



CENTRA WEALTH GROUP

THE CENTRE OF YOUR FINANCIAL WELLBEING



CENTRA
WEALTH ACADEMY

THE CENTRE OF YOUR FINANCIAL EDUCATION



CENTRA
WEALTH MANAGEMENT

THE CENTRE OF MANAGING YOUR INVESTMENTS

Financial Services Guide

Effective from 15 May 2019

CENTRA WEALTH PTY LTD
ABN 39 158 802 450
Level 12 / 431 King William Street
ADELAIDE SA 5000

www.centrawealth.com.au
Tel: (08) 8231 4709
Email: info@centrawealth.com.au
AFSL # 422704
FSG Version 6.1GA

What is the purpose of this Financial Services Guide?

This Financial Services Guide ("FSG") is issued by Centra Wealth Pty Ltd ABN 39 158 802 450 ("CENTRA WEALTH" or "CW") trading as:

- Centra Wealth Group ("CWG")
- Centra Wealth Management ("CWM")
- Centra Securities ("CS")
- Centra Wealth Academy ("CWA")

This FSG is an important document that will provide you with information about our products and services and the fees that we charge in order to help you to decide whether to use these products and services. 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 Wealth Group, 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 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. We assist our clients with almost everything financial - providing a complete range of Financial Services that covers Financial Planning, Superannuation, Investment Advice and Financial Education. We provide financial services to retail and professional (wholesale) traders and investors through the following business names:

CENTRA Securities is a trading name of Centra Wealth that is authorised to provide trade-execution services to retail and professional clients. It delivers these services through intermediary arrangements with strategically selected Product and/or Service Providers (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 names 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 does 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 Wealth?

Our clients value the fact that we are not owned by any Bank or Financial Institution. We have no affiliation or ownership links to any financial institution or product provider - it avoids potential influence on our recommendations.

Your best interest is our top priority – and so the products and services that we offer are delivered through carefully and strategically selected product and service providers (PSPs).

We can 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 experienced investors in their own right – they are qualified and committed to provide tailored advice that's in your best interests - with unrivalled levels of service. And importantly, our advisers will only provide you with advice that they would implement personally.

And because we know you live in the real world, we present our advice and talk to you in plain English (without the fancy financial jargon) with outstanding levels of service!

This is what we call the "Centra Experience".

The Products and Services that we provide

CENTRA WEALTH holds an Australian Financial Services ("AFS") Licence (#422704) issued to it by the Australian Securities and Investment Commission ("ASIC"). We maintain a broad Approved Product List (APL), containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research.



Centra Wealth Management and **Centra Securities** are been authorised to provide **general financial advice and information and to deal** in the following on behalf of retail and wholesale investors:

- 1) Domestic and international equities
- 2) Derivative products, including Options, Warrants and Contracts for Difference (CFDs)
- 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) Managed Investment Schemes including Investor Directed Portfolio Services
- 12) Corporate Finance and advisory



Centra Wealth Academy has been authorised to provide **general financial education and information only** in the following to retail and wholesale investors:

- 1) Domestic and international equities
- 2) Derivative products, including Options, Warrants and Contracts for Difference
- 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) Superannuation
- 10) Life products including life insurance, Income protection insurance and TPD insurance

Please refer to your adviser's profile for a list of strategies and financial products that they are authorised to provide advice on.

Transaction 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.

What other documents may be given to you

We have a legal obligation to provide you with additional documentation on the products and services that we arrange for you, advise on, and deal on your behalf. These other documents include:

Product Disclosure Statement

A Product Disclosure Statement (PDS) is a type of offer document and provides information about a product – for example, its features, benefits, fees and associated risks – to enable you to make an informed investment decision. A PDS or other disclosure document may be provided to you from our Product or Service Providers ("PSP"), if we arrange the issuing of a financial product to you such as:

- Shares
- Contracts for Difference ("CFDs")
- Managed funds
- Options
- Warrants
- Superannuation products
- Insurance products

Prospectus

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

How we provide Advice

Any advice that is provided to you through **Centra Securities, Centra Wealth Management** and/or **Centra Wealth Academy** is **General Advice or Information only**.

This means that we have not taken into consideration your personal requirements or financial needs when giving this advice to you.

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 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 an 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.

Authorised Representatives of **Centra Securities, Centra Wealth Management** and/or **Centra Wealth Academy** are not authorised to provide Personal Advice.

Becoming a Client of Centra Wealth

If you are engaging our services for the first time, you will be asked to complete a “*Client Profile Form*” that will collect personal information about you.

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 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. 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.

Client rights and responsibilities

Information provided to clients by Centra Wealth is of the nature of General advice, unless they are clients of CENTRA Private Wealth and 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 newsletter services 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.

Clients who hold an account with Centra Securities (through any of our Product and Service Providers (PSPs) 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 Centra Securities is prepared to accept the instructions. Clients have the right to be advised about any interest that Centra Securities may have in a security that may reasonably be expected to influence their recommendation to the Client.

Please note however that the mere existence of a client account with Centra Securities or the acquisition of a financial product through Centra Wealth **does not** mean that Centra Securities or one of its Representatives is responsible for monitoring a Client’s portfolio. Similarly the fact that a Representative may contact a client with recommendations is not an indication that the account is being managed by the Representative. Clients remain responsible at all times for monitoring their own portfolios and contacting a Centra Securities representative if they have any queries relating to their investments.

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 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.

Your telephone conversations with Centra Wealth may be recorded by us, with or without an automatic tone warning device.

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**.

After the first meeting, your adviser will provide you with a written proposal that will detail our services and the fees that will be charged. Due to the varying nature of individual client requirements, our fee will be disclosed on an individual basis in writing to you.

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, or
- A combination of these.

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

How Centra 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 with licensed market participants. 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 through our Licensee. Centra Wealth is not allowed to receive cash as payment for any service.

Type of Transaction	Transaction Rates & Fees (Inclusive of GST)
Direct Equities, Exchange Traded Funds, Exchange Traded Options & Warrants	Up to 1.65% of the trade value, subject to a minimum of up to \$110 per transaction. General Advice limited to trade execution only.
Contracts for Difference (CFDs)	Standard Platform Provider fees/spreads PLUS up to \$110 per transaction. Self-directed trading only through referred platform providers.
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 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: <ul style="list-style-type: none"> • Individual Account(s) • Trust, Company & Superfund Accounts 	Up to \$250.00 Up to \$350.00
One-Off Share Trades / Estate Sales	\$110 min / 1.1% + Broker Transaction Fees
Arranging and Researching Fixed Interest Investment opportunities	\$250.00 per hour
Custody Fee - for inactive accounts	From \$110 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	Up to 3.3%

How Centra Wealth charges for GENERAL ADVISORY Services

CENTRA WEALTH can provide you with General Advisory services as follows:

AD-HOC INVESTMENT CONSULTATIONS

Consultation-Only Fee	Up to \$330 per hour	Centra Securities Centra Wealth Management Centra Wealth Academy
-----------------------	----------------------	--

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

GENERAL ADVISORY & TRANSACTION PROGRAM

Our General Advisory & Transaction Program (GAP) provides ongoing management and proactive general advice on your investment portfolio.

General Advisory and Transaction Program (GAP)	Up to 1.1% per year Transaction Fees of up to 1.65% of trade value. (charged monthly, quarterly or yearly in advance)	Centra Securities Centra Wealth Management Centra Wealth Academy
--	---	--

INVESTMENT CONSULTANCY SERVICE

Our Investment Consultancy Service (ICS) provides an ongoing consultancy and advisory service on your investment portfolio or strategy. This Service provides virtually all the benefits of our ongoing General Advisory Program, except for the fact that you remain responsible for the implementation and monitoring of your investment strategy and portfolio.

Investment Consultancy Service (ICS)	Up to \$8,800 per year (charged monthly, quarterly or yearly in advance)	Centra Securities Centra Wealth Management Centra Wealth Academy
--------------------------------------	---	--

How Centra Wealth charges for INVESTMENT MANAGEMENT Services

CENTRA WEALTH provides professional Investment Management services through Centra Wealth Management as follows:

INVESTMENT MANAGEMENT PROGRAM (IMP)

Investment Management Program (IMP)	From \$2,200 per year	Centra Wealth Management
-------------------------------------	-----------------------	--------------------------

How Centra Wealth charges for PORTFOLIO REPORTING & ADMIN SERVICES

CENTRA 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 • Property Investments • Fixed Interest & Cash Investments <p><i>(Exchange Traded Options and Warrants and CFD transactions may be at additional charge)</i></p>	<p>From \$2,800</p> <p>(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 • Property Investments • Fixed Interest & Cash Investments <p><i>(Exchange Traded Options and Warrants and CFD transactions may be at additional charge)</i></p>	<p>From \$440</p> <p>(charged monthly or yearly in advance)</p>

Referral Arrangements and Referral Fees

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

For General Advice we will explain this to you in a Statement of Disclosure.

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 to you where 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 to you.

Where you are referred to Centra Money for home and business lending services, your adviser may be entitled to a referral fee. This will be disclosed to you where applicable.

Our clearing participants are required by law to maintain a trust account on your behalf in order to hold funds which are to be used for your share trading account. Subject to Law and to your approval, we may retain any interest that is earned.

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

Centra 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 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 one month of a request.

We may also participate in short term incentive programmes such as a product provider paying additional commissions during a specified period. Due to the temporary nature of these arrangements they have not been included in this document. Details of any short term incentives will be outlined in your financial plan.

How Centra Wealth charges for EDUCATION & SUPPORT SERVICES

Centra Wealth provides financial market education and trading and investment support services through Centra Wealth Academy. Products and Services may be provided on a subscription-basis or on an upfront payment. Preferred rates may be available to OAMS subscribers.

Product / Service	Paid Monthly Cost (Incl. of GST)	Annual Upfront Cost (Incl. of GST)	Ad Hoc Cost (Incl. GST)
Education Programs - Workshops or Individual (one-on-one)			From \$1,495
Specialist Topics - Workshop or Individual (one-on-one)			From \$395
Trading & Investment Newsletters	From \$99	From \$990	
Financial Market Data	From \$15	From \$180	
Market Analysis / Charting Software			From \$199
Personal Coaching / Mentoring	From \$500 per month (6 month min)		Up to \$330p/hr

How are Centra Wealth Advisers and Staff remunerated?

Centra Wealth remunerates its advisers and staff by way of a salary. Our advisers and staff may also receive bonuses if they meet annual KPIs.

We ensure that there are no conflicts of interest in remuneration of our staff and advisers and the advice that you are provided. As a client, you have the right to request further particulars in relation to the remuneration method of your adviser.

How we receive payments

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 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. If you are ever presented with an invoice such as this, please contact our Responsible Manager, Chris Papayianis, immediately.

Research Methodology

Centra Wealth conducts investment research using a combination of Fundamental and Technical or Quantitative Analysis.

Fundamental Analysis of investments is based on the current and future financial standing of the company or other entity which issued the security, and how that financial standing is expected to impact the “benefits” of owning that security (e.g. level of dividend, the prospects for capital gain in the security’s price, financial ratios etc.). Centra Wealth sources Fundamental Information from a multitude of sources, disclosed on request.

Technical Analysis (also known as “charting”) and Quantitative Analysis examines the trading history (i.e. Price and volume) of a particular security by overlaying various analysis and statistical tools that together give likely indications of future movements in the market for that security. This analysis aims to identify future market behaviour, based on on-going refinement of historical analysis, which has been and is likely to be a precursor to a significant positive or negative move in the price for that security. It is important however to remember that past performance is not a reliable indicator of future results, therefore risk management strategies are used for all positions. Technical and Quantitative Analysis does not take into account fundamental factors; however Centra Wealth may at its discretion incorporate these factors to form an opinion about a security.

Technical and Quantitative Analysis tools and research give no consideration to the activities and commercial environment of the issuer of the security, focusing solely on the behaviour of buyers and sellers in the market for that security across various time horizons. That said the market and commercial environment cannot be disregarded.

Some risks associated with investing

Although we **do not provide personal financial product advice unless you are issued with a 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 share market generally, or on other markets.
- **International risk** – the vulnerability of investments due to international events or international 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 utilise 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 light of your own objectives or financial circumstances.

Centra 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 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 Wealth's Sophisticated Investor Program, then please contact your CENTRA WEALTH Representative for more information.

Privacy

As part of the financial planning process, we need to collect 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.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

All information that Centra Wealth collects about you will be treated in accordance with our Privacy Policy which can be found online 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 authorised by law.

Disclosure of personal information

We may share your personal information with:

- Any member or affiliate of Centra 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 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 the Privacy Officer by writing to:

The Privacy Officer - Centra Wealth
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.

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.

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 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 is an Authorised Representative of Centra Wealth Pty Ltd, an Australian Financial Services Licensee (AFSL# 422704). Your Adviser acts on behalf of Centra Wealth, which is responsible for your financial service and advice. Feel free to verify our Authorised Representative’s credentials on the ASIC website at www.asic.gov.au.

Centra Wealth’s Authorised Representatives

Zac Zacharia, Founder & Managing Director



Zac Zacharia is the Founder and Managing Director of Centra Wealth and 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
- 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, Adviser Assistant

Sue McManus is an Adviser Assistant.

Sue has been working in the financial services industry for over 30 years and has gained experience with fund managers and boutique 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 us and our representatives for 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 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 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:

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 external dispute resolution body:
 - Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters:
Australian Financial Complaints Authority AFCA (Member #30648)
GPO Box 3
MELBOURNE VICTORIA 3001
Toll Free: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
 - Any issue relating to your personal information:
The Privacy Commission (Member #30648)
GPO Box 5218
SYDNEY NSW 2001
Toll Free: 1300 363 992
Email: privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.