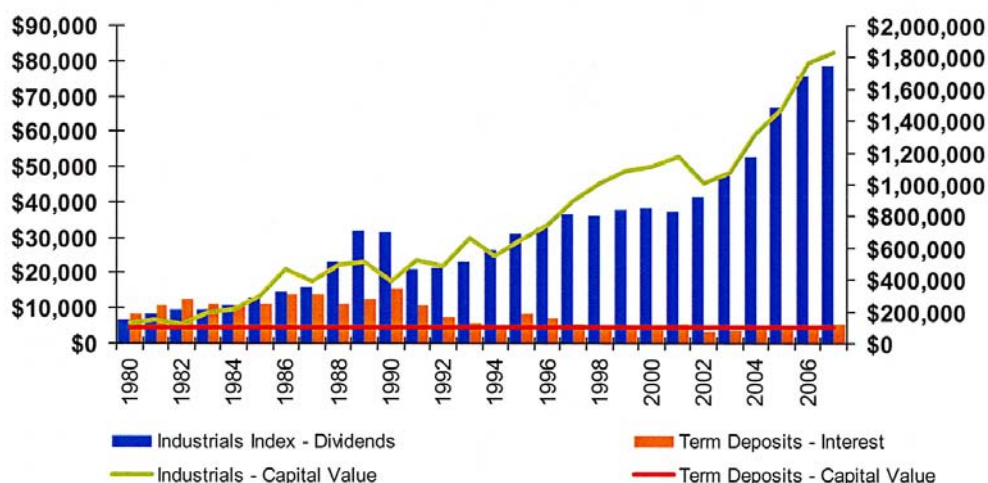


## Share Market Upside, Without the Downside

Centre Capital has access to an innovative solution for clients that need exposure to growth assets (to access a growing income stream) but are concerned by the ongoing volatility.

As per our favourite diagram below (term deposit verse dividend income for 28 year period) it is fairly obvious that whilst the volatility of owning shares and property assets can be exciting it is what is required to maintain a growing income stream. Every year the cost of living increases so if our lifestyle is to be maintained in retirement our income needs to be able to grow as well.

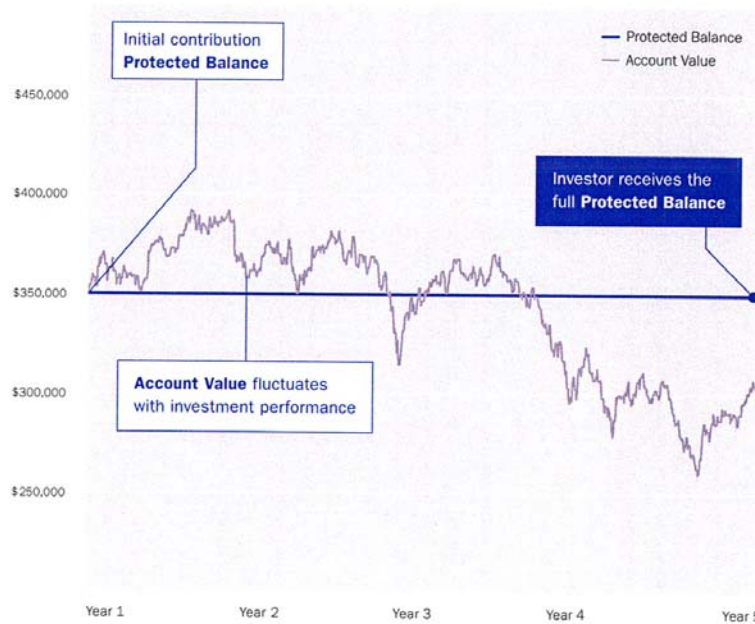


As long term investors we have traditionally accepted this volatility as part of the cycle of investing. For a small annual fee you can now have a number of options in terms of protecting the value of your account balance. Whilst we don't necessarily see this as a must for long term investors, it is definitely of benefit for those clients that would 'sleep at night' given the extra level of comfort.

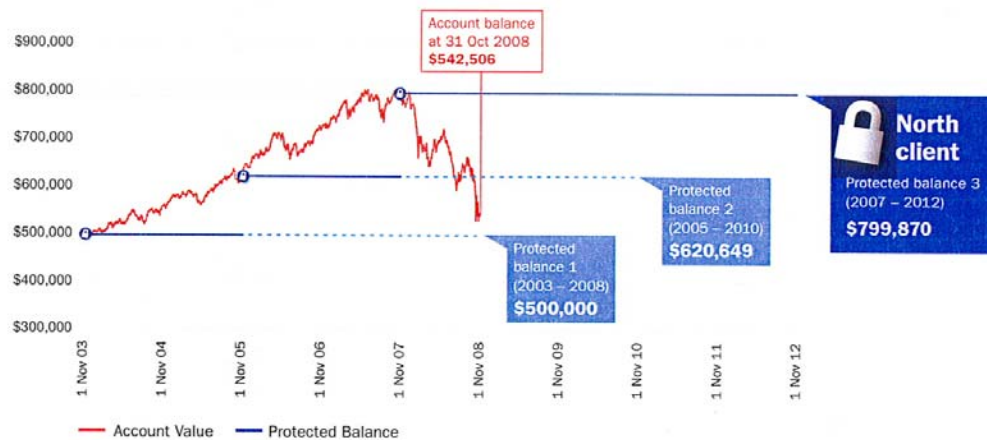
The view we take is that if by paying a small fee we are still achieving big picture what we need to do, then that will leave us in a better position than if we don't do anything at all. In the words of Wayne Bennett; "If you do what you have always done, you will have what you always had".

There are a number of different options;

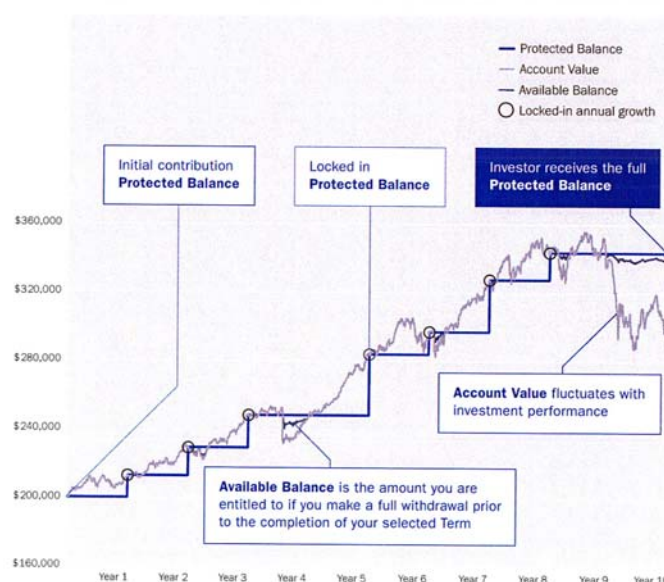
**The first is we can protect our initial balance for a period of either five or seven years.**



When markets are rising we can also reset the guarantee for a further five or seven year period thus locking in the gains at any point.



**Secondly, we can enter a longer term strategy for ten, fifteen or twenty years where the protection resets automatically on each anniversary.**



## Who Can Benefit from this Strategy?

### Retirees

Comfort to invest in growth assets to ensure their income will rise over the years.

### Wealth Accumulators

As with any gearing strategy you can borrow funds and invest in these “capital protected” solutions thus enabling you to have exposure to the gains without the concern of capital loss.

To find out more about this opportunity and how you may be able to incorporate into your strategy please contact our office on 1300 132 214.