

A man in a dark suit and red tie is pointing his right index finger towards a glowing blue circle with a white outline. The background is dark blue.

Financial services *guide*

VectorVest, Inc.

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Hours:

2100–1300 AEST Mon–Sat

2300–0700 AEST Sat–Sun

A guide to the services we provide.

About Us

VectorVest Inc ARBN 654 498 218 trading as VectorVest is a Corporate Authorised Representative (1294036) of Centra Wealth Pty Ltd (CENTRA) ABN 39 158 802 450.

Centra is an Australian Financial Services Licensee No. 422704 on whose behalf we are authorised to provide factual information, general financial product advice, research and education services in respect of securities, derivatives and managed investments.

This means that when VectorVest (“we”) provides you with factual information, general financial product advice, research and education services in respect of securities, derivatives and managed investments, we are doing it as their representative.

Although we can provide you with research and analysis about a range of securities, any advice we provide will be general in nature and will not be tailored to your personal circumstances. You shouldn’t make any decision without considering your own needs and understanding that any advice we provide will be general and might not suit your personal circumstances.

NOT INDEPENDENT

Centra receives commissions from personal insurance providers for personal advice provided by their representatives. They are therefore unable to describe themselves as “independent”. Accordingly, we can also not describe ourselves as “independent”, notwithstanding that we do not provide advice on personal insurance.

If you require personal advice, please let us know and we can refer you to an advice professional who can provide you with the service you require.

Our office is located at 2650 West Market Street, Suite 1-A, Akron, Ohio 44333, United States but you might find it more convenient to locate us at www.vectorvest.com.au or call us on 1800 303 782.

The purpose of this document

This FSG is designed to help you understand the services that we are authorised to provide and to decide whether you wish to use the services we offer.

This document outlines:

- The services and types of products that we are authorised to provide to you;
- How we are paid for the services we provide;
- Any associations, interests or relationships that might influence our advice or the services we provide; and
- How you can provide us with feedback on our services or get help if you have a problem.

Centra Wealth have authorised us to distribute this FSG.

Our services

VectorVest was established to provide consumers with the information and tools they need to understand and analyse a range of securities—including equities, derivatives and Exchange Traded Funds (managed investment schemes).

We believe that by helping you to analyse securities we're helping you to better manage your portfolio and make better informed decisions about your investments and your financial situation. The factual information and general advice we provide can help you make better decisions and free you from financial anxiety but, if you need professional advice tailored to your specific needs and circumstances, we can refer you to a professional adviser.

Research and analysis

Centra has authorised us to provide factual information, general financial product advice, research and education services in respect of securities, derivatives and managed investments.

Please understand that we don't recommend that a specific security is appropriate for you because we don't know enough about your circumstances to provide you with personal advice. You have to consider your own situation and needs to determine the appropriateness of the information we provide.

We don't provide personal financial product advice, so you will never receive a Statement of Advice ("SoA"), Product Disclosure Statement ("PDS") or Ongoing Service Agreement ("OSA") from us.

Costs and Conflicts

Neither Centra nor VectorVest are owned by Fund Managers, Insurers or Banks so the services we provide are not directly influenced by product manufacturers.

Our remuneration

We offer access to our software via a subscription model and offer education courses and webinars to our subscribers.

- Subscriptions start from \$9.95 USD
- Education programs start from \$0.99 USD

Centra Wealth

VectorVest is a Corporate Authorised Representative (1294036) of Centra Wealth Pty Ltd, Australian Financial Services.

License No. 422704, located at Level 12, 431 King William Street ADELAIDE SA 5000. They can be contacted on 08 8231 4709.

Centra Wealth Pty Ltd is authorised to provide financial product advice and services for the following classes of financial products:

- Deposit and payment products
- Derivatives (options contracts and warrants)
- Debentures, stocks or bonds issued by a government
- Life products
- Interests in managed investment schemes
- Retirement savings accounts
- Securities
- Standard margin lending facilities
- Superannuation

VectorVest is only authorised by Centra Wealth to provide factual information and general advice for the following classes of financial products:

- Derivatives
- Managed Investment Schemes; and
- Securities.

Protecting your privacy

The privacy of your personal information is important to us and we respect your confidentiality. We won't ask you for information we don't need but, in order to provide quotes and some comparative information, we may collect some personal information from you.

You have the right not to provide the personal information we request, but this may compromise the effectiveness of the advice or information you receive. Rest assured that any personal information we collect or receive will be handled in accordance with our Privacy Policy.

For more information, see our [Privacy Policy](#).

Professional Indemnity Insurance

Centra maintains professional indemnity insurance to cover the information, advice, and services we provide. Their policy satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Feedback and dispute resolution

We welcome your feedback on the information and service we provide and we encourage you to submit your views via our website.

While we hope that you'll be delighted with our service, if you do have any problems or concerns please let us know so we can act on it immediately. We will try to acknowledge your complaint within 24 hours (or 1 business day) and resolve it within 5 business days.

If we can't resolve the complaint to your satisfaction within 5 business days, Centra Wealth will assume responsibility for handling your complaint.

Centra Wealth will manage your complaint through to resolution. They will provide you with their formal response within 30 days outlining their conclusions and include information that may help you understand their position.

If your complaint isn't resolved within this timeframe, or to your satisfaction, then you may lodge your complaint directly with the Australian Financial Complaints Authority (AFCA).

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, MELBOURNE VIC 3001

Centra is a member of the Australian Financial Complaints Authority (member 30648) and you can contact AFCA on 1800 931 678 if you are dissatisfied with Centra's response to your complaint. AFCA provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints.

AFCA's service is free to you and their decisions bind us.

If your complaint is about the personal information we hold about you (or our use or disclosure of that information) please submit your complaint to the Office of the Australian Information Commissioner on 1300 363 992.

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

Russell Markham | Director of Education, Asia Pacific – VectorVest

Authorised Representative Number: 1294037



Russell holds a degree in Management Studies with a double major in Economics and Accounting. He also has a Master of Financial Planning degree and post grad qualifications in Technology Management and in Marketing.

Russell has more than 20 years commercial experience in financial analysis, marketing, education and training in Energy, Banking, Insurance and Financial Planning in Australia, New Zealand, and Hong Kong.

He has been with VectorVest for 10 years and is now their Director of Education and Training for Asia Pacific, based in Australia. Russell has been instrumental in putting together the model portfolios that VectorVest tracks for Australia.