



FINANCIAL SERVICES GUIDE

This Financial Services Guide has been authorised for distribution by
Centra Wealth Pty Ltd ABN 39 158 802 450 AFSL 422704



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Purpose of this Guide

This Financial Services Guide (FSG) is issued by Centra Wealth Pty Ltd ABN 39 158 802 450, Australian Financial Services Licence (AFSL) Number 422704. It explains the financial services and advice provided by The Centra Wealth Group and your Financial Adviser (Adviser), authorized representative of Centra Wealth Pty Ltd.

The FSG will explain what to expect when you do business with us – including the different services we provide, our personal financial advice process, the types of documents you can expect to receive, how we manage the privacy of your personal information, related parties we have associations with and potential conflicts of interest, as well as how we manage complaints.

Please take the time to review this Guide and ask us any questions you have before you engage our services.

About Us

Centra Wealth Group is a trading name of Centra Financial Pty Ltd ABN 57 638 476 954, which is a privately-owned company and a Corporate Authorised Representative #1279906 of Centra Wealth Pty Ltd ABN 39 158 802 450 AFSL 422704.

Centra Wealth Group trades under the business names of Centra Private Wealth, Centra Wealth Management and Centra Wealth Academy.

We are authorised by Centra Wealth Pty Ltd to provide retail and wholesale clients with a diverse range of financial services covering Financial Planning, Superannuation, Personal Insurance, Investment Advice and Financial Education.

Our goal is to empower you with control and transparency over your financial wellbeing, while being there for you every step of the way to keep you on track toward achieving your goals. We help you to make more informed financial decisions so that, together, we create, grow and protect your wealth.

Our passion is to take away the financial stress and confusion that so many people feel when it comes to their financial situation and reaching their goals.

We work closely with you to help you understand what you need and want, and then find ways of making it happen for you.

The products and some services we offer are delivered through intermediary arrangements with strategically selected Product and/or Service Providers.

ASSOCIATION OF
INDEPENDENTLY
OWNED FINANCIAL
PROFESSIONALS



PRINCIPAL PRACTICE MEMBER

This business is a Practice Member of the AIOFP, an Association that represents practices that are not owned or affiliated with Financial Institutions. The business does accept commissions from Risk and past Financial products.

Our business provides a range of services:

Centra Private Wealth is a business name through which we provide Personal Financial Advisory services including financial planning strategies, investments and personal insurance.

Centra Wealth Management is a business name through which we provide only General Advice and Investment Management services to retail and professional clients. It delivers ongoing investment management, portfolio consultancy and construction services and also managed portfolio services.

Centra Wealth Academy is a business name through which we provide education and General Information, as well as a range of educational products and services to support investors and traders.

NOT INDEPENDENT

Centra Wealth Pty Ltd is privately owned and holds an Australian Financial Services License.

Our advisers can recommend suitable financial products from a widely approved product list maintained by our Licensee.

Under S923A of the Corporations Act, we are, however, not able to refer to ourselves as 'independent', 'impartial' or 'unbiased' as result of our business structure and the benefits we may receive from product issuers (including but not limited to insurance commissions).

Documents you may receive from us

Statement of Advice (SoA)

In addition to this FSG, if we provide you with personal financial advice, we will also present you with a written Statement of Advice (SoA). This will describe:

- Advice and strategies we recommend and the reasons why;
- The financial products and services we recommend and the reasons why;
- Any fees or commissions we will receive; and
- Any associations we have with entities that may influence the advice we provide.

After that, any time you receive further financial advice from us, we will either provide you with another SOA or give you (or keep our own) written Record of Advice (ROA). You can request a copy of your ROA by contacting us any time up to seven years from the date the advice was provided.

Product Disclosure Statement (PDS)

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

Prospectus

A Prospectus may be issued instead of a PDS for some financial products – for example, shares and debentures including new share offerings.

Investment Fact Sheets

You may be provided with a Fact Sheet about a particular investment which provides a summary of the product.

Investment Research Reports

You may also be provided with an investment research report that provides external research analysis and/or investment recommendation on a particular investment.

Ongoing Service Agreement

Should you choose to subscribe to one of our Ongoing Advisory Services, we will provide you with an Ongoing Service Agreement that will describe the services you are entitled to and the cost thereof. Although the agreement is ongoing, you have the option to terminate your Agreement at any time, with 30 days notice.

Fee Consent Form

If you have elected to pay our fees as a deduction from your investment or superannuation account, you will be provided with a Fee Consent Form that will authorise the platform provider to debit our fee from the account. This can be a one-off payment (for example the initial advice fee) and also for ongoing fees to pay for your Ongoing Service Agreement.

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 date each year. 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. We will also provide you with an estimate of the fees you are expected to incur and the services you are entitled to for the following 12 months.

Renewal of Ongoing Advisory Service

You will be asked to confirm the renewal our Ongoing Service Agreement with us every year. You will be notified when this is due in the form of a Renewal Letter that will be issued to you on or within 30 days of the anniversary date, and every year thereafter. Should you wish to renew your Ongoing Service Agreement, you need to inform us within 120 days of receipt of the Renewal Letter. Should you wish to terminate your Ongoing Service Agreement with us, you may do so at any time with 30 days written notice.

Professional Indemnity Insurance

Our Licensee, Centra Wealth Pty Ltd, is required by Law, as an AFSL Holder, to maintain adequate Professional Indemnity Insurance in place to cover us and our representatives for all the financial services we provide.

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

The CENTRA Experience

Our clients choose to use our services because they value that:

- Our Licensee holds its own Financial Services License issued by ASIC. We are directly responsible for the quality of advice and service we provide.
- We will provide advice and recommend products which we believe will ultimately leave you in a better position.
- We are a privately-owned Licensee.
- Quality advice is our top priority. We will not recommend or advise you to do or invest in anything that is not in your best interest.
- Our fees are always transparent and we pride ourselves in providing value for money. Where we receive insurance commissions, these may be used to offset the cost of our ongoing service to you.
- Our advice and service is completely transparent. We disclose everything to you so you can make an informed decision and are fully aware of the reasons for our advice, and also how you are invested and/or insured.
- We are experienced, qualified and passionate about providing you with quality advice.
- 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!

How we provide advice

Any advice that is provided to you through **Centra Wealth Management** or **Centra Wealth Academy** is **General Advice or Information only**. This means we have not considered your personal circumstances in providing this advice.

Advice that is provided to you by **Centra Private Wealth** is to be considered **General Advice**, unless you are provided with a written Statement of Advice (SoA) - in which case you can be sure that we have formulated our advice after considering your personal requirements and financial wants. It will then be considered **Personal Advice**.

The Advice, Services and Products that we provide

Centra Wealth Group provides both General and Personal Advice, depending on your requirements and instructions.

What is General Advice?

General Advice is a statement or opinion about a financial product and is based on the investment itself. It is provided without any expressed or implied recommendation that the advice is appropriate for you and without having considered your personal requirements or financial needs.

Centra Wealth Management and/or **Centra Wealth Academy** are General Advice businesses only..

What is Personal Advice?

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

Only **Centra Private Wealth** is a Personal Advice business.

Approved Product List

Our Licensee has developed and made available to us a broad list of financial products and product and service providers that are available to us to advise you on. A list of these is contained in an Approved Product List (APL), which contains investment and insurance products and platforms that have been researched by a number of external research houses, as well as our Licensee's own in-house research, before being approved for use by our clients.



Centra Wealth Management is a **General Advice and Information business only** and assists retail and wholesale investors to acquire the following financial products and services:

- ✓ Investments in Domestic and International shares
- ✓ Derivatives including Options, Warrants and Contracts for Difference (CFDs)
- ✓ Fixed interest securities, including fixed deposits and bonds
- ✓ Managed funds
- ✓ Initial Public Offerings and other capital raisings
- ✓ Personal Insurance
- ✓ Non-discretionary Portfolio Management Services
- ✓ Managed Investment Schemes including Investor Directed Portfolio Services
- ✓ Corporate Finance and advisory



Centra Wealth Academy is a **General Financial Education and Information business only** and provides education and information to retail and wholesale investors for:

- ✓ Domestic and international shares
- ✓ Derivatives including Options, Warrants and Contracts for Difference and Margin FX
- ✓ Fixed interest securities, including fixed deposits, Bonds and Debentures
- ✓ Managed funds
- ✓ Initial Public Offerings and other capital raisings
- ✓ Superannuation
- ✓ Life products including life insurance, Income protection insurance and TPD insurance



Centra Private Wealth provides **General or Personal Advice** and assists retail and wholesale investors to acquire the following financial products:

- ✓ Investments in Domestic and International shares
- ✓ Fixed interest securities, including fixed deposits and bonds
- ✓ Managed funds
- ✓ Superannuation strategies and retirement planning
- ✓ Personal Insurance
- ✓ Budgeting and cash flow management
- ✓ Debt Management (including borrowing for investment purposes via referral)
- ✓ Annuities
- ✓ Initial Public Offerings and other capital raisings
- ✓ Non-discretionary Portfolio Management Services
- ✓ Superannuation
- ✓ Managed Investment Schemes including Investor Directed Portfolio Service

NOTE:

Personal Advice will only be provided to you through a Statement of Advice (SoA) document following us having a detailed discussion of your goals and objectives and then conducting a detailed analysis of your personal financial situation in order to prepare recommendations. In all other circumstances we will not consider your objectives, financial situation or needs and will provide you with general advice only.

Our Advice Process and what to expect

General Advice

If you are engaging our general advisory services for the first time, you will be asked to complete a “Client Profile Form” that will collect information about your requirements. We will also provide you with a “Terms of Engagement Letter” outlining the services you will be provided and the cost thereof, in addition to product or service provider documents. We may also provide you with a “General Advice Statement” if required.

Personal Advice

If you are engaging our financial planning 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 wants and objectives. You will also be provided with a “Terms of Engagement Letter” outlining the services you will be provided and the cost thereof prior to us preparing a “Statement of Advice (SoA)” for you. Should we provide advice recommending that you consider acquiring a financial product (other than listed shares) we may also provide to you a PDS or other relevant Disclosure Documents from our PSP.

Our Financial Planning Process (for Personal Advice)

We start by taking the time to find out what is important to you. 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 – Discovery: 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 – Your Goals, Circumstances and Preferences

Good personal advice starts with knowing where you want to go and identifying the opportunities and balancing the risks. 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 – Creating your Plan

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. Our advice will be prepared and contained within a “Statement of Advice (SoA)” document that will provide you with the information you need to make an informed decision.

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 – Monitoring Progress: Helping you stay on track and adapting to your changing wants

Time goes on and your circumstances and wants change. The final step in our advice process ensures your financial plan⁴ remains on track, by providing you with regular ongoing advice. We designed our Ongoing Advisory Services to ensure that your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Once your initial advice is implemented, it's important to maintain an ongoing relationship with us to keep you on track to achieve your goals. We are there with you every step of the way and it makes all the difference to you reaching your goals. This is the real value of our Ongoing Advisory Service subscriptions.

Tax Implications of our Advice

Under the Better Advice Act 2021, Centra Financial Pty Ltd, trading as Centra Private Wealth is authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you.

We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

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.

Communications & 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. The Product and Service Provider (PSP) may also deliver confirmations electronically if authorised by you in accordance with the PSP procedures.

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.

Transaction-only Services

We can conduct transactions on financial products for you, even if you do not require advice from us. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice. This will be done on an “execution-only” basis, and can be with or without General Advice.

We will require you to confirm your instructions in writing and to sign an acknowledgement that you are engaging our services without personal advice, and that you understand the implications of the transaction.

Rights and Responsibilities when being provided with General Advice

All of Centra Wealth’s published research, model portfolios, and newsletter services are to be considered General Financial Product Advice only. It will not constitute specific advice to any particular person, and therefore cannot be considered as Personal Advice. Accordingly, in the event of receiving general advice, you should first consider the suitability of this general advice to your individual situation before any investment decisions are made based on such general advice.

Should you hold an account with any of our Product and Service Providers (PSPs), you have the right to give instructions as to the way their account is conducted, so long as those instructions comply with regulatory requirements and that we are prepared to accept the instructions. We have an obligation to advise about any interest that Centra Wealth Group may have in a security that may reasonably be expected to influence our recommendations. The mere existence of a client account or the acquisition of a financial product using our General Advisory services does not mean that we are responsible for monitoring a portfolio, unless there is an ongoing agreement to do so.

Our Wholesale & Sophisticated Investor Program

A wholesale or sophisticated investor is defined under S708 of the Corporations Act 2001 as someone who is classified as having sufficient financial knowledge, understanding and capital to participate in wholesale markets and investment opportunities.

Centra Wealth Group may promote specific placements, capital raisings or other investment opportunities (“excluded offers”) to Wholesale or Sophisticated Clients only. To qualify, your accountant will be required to provide us with a certificate to confirm that you 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.**

If you believe you are eligible to enrol in Centra Wealth Group’s Wholesale & Sophisticated Investor Program, then please contact your Adviser for more information.

How we are paid for the services we provide

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply.



The fees charged for our advice and services may be based on any of the following:

- A set dollar amount; or
- A percentage based fee
- Insurance commissions paid to us by an Insurance provider or
- A combination of the above.

Our agreed advice and service fees may include charges for:

- Initial advice;
- Ongoing advisory and/or investment management services

Our **initial meeting** with you is usually an **obligation-free service, at no cost to you**. It is intended to help us determine your requirements and determine if and how we can assist you. It also will allow you to understand our capabilities and the suite of products and services we offer, as well as answer your questions so that you can decide whether one or more of these products or services are suitable for you.

After the first meeting, your adviser may provide you with a written proposal that will detail our services and the fees that will be charged based on your requirements. Due to the varying nature of your individual requirements, our fee will be disclosed on an individual basis in writing, serving as an estimate based on the information you have provided us. It may change depending on the complexity of the work involved or as the nature of the requirements change. Your consent will be required for any change in fee estimates.

We provide the following payment terms:

- Direct Deposit
- Credit Card
- Cheque
- Deduction from your investment/super platform

NOTE - We are not allowed to receive cash as payment for any services. All our fees are collected by our Licensee and distributed to us. Where you receive an invoice, this will ONLY be from our Licensee, Centra Wealth Pty Ltd.

Insurance Commissions

We do not receive commissions on investments through superannuation, managed funds or retirement products.

However, some products, such as Personal Insurance policies, may pay us commissions. Where possible, these will be used to offset the cost of our advice to you. Any commission amounts we receive will be fully disclosed to you when providing our advice.

Note: Insurance Commissions are subject to clawback if the policy is cancelled or reduced within a 2 year responsibility period. Where these commissions are clawed back, you may be asked to reimburse us.

Insurance Commissions we may receive*

Date insurance is issued	Initial Commission (% of annual policy cost or policy increase exc GST)	Ongoing Commission pa (% of annual policy cost or policy increase exc GST)	Example
From 1 January 2020	0-60%	0-30%*	You decide to increase your insurance cover by \$100, initial commission payable to Centra Wealth in respect of the increase will be \$60 (60% exc GST). The maximum ongoing commission payable from the first anniversary date of which you increased your cover will be \$30 pa (20% exc GST).

*Up to 30% exc GST ongoing commission can be received where a level premium is paid

Note: The fees we charge for our services may be offset by Insurance commissions paid to us by an Insurance provider.

We may receive the pre 1 January 2018 ongoing commission rates of up to 38.5% exc GST from the product issuer if:

- Your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018 or
- Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Transaction Fees

When you instruct us to buy or sell a financial product, we do this through third party wholesale arrangements with licensed market participants or platforms. We will charge you 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. 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.

Fees are always paid to us through our Product and Service Providers via our Licensee.

Type of Transaction	Transaction Rates & Fees (Inclusive of GST)
Direct Equities Incl ETFs, LICs, LITs Exchange Traded Options Instalment Warrants	Up to 1.1% of the trade value.
Term Deposits Debentures Corporate Bonds	Up to 1.1% of the trade value, subject to a minimum of up to \$110 per transaction

The above fees are over and above the standard transaction charges of our broker/platform provider.

Where we provide you with personal advice, your SoA will provide you with details of the product fees payable.

Other Miscellaneous Fees and Charges

Centra Wealth may at its discretion charge miscellaneous administration fees in association with managing and administering your account and these are subject to discussion between you and your adviser.

Other types of fees that are likely to be incurred are set out in the table below:

Service	Fee (incl GST)
New Account Opening Administration Fee:	Up to \$990.00
One-Off Share Trades / Estate Share Sales	\$110 min / Up to 1.1% + Broker Transaction Fees
Custody Fee - for inactive accounts	From \$110 per year
Fail Fees on trades not settled on time	From \$110 per year
Late Payment / Dishonour Fees	\$110 minimum plus interest of 1% per day of outstanding amount From \$88 per holding
Payments by Debit/ Credit Card / Paypal	Up to 3.3% surcharge
Payments by Cheque	Up to 1.1% surcharge

Consultation-Only Services (as General Advice)



These are Advice and Consultancy services for self-directed investors who wish to have access to general advice from a professional investment manager about their portfolio, but would like to retain control and responsibility to manage their own portfolios.

On-Demand Consultations

This service is designed to provide self-directed investors with access to our general advisory services on a consultancy basis as and when required. We base our fee on an hourly basis for the time we incur.

Service	Transaction Rates & Fees (Inclusive of GST)
On-Demand Investment Consultations	Up to \$440 per hour

Incidental fees for other administrative services may be paid to others and where they apply we will disclose and agree them with you before hand.

Ongoing Consultancy Service

This service provides on demand general advice consultancy services over your investment portfolio or financial strategy. It provides the benefit of having instant access to a Professional Investment Manager and our Model Investment Portfolios – however you remain responsible for the implementation and monitoring of your investment strategy and portfolio. Neither the service nor the model portfolios consider your individual needs and circumstances.

Type of Transaction	Transaction Rates & Fees (Inclusive of GST)
Ongoing Consultancy Service	From \$220 per month

Investment Management & Advisory Services (as General Advice)



This is an Investment Management and Advisory service over Superannuation and non-Superannuation portfolios for investors who would like their portfolios managed by a professional investment manager on a general advice basis

Investment Management Service

Our Investment Management Service provides you with access to invest in any of our proprietary model portfolios, which you can invest into through one of our broker service providers. We will then manage the portfolio for you on a general advisory basis in accordance with the model, and provide regular reviews of the portfolio.

Under this program, we can also take over the management of your existing portfolio and manage it according to an agreed mandate. Neither the service nor the model portfolios consider your individual needs and circumstances.

Type of Transaction	Transaction Rates & Fees (Inclusive of GST)
Investment Management Service	1.1% of Funds under management, with a minimum of \$330 per month
<i>* Minimum investment of \$300,000</i>	Transaction Fees of up to 1.1% of trade value

Financial Education Services (General Advice)



We provide financial market education and support services on a General Advice and/or Information basis only. Preferential rates to the below are offered to Centra Wealth Group Ongoing Service clients.

Product / Service	Ongoing Cost (Incl. of GST)	Ad Hoc Cost (Incl. GST)
Education Programs - Workshops or Individual (one-on-one)		From \$2,200
Specialist Topics - Workshops or Individual (one-on-one)		From \$440
Trading & Investment Newsletters	From \$99 per month	
Personal Coaching / Mentoring	From \$550 per month	Up to \$440 per hour

Financial Planning Services (Personal Advice)



We specialise in developing tailored financial strategies to achieve one or more of your short or long term goals. These are provided on a Personal Advice basis in the form of a Statement of Advice. We can also assist in the implementation and ongoing management of our recommendation to help keep you on track to achieve your goals as your life and needs change.

Initial Advice Fees

Service	Cost (Incl. GST)
First Meeting / Needs Analysis	At our cost
Financial Strategy Development, Research & Preparation of Advice (SoA)	From \$2,200*
Strategy Implementation	Based on administrative time spent implementing the strategies and products we recommend*

**Commensurate with the level of complexity of your financial situation. Following the fact finding interview a fixed fee will be provided to you in writing, which we will agree on prior to our commencement.*

Ongoing Advisory & Management Services (OAS)

Once our personalised strategy is implemented, we strongly recommend subscribing to our Ongoing Advisory & Management Services, designed to keep you on track to achieve your financial goals and provide you with ongoing access to your Adviser.

We provide different levels of service – depending on your requirements. As a guide, the amount we charge will vary depending on the complexity of your financial situation, the amount of time required to oversee and administer your investment or superannuation portfolio and any additional advisory services you require. These will be discussed with you during the advice preparation process.

By subscribing to an OAS program, you will receive specific services and benefits from Centra Private Wealth and your Adviser on an ongoing basis. These will be outlined to you in our Ongoing Service Agreement, and depending on the service level you choose, will include:

1

Ongoing advice from your advisor and management of your financial strategy,

2

A Financial Strategy and portfolio/insurance progress review (in person or by video call),

3

Access to your adviser and our staff to assist with queries during office hours,

4

Liaising with your accountant, mortgage broker and solicitor as and when required,

5

Preferential (discounted) rates for other Centra Wealth services incl the Centra Wealth Academy



Service Type	Subscription Fee (Inclusive of GST)
<u>Basic Services</u> Wealth Essentials	Fixed Fee of \$99 per month
<u>Standard Services</u> Wealth Builder Wealth Manager	Fixed Fee of \$99 per month PLUS Up to 1.1% of Funds under Management Investment Transaction Fees are platform dependent, up to 1.1% of trade value per trade.
<u>Tailored Services</u> Wealth Builder Plus Wealth Manager Plus	This is a customised version of the above and offers additional advisory services (such as more frequent review meetings and quarterly reporting) compared to our standard services. A quote will be provided on consultation of your requirements.
<u>Consultancy</u> Wealth Assist	Charged on an hourly rate of \$440 per hour.

NOTE:

Your subscription to an Ongoing Advisory & Management service with us will be required to be renewed annually to continue.

Other Fees

The financial products and platforms that we may recommend may charge their own fees over and above our service fees. These will be explained and described to you in detail in your Statement of Advice, as well as any commissions we receive from Insurance product providers.

Platform Provider Fees

For investments held on a platform, you will be charged administrative and/or transaction fees by the platform provider. We will consider these fees when making our recommendations to you. These fees will be detailed in the relevant PDS and our Statement of Advice (where personal advice is provided).

Product Issuer Fees

Most Managed Investments and Exchange Traded Funds have ongoing fees and costs associated with them. Some may charge a performance fee. These are not direct costs to you as they are deducted from the investment returns you receive from the products. We always consider such costs when recommending them and they are outlined fully in the PDS for each investment as well as in our Statement of Advice (where personal advice is provided).



Benefits we may receive

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

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 Wealth maintains a register to document the benefits received with a value greater than \$300. A copy of this register will be made available within 30 days of a reasonable request to do so.

Quantara Asset Management Pty Ltd (Quantara) is an Authorised Representative (CAR No. 1296553) of Centra Wealth. Quantara acts as the Investment Manager of the Quantara Pan Pacific Equities Investment Fund. If we recommend you invest in the Quantara Pan Pacific Equities Fund, please note that Quantara will receive a benefit in the form of Management and Performance Fees. These fees are as agreed to between the Responsible Entity and Quantara and are disclosed in the Product Disclosure Statement for the Quantara Pan Pacific Equities Investment Fund.



Referral Arrangements

Centra Wealth has established strategic relationships with other professionals to complement the services we provide. This includes Property Investment Specialists, Mortgage Brokers, Lawyers and Accountants. We may refer our clients to and receive client referrals from these entities. However, we do not accept or pay any referral fees to, or from, anyone.



Risks associated with investing

Although we do not provide personal financial product advice unless it is in the form of an SoA, you should be aware that there are inherent risks associated with investing which include:

- **Overall market risk** – the risk of gain or loss by reason of movements in the investment markets generally.
- **International risk** – the vulnerability of investments due to international events or market factors.
- **Sector risk** – risk associated with an industry’s specific products or services;
- **Specific asset risk** – risks associated with the specific investment.
- **Research, model portfolios, and newsletter limitations** – the research available through us is the opinion of specialist analysts who utilize Technical Analysis and is time specific and cannot be guaranteed. Before acting on any advice contained in a research document or newsletter, you should assess whether the advice is appropriate in the context of your own objectives or financial circumstances.



Privacy of your Personal Information

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity when you engage our services. 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 who will implement our advice on your behalf. This information will be held securely in line with our Privacy Policy.



As part of the financial planning process, we will also need to collect additional personal information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

All information that Centra Wealth collects about you will be treated in accordance with our Privacy Policy which can be found online on our website at www.centrawealth.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 authorized by law

Disclosure of personal information

We may only share your personal information with:

A member or affiliate of Centra Wealth Group, including Centra Money Pty Ltd

An entity carrying out functions on our behalf

An 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 only if required or authorized by law.

Security of personal information

We will take reasonable steps to preserve the security of the personal information we collect. All stored personal information is protected from unauthorized 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 the Privacy Officer by writing to:

Post: The Privacy Officer - Centra Wealth
Level 12 | 431 King William Street
ADELAIDE 5000
Email: info@centrawealth.com.au
Phone: (08) 8231 4709

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.

For more information on the above, please refer to our Privacy Policy or ask your adviser for details.

Things to consider before engaging any of our services

We will always deliver advice that is in your best interests, and so our fees and staff remuneration structure aim to avoid conflicts of interest.

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, may occasionally offer training assistance and advisory or technical assistance to your adviser.

Centra Wealth directors and employees may, from time-to-time, have an interest in the securities or derivatives discussed in its Reports or recommendations. 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 and Centra Financial Pty Ltd act as Authorised Representatives of Centra Wealth Pty Ltd, an Australian Financial Services Licensee (AFSL# 422704), which is ultimately responsible for the financial services and advice you are provided.

Your Adviser will be listed as Financial Adviser on the ASIC Adviser Register. Feel free to verify our Authorized Representative's credentials at www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register.

What do I do if I have a complaint?

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 and to improve the level and quality of service we provide. Centra Wealth has implemented internal complaint handling procedures consistent with ASIC requirements:

In the unlikely event of a complaint:

- 1** First, contact your Representative and discuss your concerns and seek a satisfactory resolution.
 - a) We will provide a written acknowledgement of our receipt of your complaint within 1 day.
 - b) Where your concerns can't be resolved within 5 days, we will respond to you in writing, and investigate and respond to all matters raised within 30 days. Although our response will depend on the specific nature of your complaint, you can expect that response will outline our findings and include information that may help you understand our position.
- 2** If you are not satisfied with the outcome of our complaint resolution procedures, you have the right to contact the Australian Financial Complaints Authority (AFCA):

Australian Financial Complaints Authority AFCA (Member #30648)

Post: GPO Box 3
MELBOURNE VICTORIA 3001
Toll Free: 1800 931 678
Web: www.afca.org.au
Email: info@afca.org.au

If it is an issue relating to the privacy of your personal information:

The Privacy Commission

Post: GPO Box 5218
SYDNEY NSW 2001
Phone: **1300 363 992**
Email: privacy@privacy.gov.au

Your Adviser

Zac Zacharia

Director | Certified Financial Strategist
Investments & Finance Solutions

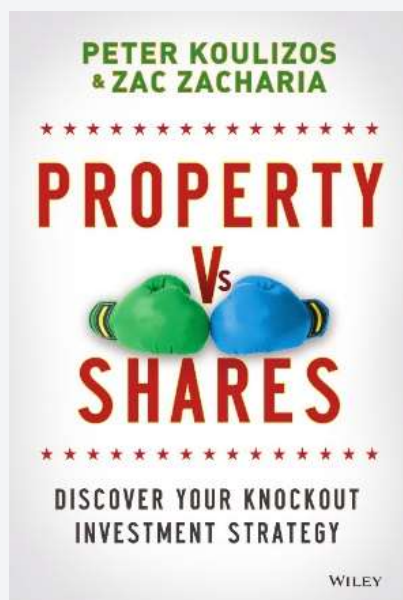


Areas of Specialization:

- ✓ Share Investment
- ✓ Investment Advice
- ✓ Portfolio Management
- ✓ Advanced Investing Strategies
- ✓ Financial Planning Strategies
- ✓ Superannuation
- ✓ Self Managed Super Funds
- ✓ Small Business Advice & Planning
- ✓ Asset Protection
- ✓ Education & Mentoring



Co-author of the investment book, *Property vs Shares*.



Zac Zacharia is the Founder and Managing Director of Centra Wealth Pty Ltd, Centra Financial Pty Ltd. He is also the 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 large financial services business.

He now specialises in providing tailored financial strategies and 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.

Qualifications:

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

Authorised Representative Number: 415171

Zac is authorised to provide advice on all of Centra Wealth's AFSL license authorisations.

Remuneration:

Zac receives the following remuneration from our practice:

- Salary
- Dividends
- Equity in the business

Other Business Activities & Relationships:

In addition to providing the services listed in this guide, Zac has a relationship with:

- **Quantara Asset Management Pty Ltd**, an investment consultancy business. He is a Director of the company and provides investment management services to the Quantara Pan Pacific Equities Investment Fund, a managed investment scheme of Primary Securities Pty Ltd ABN 96 089 812 635 AFSL224107
- **Centra Money Pty Ltd**, a separate mortgage broking business. He is a Director of the company and also provides Mortgage Broking services.

Centra Wealth Pty Ltd and Centra Financial Pty Ltd have no involvement in credit activities and are not responsible for any services, advice or products provided by Centra Money, nor do we receive any referral fees or commissions.

However, Zac may benefit from salary and dividends received from Centra Money's and Quantara Asset Management's business profits that may result from payments or other benefits received in respect of the services provided to you through that entity.