



Centric[©]

**Introducing
Centric One**
Options that make
investing in super easy.

About Centric Super

Centric Super is a boutique and flexible superannuation fund. We were established in 2020 and are growing quickly, with over 1,100 members and \$529 million in funds under administration¹.

Super is one of the most important investments you can make in your lifetime, and is a tax-effective way to save and invest for your retirement and generate an income when you're retired.

Centric Super offers accumulation accounts, transition to retirement pensions and account-based pensions. You can hold multiple super accounts with us, and move money between certain accounts without having to sell down your investments in the fund.

Flexible investment options

We know you want options that suit your investment and retirement savings goals. That's why we offer two investment menus – Centric Choice and Centric One.

Centric Choice

A broad investment menu allowing you and your adviser to design a mix of investments unique to your needs. This menu may suit someone with more complex or specific investment requirements, and is available to all Centric Super members.

Centric One

A menu of seven pre-mixed, professionally constructed and managed investment options. These options may suit members with more straightforward investment needs and goals.

Let's explore the Centric One menu in more detail.

¹ As at May 2023

About Centric One

Let's face it. Choosing is sometimes hard, especially when it comes to something as important as investing your retirement savings! And that's why we offer the Centric One menu.







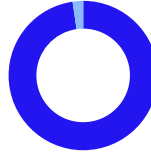
There are seven pre-mixed Centric One options designed to suit a range of investor risk profiles: **Conservative, Defensive, Moderate, Balanced, Growth, High Growth, and Growth Plus**. When it comes to investing, your risk profile describes your comfort and ability to tolerate investment risk when targeting an investment return (i.e. the risk of negative investment returns from time to time). Over time and generally speaking, the higher the expected investment returns, the higher the risk – and vice versa.

Your adviser can help you understand your risk profile. There's also some helpful information on the Government's [Moneysmart website](#). Alongside your risk profile, you should also consider your investment timeframe, which is the period of time you intend to keep your super invested before withdrawing it or converting it to a pension.

Why choose a pre-mixed option?

Many people are drawn to pre-mixed, cost effective alternatives like Centric One options because they provide access to a professionally researched, designed and managed blend of investments. Pre-mixed options may also suit less 'hands on' investors who are comfortable having professionals manage their super investments on their behalf.

On the following page is a brief overview of the Centric One options and how they work.

	Conservative	Defensive	Moderate	Balanced	Growth	High Growth	Growth Plus
Mix of growth and defensive assets (target Strategic Asset Allocation)							
% Growth	23%	38%	53%	63%	73%	87%	98%
% Defensive	77%	62%	47%	37%	27%	13%	2%
Investment objective (after fees)	CPI ² + 0.5% over 5 years	CPI + 1.00% over 5 years	CPI + 1.50% over 7 years	CPI + 2.00% over 7 years	CPI + 2.50% over 7 years	CPI + 3.00% over 10 years	CPI + 3.50% over 10 years
Total cost p.a. (%)*	0.94%	0.99%	1.03%	1.07%	1.10%	1.13%	1.14%
Total estimated cost per \$50,000 p.a.*	\$468.40	\$492.65	\$515.58	\$536.26	\$550.09	\$562.60	\$571.65
Total estimated cost deducted from your account per \$50,000 p.a.	\$401.11	\$425.36	\$448.29	\$468.97	\$482.80	\$495.31	\$504.36
Risk level	Low to medium	Medium	Medium to High	High	High	High	High
Estimated number of negative annual returns over any 20-year period	1 to less than 2	2 to less than 3	3 to less than 4	4 to less than 6	4 to less than 6	4 to less than 6	4 to less than 6

² CPI is the Consumer Price Index, which you can read more about [here](#). Over the twelve months to the March 2023 quarter, the CPI rose 7.0%.

* Includes 0.1346% representing amounts **paid for by the Promoter. This amount is not a direct charge to client accounts.**

Note: Refer to the [Centric Super PDS](#) for an additional explanation of fees and costs. Fees are rounded to two decimal places.



How is each option invested?

Each option has a different mix of asset classes such as Australian and international shares, property and infrastructure, alternatives, Australian and international fixed income, and cash. These are invested with a broad range of well-known fund managers including Blackrock, Betashares, Vanguard and JP Morgan, amongst others.

Centric One options with more defensive investments have a higher percentage of investments like cash and fixed income. Those with more growth investments have a higher percentage of investments like shares. You can learn more about the investment mix for all Centric One options and their underlying investments in the [Centric Super Investment Guide](#).

Centric One fees and costs

Like any financial product, fees and costs apply to all superannuation products, and it's important to consider these before investing. Let's take a look at the annual fees and costs of the Centric One Balanced option for two different super balances: \$50,000 and \$250,000.

		 Jim has a super balance of \$50,000 invested in the Centric One Balanced option	 Esme has a super balance of \$250,000 invested in the Centric One Balanced option
Administration fees and costs*	0.42% p.a.	\$208.92*	\$1,044.57*
PLUS investment fees and costs	0.57% p.a.	\$283.61	\$1,418.02
PLUS transaction costs	0.09% p.a.	\$43.73	\$218.64
EQUALS cost of product		\$536.26*	\$2,681.23*
Total estimated cost deducted from Jim and Esme's accounts for 1 year		If Jim's balance was \$50,000 at the beginning of the year, \$468.97 will be deducted from his account (0.94% of his account balance).	If Esme's balance was \$250,000 at the beginning of the year, \$2,344.79 will be deducted from her account (0.94% of her account balance).

* Includes 0.1346% representing amounts **paid for by the Promoter. This amount is not a direct charge to client accounts.**

Note: The above does not include advice fees that you may have negotiated with your Adviser. Refer to the [Centric Super PDS](#) for an additional explanation of fees and costs. Fees are rounded to two decimal places.



About Centric

Centric is a financial services firm offering a comprehensive, intuitive online wealth management platform and products designed for Australian financial advisers and their clients. Established in the early 2000s, Centric manages over \$4bn in funds under advice and more than 3,500 accounts³.

Making it easy to manage your portfolio

Through the Centric platform you can easily view and manage your accounts and customise your online dashboard in a way that works for you. You can also view and download reports and statements at your convenience. And if you need support, our Australian-based Support Centre is on hand to help until 7pm Monday to Friday (Melbourne time).

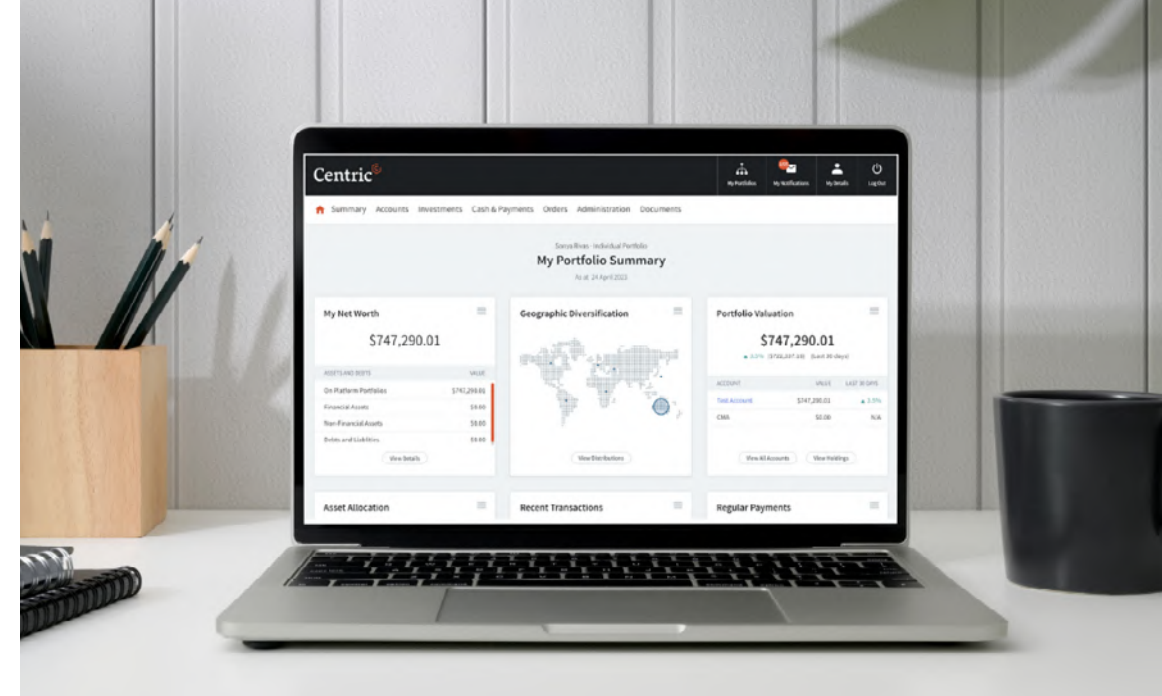
Through our relationships with some of Australia's most well-known investment managers, we're also proud to offer a comprehensive [insights hub](#) with articles, videos and other useful information to help you in your wealth-building journey.

More information and how to apply

To learn more about Centric Super and Centric One, please speak with your financial adviser. Your adviser can help you understand whether these products might be right for you and whether they suit your personal circumstances and long-term investment goals. Your adviser can also complete an application for you and help you open an account.

You should also read the Centric Super [product disclosure statement](#), related documents and [target market determinations](#) before making a decision.

³ As at May 2023



Frequently asked questions

Can I choose more than one option?

Yes, you can select one or more Centric One options for your investments. For example, a member may choose to have 50% of their super balance invested in the Balanced option, and 50% in the Growth option.

Can I split my investments between Centric Choice and Centric One options?

Yes, you can hold multiple accounts within your Centric Super portfolio. Your Centric Choice account can be invested in your choice of assets. Your Centric One account can be invested in your selected Centric One option, noting fees will apply for each account.

Can my employer pay my Superannuation Guarantee (SG) contributions to my Centric Super portfolio?

Yes, you can nominate your Centric Super portfolio for your SG contributions.

Important information

This flyer is issued by Specialised Private Capital Ltd (ABN 87 095 773 390, AFSL 246744) trading as Centric in its capacity as the Sponsor, Promoter and investment services provider for Centric Super. Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229 757, RSE License No. L0001458) is the Trustee of the Centric Super Fund (Centric Super) (ABN 91 593 544 166, RSE Registration Number R1078619). Read more about ETSL the Trustee at egt.com.au/centric.

The information in this flyer is factual and is of a general nature only. This information is not suitable to be acted upon as advice as it does not take into account your investment objectives, financial situation or needs. Before acting on this information, consider whether it is appropriate to you, in light of your objectives, financial situation and needs. Centric recommends you consult a licensed financial adviser and/or taxation adviser before making any investment decisions. To join the Fund, you must have a relationship with a Nominated Financial Adviser, who you have authorised to operate your Centric Super Account.

This document should be read in conjunction with the Investment Menu, Product Disclosure Statement, Investment Guide, and the Additional Information Guide for Centric Super. These documents are available from your Nominated Financial Adviser, on our website at www.centricwealth.com.au/policies or by contacting us on 1300 223 687. A copy of the Target Market Determination for Centric Super can be located at centricwealth.com.au/ddo.

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