



# Financial Services Guide

A guide to our relationship with you

10 May 2011

Version 7.1



CENTRIC Wealth

**What is this document about?**

This financial services guide (or **FSG**) contains important information about companies in the Centric Wealth group which provide certain financial services and lending services.

This guide summarises:

- what they do
- how much their services cost
- who else might benefit from their relationship with you
- the terms of our services
- our own insurance cover
- your privacy
- how we handle complaints.

We encourage you to read this guide carefully together with other documents you receive from time to time.

Contact your Centric Wealth adviser with any questions you might have. They are there to help. Their details accompany this FSG.

**What we do**

The Centric Wealth group offers many financial services, and can assist you with:

- investing, wealth creation and asset allocation
- personal and corporate superannuation, retirement and estate planning
- budgeting and cash flow
- portfolio management and administration
- structuring  
for example, companies, trusts and self-managed super funds.
- lending services
- personal insurance  
for example, home & contents, life, income disability and trauma
- business insurance  
for example, professional indemnity

Your adviser will speak to you about your needs.

**Who does what**

Three main companies in our group, and the advisers who represent them, have skills in specialist areas discussed in this guide:

<b>Centric Wealth Advisers</b>	financial advice + portfolio management + life insurance
<b>Centric General Insurance Services</b>	general insurance
<b>Centric Lending Services</b>	mortgages + personal, business + commercial loans

**Who is my adviser?**

Accompanying this FSG you will find a one page **adviser profile** which includes the name, contact details, experience and qualifications of your adviser.

If it's not there for some reason, please ask your adviser.

If another adviser starts to assist you, they will also give you their adviser profile.

## About advice

### Advice has to be right. For you.

An investment, policy or service will only ever be recommended to you after its suitability for you is carefully considered by your adviser.

In your initial meeting, and often in further meetings, your circumstances – your individual investment objectives, financial situation and needs - will be assessed. It's very important that you are full and frank in discussing these. Advice will only be as good as the information on which it is based.

### Making an informed decision

Advice will always be provided to you in writing, often in a document called a **Statement of Advice**

or it could be in another approved format, such as **record of advice** or **preliminary assessment** for lending services.

There are other documents you will receive:

... if you are ...	... your adviser will...
investing in an unlisted managed fund or superannuation product	give you the product disclosure document which explains the investment
investing in a share float	give you the prospectus which explains the investment
investing in listed shares or trusts	if you wish, make available research reports which give detail on the stock
taking out insurance	give you the policy document which explains the terms
using our portfolio administration service	give you the information guide which explains the investment
taking out a loan	provide you with loan documents which explain the terms

Together these documents will help you make an informed decision about whether or not you wish to accept our advice.

You will be asked to consider our advice carefully and confirm to your adviser whether or not you wish to proceed on that advice

and unless using our portfolio administration service, you will often also be asked to complete an application form for each investment, policy or service, and may also be asked to provide identification documents as laws require.

Always read documents which you are given, and our advice, carefully and in a timely way, and speak to your adviser if you have questions or concerns. These things are your responsibility.

### Communicating

Contact your adviser by phone, email, fax or in writing. Or make an appointment and come into their office.

We and your adviser will use the most recent contact details we have about you to communicate with you

for example, if you give us an email address, you agree that generally we and your adviser will use that, and we may send you documents or links to them electronically.

## About advice

We will use all reasonable endeavours to implement your instructions as soon as is practicable. However, there can be delays for many reasons beyond our reasonable control, and we are not responsible for loss or damage arising from such delay

for example instructions may not be clear, we must wait for others to do something, we can't contact you, there are investment restrictions or there is a disaster or communication failure.

Of course if there is any urgency to any action required of us, we need you to let us know.

Often we act for several clients who are associated in some way (for example a husband and wife or defacto partners, their family discretionary trust and their super fund) or for a trustee (such as of your estate if you die). Most clients find it convenient that we act on instructions given by any of those people whom we have no reason to doubt has authority to bind you or those with whom they have an association, and so we usually do this (and can do this in good faith) without further enquiry. We may ask to confirm this authority from time to time, and need not act if we have doubts. If you wish us not to so act, it is important that you let your adviser know. And of course if things change, for example you separate or get divorced, let us know in a timely way.

It's up to you to check you have authority to act (for example under a trust deed) or act for someone else (for example being the wife, that your husband is happy for you to be dealing with us on his behalf).

### Working with your other advisers

We appreciate many clients have important relationships with other professional advisers. Your adviser can of course liaise with these people in relation to matters important to you

such as your accountant (for example on tax) and lawyers (for example on estate planning).

Investing almost always has tax consequences and they are invariably particular to each client's circumstances. Your adviser will usually consider the general tax implications of their recommendations but their advice will be limited to those matters on which they are competent to advise and of course will depend on what they know about your individual circumstances.

If your adviser does not know your complete picture or cannot advise on the detailed tax consequences, then they will recommend that you seek specialist tax advice.

## About the products we recommend

Remember, things change. Investments perform differently over time; policies and services change and can become less attractive. Changes can happen quickly. The products that are available to advisers to recommend are reviewed regularly, but are not monitored continuously.

As a consequence, investments, policies and services we consider meet our standards are added and those that we no longer consider meet those standards are taken off.

About the products we recommend

Review

Your adviser cannot promise that your investments, policies or services remain suitable for you over time or that there will not be better opportunities that become available over time.

From time to time your adviser may contact you with opportunities they consider may be of interest but please remember your adviser will not contact you each time there is a change in our approved products list which may impact you.

Rather, your adviser will aim to meet with you at agreed intervals to review your situation, and at this time will bring to your attention any investments, policies and services which are no longer favoured by us, and discuss with you whether a change is appropriate for you.

If they recommend that you exit an investment, policy or service for this reason, you may decide to remain with that product and that is a matter for you, we will ask you to confirm this in writing.

Always think of your regular meeting as a check-up for your financial health. If you think of it like this, we hope you also remember that if you feel your circumstances or details have changed, don't wait for the next check-up: rather, contact your adviser in a timely way and discuss it with them.

Active management

If you prefer active portfolio management, Centric Custom Portfolios is a discretionary management service we offer through which adjustments to your portfolio occur regularly as markets and investments change, with less paperwork and convenient one-stop reporting discussed in the "About Centric Custom Portfolios" section below.

Some limits

You may act against or inconsistently with our recommendations. This is entirely at your risk.

Not all products available to advisers to recommend will be appropriate for you. Your adviser will make recommendations based on your circumstances.

Finally, there are many investment, loan and insurance products available in Australia. Although we look at many, we cannot and do not compare them all - and because there is a selection by us, not every product available for investment in Australia will be available through us.

About Centric Custom Portfolios

Centric Wealth Advisers

Time poor?

We understand that for many people, there never seems to be enough time and investing in a changing world can be stressful, even with a trusted adviser in your life.

Centric Wealth Advisers offers Centric Custom Portfolios, a service designed to make your financial life easier and reduce the worry.

## About Centric Custom Portfolios

Centric Wealth Advisers

Within an **investment program** agreed with your adviser, clients who use Centric Custom Portfolios let us take care of the day to day investment choices, within clear rules agreed by you.

The practical result is that our experienced investment team makes the decisions leaving you and your adviser free to concentrate on what's important to you.

Your adviser will discuss with you whether Centric Custom Portfolios is right for you.

### Expertise

Centric Custom Portfolios is at the core of our service and represents a range of model portfolios, carefully constructed, which we manage using our discretion for example, 10% cash, 45% Australian fixed interest and 45% Australian shares.

You will find this chosen mix outlined detailed in your advice document.

Clients who use the service are exposed to a mix of sector portfolios which is consistent with the advice their adviser gives to them from time to time for example, term deposits for Australian fixed interest, managed funds for international shares and listed securities for Australian shares

The investment portfolios are reviewed by us regularly using our deep research capability and the experience of our own investment team.

Even though we manage the investment portfolios, there remains some ability for you and your adviser to tailor some model portfolios if they don't quite meet your needs

your adviser will work with you to determine if tailoring is appropriate.

### Appropriateness

Your adviser will give information about the model portfolio and the sector portfolios they consider relevant to your circumstances.

They will review your investment program generally and whether or not Centric Custom Portfolios remains appropriate for your circumstances whenever you meet and at least each 12 months.

### Peace of mind

Investing using Centric Custom Portfolios can be far more efficient than investing directly. We manage your portfolio, looking for the opportunities we consider optimal and timely, and we take care of corporate actions like rights issues as we think best. No more seemingly endless paper trail of things for you to do for each investment.

Detailed portfolio reports are provided quarterly.

### A selected partner

We work hand in hand with **encircle**, a service operated by Avanteos Investments Ltd, a part of Colonial First State Custom Solutions (CFSCS). CFSCS' central role is to hold the assets (CFSCS provides custodial services not us), and in addition, they help us report to you. Your adviser will give you details about encircle as needed ~ a guide or PDS as well as the FSG.

## About Centric Custom Portfolios

Centric Wealth Advisers

### Staying in touch

encircle provides you with online access to your account. Portfolio reports are available after the end of each quarter, as well as an annual report after June each year to assist with your tax return.

Because we make the investment decisions, you will not receive any offer documents for investments represented in your portfolio but these, and research reports, are available from your adviser free of charge.

### About instructions

Centric Custom Portfolios gives us the discretion to make investment decisions for you

so you do not need to instruct us regarding which investments to buy or sell.

On all other matters, you (and anyone you authorise in writing) may instruct us through your adviser.

Generally we instruct CFSCS for you.

### Accessing cash

If you need access to cash from your portfolio, speak to your adviser.

There can sometimes be delays

for example, sometimes the term of an investment represented in your portfolio will be fixed or withdrawals from them may be delayed.

If there is not enough cash in your portfolio when you wish access to it, we will sell or realise investments as we choose and instruct CFSCS to pay the proceeds (net of any expenses and taxes) to your nominated bank account as soon as practicable. If you prefer investments be transferred to you, speak to your adviser.

### About risks

All investments are subject to varying risks. When recommending Centric Custom Portfolios for you, your adviser will discuss investment risk with you in the advice document they give you.

Risks associated with Centric Custom Portfolios include that the investment portfolios may not perform as hoped, the service could change or terminate, your adviser, the investment team and fees and expenses may change and our systems or those on whom we or you rely could fail.

### ASIC matters

Centric Custom Portfolios is a service regulated as a managed discretionary account (MDA) under policy and a class order issued by the Australian Securities and Investment Commission (ASIC). We have ensured that this guide complies with requirements of that class order. ASIC does not take responsibility for our agreement with you or the service, but we will:

- act honestly in providing the service to you under this agreement, and exercise the degree of care and diligence that a reasonable person would exercise if they were in our position in providing the service to you
- act in your best interests in providing the service to you and if there is a conflict between our interests and yours, give priority to yours

## About Centric Custom Portfolios

Centric Wealth Advisers

- not use information which we have through providing the service to you to gain an improper advantage for us or any other person or to cause detriment to you
- comply with the conditions of the relevant ASIC class order, the investment program and this guide and
- compensate you for any loss you suffer because of any act or omission due to any agent or other person engaged by us in connection with the service as if their acts or omissions were ours  
note that CFSCS is not our agent.

Your investment program will comply with the Corporations Act particularly Division 3 of Part 7.7.

In your advice document you will find:

- the basis on which your adviser considers the service to be suitable for you
- statements about the nature and scope of the discretions we exercise and the investment strategy that is to be applied in exercising those
- information about any significant risks associated with the service and
- warnings that the service may not be suitable for you if you have provided limited or inaccurate information relating to your relevant personal circumstances and may cease to be suitable if your relevant personal circumstances change.

You must first enter into an MDA contract before MDA services are provided to you – that contract is contained in this FSG and your investment program, and you enter into the MDA contract by accepting the advice to use the service.

### Stopping the service

Either you or we may terminate the service by giving the other at least one month's notice in writing, and we can terminate it by notice to you if your participation in encircle ceases or otherwise breach your obligations under our agreement with you.

On termination we will arrange for your investments to be realised and pay the proceeds to your nominated bank account (net of all fees and expenses) as soon as is practicable. The usual fees and relevant expenses are payable through this period. We may be able to transfer assets to you or a new administration platform provider - speak to your adviser about this.

### Are you a super trustee?

You must of course act with appropriate authority and be comfortable that your investment program is consistent with the investment strategy for the fund.

### Changing

We can change our agreement with you about the service by reasonable notice to you - generally at least one month. If the changes are material we would send you the new terms or a link to them, and give you the opportunity to cease the service if you wish. The most current terms are posted on our website.

## How are we paid for our work?

### Fee for service

We are for the very large part a **fee for service** financial services company.

Our predominant source of income is the money you agree to pay us for our services, usually an initial and an annual fee.

Simple.

Transparent.

The level and structure of fees varies from client to client, depending on factors which often include:

- the complexity of the work
- the time involved
- the resources required
- our relationship with the product issuer
- the size of your portfolio and
- the level of attention you require.

### Strategy fees

Commonly there is a **strategy fee**, for developing a strategy for you, either initially or at any other time you require us to undertake additional work as an example, this could be a fixed fee of \$10,000 including GST.

### Ongoing fees

Your adviser is often involved with you on an ongoing basis and for this we will generally also charge you ongoing fees for advice and for portfolio construction and management, which could be higher in the first year, and could be fixed or may depend on the value of your portfolio, or a combination

for example, this charge might be \$1,000 pa, or might be 1.00% pa of the value of your portfolio charged monthly on the average daily portfolio value (so assuming a constant average daily portfolio value of \$500,000 this fee would be \$417 each month).

### Brokerage fee

We generally charge a fee on listed security transactions much like the brokerage you would normally pay a stockbroker if they were executing these transactions for you. The fee may be different depending on the way in which we are implementing the transaction

for example, if a listed security transaction is executed to buy \$10,000 worth of shares and the brokerage fee is 0.20%, then the total cost to you of the trade would be \$10,020.

### Lending, corporate benefits and insurance services

Generally we do not charge directly for these services, refer to “What about commissions?” on page 10 of this FSG.

### Your fees

Your adviser will make sure that you understand what is proposed. Fees are detailed in your advice documents or credit guide

that is, the method of calculating the amount of your fees will be disclosed at the time the advice is provided or as soon as practicable after that time, and we will let you know if costs change.

<p><b>How are we paid for our work?</b></p>	<p><b>Paying your fees and expenses</b></p> <p>Depending on the fee or expense, we may withdraw this from your portfolio or send you a fees invoice which you can pay by cheque or direct credit to our account your adviser has details of our account, and you will also find them on our invoices.</p> <p>If you terminate your relationship with us during the first 12 months, the full 12 month's ongoing fees will be payable.</p>
<p><b>How is your adviser paid?</b></p>	<p>You need not worry about them. We pay your adviser.</p> <p>There are different ways we pay advisers:</p> <ul style="list-style-type: none"> <li>– an annual salary or contract fee</li> <li>– a discretionary bonus this might for example be numbers based (for example, based on new business brought in) or feelings based (such as our assessment of their contribution to the group)</li> <li>– a share of revenue we receive for example, from the fees you pay us or from a product provider, detailed below, or any combination of these.</li> </ul> <p>Details will be in your statement of advice or credit guide.</p>
<p><b>How are we paid for Centric Custom Portfolios?</b></p>	<p><b>We're not!</b></p> <p>We believe that if the service is right for you and your portfolio, it should be part of the overall services we provide.</p> <p>We may however deduct from your Centric Custom Portfolios account any expenses which relate to you for example, your ongoing Centric fees, stamp duty, and we may also charge a brokerage fee (detailed above).</p> <p>The only other costs you pay in relation to the Centric Custom Portfolios are the fees and expenses of encircle, set out in the guide/PDS. We consider them very competitive.</p> <p>Of course, investments which you hold through the service may have their own costs, and details will be in the documents which explain those investments for example, the costs of a managed fund will be explained in the product disclosure statement for that fund.</p>
<p><b>What about commissions?</b></p>	<p><b>A thing of the past!</b></p> <p>We are for the most part a fee for service financial services company. Our predominant source of income is the money you agree to pay for advice.</p> <p>Put simply, we don't receive any money behind closed doors or under the table. You pay for great service and we aim to deliver that for the fees you see.</p>

## What about commissions?

### What often happens

Let us explain.

It is relatively common in the financial services industry that when money is invested in products for a client - for example in a company float on the stock exchange or in a managed fund - the company (or those associated with it) may look to pay some money to the adviser or their associates. It's a common way that the company says thank you for bringing them your business.

### What we do

But unlike many of our competitors, if we receive or are entitled to such payments, we **rebat**e these payments to you whenever we can.

So however such payments might work for any particular investment wherever possible we make sure this ends up with you

for example by way of cash credited to your portfolio or paid to your account or by cheque, a lower cost to you or as more of that investment.

### Lending, corporate benefits and insurance - exceptions for the time being

The exceptions for the time being are for lending, corporate benefits and insurance services, due to the way in which these products and services are structured. We will be paid commission by the financial product issuer at the time you invest or contract and during the life of your investment or contract. For life insurance depending on the product, the insurer generally pays to us an amount equal to 30% - 125% of the premium initially and then each year an amount equal to 5% - 35%.

so for example if your premium for life insurance is \$1000 in the first year and then \$1100 after this each year, we may receive and retain say \$300 from the insurer in the first year and then \$100 each year after this.

For general insurance the insurer generally pays us a percentage of the premium. Refer to the Centric General Insurance Services FSG.

For lending services, the bank or credit provider pays us an upfront amount and a much smaller ongoing amount

on average, lenders pay us 0.55% of the loan amount upfront and 0.15% per annum as an ongoing amount.

Details will be in the product disclosure statement or your advice documents or credit guide

that is, the method of calculating the amount of your fees will be disclosed at the time the advice is provided or as soon as practicable after that time.

### Other benefits

Occasionally advisers receive non money benefits like training. Non money benefits greater than \$300 in value are recorded in a register which meets the Financial Planning Association's Code of Practice on alternative forms of remuneration

this register is publicly available and we can provide you with a copy if you wish.

<p><b>Do we pay others?</b></p>	<p>If someone outside the Centric Wealth group refers you to us, we may pay them a fee. This isn't a cost to you.</p> <p>If we refer you to someone outside the Centric Wealth group, they may pay us a fee.</p> <p>Details will be in your statement of advice.</p>
<p><b>What other costs are there?</b></p>	<p>The cost of investments, policies and services themselves is in addition to our charges, and is detailed in the documents issued by those responsible for them for example, in a prospectus, product disclosure statement, guide or policy document.</p>
<p><b>Handling your money</b></p>	<p>Most often you will be asked to provide your account details so that the issuer of your investments, policies and services can direct debit any needed payments, else a cheque payable to them.</p> <p>Occasionally you may pay money to us for your investments, policies and services, and if you do we will put it into our trust account and keep it safe until needed or required to be paid to the product provider. We invest this in interest earning cash style investments and we retain any interest earned. We can also deduct fees and expenses payable by you from this trust account.</p>
<p><b>What about risks?</b></p>	<p>All investments are subject to varying risks, and the value of your investment will rise and fall over time. Changes in value can be significant and they can happen quickly - the greater and faster the changes the greater the volatility. As a general rule, the higher the potential returns, the higher the level of risk. You can lose as well as make money.</p> <p>Most investments are not guaranteed in any way. Although we may consider particular products suitable for you when recommended, we do not guarantee the capital invested in any product, that it will pay a return or that those involved in any investment, policy or service will perform as they should. Different types of investments have different risk characteristics which will affect investment performance. Always consider carefully risk disclosure in other documents you are given.</p>
<p><b>I need access to my money or want to cancel my policy</b></p>	<p>Speak to your adviser.</p> <p>Often your adviser can organise access to your money quickly, but depending on your particular investments, this can sometimes take time.</p> <p>With many investments, policies and services, you have a relatively short period (often 14 days) to change your mind if you wish and the cost is often relatively modest. This is often called a <b>cooling off</b> period. It depends on the product. Speak to your adviser.</p> <p>Subject to any cancellation restriction, you can cancel your insurance policy by providing your instructions in writing speak to your adviser.</p>

<p><b>I want to cancel my policy</b></p>	<p>In the event of cancellation of a policy before the expiry date, some insurers make refunds of premium based on monthly or quarterly apportionments and therefore a minimum charge may apply. We do not refund our commission and fees.</p>
<p><b>Relationships</b></p>	<p>We and your adviser and/or their respective families, companies and trusts may also have an interest in any of the investments, policies and services you may hold and may also be an officer and/or shareholder of various Centric Wealth group companies.</p>
<p><b>About you</b></p>	<p>When they meet with you, your adviser will often ask you about your circumstances, about what may have changed. It is very important that you update them for example, so that they can give advice they consider appropriate.</p> <p>It's also important that if your details or circumstances change, you contact your adviser and let them know. We also ask you to keep us updated with any portfolio transactions not transacted through us so we can keep our records current. Advice is only as good as the accuracy and completeness of the information you provide.</p> <p>Of course you can withhold information from us if you wish to do so. However, we are required by law to warn you that if you choose to withhold any information (at the beginning or as things change), the advice we provide to you may not be appropriate to your circumstances. By accepting our advice, you acknowledge and agree that we are not liable for inappropriate advice provided to you if you have not provided us with accurate current and complete information.</p> <p>Your privacy, and protection of your personal information, is very important to us. Our Privacy Policy contains the detail, and is of course available free from your adviser or on our website.</p>
<p><b>Compensation</b></p>	<p>We hold professional indemnity insurance as law requires we consider it complies with the requirements of section 912B of the Corporations Act.</p>
<p><b>Complaints</b></p>	<p>Your satisfaction is important to us and we and your adviser will endeavour to resolve your complaint quickly and fairly.</p> <p>Often the best thing is to first speak frankly with your adviser.</p> <p>If this is uncomfortable or if your complaint is not satisfactorily resolved within 10 days, feel free to contact our Compliance Officer on 02 9250 6500. They may require that you put your concerns in writing in reasonable detail.</p> <p>If your complaint still cannot be resolved within 45 days of your first contacting your adviser or us, you can contact the Financial Ombudsman Service Limited on 1300 780 808 or by email at <a href="mailto:info@fos.org.au">info@fos.org.au</a>. ASIC also has a Free Call Info line (1300 780 885) which can tell you more or you can email the ASIC at <a href="mailto:info@asic.gov.au">info@asic.gov.au</a>.</p> <p>If your complaint is regarding our lending services, you can contact the Credit Ombudsman Service Limited on 1800 138 422 or 02 9273 8400 or at <a href="http://www.cosl.com.au">www.cosl.com.au</a>.</p>

## Our relationship with you

Our terms of business are outlined in our FSG, together with the documents which relate to our work for you (such as your advice documents), as current from time to time. You can always find our current FSG on our website or ask your adviser.

Where our advice recommends an ongoing service, we will continue to provide those services until you ask us to stop.

To the extent permitted by law, if we act in good faith and without gross negligence we are not liable to you for any loss suffered in any way relating to our services and all obligations which may be implied or imposed on us by law or equity are excluded.

We are entitled to be indemnified out of any investments we control for you for any liability incurred by us for you.

In no case are we liable to you for special, indirect or consequential loss or damage (for example, the cost of a missed investment opportunity), or loss or damage arising from anything beyond our reasonable control.

Trustees of self-managed super funds should be aware that we do not expect that we will be acting as an 'investment manager' for the purposes of the Superannuation Industry (Supervision) Act 1993. We may advise, and if directed, initiate investments but we do not act as an investment manager.

Provided you have paid for all services you may inspect and copy any part of your client file over which we do not claim privilege, but must pay our reasonable copying costs if asked. The file is our property.




You must keep your details up to date and give us all reasonable information about you and moneys you are using when we request.
























We can amend our agreement with you by letting you know in writing or publishing a revised FSG on our website.

We can assign this agreement if we choose. You may not assign this agreement unless we agree. Our agreement with you is governed by NSW law, and you and we unconditionally submit to the non-exclusive jurisdiction of the courts of NSW.

You or we may terminate our relationship at any time by providing at least one month's written notice. We can terminate this agreement by written notice if you breach our agreements with us.

## About our licences

We provide a comprehensive range of financial services through our advisers. Each company can provide a range of financial services to both retail and wholesale clients under its Australian financial services licence (or **AFSL**) or Australian credit licence (**ACL**). A list of authorised services is below noting  means deal,  means to advise and  means we can arrange things for you

	Wealth Advisers	Insurance Services	Lending Services
general insurance products		 	
deposit and payment products	 		
old law securities options contracts & warrants	 		
government debentures, stocks or bonds	 		
managed discretionary accounts	 		
life products	 		
securities	 		
superannuation	 		
retirement savings accounts	 		
managed investment schemes including investor directed portfolio services	 		
standard margin lending facilities	 		
all kinds of lending services			

## About this FSG

Figures in this guide include net GST.

This FSG is issued severally by each of the following companies. Each is a subsidiary of Centric Wealth Ltd ABN 69 100 375 237:

Centric Wealth Advisers Ltd	ABN 88 090 684 521	AFSL 243 253
Centric Lending Services Pty Ltd	ABN 93 107 847 692	ACL 392 142



SYDNEY

Level 2, 7 Macquarie Place, Sydney NSW 2000  
Ph: 02 9250 6500 | Fax: 02 9252 2702

CANBERRA

Mezzanine Level, 55 Wentworth Ave, Kingston ACT 2064  
Ph: 02 6281 1477 | Fax: 02 6281 1476

MELBOURNE

Level 39, 385 Bourke Street, Melbourne VIC 3000  
Ph: 03 8639 1300 | Fax: 03 9654 9502

BRISBANE

Level 8, 120 Edward Street, Brisbane QLD 4000  
Ph: 07 3230 6555 | Fax: 07 3221 2145

[www.centricwealth.com.au](http://www.centricwealth.com.au)  
[info@centricwealth.com.au](mailto:info@centricwealth.com.au)