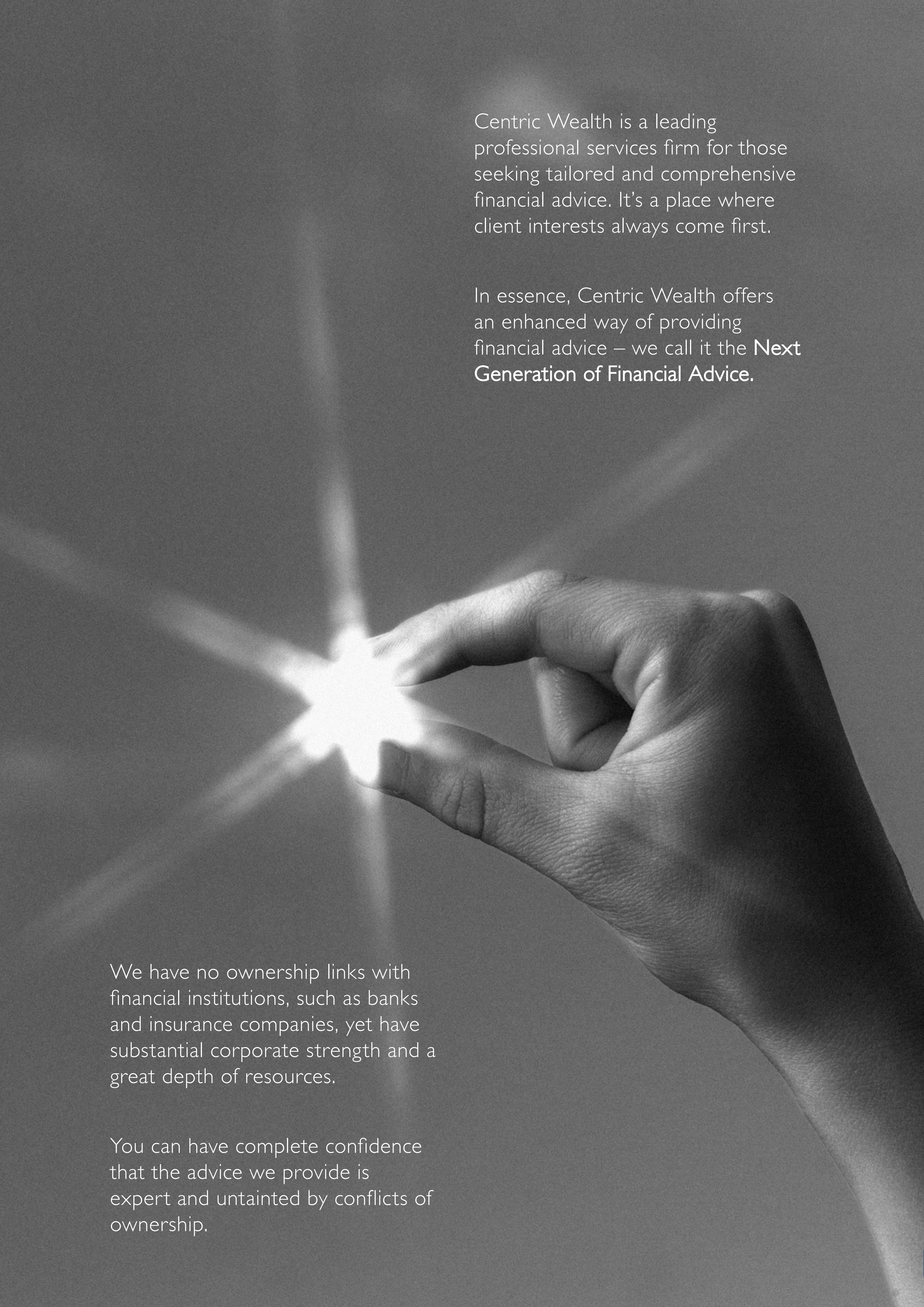
CENTRIC Wealth

Next Generation of Financial Advice



Centric Wealth is a leading professional services firm for those seeking tailored and comprehensive financial advice. It's a place where client interests always come first.

In essence, Centric Wealth offers an enhanced way of providing financial advice – we call it the **Next Generation of Financial Advice.**

We have no ownership links with financial institutions, such as banks and insurance companies, yet have substantial corporate strength and a great depth of resources.

You can have complete confidence that the advice we provide is expert and untainted by conflicts of ownership.

CENTRIC Wealth

financial planning

You can expect to receive comprehensive wealth management advice that addresses your full financial needs from professionals specialising in a variety of disciplines, including:

- Strategic Advice – organising your financial affairs to achieve your financial goals
- Superannuation and retirement strategies – including advice on self managed superannuation funds
- Portfolio construction – actively managing asset class exposures to manage risks and return
- Investment advice – taking in direct shares, property investments, managed funds and one-off investment opportunities
- Philanthropy – advice on the best way to structure charitable giving
- Expatriate services – essential for people contemplating an overseas posting or returning from overseas
- Ongoing review support – ongoing administration and regular strategic review of your investment portfolio
- Risk insurance – specialist advice on maintaining your family's lifestyle and financial wellbeing in the case of you or your partner's death, illness or incapacitation
- Estate planning – to ensure your estate will be distributed as you would wish it
- Lending services – a tailored service specifically designed to assist individuals, businesses, investors and corporations.

a transparent approach to fees

We are 100 per cent committed to a transparent remuneration policy. You can expect:

- Market competitive rates
- Fees that reflect value for money
- Any commissions unable to be turned off – rebated to you or offset against your fees

what clients really want

Our clients come to us for expert help to achieve their financial and lifestyle goals.

We understand that you want to feel confident and secure that your financial affairs are being soundly managed, both now and in the long term.

We want you to know that the portfolios we design for our clients meet strict criteria. They are regularly monitored to ensure they continue to meet your risk profile and changing needs.

We also know that, as well as returns from your investments, you want a clear understanding of how strategic advice adds value.

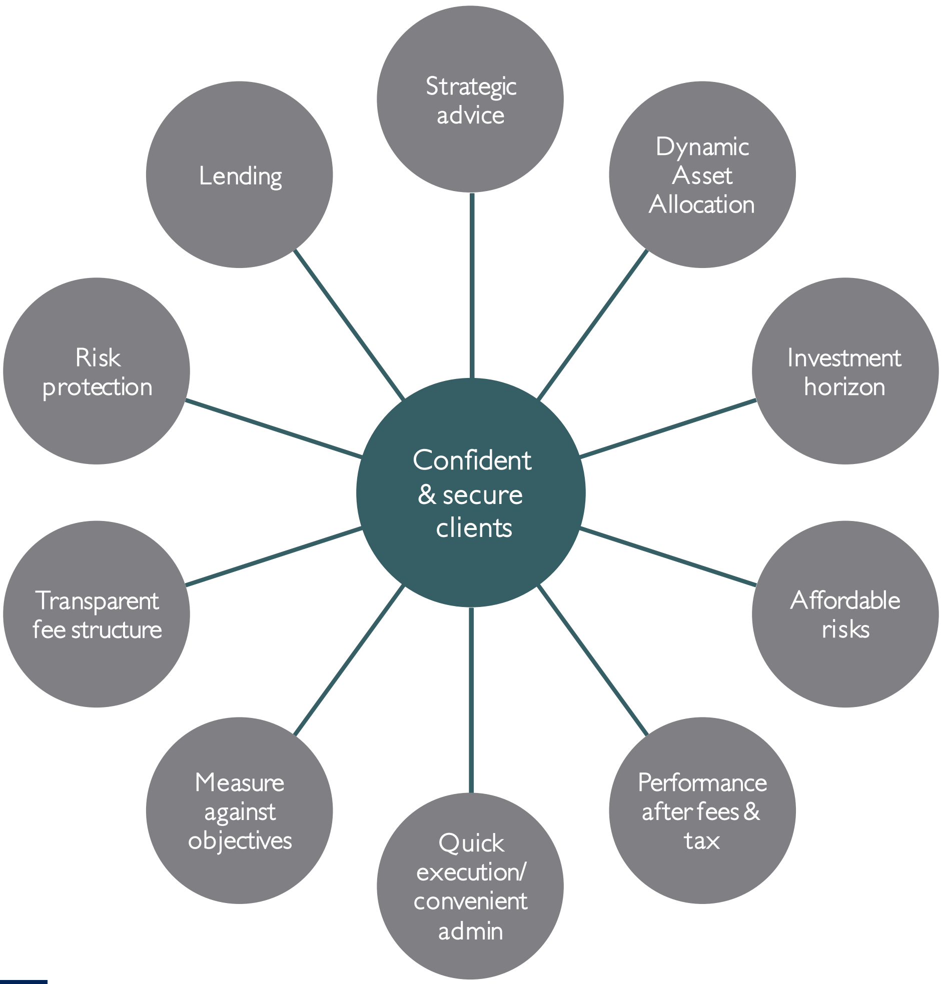
You also want questions and requests addressed promptly, simply and comprehensively.

It is your needs that have informed Centric Wealth's way of doing business.

We have professional and expert advisers, and a leading portfolio construction and management approach.

Key benefits for you include:

- Sound strategic advice which meets your individual needs
- Active approach to asset allocation to manage risk of over-valued markets
- Better risk management
- Faster transactional speed to take advantage of investment opportunities
- More choices and options for investments to suit your needs
- Expert blending of investments into successful portfolios
- Research and investment selection that is untainted by conflicts of ownership
- Your adviser has more time to concentrate on your needs.



next generation of financial advice

Centric Wealth has analysed the key factors that drive investment returns for personal investors. We have looked at how portfolios are constructed, managed and monitored.

These key factors below have driven our wealth management and investment approach:

- *Asset allocation is not a set-and-forget exercise:* Target allocations need to change regularly to reflect prevailing market outlooks and portfolios need frequent rebalancing to ensure they are aligned to targets
- *Making quick, efficient portfolio changes is imperative:* Delays can have a real impact on outcomes for investors through missed market opportunity and remaining in underperforming investments for too long
- *Investment time frame is critical to determine asset allocation:* If you require your capital in three years then your strategy needs to be fundamentally different from that of a time frame of twenty years
- *Performance AFTER fees and taxes is what counts:* When selecting investments, you need to be confident that they can outperform a passive investment in a low-cost index fund of the same asset class, after fees and taxes
- *Investors' willingness to afford risk and their ability to bear risk are different things:* Proper risk assessment takes into account the probability of different market outcomes, years and level of salary earning potential, spending needs and more
- *Sound wealth management addresses all your financial needs:* A holistic approach takes into account cashflow planning, budgeting, building wealth for the future, protecting and preserving existing wealth, managing risks, protecting assets and income, estate planning and fulfilling charitable objectives
- *Successful investing and wealth management is about meeting your goals:* It is the achievement of specific objectives rather than the absolute level of investment performance that is of primary importance.

> "I have been a personal client of Centric Wealth for just on 14 years now. Throughout that time, the Centric Wealth team has displayed nothing but quality and professional financial advice."

robust, client focused advice

Centric Wealth's commitment to clients is the starting point for all of our activities. We believe it is a key point of difference and sets us apart. We therefore guard it closely and deliver on that commitment by providing advice that's based on sound fundamentals.

technical excellence in advice

All Centric Wealth advisers have access to an internal team of experts with skills in superannuation, retirement planning, and more. Plus there is an external panel of experts for other strategies such as estate planning.

special investment opportunities

Centric Wealth maintains a specialist team that evaluates and negotiates special investment opportunities for clients.

sound decision-making

Asset allocation and investment selection decisions are subject to a robust process that concludes with a review by the relevant investment committee.

state-of-the-art portfolio administration

Centric Wealth's portfolio administration systems allow for swift changes determined by our team of portfolio management professionals.

scale & buying power

Centric Wealth's scale allows us to invest in specialist people and resources for services like portfolio management and technical advice.

CENTRIC Wealth

highest professional standards

Centric Wealth has lifted the bar with its best practice standards in financial advice, which focus on education, ethics and governance, and advice and service quality. These standards go further than government reforms, establishing a best practice position for the financial advice sector. They include:

- The FPA Code of Ethics and Professional Practice is adopted by all Centric Wealth financial planning advisers
- Minimum education standards for financial planning advisers are set at a high level. All new Centric Wealth financial planning advisers are (or are committed to being) Certified Financial Planners (CFP) or equivalent
- Appointment of all new financial planning advisers, whether via internal promotion or external appointments, is reviewed by a panel of Centric Wealth financial planning advisers
- All Centric Wealth financial planning advisers must demonstrate the highest level of commitment to ongoing professional learning
- Our Centric Wealth Professional Standards and Ethics Committee has been established to monitor and assess Centric Wealth's adherence to its professionalism framework. This Committee is chaired by a non-executive director and includes representation by an independent member from another profession.

our professional promise

These standards are backed by the Centric Wealth Professional Promise. Each and every member of the Centric Wealth team has personally committed to delivering on this promise, which governs how we interact with you, your other professional advisers, with product and service providers and with each other.

CFP®

FPA
FINANCIAL PLANNING ASSOCIATION of Australia Limited
PRINCIPAL MEMBER

"I commend you and your organisation on taking this pro-active step with Centric Wealth raising the standard in the delivery of professional financial advice."

Please contact your local Centric Wealth office to make an appointment with an adviser

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