Derivatives Adviser (Level 2)
- Technical Analysis E114
- DomaCom Accredited Fractional Property Investment Adviser

Authorised Representative Number: 415171

Zac is authorised to provide advice on all of Centra Wealth’s licence authorisations.

Accreditations & Memberships:

- Association of Financial Advisers (AFA)
- Association of Independently Owned Financial Professionals (AIOFP)
- Mortgage & Finance Association of Australia (MFAA)
- Fractional Property Investment Consultant (FPIC)

Sue McManus, Practice Manager

Sue McManus is our Practice Manager and a qualified financial planner. In addition to managing our practice, she assists Chris Papayianis and Zac Zacharia in advice preparation, delivery and maintenance.

Sue has been in the financial services industry for over 30 years working with fund managers and financial services businesses.

Qualifications:

- Diploma of Financial Services (Financial Planning)

Authorised Representative Number: 243620

Sue is authorised to provide General Advice only.

Professional Indemnity Insurance

Centra Wealth is required by Law, as a Financial Services Licensee, to have adequate Professional Indemnity Insurance in place to cover its Authorised Representatives for the financial services we provide.

The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Who can I complain to if I have a complaint about Centra Private Wealth's financial service(s)?

We want to hear all your comments, whether they are favourable or not, because it is in our interests to promptly address any concerns you may have.

Centra Private Wealth has implemented internal complaint handling procedures consistent with Australian Standard ISO10002, Quality Management - Customer Satisfaction - Guidelines for complaints handling in organisations.

In the unlikely event of a complaint:

1. First, contact your Representative and discuss your concerns and seek a satisfactory resolution.
2. If your concerns are not resolved to your satisfaction, then we ask that you document your complaint in writing and send it to our Licensee:

The Compliance Manager - Centra Wealth
Level 12 / 431 King William Street
ADELAIDE
complaints@centrawealth.com.au

When dealing with a complaint that you have submitted to us in writing, we will:

- a) Provide a written acknowledgement of our receipt of your complaint in the first instance
 - b) Prepare a response to ensure that all matters raised are thoroughly investigated and responded to appropriately. We aim to do this within 45 days, but may extend this to 90 days if required.
3. If you are not satisfied with the outcome of our complaint resolution procedures, you have the right to contact an independent complaints resolution body:

Financial Ombudsman Service Limited (Member #30648)
GPO Box 3
MELBOURNE VICTORIA 3001
Toll Free: 1300 780 808
Facsimile: (03) 9613 3699
Website: www.fos.org.au

All details and information in this FSG are current as at the date of issue and are subject to change. We will publish any minor changes to the FSG on our website (www.centraprivatewealth.com.au) We will update the FSG if there are material adverse changes or as required by law.