Investment Central...

Integrity, experience and resources working together to help you.

investment central

At Investment Central, we'll help you build and protect your wealth with sound advice, personal attention and astute management of your financial affairs.

The value of advice

At Investment Central, we understand that each client has many options to consider when it comes to creating and managing their wealth. So to help you navigate through the complex options, we offer our clients a disciplined and objective partner who delivers advice based on an intimate understanding of their needs and objectives.

Holistic assessment

> Initial Fact Find

> Risk profiling

> Establishing investment objectives

> Setting expectations

Our investment process starts with understanding you - your background, investment objectives, risk tolerance and existing investment pattern. A comprehensive Client Profiling exercise helps us in evaluating your risk appetite and understanding your investment objectives, which are kept in mind while building your financial plan.

Strategic advice

> Extensive research

> Tailored plans

We employ advanced wealth management solutions which reflect your individual objectives. The Strategic Plan will discuss a diversification strategy and identify appropriate investments, as well as look at any social security issues, risk management, and taxation planning. It will also explain in detail the benefits, features, and fees. The result is a holistic financial solution – a financial 'map' documented in our detailed written report to you known as our Statement of Advice.

Proactive Review

> Grow / review and measure

> Staying focused

We review and measure progress towards your goals, and ensure that our advice is robust. Our ongoing proactive review process is designed to keep us up to date with your needs including:

- Understanding changes to your personal and financial circumstances affecting your long-term plan.
- Providing written updates about the economic environment, and any investment and legislative changes that may impact on your strategy.
- Offering additional advice about your investment portfolio and its valuations.
- Recommending changes to your investment strategy and/or investment portfolio.

Meet the team of experienced Advisers …

When it comes to something as personal and important as developing and achieving your financial goals, trust and commitment are what you seek. Investment Central offers highly experienced and dedicated Advisers to help you realise your objectives – and they are only always just a phone call away.

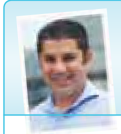
A strong reputation

It's important to partner with someone you can trust.

At Investment Central, we are proud to be part of Consultum Financial Advisers (Consultum).

Consultum was born from the merger of two leading Australian financial planning groups - Winchcombe Carson Financial Planning and Financial Partnership. Established in 1979, Winchcombe Carson was one of Australia's pioneering financial planning groups. Launched in 2002, Financial Partnership was one of Australia's first lifestyle financial planning groups seeking strong ongoing relationships with their clients throughout every life-stage. In 2006, these two professional, established groups combined to form Consultum, giving them the experience, strength and commitment to be a dynamic force in the Australian financial advice market.

With an Australia-wide network of financial advisers, Consultum also has the backing and resourcing of its parent company The IOOF Group, an ASX listed company that has been looking after the financial security of Australians for over 160 years.



Charlie Karalouka

Managing Director

Charlie is the Director of Investment Central and an Authorised Representative of Consultum Financial Advisers. He has been in the financial services industry for over 20 years in various managerial and Executive roles with two of Australia's largest banks. Charlie is a CERTIFIED FINANCIAL PLANNER® professional and holds a Diploma of Financial Planning.

2009	Consultum Adviser of the Year
2008	Consultum Adviser of the Year
2007	Consultum Most Improved Adviser
2007/08/09	Member - Consultum Board of Advice
2007/08/09	Member - Consultum Investment Committee
2010/11	Director – Board of South Logan Magpies Rugby League Football Club – QLD Cup side

The benefits of experience...

Experience

We have an extensive loyal client base and we have a large amount in funds under management. We've been advising and guiding clients on their roadmaps to financial freedom for many years.

Comprehensive Service

To help you navigate the ongoing challenges of the changing financial landscape, we offer sound and timely advice, convenience and choice to help you at every stage. Investment Central can advise you on a wide range of financial solutions including:

- **Comfortable Retirement**
  Retirement Income Pre and Post Retirement Planning and Aged Care Accommodation.
- **Wealth Creation**
  Wealth Planning including Superannuation, Wealth Protection, Wealth Accumulation (Savings), planning strategies
- **Business Success**
  Business Advisory: Succession planning for business including buy/sell arrangements, salary packaging.
- **Insured Future**
  - Income Protection
  - Life Insurance
  - Trauma Protection
  - Total and Permanent Disablement
  - Business Expense Cover
  - General Insurances including vehicle, marine, home and contents
  - Wills & Legal Services (via referral)
- **Finance Advice**
  Mortgage Finance - Home loan/mortgage services (via referral).

Research Capabilities

We undertake extensive research to choose from a range of investment options and products to tailor the Strategic Plan to suit your objectives. Our team of Advisers continually analyse the latest market conditions and trends to ensure you are equipped with all the tools to make confident decisions that are based on sound information.

Investment Central's tailored approach is thorough and focussed.

Investment Central is a leading provider of wealth creation and management solutions. We have built a strong reputation for delivering sound advice to our clients who seek more than the standard off the shelf services.

Our services to you...

These can include:

- Regular meetings with your Adviser.
- Yearly or half-yearly reviews of your portfolio and financial plans, including valuation and asset allocation reporting, including consolidated portfolio valuation summaries with written Advice Statements, providing strategies and recommendations.
- Access to your financial planner and support staff.
- Market commentaries and economic updates.
- Invitations to Client Investment Briefings.
- Regular contact to update you on your portfolio requirements or concerns you may have.
- Invitation to our annual Client Seminar.
- Tax Planning meeting.

Your initial fact finding consultation with us is at our expense – there is no cost and no obligation. During this session, we will discuss what your financial objectives are and what type of advice you will need. You will also get a quote on what the advice would cost you, should you decide you want to proceed with a financial plan.

Our highly skilled and experienced advisory service, is backed by an extensive ongoing review service designed to ensure you keep on track, are always fully informed, and remain up to date.

We apply our knowledge to ensure your success.

The next step…
Contact Investment Central today

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Lifetime advice

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