

## encircle

Once established, the ongoing management of a diversified, dynamic investment portfolio can be a complex administrative burden throughout the year. It can also make your end of financial year obligations a time consuming chore.

Centric Wealth uses an administration platform to simplify the implementation of the portfolios and your end of year process. Using an administrative platform consolidates all transactions, all income, all cashflows in and out into one system, one set of reports and a simple end of year tax process.

Centric Wealth chose the encircle platform because it satisfies our due diligence process by being in the top sector of administrative platforms and because we have used our buying power to secure a very cost effective pricing structure for you.



## key benefits

By using the encircle Portfolio Service, you are relieved of the day-to-day administration of your portfolio – and by using encircle with Centric Custom Portfolios you also have the comfort of knowing that the Centric Custom Portfolios management team is monitoring your portfolio to keep it in line with your investment strategy.

This allows you to focus your time and energies on other issues and allows your Centric Wealth adviser to focus on you. After all, the focus should be on the quality of your overall financial strategy rather than the paperwork.

## consolidated reporting

Rather than the many statements and reports you would receive if you held all these investments separately outside encircle, you will receive consolidated and easy-to-read portfolio reports at regular intervals plus a detailed annual tax report to aid in completing your tax return. You can link a number of parties to your encircle portfolio if you wish; family members, partners, companies, superannuation funds, trusts and partnerships which can provide consolidated reports and online access for your entire portfolio.

## 24/7 online access

You and your Centric Wealth adviser both have secure online access, 24 hours a day, 7 days a week, to the full details of your portfolio and a wide range of printable online reports.

## custodial arrangement

Outside superannuation, encircle provides a custodial arrangement where you remain the beneficial owner of the investment while the custodian is the legal owner of the investment. This provides ease of management while maintaining security. You may be able to transfer your existing investments into and out of encircle without having to sell them. This process will also capture the Capital Gains Tax register associated with each of your investments (if this information is available).

## fees

No minimum account fees, no transaction costs (other than brokerage). Your encircle account administration fees are calculated on the total value of all of your accounts. This may result in lower fees as your portfolio increases in value.

## access to investments

The encircle platform can provide access to investments most clients could not access on their own, and at prices lower than generally available.

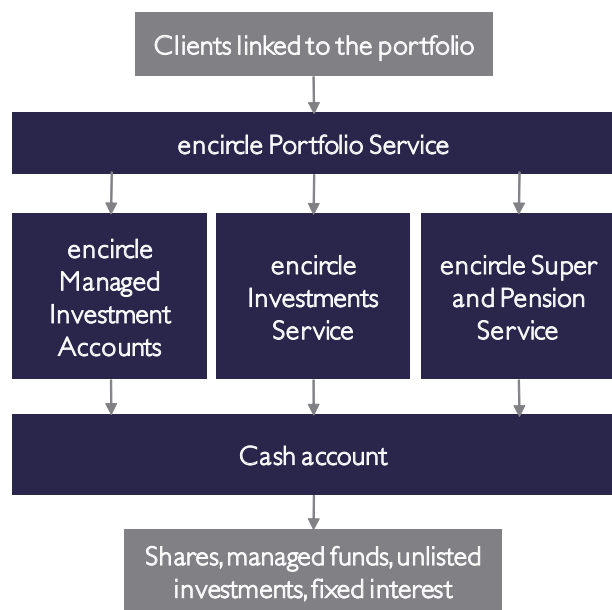
The encircle investment menu gives your Centric Wealth adviser the ability to build a portfolio to meet your needs, using the one platform.

## straight through transactions

This optimises the speed at which transactions are processed and greatly reduces the chance for error.

## encircle registry

Your Centric Wealth adviser can capture assets and liabilities held outside encircle to include them in your strategic plan and in your consolidated reporting. Lifestyle assets such as your home, car, boat, collections etc can all be included.



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