Annual Financial Report

FOR THE YEAR ENDED 30 JUNE 2026

ABN 72 052 507 507

CENTREPOINT ALLIANCE

Contents

Directors' Report

For the Year Ended 30 June 2026

The Directors of Centrepoint Alliance Limited (the Company or Centrepoint) present their report together with the financial statements of the consolidated entity, being the Company and its controlled entities (the Group) for the year ended 30 June 2026.

Directors

Georg Chmiel

CPA (USA), FAICD, FICDM Diplom-Informatiker (Masters equivalent in Computer Science), MBA

Non-executive Director

Appointed on 7 October 2016

Chair

Appointed on 11 January 2024

Experience and expertise

Georg has three decades of experience in rapidly growing, disruptive online businesses and has led more than 40 acquisitions and seven takeovers across a range of industries.

Georg is Co-Founder and Chair of Juwai-IQI Holdings, the leading proptech platform in Southeast Asia with a network of more than 50,000 real estate professionals globally.

Georg was previously Executive Chair of iCar Asia, Managing Director and CEO of the iProperty Group, Non-executive Director of Mitula Group and Proptech Group, and Managing Director and Group CEO of LJ Hooker Group. Georg also held the position of Group CFO and Acting CEO at REA Group. Georg also worked for KPMG, Deutsche Bank and McKinsey & Company.

Georg is the recipient of the 2026 Malaysian Outstanding Business Leader Award, the 2025 Asia-Pacific Business Leadership Award, the 2024 World Digital Icon Award, the 2023 Unicorn Award – Scaleup Tech Icon, the 2022 Excellence Award for Digital Transformation (Malaysia Australia Business Council), the 2022 ASEAN Distinguished Business Leader Lifetime Achievement Award and others.

Georg is a CPA (USA), Fellow of the Australian Institute of Company Directors (AICD) and the Institute of Corporate Directors Malaysia (ICDM), Board Member of the World Digital Chamber, Executive Council Member of the Economic Club Kuala Lumpur (ECKL), Advisor to KSI Strategic Institute for Asia Pacific and others. Georg holds a Master of Business Administration (MBA) of INSEAD and a Computer Science degree of Technische Universität München (TUM).

Other Current Directorships

Non-executive Chair of Spacetalk Limited, (ASX:SPA), appointed 1 July 2022.

Non-executive Director of Xamble Group Limited (ASX:XGL), appointed 30 October 2023.

Non-executive Director of Kinatico Limited (ASX:KYP), appointed 19 September 2023.

Former Directorships

Non-executive Director of BUTN Limited (ASX:BTN), resigned 22 November 2023.

Non-executive Director of PropTech Group Limited (ASX:PTG), resigned 22 February 2023.

Special responsibilities

Chair of the Board and member of the Nomination and Remuneration Committee.

Interests in shares and options

969,191 shares indirectly held.

Linda Fox

GAICD, FCA ANZ, MBA, Graduate Diploma (Information Systems), B.Comm (Accounting)

Non-executive Director

Appointed on 1 December 2023

Experience and expertise

Linda is a Non-executive Director with a background in wealth management, banking and professional services in organisations that include start-ups, global and multi-billion-dollar enterprises.

Linda has 25 years of executive experience as a Chief Financial Officer and Chief Operating Officer overseeing businesses in Australia, New Zealand and the Asia Pacific region. She was formerly the CFO for Colonial First State, a large Australian superannuation and investment provider, CFO for the International Division of the Commonwealth Bank of Australia, CFO/COO in organisations such as Merrill Lynch, Schroder Investment Management and SFG Australia – an ASX-listed start-up.

Linda is a Fellow Chartered Accountant, and a member and graduate of the Australian Institute of Company Directors. She holds an Executive MBA, a Graduate Diploma in Information Systems, and a Bachelor of Commerce.

Linda is a passionate supporter of the performing arts.

Other Current Directorships

Non-executive Director of REI Super, Non-executive Director of Australian Youth Orchestra, Independent Compliance Committee member of Investors Mutual Limited's exchange trade funds and registered managed investment schemes and Independent Compliance Committee member of Aware Financial Services' registered managed investment schemes. Non-executive Director of Aruma Services Limited (from 29 September 2025 to 22 April 2026).

Former Directorships

Non-executive Director of QV Equities Limited (ASX:QVE), resigned 15 July 2024.

Non-executive Director of Aruma Services Limited.

Special responsibilities

Chairperson of the Group Audit, Risk and Compliance Committee.

Interests in shares and options

100,000 shares indirectly held

Martin Pretty

GAICD, CFA, Graduate Diploma of Applied Finance, BA

Non-executive Director

Appointed on 27 June 2014

Experience and expertise

Martin brings to the Board over 25 years' experience in the finance sector. Martin's experience with ASX-listed financial services businesses included roles with Hub24 Limited, Bell Financial Group Limited and IWL Limited. Martin currently works in the investment management industry and has done so for over a decade since March 2013. He also previously worked as a finance journalist with the Australian Financial Review.

Martin holds a Bachelor of Arts (Honours) from the University of Melbourne, and a graduate Diploma of Applied Finance from the Financial Services Institute of Australasia (FINSIA). Martin is a CFA charter holder and a graduate of the Australian Institute of Company Directors.

Other Current Directorships

Non-executive Director and Chair of Scout Security Limited.

Former Directorships

Non-executive Director and Chair of the Audit and Risk Committee of Spacetalk Limited (ASX:SPA), resigned 15 September 2025.

Special responsibilities

Chair of the Nomination and Remuneration Committee and member of the Group, Audit, Risk and Compliance Committee.

Interests in shares and options

187,000 shares indirectly held.

Anthony Vogel
BEc, MFin
Non-executive Director
Appointed on 6 December 2023.

Experience and expertise

Anthony has 20 years' experience in the finance and investment sectors. He commenced his career at Trowbridge Deloitte before moving into institutional investment roles and funds management. Anthony is currently an investment manager at Thorney Investment Group where he commenced in 2017.

Interests in shares and options

31,189 shares directly held

Peter Rollason
MAICD, ACA, BSc (Hons)
Non-executive Director
Appointed on 12 December 2023, resigned 8 September 2025.

Experience and expertise

Peter brings to the Board more than 35 years of experience in the financial services industry in the UK, Asia and Australia including senior operational roles in banking, finance broking and strategy.

Peter's roles have included responsibility for finance, operations, funding, marketing and business development. His experience includes executive roles with Midland Bank International Division (now HSBC), Kleinwort Benson and NatWest Markets (now Citigroup) in Australia and the Asian region. Peter was also a Corporate Finance partner at Deloitte and executive Director of Liberty Financial.

Peter qualified as a Chartered Accountant in the UK, is a Fellow and former member of the National Committee of the Australian Securitisation Forum, and a member of the Australian Institute of Company Directors.

Other Current Directorships

Non-executive Director and Chair of the Audit and Risk Committee of COG Financial Services (ASX: COG) appointed 16 September 2020, and Chair and Non-executive Director of Sydney Stock Exchange.

Interests in shares and options

Nil

Company Secretary

Kim Larkin

Certificate III in Financial Services, Graduate Certificate in Commerce, Certificate of Banking

Company Secretary

Appointed on 23 September 2020

Experience and expertise

Kim is the Head of Corporate Secretarial Services at Boardroom Pty Ltd and currently acts as Company Secretary for various ASX-listed and unlisted companies in Australia. Kim is an experienced business professional with 23 years of experience in banking and finance and six years as in-house Company Secretary of an ASX 300 company prior to joining Boardroom in April 2013.

Meetings of Directors

The following table sets out the number of Directors' meetings (including meetings of committees of Directors) held during the financial year, and the number of meetings attended by each Director (while they were a Director or committee member).

Members	Board of Directors		Nomination and Remuneration Committee		Group Audit, Risk and Compliance Committee	
	Held	Attended	Held	Attended	Held	Attended
G. J. Chmiel	7	7	3	3	N/A	N/A
M. P. Pretty	7	7	3	3	4	4
L.W.Y. Fox	7	7	N/A	N/A	4	4
A. D. Vogel	7	7	N/A	N/A	N/A	N/A
P. Rollason[1]	1	1	N/A	N/A	N/A	N/A

[1] Resigned in current financial year

Principal Activities

Centrepoint Alliance Limited and its controlled entities operate in the financial services industry within Australia and provide a range of financial advice and licensee support services (including Licensee Services, Financial Advice, Investments, Platforms and Lending).

Licensee Services provides services to licenced and self-licenced advisers, consisting of licensing options, practice management, compliance, research, education and technology. Financial Advice is an in-house network of financial advisers, who provide personalised and holistic advice to clients. Investment Solutions source high quality underlying investments and construct diversified managed account portfolios. Platform Solutions provides portfolio services for investment and superannuation. Lending Solutions supports brokers and advisers with a credit licence, technology, lending panel, training and education.

Operating and Financial Review

Operating Review

The Group delivered strong operating performance for the financial year ('FY') ended 30 June 2026. Earnings before interest taxes depreciation and amortisation, long-term incentives ('LTI') and one-off items ('Normalised EBITDA') increased 16.4% to $12,319k. The result was underpinned by growth in Licensee Services and Salaried Financial Advice, together with disciplined cost management. Investment Solutions experienced headwinds that affected the commercialisation of IconiQ and inflow on platform and managed account. The Group also progressed its artificial intelligence ('AI') strategy and began building the capability required to execute its technology and AI roadmap.

Divisional Performance

- **Licensee Services**

Licensee Services division performed well during FY26 and remains the foundation of the Group's business. The division provides licensing, practice management, compliance, research, education and technology services to licensed and self-licensed financial advice practices across Australia. Licensee Services revenue increased by $619k (2.3%) compared with FY25, supported by adviser recruitment activity and the full-year benefit of advisers recruited in prior periods.

The ASIC Financial Advisers Register recorded 74 adviser appointments and 69 cessations for Centrepoint during FY26, representing net growth of five advisers. While net growth was below the Group's original expectations, recruitment activity remained strong, with adviser appointments continuing to exceed industry averages.

The adviser recruitment market dynamics shifted during the year. Movement between larger licensees reduced, while merger and acquisition activity across advice practices increased consolidation and, in some cases, brought forward adviser succession and retirement decisions. This increased the number of advisers leaving the Group following the sale of their practice.

The Group remains focused on recruiting and retaining advisers who align with its service model, professional standards and risk appetite.

- **Salaried Financial Advice**

Average revenue per adviser was up 24% on prior comparative period ('PCP') and average revenue per client up 27% on PCP delivering a strong FY26 outcome. Growth was driven by both new business generation and higher recurring revenue supported by the successful integration of the Brighter Super Annual Review Service Advice Book. This acquisition expanded the division's client base and adviser capacity, while ongoing referral relationships with superannuation funds continued to provide a valuable source of new clients.

The division achieved meaningful improvements in adviser productivity and client quality. These outcomes reflect the successful implementation of tailored pricing initiatives, alignment of fees to service scope, and a continued focus on optimising adviser capacity through standardised processes, technology and workflow improvements.

The division delivered a strong 36% contribution margin while continuing to scale efficiently and remains focused on further productivity improvements, enhancing capacity and pursuing targeted acquisitions that can be integrated into the existing operating model.

- **Investment Solutions**

Investment Solutions grew combined funds under management in managed portfolios and funds under administration in platforms to approximately $638.3 million at 30 June 2026, up $215 million, or 48%, from FY25.

IconiQ funds under administration closed the year at approximately $121 million, up $114 million from a prior-year base of approximately $7 million.

iQ Portfolios, a range of managed portfolios available on external platforms, grew funds under management to approximately $129 million, up 85% on the prior year.

The transition pipeline remains strong, with continued adviser interest across IconiQ and Centrepoint's managed account solutions. VMAPS, a heritage managed account solution, closed at approximately $252.4 million, up 0.6% on the prior year.

- **Technology and Artificial Intelligence**

Technology and AI became areas of increased focus for Centrepoint during FY26. The Group's objective is to use technology and AI to strengthen its service proposition, improve adviser and employee productivity, and enhance monitoring and supervision.

The Group's technology and AI priorities are focused on three areas:

- Adviser productivity and lower-risk advice delivery: providing advisers with approved tools and developing internal capabilities to support file notes, advice documents, client reviews and advice workflows.
- Licensee productivity, monitoring and supervision: applying AI to internal service delivery, advice-file audit and pre-vetting, investment monitoring and responses to adviser queries.
- Technology consulting support: expanding support for advisers and financial services licensees through practical technology consulting, implementation guidance and adoption support.

Centrepoint has established a clear technology and AI roadmap and has started building the execution capability required to deliver it. The Group will use small, focused teams that combine business and domain expertise with AI-native engineering, supported by external partners where required. Delivery will be underpinned by the Group's cyber security and data governance framework, including ISO27001 certification achieved in 2026.

These initiatives are intended to improve productivity, increase the consistency and coverage of monitoring and supervision, and create technology-enabled products and services that support future revenue growth while maintaining appropriate controls over cyber, data and operational risk.

Material business risks

Centrepoint operates in a dynamic and highly regulated environment. The Board and management are committed to a robust risk management framework that identifies, assesses and manages risks to support the achievement of the Group's strategic objectives and protect stakeholder interests.

Governance, Regulatory and Compliance Risk	
Summary	Centrepoint operates its business in financial advice, investments, platforms, and lending, each with unique regulatory obligations. Where governance frameworks are not embedded and effective, there is a risk of consumer detriment and potential financial or reputational harm.
Controls	Centrepoint manages regulatory and compliance risk across its financial advice, investment, platform and lending services through comprehensive governance arrangements, including clear committee structures, conflicts of interest management, formal policies, regular compliance training, ongoing monitoring, and internal and external reviews. These measures, alongside incident reporting protocols and professional indemnity insurance, are designed to support compliance and consumer protection.
Strategic Risk	
Summary	Centrepoint faces strategic risks related to changes in the market, regulation and business model sustainability. The Group manages three advice licensees and is exposed to challenges such as adviser retention and adapting to evolving industry demands.
Controls	Centrepoint addresses strategic risks and evolving industry demands by diversifying its revenue streams beyond traditional licensee services to include salaried advice, investment management, platforms, lending and targeted acquisitions. The Group closely monitors adviser recruitment and retention, regularly reviews strategic objectives and market trends, and integrates risk management with strategic planning and capital allocation to support accountability and alignment with stakeholder needs.
Consumer Outcomes Risk	
Summary	The provision of financial, credit and investment advice carries inherent risks, including the risk of inappropriate or inadequate advice, client disputes, compensation claims and regulatory action.
Controls	Centrepoint supports risk management and compliance through thorough onboarding and accreditation of representatives, robust Approved Product List oversight, regular monitoring of investment performance, and ongoing professional development for advisers. The Group also conducts annual reviews of client files to assess compliance with best interests duty, uses key risk indicator monitoring software, and actively manages complaints, conflicts, incidents and remediation actions, supported by clear escalation and disciplinary processes.
Technology, Cyber and Data Risk	
Summary	Cyber security is one of the greatest risks facing financial services and large corporates because these organisations hold sensitive data and depend on digital systems. A breach or attack can cause financial loss, business disruption, reputational damage and regulatory penalties. As threats become more advanced, strong cyber security is essential for business resilience and stakeholder trust. Centrepoint achieved ISO27001 certification in 2026.
Controls	Centrepoint maintains a comprehensive cyber security framework, including advanced web and email filtering, next-generation firewalls with 24/7 monitoring, and endpoint protection with next-generation antivirus and anti-malware controls. Data is encrypted at rest and in transit, with access controlled through multi-factor authentication, password management and single sign-on. Device compliance and security controls are enforced across corporate devices, and conditional access is used to reduce the risk of unauthorised offshore access. The Group conducts mandatory cyber security training, external reviews and testing, and maintains disaster recovery and incident response plans to support data protection and operational resilience.
Outsourcing and Vendor Management Risk	
Summary	Centrepoint relies on a range of third-party service providers and strategic partners to deliver critical business functions, including technology, administration, custody, investment management and other operational services. Outsourcing and vendor management risk is the risk that failures or deficiencies in the selection, oversight or performance of external providers could result in service disruption, regulatory breaches, data loss, financial loss or reputational harm.
Controls	The management of outsourcing and vendor risk encompasses all significant external arrangements for IT systems, platform operations, investment management and key processes. This includes conducting due diligence and risk

	assessments before engagement, establishing clear contractual obligations and service-level agreements, and regularly monitoring vendor performance. The Group maintains contingency and exit plans for critical services, ensures periodic reassessment of vendor risk and regulatory compliance, and keeps a centralised register of all material outsourcing arrangements.
Environmental, Social and Governance Risk	
Summary	Environmental, social and governance (ESG) risk encompasses challenges related to environmental impact, social responsibility and ethical business conduct. Centrepoint must comply with upcoming AASB S2 climate-related disclosure requirements. Poor ESG risk management can result in regulatory penalties, financial loss, reputational damage and diminished stakeholder trust.
Controls	Centrepoint has established an ESG Working Group, comprising executive and departmental heads, to support the Board's oversight of environmental, social and governance matters. The Working Group is developing the Group's ESG strategy and controls, with a structured operating rhythm to support compliance with, and readiness for, mandatory AASB S2 climate-related disclosures by 1 July 2027.

Financial Performance and Position

The Group achieved Normalised EBITDA of $12,319k, representing a 16.4% increase on the prior year, reflecting a year of strong underlying growth, however profit before tax ('PBT') was $7,247k, representing a 1% decrease from prior year. The reduction reflects a combination of disciplined cost management, strong underlying revenue growth and the effect of a one-off revenue last year due to the reversal of a contingent consideration of $1,337k.

	30 June 2026 $'000	30 June 2025 $'000
Gross profit from contracts with customers	42,832	40,327
Net revenue and other Income	43,523	42,686
Expenses	(36,276)	(35,365)
Profit before tax	**7,247**	**7,321**
Interest income	(509)	(531)
Depreciation and amortisation	3,521	3,194
Finance costs (excluding bank charges)	310	374
Expected credit losses	54	(42)
EBITDA	**10,623**	**10,316**
One-off income and expenses	585	(739)
LTI	1,111	1,005
Normalised EBITDA	**12,319**	**10,582**
Profit before tax excluding one-offs and LTI ('Normalised PBT')	**8,943**	**7,587**

PBT decreased by $74k to $7,247k and Normalised PBT increased by $1,356k to $8,943k due to:

Gross profit from contracts with customers increased by $2,505k from the prior year. This increase is primarily attributed to

- the increase in authorised representative fee of $942k;
- net advice revenue of $1,835k from organic adviser growth; and
- salaried advice growth from new and on-going business which includes a full year revenue of the acquisition of Brighter Super Annual Review Service Advice Book.

Expenses increased by $911k, driven by higher employee-related expenses of $1,359k offset by lower non-employment expenses of $448k.

Increase in employee-related expenses were driven by:

- $501k from three new financial advisers in June 2025 acquired as part of the completion of the acquisition of Brighter Super's Annual Review Service Advice Book;
- $356k from other employment costs including payroll tax on vested share-based payments, share-based payment expenses from FY25 performance rights issued and 0.5% superannuation increase as a result of a change in the legislated superannuation guarantee contribution;
- $346k from inflationary general employment costs; and
- $156k redundancy costs.

The decrease in non-employment expenses was largely from professional services of $904k (including $570k reduction in merger and acquisition project costs, IconiQ professional/legal fees and $250k write-off of legacy adviser portal in prior year), and $182k reduction in client claims. These decreases were partially offset by increases in depreciation and amortisation, $327k (contributed by full-year impact of amortisation of client relationships acquired), subscriptions and licenses $200k and expected losses of $96k largely from disposal of the Group's 50% shareholding in Ginger Group Financial Services Limited ('Ginger Group') which was a subsidiary of the Group.

The Group recognised an income tax expense of $852k (30 June 2025: $2,172k). The break-up of the movement is as follows:

Income Tax Expense Movement	$'000
Decrease in PBT	(22)
Permanent differences	267
Previously unrecognised tax losses	(1,195)
Adjustments in respect of deferred tax of prior period	758
Adjustment of current tax expense for prior period	(1,128)
Total Movement	**(1,320)**

At 30 June 2026, the Group held net assets of $34,843k (30 June 2025: $33,524k), and net tangible assets of $4,964k (30 June 2025: $2,478k) representing net tangible assets per share of 2.37 cents (30 June 2025: 1.25 cents).

The Group's net assets increased by $1,319k during the year primarily due to $6,395k net profit after tax, and $1,111k share-based payment reserve driven by amortisation of FY23 and FY25 performance rights offset by $72k loss incurred from the disposal of the Group's 50% shareholding in Ginger Group completed in May 2026 (reflected in other comprehensive income) and $6,115k in dividends paid. The dividends paid include a fully franked ordinary dividend totalling $3,498k paid in September 2025 pertaining to the FY25 results, and an interim fully franked ordinary dividend of $2,617k paid in March 2026 pertaining to the first half of FY26 ('1H26') results.

The basic earnings per share ('EPS') at 30 June 2026 is 3.12 cents per share (30 June 2025: 2.59 cents per share).

The Group's cash and cash equivalents increased by $612k to $14,353k as at 30 June 2026 (30 June 2025: $13,741k) reflecting the continued strength of the Group's cash-generative business model. Net operating cash inflows was $6,782k (30 June 2025: $10,185k). The current ratio improved from 1.1 in 2025 to 1.3 in current year indicating an improvement in short term liquidity and working capital position. The Group's strong cash generation continued to support capital management initiatives, including the payment of dividends totalling $6,115k during the year, while maintaining a solid cash position at year end.

Dividends

On 25 August 2025, the Company declared a fully franked ordinary dividend of 1.75 cents per share in respect of the results for the year ended 30 June 2025. Total dividend paid was $3,498k with 19 September 2025 as the record date and 2 October 2025 as the payment date.

On 23 February 2026, the Company declared a fully franked ordinary dividend of 1.25 cents per share in respect of the results for the half-year ended 31 December 2025. Total dividend paid was $2,617k with 2 March 2026 as the record date and 16 March 2026 as the payment date.

On 24 August 2026, the Company declared a fully franked ordinary dividend of 1.75 cents per share in respect of the results for the year ended 30 June 2026. Total dividend declared was $3,677k with 21 September 2026 as the record date and 6 October 2026 as the payment date.

Shares and Performance Rights

A total of 8,572,213 performance rights exist as at 24 August 2026 from financial year 2025 LTI offer issued on 24 January 2025 and financial year 2027 LTI offer issued 1 July 2026.

Significant Changes in the State of Affairs

There have been no significant changes in the state of affairs of the Group during the year and up to the date of this report.

Events Subsequent to the Balance Sheet Date

On 1 July 2026, the Group completed the acquisition of the client books and employed adviser teams of Cairns Wealth and Insurance Pty Ltd and Pinnacle Wealth and Insurance Pty Ltd, following the execution of agreements on 1 June 2026. The acquired businesses will be integrated into Financial Advice Matters Pty Ltd, the Group's wholly owned salaried advice business.

The total cash consideration of $3,000k excluding stamp duty was funded through the Group's acquisition facility with National Australia Bank. As settlement occurred after 30 June 2026, the acquisitions did not impact the Group's financial results for the year ended 30 June 2026. The financial contribution from the acquisitions and the associated acquisition accounting will be recognised in the year ending 30 June 2027. Based on current expectations, the acquisitions are expected to contribute approximately $1,500k of annual revenue and $600k to $650k of annual earnings before interest, tax, depreciation and amortisation ('EBITDA') and are anticipated to be earnings accretive in the year ending 30 June 2027.

On 1 July 2026, 602,500 performance rights were issued under the FY27 award. Subsequent to year-end and up to 24 August 2026, 775,070 vested performance rights were exercised and converted to fully paid ordinary shares.

Other than the above and the dividend declaration in Note 8, there are no other matters or events which have arisen since the end of the financial year, which have significantly affected or may significantly affect the operations of the Group, the results of those operations or the state of affairs of the Group in subsequent financial years.

Likely Developments

Likely developments in the operations of the Group and the expected results of those operations in future financial years have been addressed in the Operating and Financial Review and in the subsequent events disclosure Note 21. The Directors are not aware of any other significant material likely developments requiring disclosure.

Environmental Regulation

The Group's operations are not regulated by any significant environmental regulations under a law of the Commonwealth or of a State or Territory. Due to the nature of its business activities as a provider of financial advice and licensee support services, the Group has a limited direct environmental impact and is not exposed to significant environmental compliance obligations.

Notwithstanding the above, the Group recognises that environmental and climate-related risks may influence the broader economic, regulatory and operating environment in which it conducts its business. The Board oversees these matters through the Group's risk management and ESG governance framework via the ESG Working Group, which includes consideration of climate-related regulatory developments, stakeholder expectations and the potential impact of environmental risks on strategy, operations and reputation.

The Group has not been subject to any material environmental claims, penalties, prosecutions or compliance breaches during the reporting period and continues to monitor developments in Australia's climate reporting framework, including the Australian Sustainability Reporting Standards (AASB S1 and AASB S2), and assesses the potential implications of future sustainability reporting obligations as part of its ESG and risk management processes. Further details regarding ESG and climate-related risks are included in the Material Business Risks section of the Operating and Financial Review.

Corporate Governance Statement and Practices

The Group's Corporate Governance Statement for the financial year ended 30 June 2026 was approved by the Board of Directors on 24 August 2026. The Corporate Governance Statement is available on the Group's website: www.centrepointalliance.com.au/investor-centre/corporate-governance/.

Indemnification and Insurance of Directors and Officers

During the financial year, the Group paid a premium for a policy insuring all Directors of the Company, the Company Secretary and all Executive Officers against any liability incurred by such Director, secretary or executive officer to the extent permitted by the *Corporations Act 2001* (the Act).

The liabilities insured are legal costs that may be incurred in defending civil or criminal proceedings that may be brought against the officers in their capacity as officers of the Group, and any other payments arising from liabilities incurred by the officers in connection with such proceedings, other than where such liabilities arise out of conduct involving a wilful breach of duty by the officers or the improper use by the officers of their position or of information to gain advantage for themselves or someone else to cause detriment to the Group.

Details of the amount of the premium paid in respect of insurance policies are not disclosed as such disclosure is prohibited under the terms of the contract.

The Company has not otherwise during or since the end of the financial year, indemnified or agreed to indemnify any officer of the Company against a liability incurred by such officers.

Indemnification of auditor

To the extent permitted by law, the Company has agreed to indemnify its auditor – BDO Audit Pty Ltd, as part of the terms of its audit engagement agreement against claims by third parties arising from the audit (for an unspecified amount). No payment has been made to indemnify BDO Audit Pty Ltd during or since the end of the financial year.

Rounding

The Company is a company of the kind referred to in the ASIC's Corporations (Rounding in Financial/Directors' Reports) Instrument 2026/183 dated 24 March 2026, and in accordance with that Instrument, amounts in the Directors' report are presented in Australian dollars and have been rounded to the nearest thousand dollars, unless otherwise stated.

Remuneration Report

The Remuneration Report for the year ended 30 June 2026 outlines the remuneration arrangements of the Key Management Personnel ('KMP') of the Company in accordance with the requirements of the Act and its regulations. This information has been audited as required by section 308(3C) of the Act.

The Remuneration Report is presented under the following sections:

- Key Management Personnel
- Remuneration philosophy
- Group performance
- Nomination and Remuneration Committee ('NRC')
- Employment contracts
- Details of remuneration
- Shareholdings of Key Management Personnel
- Option holdings of Key Management Personnel
- Other transactions with Key Management Personnel and their related parties

For the purposes of this Remuneration Report, KMP of the Company are defined as those persons having authority and responsibility for planning, directing and controlling the major activities of the Group, directly or indirectly, including any Director (whether executive or otherwise) of the Company.

Key Management Personnel

The KMP of the Company during the financial year were as follows:

G. J. Chmiel	Chair (non-executive)
M. P. Pretty	Director (non-executive)
L.W.Y. Fox	Director (non-executive)
A. D. Vogel	Director (non-executive)
P. Rollason	Director (non-executive), resigned 8 September 2025
B. M. Glass	Chief Financial Officer
J. G. Shuttleworth	Chief Executive Officer

There were no further changes of KMP after the reporting date and before the signing of this Remuneration Report.

Remuneration Philosophy

The performance of the Group depends on the quality of its Directors, executives and employees. To prosper, the Group must attract, motivate and retain skilled and high-performing individuals. Accordingly, the Group's remuneration framework is structured to provide competitive rewards to attract the highest calibre people.

The level of fixed remuneration is set to provide a base level of remuneration that is appropriate to the position and competition in the market. It is not directly related to the performance of the Group. Fixed remuneration is reviewed annually, and the process consists of a review of group-wide, business unit and individual performance, relevant comparative remuneration in the market, internal relativities where appropriate, and external advice on policies and practices.

Short-term incentives ('STI') in the form of potential cash bonuses are made available to Executive KMP. Any award is based on a balanced scorecard style of predetermined objectives that includes shareholder returns, service quality, risk and compliance, people development and various growth initiatives.

Long-term incentives ('LTI') are made available to Executive KMP in the form of performance rights, shares or options. The Directors consider these to be the best means of aligning incentives for Executive KMP with the interests of shareholders.

The remuneration of Non-executive Directors of the Company consists only of Directors' fees.

Group Performance

Shareholder returns for the last five years have been as follows:

	2026	2025	2024	2023	2022
GROUP					
EBITDA **–** ($'000)	10,623	10,316	7,856	8,305	4,474
Net profit after tax – ($'000)	6,395	5,149	7,767	6,339	6,492
Earnings per share (EPS) (basic) – (cents per share)	3.12	2.59	3.92	3.23	3.63
Earnings per share (EPS) (diluted) – (cents per share)	2.93	2.40	3.60	2.92	3.35
Share price ($)	0.37	0.39	0.29	0.23	0.29
Dividends paid – (cents per share)	3.00	3.00	3.00	2.00	2.50

Nomination and Remuneration Committee

The role of the NRC includes the setting of policy and strategy for the appointment, compensation and performance review of Directors and executives, approving senior executive service agreements and severance arrangements, overseeing the use of equity-based compensation and ensuring appropriate communication and disclosure practices are in place.

Non-executive Directors are not employed under specific employment contracts but are subject to provisions of the Corporations Act in terms of appointment and termination. The Company applies the Australian Securities Exchange ('ASX') listing rules that specify aggregate remuneration shall be determined from time to time by shareholders in a general meeting. The maximum aggregate remuneration for the financial year ended 30 June 2026, which was approved by a resolution of shareholders at the Annual General Meeting on 29 November 2016, is $550,000.

The remuneration of the Non-executive Directors does not currently incorporate a performance-based component. Within the limits approved by Company shareholders, individual remuneration levels are set by reference to market levels.

None of the Directors are executives.

The Board has introduced an incentive system for executives and key senior employees based on issuing performance rights in the Company.

The Company's Securities Trading Policy prohibits Directors from entering into margin lending arrangements and also forbids Directors and senior executives from entering into hedging transactions involving the Company's securities.

Details of current incentive arrangements for KMP, where they exist, are shown in the succeeding sections.

Employment Contracts

Details of the terms of employment of the named Executive KMP are set out below. Those executives who do not meet the KMP definition are not included here.

John Shuttleworth

Chief Executive Officer

Employment commencement date:

4 August 2021

Term:

No term specified

Discretionary incentives:

STI

Eligible from the date of appointment to participate in the Company's short-term incentive plan as amended or varied from time to time by the Company in its absolute discretion and without any limitation of its capacity to do so.

Eligible to receive a short-term incentive of up to 50% of base salary in respect of each financial year in which Mr. Shuttleworth is employed by the Company.

LTI

As approved in the 2021 Annual General Meeting, the CEO was issued with 8,000,000 performance rights on 2 November 2021 under the Company's approved Long-Term Incentive Plan ('LTIP'). 2,000,000 performance rights vested in FY25 and were exercised during the year.

On 16 December 2022, the Board approved the CEO issuance of 865,385 performance rights under the Company's approved LTIP. These performance rights vested and were exercised during the year.

On 24 January 2025, the Board approved the CEO issuance of 3,585,246 performance rights under the Company's approved LTIP. 1,195,082 performance rights vested and were exercised during the year.

Required notice by Executive KMP and Company:

Six months.

Termination entitlement:

Statutory entitlements and so much of the total fixed remuneration as is due and owing on the date of termination. Also, any short-term incentive or long-term incentive not vested may be paid or granted at the discretion of the Board.

Brendon Glass

Chief Financial Officer

Employment commencement date:

4 June 2020

Term:

No term specified

Discretionary incentives:

STI

Eligible from the date of appointment to participate in the Company's short-term incentive plan as amended or varied from time to time by the Company in its absolute discretion and without any limitation on its capacity to do so.

Eligible to receive a short-term incentive of up to 50% of base salary in respect of each financial year in which Mr Glass is employed by the Company.

LTI

On 11 November 2021, the Board approved the CFO issuance of 3,000,000 performance rights (in three tranches) issued on 24 December 2021 under the Company's approved Long-Term Incentive Plan LTIP. 900,000 performance rights vested in FY25 and were exercised during the year.

On 16 December 2022, the Board approved the CFO issuance of 625,000 performance rights under the Company's approved LTIP. These performance rights vested and were exercised during the year.

On 24 January 2025, the Board approved the CFO issuance of 1,553,607 performance rights under the Company's approved LTIP. 517,869 performance rights vested during the year.

Required notice by Executive KMP and Company:

Six months.

Termination entitlement:

Statutory entitlements and so much of the total fixed remuneration as is due and owing on the date of termination. Also, any short-term incentive or long-term incentive not vested may be paid or granted at the discretion of the Board.

Details of Remuneration

Details of the nature and amount of each element of remuneration for each KMP of the Group are shown in the table below:

			Short-term benefits		Post-employment	Long-term benefits		Share-based payments				Performance related	
	Year	No. of days remuneration	Salary & Fees $	Cash Bonus $	Superannuation $	Cash incentives $	Long service leave $	Performance rights[2] $	Shares $	Termination /Resignation payments $	Total $	Bonus related %	Share related %
G. J. Chmiel	2026	365	135,000	-	-	-	-	-	-	-	135,000	-	-
	2025	365	135,000	-	-	-	-	-	-	-	135,000	-	-
M. P. Pretty	2026	365	105,000	-	-	-	-	-	-	-	105,000	-	-
	2025	365	105,000	-	-	-	-	-	-	-	105,000	-	-
L.W.Y. Fox	2026	365	76,233	-	8,767	-	-	-	-	-	85,000	-	-
	2025	365	76,233	-	8,767	-	-	-	-	-	85,000	-	-
A. D. Vogel	2026	365	85,000	-	-	-	-	-	-	-	85,000	-	-
	2025	365	85,000	-	-	-	-	-	-	-	85,000	-	-
P. Rollason[1]	2026	70	14,400	-	1,728	-	-	-	-	-	16,128		
	2025	365	76,233	-	8,767	-	-	-	-	-	85,000	-	-
B. M. Glass	2026	365	351,000	103,000	30,000	-	-	159,904	-	-	643,904	16.00%	24.83%
	2025	365	346,667	96,000	29,932	-	-	142,177	-	-	614,776	15.62%	23.13%
J.G. Shuttleworth	2026	365	457,962	140,000	30,000	-	-	362,320	-	-	990,282	14.14%	36.59%
	2025	365	461,270	131,000	29,932	-	-	319,560	-	-	941,762	13.91%	33.93%
Total	**2026**		**1,224,595**	**243,000**	**70,495**	**-**	**-**	**522,224**	**-**	**-**	**2,060,314**	**-**	**-**
Total	**2025**		**1,285,403**	**227,000**	**77,398**	**-**	**-**	**461,737**	**-**	**-**	**2,051,538**	**-**	**-**

[1] Resigned in current financial year

[2] Accounting expense in accordance with AASB 2

Performance rights, shares and options awarded, vested, lapsed and forfeited

Name	Year	Grant date	Fair value at grant date $	Vesting Date	Target share price hurdle $	Expiry date	Vested in year No.	Lapsed in year No.	Forfeited in year No.
John Shuttleworth	2023	16-Dec-2022	$0.10	1-Nov-2025	50% to vest if threshold absolute TSR CAGR[1] ≥ TDSP[2]: - 10% per year[3] during performance period[4]; or - 33% over entire performance period[4] 100% to vest if threshold absolute TSR CAGR[1] ≥ TDSP[2]: - 15% per year[3] during performance period[4]; or - 52% over entire performance period[4]	Three months from the date of vesting.	865,385	-	-
John Shuttleworth	2025	24-Jan-2025	TSR and Share price condition: $0.166 for 597,541 shares on 31 October 2025 $0.152 for 597,541 shares on 31 October 2026 $0.141 for 597,541 shares on 31 October 2027 PBT growth: $0.309 for 597,541 shares on 31 October 2025 $0.309 for 597,541 shares on 31 October 2026 $0.259 for 597,541 shares on 31 October 2027	Performance period 1 - Up to 1,195,082 on 31 October 2025 Performance period 2 - Up to 1,195,082 on 31 October 2026 Performance period 3 - Up to 1,195,082 on 31 October 2027	1. Up to 50% to vest if TSR growth within 12% - 20%[5]: -33% will vest in a performance period if 12-month TSR growth rate is 12% -100% will vest in a performance period if 12-month TSR growth rate is at least 20% 2. Up to 50% to vest if Company reports growth in Profit before tax / weighted average number of ordinary shares in each performance period within range 12% - 20%.	30 December 2027	1,195,082	-	-

Name	Year	Grant date	Fair value at grant date $	Vesting Date	Target share price hurdle $	Expiry date	Vested in year No.	Lapsed in year No.	Forfeited in year No.
Brendon Glass	2023	16-Dec-2022	$0.10	1-Nov-2025	50% to vest if threshold absolute TSR CAGR[1] ≥ TDSP[2]: - 10% per year[3] during performance period[4]; or - 33% over entire performance period[4] 100% to vest if threshold absolute TSR CAGR[1] ≥ TDSP[2]: - 15% per year[3] during performance period[4]; or - 52% over entire performance period[4]	Three months from the date of vesting.	625,000	-	-
Brendon Glass	2025	24-Jan-2025	TSR and Share price condition: $0.166 for 258,935 shares on 31 October 2025 $0.152 for 258,935 shares on 31 October 2026 $0.141 for 258,935 shares on 31 October 2027 PBT growth: $0.309 for 258,935 shares on 31 October 2025 $0.309 for 258,935 shares on 31 October 2026 $0.259 for 258,935 shares on 31 October 2027	Performance period 1 - Up to 517,870 on 31 October 2025 Performance period 2 - Up to 517,870 on 31 October 2026 Performance period 3 - Up to 517,870 on 31 October 2027	1. Up to 50% to vest if TSR growth within 12% - 20%[5]: -33% will vest in a performance period if 12-month TSR growth rate is 12% -100% will vest in a performance period if 12-month TSR growth rate is at least 20% 2. Up to 50% to vest if Company reports growth in Profit before tax / weighted average number of ordinary shares in each performance period within range 12% - 20%.	30 December 2027	517,869	-	-

[1] Threshold Total Shareholder Return Compounded Annual Growth Rate (CAGR) measured with the use of the Test Date Share Price Start of $0.27 (90-day volume weighted average price of Centrepoint shares on the ASX prior to and including 31 October 2022)
[2] Test Date Share Price (TDSP) determined each period using the 90-day volume weighted average price of Centrepoint shares traded on the ASX period prior to and including 31 October annually
[3] 31 October annually within the performance period
[4] 31 October 2022 to 31 October 2025 (inclusive)
[5] Vesting subject to the Volume Weighted Average Price traded on the ASX during the month of September in 2025, 2026 and 2027 with base share prices of $0.305 in Performance period 1, $0.3416 in Performance period 2 and $0.383 in Performance period 3.

Reconciliation of the number and fair value of options, shares and performance rights held by KMP

Name	Balance at the start of the year No.	Granted during the year[1] No.	Value ($)	Exercised during the year No.	Value ($)	Lapsed during the year No.	Value ($)	Forfeited during the year No.	Value ($)	Balance at the end of the year No.	Vested No.	Unvested No.
Performance rights												
J. G. Shuttleworth	6,450,631	-	-	4,060,467	825,370	-	-	-	-	2,390,164	-	2,390,164
B. M. Glass	3,078,607	-	-	1,525,000	212,620	-	-	-	-	1,553,607	517,869	1,035,738

[1] Subject to vesting conditions detailed in Performance rights, shares and options awarded, vested, lapsed and forfeited table

Shareholdings of Key Management Personnel

Shares held in Centrepoint Alliance Limited (number)

	Balance 1 July 2025	Granted as remuneration	On exercise of performance rights	Net change of other[1]	Balance 30 June 2026
	Ordinary	Ordinary	Ordinary	Ordinary	Ordinary
G.J. Chmiel	969,191	-	-	-	969,191
M.P. Pretty	180,000	-	-	7,000	187,000
L.W.Y. Fox	-	-	-	100,000	100,000
A. D. Vogel	31,189	-	-	-	31,189
P. Rollason[2]	-	-	-	-	-
B.M. Glass	-	-	1,525,000	(1,236,900)	288,100
J. G. Shuttleworth	216,000	-	4,060,467	-	4,276,467

[1] All equity transactions with KMP other than those arising from the exercise of remuneration options have been entered into under terms and conditions no more favourable than those the Company would have adopted if dealings at arm's length. Shares include indirect interests.

[2]Resigned in current financial year.

Objective	**Short-term incentives (STI)** The objective of STI is to link the achievement of the Group's operational targets with the remuneration received by the executives charged with meeting those targets. The total potential STI available is set at a level so as to provide sufficient incentive to the executive to achieve the operational targets and the cost to the Group is reasonable. The purpose of STI is to focus the Group's efforts on those performance measures and outcomes that are priorities for the Group for the relevant financial year and to motivate the employees to strive to achieve stretch performance objectives. **Long-term incentives (LTI)** The objective of LTI is to reward executives and certain senior managers in a manner that aligns remuneration with the creation of shareholder wealth. As such, LTI grants are only made to executives and certain senior managers, who are able to significantly influence the generation of shareholder wealth and thus have an impact on the Group's performance against the relevant long-term performance hurdles.
Structure	**Short-term incentives** In August 2017, the Directors approved a new executive STI scheme based on EBITDA and the achievement of underlying organisational and team goals. The target EBITDA is approved by the Board for each financial year. STI payable to executives is up to 50% of Total Fixed Remuneration. On an annual basis, after consideration of performance against KPIs, the NRC will review results and determine individual amounts approved for payment. For other employees there is an STI scheme where a bonus pool based on results, and approved by the Board, is weighted by a two-tiered approach with weightings assigned to each level, being Centrepoint Group results and individual KPIs. Management delivered to KPI targets in FY25, resulting in the Board approving the bonus pool to be paid in full in FY26. Payments to KMP were based on the target payout rate multiplied by the available pool. With the bonus pool capped at the budgeted amount, this resulted in STI being awarded to KMP at the maximum rate available based on performance but cash payouts that were less than the targeted amount of 50% of base salary. **Long-term incentives** LTI awards to qualified employees are made under the LTI plans and are delivered in the form of shares or rights. Shares vest in tranches over a specified time period and may also have other performance hurdle requirements, typically related to shareholder return, as determined by the NRC. Performance rights are rights that can be converted to fully paid ordinary shares in the Company for no monetary consideration subject to specific performance criteria being achieved. The performance rights will only vest if certain profit targets are met.

Awards

Centrepoint Alliance Employee Share Plan (CESP) 2022

The Board approved the grant of 4,000,000 performance rights on 20 February 2020 to senior executives of the Group under the CESP at $0.0579 per performance right.

These are legally held by the Centrepoint Employee Share Plan Trust (CESPT) and not converted into fully paid ordinary CAF shares until satisfaction of the vesting conditions which were determined on 1 December 2022 based on the following:

If the absolute Total Shareholder Return (TSR) for 30 June 2022 financial year is:

- Target share price hurdle of 18.0 cents, 50% of the performance rights will vest;
- Stretch share price hurdle of 20.0 cents, 100% of the performance rights will vest.

The Volume Weighted Average Price (VWAP) at the start of the performance period (29 November 2019), was $0.13 for the awards granted on 31 January 2020.

On 1 December 2022, these performance rights met vesting conditions. The exercise of these rights remained at the discretion of the rights holders until the expiry date of 1 December 2025. 3,000,000 performance rights were exercised in prior years with the remaining 1,000,000 performance rights exercised in the current year.

CESP23

On 1 November 2021, the Board of Directors approved 8,000,000 performance rights to be issued to the CEO, and on 11 November 2021 the Board of Directors approved 3,000,000 performance rights to be issued to the CFO under the CESP. The fair value of the performance rights issued was calculated as at the date of grant using the Monte Carlo Model. This model took into account the terms and conditions upon which the performance rights were granted and market-based inputs as at the grant date. During FY25, 8,100,000 performance rights lapsed, and 2,900,000 performance rights vested. During the year, all of the vested performance rights were exercised.

CESP24

On 1 December 2022, the Board of Directors approved 4,697,881 performance rights to be issued to senior leaders under the CESP. The fair value of the performance rights issued were calculated as at the date of grant using the Monte Carlo Model. This model took into account the terms and conditions upon which the performance rights were granted and market-based inputs as at the grant date. Vesting conditions as per below:

50% to vest if threshold absolute TSR CAGR ≥ TDSP:

- 10% per year during performance period; or
- 33% over entire performance period

100% to vest if threshold absolute TSR CAGR ≥ TDSP:

- 15% per year during performance period; or
- 52% over entire performance period

Refer to Remuneration Report for defined terms. During the year, all CESP 24 performance rights vested and were exercised with the exception of 218,077 performance rights which lapsed due to a resignation.

CESP25

On 24 January 2025, the Board of Directors approved 10,986,413 performance rights to be issued to senior leaders under the CESP. The fair value of the performance rights issued were calculated as at the date of grant using the Monte Carlo Model. This model took into account the terms and conditions upon which the performance rights were granted and market-based inputs as at the grant date. Vesting conditions as per below:

1. Up to 50% to vest if TSR growth within 12% - 20%:

-33% will vest in a performance period if 12-month TSR growth rate is 12%

-100% will vest in a performance period if 12-month TSR growth rate is at least 20%

2. Up to 50% to vest if Company reports growth in Profit before tax / weighted average number of ordinary shares in each performance period within range 12% - 20%.

During the year, the first tranche of CESP25 performance rights vested with 2,091,630 performance rights exercised. 150,000 performance rights lapsed due to a resignation.

CEO and CFO Terms (short-term and long-term incentives)

The CEO and CFO will be eligible for discretionary annual incentive plans, the terms of which are at the absolute discretion of the Board. Refer to page 15 Employment Contracts for further details.

Option Holdings of Key Management Personnel

No options to purchase shares were held by KMP.

Other Transactions with Key Management Personnel and their Related Parties

KMP of the Company, or their related entities, conduct transactions with the Company or its controlled entities within a normal employee, customer or supplier relationship on terms and conditions no more favourable than those with which it is reasonable to expect the entity would have adopted if dealing with the KMP or a KMP-related entity at arm's length in similar circumstances. There are no transactions by KMP in the current or prior financial year other than the ones disclosed above.

End of Remuneration Report

Auditor Independence and Non-Audit Services

The auditor – BDO Audit Pty Ltd, has provided a written independence declaration to the Directors in relation to its audit of the financial report for the year ended 30 June 2026. The Independence Declaration, which forms part of this report is on page 24.

The Directors are satisfied that the provision of non-audit services is compatible with the general standard of independence for auditors imposed by the Act. The nature and scope of non-audit services provided means that auditor independence was not compromised.

	2026 $	2025 $
Fees for the audit or review of the statutory financial report and assurance services that are required by legislation to be provided by the auditor	516,318	488,700
Fees for other services (predominantly taxation compliance)	31,762	12,780
	548,080	**501,480**

Signed in accordance with a resolution of the Directors.

G. J. Chmiel
Chair

24 August 2026

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Australia

DECLARATION OF INDEPENDENCE BY BIANCA BUCKMAN TO THE DIRECTORS OF CENTREPOINT ALLIANCE LIMITED

As lead auditor of Centrepoint Alliance Limited for the year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been:

1. No contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and
2. No contraventions of any applicable code of professional conduct in relation to the audit.

This declaration is in respect of Centrepoint Alliance Limited and the entities it controlled during the period.

Buckman

Bianca Buckman

Director

BDO Audit Pty Ltd

Sydney

24 August 2026

Consolidated Statement of Profit or Loss and Other Comprehensive Income

	Note	2026 $'000	2025 $'000
Revenue			
Revenue from contracts with customers	4(a)	365,560	325,583
Contractual payments to advisers	4(a)	(322,728)	(285,256)
Gross profit from contracts with customers		**42,832**	**40,327**
Interest income	4(b)	509	531
Other income	4(c)	182	1,828
Net Revenue and Other Income	4(d)	**43,523**	**42,686**
Expenses			
Employee-related expenses	4(e)	(23,585)	(22,226)
Professional services		(1,415)	(2,319)
Depreciation and amortisation	4(g)	(3,521)	(3,194)
Subscriptions and licences		(2,111)	(1,911)
IT and communication expenses		(1,126)	(1,039)
Low value and variable costs related to property and equipment	13(a)	(435)	(452)
Marketing and promotion		(521)	(539)
Travel and accommodation		(281)	(262)
Expected credit (loss)/reversal		(54)	42
Finance costs	4(f)	(393)	(445)
Client claims		(19)	(201)
Property costs	13(a)	(365)	(375)
Other general and administrative expenses		(2,450)	(2,444)
		(36,276)	**(35,365)**
Profit before tax		**7,247**	**7,321**
Income tax expense/(benefit)	5(a)	852	2,172
Net profit after tax for the year		**6,395**	**5,149**
Items that will not be reclassified to profit or loss:			
Equity investment at Fair Value Through Other Comprehensive Income (FVTOCI)	7.1.2	(72)	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		**6,323**	**5,149**
Net profit attributable to:			
Owners of the parent		6,395	5,149
Non-controlling interests		-	-
Net profit for the year		**6,395**	**5,149**
Total comprehensive profit attributable to:			
Owners of the parent		6,323	5,149
Non-controlling interests		-	-
Total comprehensive profit for the year		**6,323**	**5,149**
Earnings per share for profit attributable to the ordinary equity holders of the parent		**Cents**	**Cents**
Basic earnings per share (cents)	9	3.12	2.59
Diluted earnings cents per share (cents)	9	2.93	2.40

The Consolidated Statement of Profit or Loss and Other Comprehensive Income is to be read in conjunction with the attached Notes.

Consolidated Statement of Financial Position

	Note	2026 $'000	2025 $'000
ASSETS			
Current			
Cash and cash equivalents		14,353	13,741
Trade and other receivables	7.1.1	7,598	7,278
Loan receivables		-	21
Other assets		1,587	987
Total current assets		**23,538**	**22,027**
Non-current			
Loan receivables		350	-
Customer acquisition costs		1,748	1,593
Investments	7.1.2	70	166
Property, plant and equipment	12	208	247
Right-of-use assets	13(b)	1,172	1,927
Intangible assets and goodwill	14	25,074	26,931
Deferred tax assets	5(c)	8,678	7,778
Other assets		129	316
Total non-current assets		**37,429**	**38,958**
TOTAL ASSETS		**60,967**	**60,985**
LIABILITIES			
Current			
Trade and other payables	7.1.3	9,626	11,118
Unearned income		1,166	1,133
Lease liabilities		663	934
Provisions	15	4,119	4,232
Loan payable	7.1.4	1,900	1,600
Income tax payable		788	1,489
Total current liabilities		**18,262**	**20,506**
Non-current			
Lease liabilities		614	1,074
Provisions	15	525	468
Loan payable	7.1.4	2,850	1,750
Deferred tax liabilities	5(c)	3,873	3,663
Total non-current liabilities		**7,862**	**6,955**
TOTAL LIABILITIES		**26,124**	**27,461**
NET ASSETS		**34,843**	**33,524**
EQUITY			
Contributed equity	10(a)	49,375	47,768
Reserves	11	1,423	1,919
Accumulated losses		(15,955)	(16,163)
Equity attributable to shareholders		**34,843**	**33,524**
Non-controlling interests		-	-
TOTAL EQUITY		**34,843**	**33,524**

The Consolidated Statement of Financial Position is to be read in conjunction with the attached Notes.

Consolidated Statement of Cash Flows

	Note	2026 $'000	2025 $'000
Cash Flows from Operating Activities			
Cash receipts from customers (inclusive of GST)		402,531	360,167
Cash paid to suppliers and employees (inclusive of GST)		(393,451)	(348,714)
Cash provided by operations		9,080	11,453
Income tax paid		(2,243)	(1,000)
Claims and litigation settlements	15(a)	(55)	(268)
Net cash flows provided by operating activities	6(a)	**6,782**	**10,185**
Cash Flows from Investing Activities			
Interest received		483	531
Proceeds from sale of investment	7.3.2	24	80
Payment for investment		-	(50)
Operational Risk Financial Requirement (ORFR) Cash advance		(350)	-
Payment for intangible assets	14.1.1	(182)	(670)
Payment for property, plant and equipment	12	(165)	(26)
Payment for acquisition, net of cash acquired		-	(1,219)
Net cash flows used in investing activities		**(190)**	**(1,354)**
Cash Flows from Financing Activities			
Repayment of lease liabilities		(972)	(973)
Proceeds from borrowings	7.1.4	3,000	1,750
Repayment of borrowings	7.1.4	(1,600)	(1,600)
Finance costs		(293)	(507)
Dividends paid	8(a)	(6,115)	(5,966)
Net cash flows used in financing activities		**(5,980)**	**(7,296)**
Net increase/(decrease) in cash and cash equivalents		**612**	**1,535**
Cash and cash equivalents at the beginning of the year		13,741	12,206
Cash and cash equivalents at the end of the year		**14,353**	**13,741**

The Consolidated Statement of Cash Flows is to be read in conjunction with the attached Notes.

Consolidated Statement of Changes in Equity

	Notes	Ordinary shares $'000	Dividend reserve $'000	Employee equity benefits reserve $'000	Other reserves $'000	Accumulated losses $'000	Total $'000	Non-controlling interests $'000	Total equity $'000
Balance at 1 July 2025		**47,768**	**48**	**1,871**	**-**	**(16,163)**	**33,524**	**-**	**33,524**
Profit for the year		-	-	-	-	6,395	6,395	-	6,395
Other comprehensive income/(loss) (FVTOCI)		-	-	-	(72)	-	(72)	-	(72)
Total comprehensive income for the year		**-**	**-**	**-**	**(72)**	**6,395**	**6,323**	**-**	**6,323**
Transfer of FVTOCI to accumulated losses		-	-	-	72	(72)	-	-	-
Transfer of exercised performance rights to share capital	10(a) & 11(a)	1,607	-	(1,607)	-	-	-	-	-
Share-based payments	11(a) & 20(b)	-	-	1,111	-	-	1,111	-	1,111
Dividends paid	11(b)	-	(6,115)	-	-	-	(6,115)	-	(6,115)
Distribution of profits from dividend reserve	11(b)	-	6,115	-	-	(6,115)	-	-	-
Balance at 30 June 2026		**49,375**	**48**	**1,375**	**-**	**(15,955)**	**34,843**	**-**	**34,843**
Balance at 1 July 2024		**47,768**	**48**	**2,177**	**-**	**(16,657)**	**33,336**	**-**	**33,336**
Profit for the year		-	-	-	-	5,149	5,149	-	5,149
Total comprehensive income for the year		**-**	**-**	**-**	**-**	**5,149**	**5,149**	**-**	**5,149**
Transfer of lapsed performance rights to retained earnings	10(a) & 11(a)	-	-	(1,311)	-	1,311	-	-	-
Share-based payments	11(a) & 20(b)	-	-	1,005	-	-	1,005	-	1,005
Dividends paid	11(b)	-	(5,966)	-	-	-	(5,966)	-	(5,966)
Distribution of profits from dividend reserve	11(b)	-	5,966	-	-	(5,966)	-	-	-
Balance at 30 June 2025		**47,768**	**48**	**1,871**	**-**	**(16,163)**	**33,524**	**-**	**33,524**

The Consolidated Statement of Changes in Equity is to be read in conjunction with the attached Notes.

Notes to the Consolidated Financial Statements

Basis of Preparation

Financial performance

Working capital

Shareholder return

Capital and funding structure

Risk management

Other information

1. Corporate information

The consolidated financial statements of Centrepoint Alliance Limited (the Company or the Parent Entity) and its subsidiaries (the Group) for the year ended 30 June 2026 were authorised for issue in accordance with a resolution of the Directors on 24 August 2026.

The nature of the operations and principal activities of the Group are described in the Directors' Report. Information on the Group's structure and other related party disclosures is provided in Note 19.

2. Summary of material accounting policy information

Basis of preparation

The financial report is a general-purpose financial report, which has been prepared in accordance with the requirements of the Corporations Act 2001, Australian Accounting Standards, Interpretations and other authoritative pronouncements of the AASB. The financial report has also been prepared on a historical cost basis, except for certain financial assets that have been measured at fair value.

For the purposes of preparing the consolidated financial statements, the Group is a for-profit entity. The financial report has been prepared on a going concern basis, which contemplates continuity of normal business activities and the realisation of assets and settlement of liabilities in the ordinary course of business.

The prior year comparative has been re-presented to conform with the current year presentation throughout the financial statements.

Compliance with International Financial Reporting Standards

The financial report complies with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board.

New and revised Standards

The Group has adopted all of the new or amended Accounting Standards and Interpretations issued by the AASB that are mandatory for the current reporting year. Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted. There was no material impact to the Group.

Standards and interpretations issued but not yet effective

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted by the Group for the annual reporting year ended 30 June 2026. The Group has not yet assessed the impact of these new or amended Accounting Standards and Interpretations.

AASB 18, which replaces AASB 101 *Presentation of Financial Statements*, is effective for annual reporting periods beginning on or after 1 January 2027. The standard introduces new requirements for the presentation of the statement of profit or loss, including specified categories and subtotals, enhanced disclosures relating to management-defined performance measures, and revised guidance on aggregation and disaggregation of information within the financial statements. The Group is currently assessing the impact of adopting AASB 18. Based on the assessment performed to date, the standard is expected to primarily affect the presentation and disclosure of financial information rather than the recognition or measurement of assets, liabilities, income or expenses. The Group will continue its implementation assessment and refine disclosures and reporting processes ahead of the effective date.

Basis of consolidation

The consolidated financial statements comprise the financial statements of the Company and its subsidiaries as at, and for the year ended, 30 June 2026.

Subsidiaries are entities that are controlled by the Company. The financial results and financial position of the subsidiaries are included in the consolidated financial statements from the date control commences until the date control ceases. A list of the Company's controlled entities (subsidiaries) is included in Note 19.

Business combinations

The Group applies the acquisition method in accounting for business combinations in accordance with AASB 3 *Business Combinations*. The consideration transferred by the Group to obtain control of a subsidiary is calculated as the sum of the acquisition date fair values of assets transferred, liabilities incurred, and the equity interests issued by the Group, which includes the fair value of any asset or liability arising from a contingent consideration arrangement. Acquisition costs are expensed as incurred.

At the acquisition date, the identifiable assets acquired, and the liabilities assumed are recognised at their fair value, except that:

- deferred tax assets or liabilities, and assets or liabilities related to employee benefit arrangements are recognised and measured in accordance with AASB 112 *Income Taxes* and AASB 119 *Employee Benefits* respectively;
- liabilities or equity instruments related to share-based payment arrangements of the acquiree, or share-based payment arrangements of the Group entered into to replace share-based payment arrangements of the acquiree are measured in accordance with AASB 2 *Share-based Payments* at the acquisition date; and
- assets (or disposal groups) that are classified as held for sale in accordance with AASB 5 *Non-current Assets Held for Sale and Discontinued Operations* are measured in accordance with that Standard.

Goodwill is measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interests in the acquiree, and the fair value of the acquirer's previously held equity interest in the acquiree (if any) over the net of the acquisition date amounts of the identifiable assets acquired and the liabilities assumed. If, after reassessment, the net of the acquisition date amounts of the identifiable assets acquired and liabilities assumed exceeds the sum of the consideration transferred, the amount of any non-controlling interests in the acquiree and the fair value of the acquirer's previously held interest in the acquiree (if any), the excess is recognised immediately in profit or loss as a bargain purchase gain.

A deferred tax liability is recognised on intangible assets, except goodwill, arising on a business combination based on the difference of the carrying value of the asset on initial recognition in the consolidated accounts and the tax cost base. As the intangible asset is amortised or impaired, the temporary difference will decrease. The reduction in the deferred tax liability is recognised in profit or loss as a deferred tax credit.

Changes in fair value of the contingent consideration that qualify as measurement period adjustments are adjusted retrospectively in accordance with *AASB 9 Financial Instruments*, with corresponding adjustments against assets and liabilities. Measurement period adjustments are adjustments that arise from additional information obtained during the 'measurement period' (which cannot exceed one year from the acquisition date) about facts and circumstances that existed at the acquisition date.

Significant accounting judgements, estimates and assumptions

The key assumptions concerning the future and other key sources of estimation and uncertainty at the end of the financial year, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Group based its assumptions and estimates on parameters available when the consolidated financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising beyond the control of the Group. Such changes are reflected in the assumptions when they occur.

The Directors and management have assessed the impact in the current reporting period of the volatility from current economic events including labour shortages, commodity prices, rising interest rates and general inflation. The Group has inflation-linked financial instruments such as floating rate external borrowings, however the financial impact on finance costs is insignificant. Further, the inflationary impact of increased costs has been largely recovered from the adviser network and thereby has not affected net revenue and other income. The Group has considered the changes in inflation in its calculation of employee long service provisions and impairment tests of non-current assets and has determined minimal impact on employee provisions and that none of the non-current assets are impaired.

Accounting estimates with significant areas of uncertainty and critical judgements have been applied to the following:

- Recognition of deferred tax assets – Note 5
- Intangible assets and goodwill – Note 14

Foreign currency

Both the functional and presentation currency of the Group is Australian dollars ($).

Transactions in foreign currencies are initially recorded by the Group's entities at their respective functional currency spot rates at the date the transaction first qualifies for recognition.

Monetary assets and liabilities denominated in foreign currencies are translated at the functional currency spot rates of exchange at the reporting date.

Exchange differences relating to monetary items are included in the Statement of Profit or Loss and Other Comprehensive Income as exchange gains or losses in the year when the exchange rates changed.

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the initial transaction.

Rounding

The Company is a company of the kind referred to in the ASIC's Corporations (Rounding in Financial/Directors' Reports) Instrument 2026/183 dated 24 March 2026, and in accordance with that Instrument, amounts in the Directors' report are presented in Australian dollars and have been rounded to the nearest thousand dollars, unless otherwise stated.

3. Segment information

Key accounting policies

Operating Segments

Under AASB 8 *Operating Segments*, the Group determines and presents operating segments based on the nature of the products and services provided and the markets in which it operates. The senior executives of the Group are the chief operating decision makers (CODM). The operating segments (as identified below) are used for internal reporting and are reviewed by the CODMs in allocating resources and assessing the performance of the operating segments of the Group.

The CODMs primarily use the measures of EBITDA and Net Revenue and Other Income to assess the performance of the operating segments.

No segment assets and liabilities are disclosed because there is no measure of segment assets and liabilities regularly reported to the CODM.

The information is reported to the CODM on a monthly basis.

Board, corporate finance, company secretarial and other indirect administration functions of the Group not allocated to the other reportable segments are identified as Corporate and Unallocated.

The operating segments identified are below:

Business segment	Operations
Licensee and advice services	This segment represents the business that provides Australian Financial Services Licensee services to financial advisers, mortgage broking services and financial planning and advice services to end customers. The business units that sit under Licensee and advice services include Licensee Services, Salaried Financial Advice, Self-licensed Services and Lending Solutions.
Fund management and administration	This segment provides investor directed portfolio services and investment management services to advisers and their clients, and promoter and investment services to the Trustee of IconiQ Superannuation. The business unit that sits under Fund management and administration is Ventura Investment Management Ltd, an Investment Solutions business.
Consulting services	This segment represents the business that provides consulting services to both self-licensed advisers and licensees.

The Group operated only in Australia during the financial year. The accounting policies of the reportable segments are the same as the Group's accounting policies.

Year ended 30 June 2026	Licensee & Advice Services $'000	Funds Management & Administration $'000	Consulting Services $'000	Corporate & Unallocated $'000	Total $'000
Segment revenue					
Revenue from contracts with customers					
Authorised representative fees	25,416	-	-	-	**25,416**
Advice revenue	332,761	-	-	-	**332,761**
Product revenue[1]	1,486	2,281	-	-	**3,767**
Virtual services	1,949	-	-	53	**2,002**
Licensing and managed services	-	-	1,506	(96)	**1,410**
Consulting services	-	-	207	(3)	**204**
Contractual payments to advisers					
Advice revenue paid to advisers	(320,636)	-	-	-	**(320,636)**
Fees paid to fund managers/asset consultants	-	(1,562)	(530)	-	**(2,092)**
Gross profit from contracts with customers	**40,976**	**719**	**1,183**	**(46)**	**42,832**
Interest income	263	147	-	99	**509**
Other income	173	-	-	9	**182**
Total segment net revenue and other income	**41,412**	**866**	**1,183**	**62**	**43,523**
Segment expenses					
Interest charges and interest on lease liabilities	(87)	(7)	-	(299)	**(393)**
Client claims	(19)	-	-	-	**(19)**
Depreciation and amortisation	(781)	(598)	-	(2,142)	**(3,521)**
Expected credit loss	(54)	-	-	-	**(54)**
Other expenses[2]	(18,625)	(2,093)	(819)	(10,752)	**(32,289)**
Total segment expenses	**(19,566)**	**(2,698)**	**(819)**	**(13,193)**	**(36,276)**
Segment profit/(loss) before tax	**21,846**	**(1,832)**	**364**	**(13,131)**	**7,247**
Income tax expense/(benefit)	3,993	(586)	112	(2,667)	**852**
Segment profit/(loss) after tax	**17,853**	**(1,246)**	**252**	**(10,464)**	**6,395**
Total segment profit/(loss) after tax for the year	**17,853**	**(1,246)**	**252**	**(10,464)**	**6,395**
EBITDA	**22,461**	**(1,381)**	**364**	**(10,821)**	**10,623**
One-off income and expenses	360	65	28	132	585
LTI	-	-	-	1,111	1,111
EBITDA (before one-offs and LTI)	**22,821**	**(1,316)**	**392**	**(9,578)**	**12,319**

[1] Licensee & Advice Services product revenue of $1,486k represents partner program revenue received from the Group's partners for their participation in the Group's education programs including masterclasses, webinars and an annual conference

[2] Due to a change in Group's internal accounting policy during the current year, indirect costs are retained in the Corporate segment and are no longer allocated to the operating segments (Licensee Services, Funds Management & administration and Consulting services segments). No adjustments made in PCP.

Year ended 30 June 2025	Licensee & Advice Services $'000	Funds Management & Administration $'000	Consulting Services $'000	Corporate & Unallocated $'000	Total $'000
Segment revenue					
Revenue from contracts with customers					
Authorised representative fees	24,474	-	-	-	**24,474**
Advice revenue	294,675	-	-	-	**294,675**
Product revenue	1,230	1,758	-	-	**2,988**
Virtual services	2,296	-	-	29	**2,325**
Licensing and managed services	-	-	1,134	(103)	**1,031**
Consulting services	-	-	99	(9)	**90**
Contractual payments to advisers					
Advice revenue paid to advisers	(284,385)	-	-	-	**(284,385)**
Fees paid to fund managers/assets consultants	-	(725)	(146)	-	**(871)**
Gross profit from contracts with customers	**38,290**	**1,033**	**1,087**	**(83)**	**40,327**
Interest income	321	142	-	68	**531**
Other income	193	-	-	1,635	**1,828**
Total segment net revenue and other income	**38,804**	**1,175**	**1,087**	**1,620**	**42,686**
Segment expenses					
Interest charges and interest on lease liabilities	(104)	(24)	-	(317)	**(445)**
Client claims	(201)	-	-	-	**(201)**
Depreciation and amortisation	(706)	(423)	(131)	(1,934)	**(3,194)**
Expected credit reversal/(loss) expenses	19	-	25	(2)	**42**
Other expenses	(23,142)	(1,578)	(889)	(5,958)	**(31,567)**
Total segment expenses	**(24,134)**	**(2,025)**	**(995)**	**(8,211)**	**(35,365)**
Segment profit/(loss) before tax	**14,670**	**(850)**	**92**	**(6,591)**	**7,321**
Income tax expense/(benefit)	3,221	(256)	13	(806)	**2,172**
Segment profit/(loss) after tax	**11,449**	**(594)**	**79**	**(5,785)**	**5,149**
Total segment profit/(loss) after tax for the year	**11,449**	**(594)**	**79**	**(5,785)**	**5,149**
EBITDA	**15,081**	**(545)**	**198**	**(4,418)**	**10,316**
One-off income and expenses	-	20	48	(807)	**(739)**
LTI	-	-	-	1,005	**1,005**
EBITDA (before one-offs and LTI)	**15,081**	**(525)**	**246**	**(4,220)**	**10,582**

4. Revenue and expenses

a. Revenue from contracts with customers (AASB 15 *Revenue from contracts with customers*)

The Group recognises the different types of revenue as follows:

Authorised representative fees: On a monthly basis, the financial advisers are billed for Australian Financial Services Licence (AFSL) licensing fees in line with the contract between the Group and the adviser. The Group's obligation under these contracts is to provide support to advisers and access to one of the Group's AFSLs to enable them to sell financial advice. The fees charged to the adviser are based on a fixed fee structure outlined in the contract with the adviser. Revenue is recognised on a monthly basis as services are provided to the advisers.

A rebate arrangement for a proportion of the first year of annual authorised representative fees is offered to new advisers of Alliance Wealth, Professional Investment Services and Matrix Planning Solutions practices. These customer acquisition costs are recognised for expected revenue that advisers are able to provide to the Group over the term of the adviser tenure. During the year, $639k in rebate income was recognised from new Adviser contracts. Of the total authorised representative fees recognised since commencement of the rebate arrangements offered to Advisers, the cumulative net income from rebates offered is $1,748k.

Advice revenue: Advice revenue can be in the form of a fee received from the product provider, or advice fees deducted from a financial product or received directly from the customers. The Group receives the full amount of advice revenue from either the product provider or the customers and then pays this in full to the adviser unless there is a specific arrangement with the adviser to retain a proportion of the fee to satisfy their authorised representative fee or other debts to the Group. Based on the agreement between the Group and the advisers, the advisers act as an authorised representative of the Group, and the Group has ultimate responsibility with the end customers. The Group is therefore considered the principal in these arrangements. Where the advisers are employed by the Group, advice revenue earned is retained within the Group.

Product revenue: The Group earns revenue through the provision of fund management and portfolio administration services to its customers. Under these arrangements fees charged are calculated on a fixed percentage of Funds Under Management and Administration (FUMA) as stated in the contract with the customer. Revenue is recognised as the service is provided. Also included in product revenue is partner program revenue, received from the Group's partners for their participation in the Group's education programs including masterclasses, webinars and an annual conference.

Virtual services: The Group provides a menu of third-party services to its adviser network. Those services with the greatest take-up are paraplanning and outsourced administration support. Other services include investment research and software. The Group sources third party providers and continually assesses the performance of providers to ensure quality standards are maintained. The Group derives margin from some services by negotiating competitive wholesale fees and sharing these benefits with its adviser network. Revenue is recognised on a monthly basis as services are provided to the advisers.

Licensing and managed services: On a monthly basis, the Group charges fixed fees for admission to the customised platform (licence fees) and technological support provided to the customer (managed services). Revenue is recognised on a monthly basis as services are provided.

Consulting services: The Group earns revenue from the provision of XPLAN consulting, XPLAN tailoring and configuration and a comprehensive suite of advice delivery services, to meet specific business needs. Enzumo leverages the knowledge of solution specialists to design, develop and deploy customisations to XPLAN sites. Revenue is recognised on an 'over time' basis when the performance obligations are met.

b. Interest income

Per AASB 9 *Financial Instruments*, interest income from a financial asset is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable. This is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to that asset's net carrying amount on initial recognition.

c. Other income

Other income represents other sundry income received or receivable by the Group. During the prior year, there was a reduction in fair value of the FAM contingent consideration liability of $1,337k. This resulted in the recognition of the same amount as Other Income. Additionally, a $49k bargain gain on acquisition of Brighter Super's Annual Review Service Advice Book was also recognised in the prior year.

d. Net Revenue and Other Income

		2026 $'000	2025 $'000
Revenue			
Revenue from contracts with customers	4(a)		
Authorised representative fees		25,416	24,474
Advice revenue		332,761	294,675
Product revenue		3,767	2,988
Virtual services		2,002	2,325
Licensing and managed services		1,410	1,031
Consulting services		204	90
Total revenue from contracts with customers		**365,560**	**325,583**
Contractual payments to advisers			
Advice revenue paid to advisers		(320,636)	(284,385)
Fees paid to advisers/fund managers		(2,092)	(871)
Total contractual payments to advisers		**(322,728)**	**(285,256)**
Gross profit from contracts with customers		**42,832**	**40,327**
Interest income	4(b)	**509**	**531**
Other income			
Cost recoveries from advisers		11	20
Other		171	1,808
Total other income	4(c)	**182**	**1,828**
Net Revenue and Other Income		**43,523**	**42,686**

e. Employee-related expenses

Employee-related expenses represent employee costs payable by the Group.

		2026 $'000	2025 $'000
Employee-related expenses			
Wages and salaries		20,324	19,369
Superannuation expenses		1,940	1,798
Share-based payment expense		1,111	1,005
Termination costs		210	54
Total employee-related expenses		**23,585**	**22,226**

f. Finance costs

The table below summarises the finance costs for the Group:

	2026 $'000	2025 $'000
Finance costs		
Bank charges	83	71
Interest on lease liabilities	64	81
Interest on loans	246	293
Total finance costs	**393**	**445**

g. Depreciation and Amortisation

	2026 $'000	2025 $'000
Depreciation and amortisation expenses		
Depreciation of property, plant and equipment	202	192
Depreciation of right-of-use assets	995	999
Amortisation of software	658	539
Amortisation of client contracts	1,327	1,204
Amortisation of customer acquisition costs	339	260
Total Depreciation and amortisation expenses	**3,521**	**3,194**

5. Income tax

a. Income tax expense

The major components of income tax expense for the years ended 30 June 2026 and 30 June 2025 are:

	2026 $'000	2025 $'000
Current income tax expense		
Current year	1,892	1,369
Adjustments in respect of current tax of prior period	(345)	783
Deferred income tax expense		
Movements in deferred tax balances	630	908
Adjustments in respect of deferred tax of prior period	568	(190)
Previously unrecognised tax losses	(1,893)	(698)
Total Income tax expense	**852**	**2,172**

b. Reconciliation between aggregate tax expense recognised in the income statement and tax expense calculated per the statutory income tax rate

The difference between income tax expense provided in the financial statements and the prima facie income tax expense is reconciled as follows:

	2026 $'000	2025 $'000
Profit before tax	**7,247**	**7,321**
At the Group's statutory income tax rate of 30% (2025: 30%)	2,174	2,196
Non-deductible expenses	348	776
Non-assessable income	-	(695)
Previously unrecognised tax losses	(1,893)	(698)
Adjustments in respect of deferred tax of prior period	568	(190)
Adjustment in respect of current tax for prior period	(345)	783
Aggregate income tax expense	**852**	**2,172**

c. Recognised deferred tax assets and liabilities

Deferred income tax relates to the following:

	Statement of Financial Position	
	2026 $'000	2025 $'000
Deferred tax liabilities		
Prepayments	(3)	(4)
Intangibles	(3,870)	(3,659)
Gross deferred tax liabilities	**(3,873)**	**(3,663)**
Deferred tax assets		
Provisions for claims	120	128
Provisions for doubtful debts	10	37
Lease liabilities	35	36
General accruals and other costs	251	234
Employee benefits	1,294	1,301
Losses available against future taxable income	6,968	6,042
Gross deferred tax assets	**8,678**	**7,778**
Set-off against deferred tax (liabilities) / assets	**(3,873)**	**(3,663)**
Net deferred tax assets / (liabilities)	**4,805**	**4,115**

During the year, the deferred tax assets (DTA) increased by $900k bringing the total DTA balance to $8,678k (30 June 2025: $7,778k). The majority of the increase pertains to $926k DTA recognised on historical revenue losses. With the improved growth trajectory of the Salaried Advice business including the recent acquisition of Cairns Wealth and Pinnacle Wealth client books and organic licensee fee growth, management have modelled its estimates of future taxable profits out to FY31, and considered it probable that future taxable profits would be available against which such recognised losses can be used.

The Group has deferred tax liabilities of $3,873k as at 30 June 2026 (30 June 2025: $3,663k). The majority of the recognised deferred tax liabilities on intangible assets arose from the Group's acquisitions.

d. Unrecognised tax losses

The Group has the following Australian tax losses for which no deferred tax assets are recognised at reporting date:

	2026 $'000	2025 $'000
Revenue losses	6,348	8,102
Capital losses	38,228	38,252
Total unrecognised losses	**44,576**	**46,354**

The unrecognised revenue losses relate to losses transferred into the Group that are subject to the available fraction rules under Australian taxation legislation. A significant judgement is required in determining the available fraction applicable to these transferred losses, as the calculation is based on the relative market value of the Group and acquired entities at the relevant testing time. Accordingly, there is uncertainty associated with the amount and timing of future recognition of these losses.

In assessing the extent to which transferred losses may be recognised, management has prepared forecasts of future taxable income over a five-year period. These forecasts incorporate significant estimates and assumptions regarding future business performance, including adviser growth, projected Funds Under Management (FUM) across IQ portfolios, VMAPS and FMCA, expected merger and acquisition activity, and associated revenue growth. Expense forecasts are based on historical operating results, expected CPI increases and incremental costs associated with anticipated business growth, in line with projected revenue growth.

Changes in these assumptions, together with changes in the determination of the available fraction, may impact the amount of transferred losses that can be recognised in future periods. Management will continue to assess these estimates and assumptions at each reporting date. Unrecognised revenue tax losses decreased by $1,754k during the year (30 June 2025: decrease of $6,446k).

The above capital losses are available indefinitely for offset against future capital gains subject to meeting relevant statutory tests.

e. Tax consolidation

Tax effect accounting by members of the tax consolidated group

a. Measurement method adopted under AASB Interpretation 1052 *Tax Consolidation Accounting*

The parent entity and the controlled entities in the tax consolidated Group continue to account for their own current and deferred tax amounts. The Group has applied the 'separate taxpayer within Group' approach, whereby the Group measures its current and deferred taxes as if it continued to be a separately taxable entity in its own right, with adjustments for its transactions that do not give rise to a tax consequence for the Group, or that have a different tax consequence at the Group level. The current and deferred tax amounts are measured with reference to the carrying amount of assets and liabilities in the Statement of Financial Position and their tax bases applying under the tax consolidation, this approach being consistent with the broad principles in AASB 112 *Income Taxes*. The nature of the tax funding agreement is discussed further below.

In addition to its own current and deferred tax amounts, the head entity also recognises current tax liabilities (or assets) and the deferred tax assets arising from unused tax losses and unused tax credits assumed from controlled entities in the tax consolidated Group.

b. Nature of the tax funding agreement

Centrepoint Alliance Limited and its wholly owned Australian controlled entities formed a consolidated tax Group which commenced on 1 July 2007 under the Tax Act (1997).

The parent entity and the controlled entities in the tax consolidated Group continue to account for their own current and deferred tax amounts. The Group has applied the Group allocation approach in determining the appropriate amount of current taxes and deferred taxes to allocate to members of the tax consolidated Group.

Members of the tax consolidated Group have entered into a tax funding agreement. Under the funding agreement, the funding of tax within the Group is based on taxable profit. The tax funding agreement requires payments to/from the parent entity to be recognised via an inter-entity receivable (payable), which is at call.

The amounts receivable or payable under the tax funding agreement are due upon receipt of the funding advice from the head entity, which is issued as soon as practicable after the end of each financial year. The head entity may also require payment of interim funding amounts to assist with its obligations to pay tax instalments. These amounts are payable at call.

6. Notes to Statement of Cash Flows

a. Reconciliation of net profit after tax to net cash from operating activities

	2026 $'000	2025 $'000
Net profit after income tax	6,395	5,149
Adjustments to reconcile profit after tax to net cash flows:		
Depreciation and amortisation	3,521	3,194
Expected credit loss reversal	54	(42)
Interest income	(509)	(531)
Interest expense	310	370
Share-based compensation expense	1,111	1,005
Contingent consideration release	-	(1,337)
Brighter Super gain from bargain purchase	-	(50)
Customer acquisition revenue	(482)	(926)
Working capital adjustments:		
(Increase)/decrease in assets:		
Trade and other receivables	(320)	441
Current Loan receivables	21	-
Other assets	(413)	(264)
Net Deferred tax assets	(690)	215
(Decrease)/increase in liabilities:		
Trade and other payables and unearned income	(1,459)	1,225
Provisions for employee benefits	(30)	363
Provision for client claims	(26)	(67)
Provision for property make good	-	(49)
Provision for income tax	(701)	1,489
Net cash from operating activities[1]	**6,782**	**10,185**

[1] The decrease in net cash from operating activities in the year primarily reflects the timing of working capital settlements and higher cash tax payments. Excluding these timing-related movements, underlying operating cash generation improved in line with growth in the Group's operating performance.

7. Financial assets, liabilities and related financial risk management

7.1 Categories of financial instruments

			2026 $'000	2025 $'000
Financial assets	**Note**	**Classification**		
Cash and cash equivalents		Amortised Cost	14,353	13,741
Trade and other receivables	7.1.1	Amortised Cost	7,598	7,278
Loans receivable from ORFR funding		Amortised Cost	350	21
Investments in unlisted shares	7.1.2	FVTOCI[1] – equity (designated)	70	166
Total financial assets			**22,371**	**21,206**
Financial liabilities				
Trade and other payables	7.1.3	Amortised Cost	9,626	11,118
Lease liabilities		Amortised Cost	1,277	2,008
Loan payable	7.1.4	Amortised Cost	4,750	3,350
Total financial liabilities			**15,653**	**16,476**

[1] Fair value through other comprehensive income (FVTOCI)

Key accounting policies

Financial instruments

Financial assets and financial liabilities are recognised in the Group's statement of financial position when the Group becomes a party to the contractual provisions of the instrument.

Recognised financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities other than financial assets and financial liabilities at fair value through profit or loss (FVTPL) are added to, or deducted from, the fair value on recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognised immediately in profit or loss.

If the transaction price differs from fair value at initial recognition, the Group will account for such difference as follows:

- If fair value is evidenced by a quoted price in an active market for an identical asset or liability or based on a valuation technique that uses only data from observable markets, then the difference is recognised in profit or loss on initial recognition (that is, day one profit or loss); and
- In all other cases, the fair value will be adjusted to bring it in line with the transaction price (that is, day one profit or loss will be deferred by including it in the initial carrying amount of the asset or liability).

After initial recognition, the deferred gain or loss will be released to profit or loss on a rational basis, only to the extent that it arises from a change in a factor (including time) that market participants would take into account when pricing the asset or liability.

Financial assets

Financial assets are recognised on the trade date when the purchase is under a contract whose terms require delivery of the financial asset within the timeframe established by the market concerned. Financial assets are initially measured at fair value, plus transaction costs, except for those financial assets classified as at FVTPL. Transaction costs directly attributable to the acquisition of financial assets classified as at FVTPL are recognised immediately in profit or loss.

All recognised financial assets that are within the scope of AASB 9 are required to be subsequently measured at amortised cost or fair value on the basis of the entity's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

Specifically:

- Debt instruments that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal amount outstanding (SPPI), are subsequently measured at amortised cost;
- Debt instruments that are held within a business model whose objective is both to collect the contractual cash flows and to sell the debt instruments, and that have contractual cash flows that are SPPI, are subsequently measured at fair value through other comprehensive income (FVTOCI); and
- All other debt instruments (for example, debt instruments managed on a fair value basis or held for sale), and equity investments are subsequently measured at FVTPL.

However, the Group may make the following irrevocable elections/designations at initial recognition of a financial asset on an asset-by-asset basis:

- The Group may irrevocably elect to present subsequent changes in fair value of an equity investment that is neither held for trading nor contingent consideration recognised by an acquirer in a business combination to which AASB 3 *Business Combinations* applies, in Other Comprehensive Income (OCI); and
- The Group may irrevocably designate a debt instrument that meets the amortised cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch (referred to as the fair value option).

Financial liabilities

Financial liabilities, including trade and other payables, are initially measured at fair value, net of transaction costs. Other financial liabilities are subsequently measured at amortised cost using the effective interest method.

7.1.1 Trade and other receivables

	2026 $'000	2025 $'000
Advice fees receivable	4,415	3,879
Trade and other receivables	3,183	3,399
Total trade and other receivables	**7,598**	**7,278**

	2026 $'000	2025 $'000
Expected credit loss expense		
Bad debts expense/(reversal)	54	(42)
Total expected credit loss expense/(reversal)	**54**	**(42)**

The Group applies the simplified approach for assessing impairment. Under this approach, the Group recognises a loss allowance based on lifetime expected credit losses (ECL) from the date the receivable is initially recognised, without the need to assess whether there has been a significant increase in credit risk. The loss allowance is determined using debtor-specific circumstances and forward-looking economic information. Receivables that are considered uncollectible are written off when there is no reasonable expectation of recovery.

7.1.2 Investments in unlisted shares

Investments held at FVTOCI comprise equity securities that are not held for trading, and which the Group has irrevocably elected at initial recognition to recognise in this category. These are strategic investments, and the Group considers this classification to be more relevant.

	2026 $'000	2025 $'000
Investments	70	166
Total investments	**70**	**166**

In September 2016, the Group invested a total of $96k in Ginger Group, increasing its equity interest from 37.5% to 50%. The investment was designated at FVTOCI at initial recognition. During the financial year, the Group disposed its interest in Ginger Group to Minerva Group Ltd (the other 50% shareholder). The disposal was completed in May 2026 with proceeds of $24k received in June 26. Upon derecognition of the investment, a loss of $72k has been recognised in Other Comprehensive Income.

The carrying value of the Group's investment at 30 June 2026 is $70k comprising of investment in VMAPS ($20k) and seed funding for the IconiQ investment and superannuation platform ($50k).

7.1.3 Trade and other payables

	2026 $'000	2025 $'000
Amounts payable to financial advisers	5,753	6,649
Trade payables	1,045	1,419
Other creditors and accrued expenses	2,828	3,050
Total trade and other payables	**9,626**	**11,118**

7.1.4 Loan Payable

	2026 $'000	2025 $'000
Current		
Loan payable	1,900	1,600
Non-Current		
Loan payable	2,850	1,750
Total loans	**4,750**	**3,350**

The loan payable pertains to the financing agreement with National Australia Bank ('NAB').
Financing agreement: Unrestricted access was available at reporting date to the following lines of credit:

	2026 $'000	2025 $'000
Total facilities		
Total facilities	10,000	8,000
Total facilities[1]	**10,000**	**8,000**
Used at the reporting date		
Bank loan	8,750	5,750
Repayments	(4,000)	(2,400)
Bank loan balance	**4,750**	**3,350**
Facility limit at the reporting date		
Bank loan balance	4,750	3,350
Unused facilities	5,250	2,250
Total available facility limit at the reporting date	**10,000**	**5,600**

[1] NAB Acquisition Facility:
In December 2023, the Group entered into a NAB acquisition facility with an original limit of $8,000k and a term of three years. The facility was established to fund strategic acquisitions.
Drawdowns under the facility have been:

- $4,000k on 1 December 2023 for the FAM acquisition;
- $1,750k on 11 June 2025 for the Brighter Super client book acquisition; and
- $3,000k on 26 June 2026 for the Cairns and Pinnacle Wealth client book acquisitions.

Total drawings to 30 June 2026 were $8,750k. Principal and interest repayments commenced in March 2024 and are made quarterly with principal repayments of $1,600k made in FY26 (FY25: $1,600k). Outstanding loan balance as at 30 June 2026 was $4,750k.
In June 2026, NAB approved an increase in the facility limit from $8,000k to $10,000k and extended the facility term for a further five years from June 2026. Accordingly, at 30 June 2026 the Group had $5,250k of undrawn capacity available for future aligned acquisitions.
The Group remained compliant with all NAB debt covenants at 30 June 2026, including an Operating Leverage Ratio of 0.4x (maximum 2.0x) and a Debt Service Coverage Ratio of 5.9x (minimum 2.0x).

7.2 Financial risk management

7.2.1 Risk exposures and responses

The Group's principal financial instruments comprise cash and cash equivalents, trade receivables and payables, loans, investments in unlisted shares and lease liabilities.

The Group manages its exposure to key financial risks in accordance with the Group's financial risk management policy. The objective of the policy is to support the delivery of the Group's financial targets whilst protecting future financial security.

The main risks arising from the Group's financial instruments are credit risk, interest rate risk, and liquidity risk. The Group uses different methods to measure and manage the different types of risks to which it is exposed. These include monitoring levels of exposure to interest rates, and assessments of market forecasts for interest rates. Ageing analyses and monitoring of expected credit loss allowances are undertaken to manage credit risk, and liquidity risk is monitored through the development of regular short- and long-term cash flow forecasts.

7.2.2 Credit Risk

Credit risk arises from the financial assets of the Group, which comprise cash and cash equivalents, loans and trade and other receivables. The Group's exposure to credit risk arises from potential default of counterparties, with a maximum exposure equal to the carrying amount of these assets (as outlined in each applicable Note).

The Group's exposure to credit risk for loans and trade receivables at the reporting date is limited to Australia.

The Group trades only with recognised, creditworthy third parties and the majority of the Group's cash balances are held with National Australia Bank Limited (credit rating: AA-) and Westpac Banking Corporation (credit rating: AA-).

It is the Group's policy that all customers who wish to trade on credit terms are subject to credit verification procedures. In addition, all receivable balances are monitored on an ongoing basis with the result that the Group's exposure to bad debts is immaterial.

7.2.2.1 Analysis of financial instrument by days past due status

Ageing Analysis

2026	Total $'000	Not Due $'000	0-30 Days $'000	31-60 Days $'000	61-90 Days PDNI* $'000	61-90 Days CI* $'000	+91 Days PDNI* $'000	+91 Days CI* $'000
Total receivables	7,598	1,957	5,521	51	20	-	49	-
Loans	350	350	-	-	-	-	-	-

** Past due not impaired (PDNI) and currently impaired (CI)*

2025	Total $'000	Not Due $'000	0-30 Days $'000	31-60 Days $'000	61-90 Days PDNI* $'000	61-90 Days CI* $'000	+91 Days PDNI* $'000	+91 Days CI* $'000
Total receivables	7,278	601	6,493	46	20	-	118	-
Loans receivable – advisers	21	-	21	-	-	-	-	-

7.2.3 Market risk

7.2.3.1 Interest rate risk

Interest rate risk is the potential for loss of earnings to the Group due to adverse movements in interest rates. The Group's exposure to the risk of changes in market interest rates relates primarily to the Group's debt obligations as disclosed below. The Group adopts a policy to minimise exposure to interest rate risk by depositing excess funds in interest-bearing accounts at a variable rate or with short date maturities. A sensitivity analysis has been performed, and the Group has determined that a 2% increase/(decrease) in Bank Bill Swap Bid Rate (BBSY) on the Group's borrowings would (decrease)/increase profit and loss by $53k.

The Group's objective is to minimise exposure to adverse risk, and therefore it continuously analyses its interest rate exposure. Within this analysis, consideration is given to potential renewals of existing positions, alternative financing, alternative hedging positions and the mix of fixed and variable interest rates.

The Group's exposure to interest rate risk and the effective interest rates of financial assets and financial liabilities, both recognised and unrecognised at the balance date, are as follows:

2026						
	Weighted average effective interest rate %	Fixed ≤ 6 Months $'000	Fixed > 6 Months $'000	Variable $'000	Non-interest-bearing $'000	Total carrying amount per balance sheet $'000
Financial Assets						
Cash and cash equivalents	3.23	-	-	14,353	-	14,353
Trade and other receivables	-	-	-	-	7,598	7,598
Loans	8.42	-	-	350	-	350
Investments in unlisted shares	-	-	-	-	70	70
Total financial assets		**-**	**-**	**14,703**	**7,668**	**22,371**
Financial Liabilities						
Trade and other payables	-	-	-	-	9,626	9,626
Lease liabilities	4.31	470	807	-	-	1,277
Loans payable	4.37	-	-	4,750	-	4,750
Total financial liabilities		**470**	**807**	**4,750**	**9,626**	**15,653**
Net Exposure		**(470)**	**(807)**	**9,953**	**(1,958)**	**6,718**

2025						
	Weighted average effective interest rate %	Fixed ≤ 6 Months $'000	Fixed > 6 Months $'000	Variable $'000	Non-interest-bearing $'000	Total carrying amount per balance sheet $'000
Financial Assets						
Cash and cash equivalents	3.54	-	-	13,741	-	13,741
Trade and other receivables	-	-	-	-	7,278	7,278
Loans	-	21	-	-	-	21
Investments in unlisted shares	-	-	-	-	166	166
Total financial assets		**21**	**-**	**13,741**	**7,444**	**21,206**
Financial Liabilities						
Trade and other payables	-	-	-	-	11,118	11,118
Lease liabilities	4.28	463	1,545	-	-	2,008
Loans payable	3.82	-	-	3,350	-	3,350
Total financial liabilities		**463**	**1,545**	**3,350**	**11,118**	**16,476**
Net Exposure		**(442)**	**(1,545)**	**10,391**	**(3,674)**	**4,730**

7.2.3.2 Price risk

The Group has a negligible exposure to commodity and equity securities price risk due to the high proportion of the Group's revenue relating to fee for service revenue in comparison to net advice and investment product revenue. The latter is impacted by the market price of funds under management or under advice. With approximately $638,300k in funds under management, a negative market movement of 5-20% would reduce the net advice and investment product revenue by between $75k and $299k.

7.2.3.3 Liquidity risk

The Group's policy is to match debt with the nature and term of the underlying assets. At reporting date, over 98% (30 June 2025: 99%) of the Group's financial assets mature in less than 12 months. The table below reflects all contractually fixed pay-offs and receivables for settlement, repayments and interest resulting from recognised financial liabilities. The respective undiscounted cash flows for the respective upcoming fiscal years are presented. Cash flows for financial liabilities without fixed amount or timing are based on the conditions existing as at reporting date.

Maturity analysis of financial assets and liabilities is based on management's expectations.

The risk implied from the values shown in the table below, reflects a balanced view of cash inflows and outflows. Leasing obligations, trade payables and other financial liabilities mainly originate from the financing of assets used in ongoing operations such as property, plant, equipment and investments in working capital, for example, trade receivables. These assets are considered in the Group's overall liquidity risk.

To monitor existing financial assets and liabilities as well as to enable an effective controlling of future risks, the Group has established reporting requirements that monitor maturity profiles and anticipated cash flows from Group assets and liabilities.

The tables below are based on the contractual cashflows at reporting date.

2026				
	≤ 6 Months $'000	6-12 Months $'000	1-5 Years $'000	Total $'000
Financial assets				
Cash and cash equivalents	14,353	-	-	14,353
Trade and other receivables	7,587	3	8	7,598
Loans	-	-	350	350
Investments in unlisted shares	-	-	70	70
Total financial assets	**21,940**	**3**	**428**	**22,371**
Financial liabilities				
Trade and other payables	9,626	-	-	9,626
Lease liabilities	470	193	614	1,277
Loan payable	900	1,000	2,850	4,750
Total financial liabilities	**10,996**	**1,193**	**3,464**	**15,653**
Net Maturity	**10,944**	**(1,190)**	**(3,036)**	**6,718**

2025				
	≤ 6 Months $'000	6-12 Months $'000	1-5 Years $'000	Total $'000
Financial assets				
Cash and cash equivalents	13,741	-	-	13,741
Trade and other receivables	7,171	14	93	7,278
Loans	21	-	-	21
Investments in unlisted shares	-	-	166	166
Total financial assets	**20,933**	**14**	**259**	**21,206**
Financial liabilities				
Trade and other payables	11,118	-	-	11,118
Lease liabilities	463	471	1,074	2,008
Loan payable	800	800	1,750	3,350
Total financial liabilities	**12,381**	**1,271**	**2,824**	**16,476**
Net Maturity	**8,552**	**(1,257)**	**(2,565)**	**4,730**

7.2.3.4 Foreign currency risk

The Group pays some costs denominated in foreign currencies (USD & NZD), mainly IT subscriptions and costs related to annual Summit hosted in New Zealand. The total cost paid during the reporting period was USD 78k and NZD 801k (30 June 2025: USD 45k, NZD Nil). The New Zealand Summit was a one-time event during the year where cost was largely recovered from attending advisers. Consequently, there is no exposure to exchange rate fluctuations at the year end.

7.3 Fair value measurements

Some of the Group's financial assets and financial liabilities are measured at fair value at the end of each financial year.

The following table provides an analysis of financial instruments that are measured subsequent to initial recognition at fair value, grouped by fair value hierarchy level.

7.3.1 Financial instruments measured at fair value on recurring basis

	Level 1 $'000	Level 2 $'000	Level 3 $'000	Total $'000
30 June 2026				
Equity instruments designated at FVTOCI				
Equity securities	-	20	-	20
Unlisted shares	-	50	-	50
Total assets	**-**	**70**	**-**	**70**

	Level 1 $'000	Level 2 $'000	Level 3 $'000	Total $'000
30 June 2025				
Equity instruments designated at FVTOCI				
Equity securities	-	20	-	20
Unlisted shares	-	50	96	146
Total assets	**-**	**70**	**96**	**166**

There are no financial liabilities that are measured at fair value.

There have been no transfers between Level 1 and Level 2 categories of financial instruments during the current financial year.

7.3.2 Reconciliation of Level 3 fair value measurements of financial assets

	FVTOCI Unlisted shares $'000
30 June 2026	
Balance at beginning of year	96
Proceeds from sale of investment	(24)
Profit/(Loss) recognised in Other Comprehensive Income	(72)
Balance at end of year	**-**

	FVTOCI Unlisted shares $'000
30 June 2025	
Balance at beginning of year	96
Total gains or losses:	
Profit/(Loss) recognised in Other Comprehensive Income	-
Balance at end of year	**96**

Fair value measurements

The Group measures some of its assets and liabilities at fair value on either a recurring or non-recurring basis, depending on the requirements of the relevant Accounting Standard.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly (this is, unforced) transaction between independent, knowledgeable and willing market participants at the measurement date.

As fair value is a market-based measure, the closest equivalent observable market pricing information is used to determine fair value. Adjustments to market values may be made having regard to the characteristics of the specific asset or liability. The fair values of assets and liabilities that are not traded in an active market are determined using one or more valuation techniques. These valuation techniques maximise, to the extent possible, the use of observable market data.

To the extent possible, market information is extracted from either the principal market for the asset or liability (that is, the market with greatest volume and level of activity for the asset or liability) or, in the absence of such a market, the most advantageous market available to the entity at the end of the financial year (that is, the market that maximises the receipts from the sale of the asset, or minimises the payments made to transfer the liability, after taking into account transaction costs and transport costs).

For non-financial assets, the fair value measurement also takes into account a market participant's ability to use the asset in its highest and best use or to sell it to another market participant that would use the asset in its highest and best use. In measuring fair value, the Group uses valuation techniques that maximise the use of observable inputs and minimise the use of unobservable inputs.

Assets and liabilities measured at fair value are classified into three levels, using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. Classifications are received at each reporting date, and transfers between levels are determined based on a reassessment of the lowest level input that is significant to the fair value measurement. The categories are as follows:

- **Level 1** – measurements based on quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- **Level 2** – measurements based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly; and
- **Level 3** – measurement based on unobservable inputs for the asset or liability.

The fair values of assets and liabilities that are not traded in an active market are determined using one or more valuation techniques. These valuation techniques maximise, to the extent possible, the use of observable market data. If all significant inputs required to measure fair value are observable, the asset or liability is included in Level 2. If one or more significant inputs are not based on observable market data, the asset or liability is included in Level 3.

The Group financial assets and liabilities are measured at fair value that approximates the carrying amount.

7.3.3 Summary of valuation methodologies applied in determining fair value of financial instruments

Each valuation technique requires inputs that reflect the assumptions that buyers and sellers would use when pricing the asset or liability, including assumptions about risks. When selecting a valuation technique, the Group gives priorities to those techniques that maximise the use of observable inputs and minimise the use of unobservable inputs. Inputs that are developed using market data (such as publicly available information on actual transactions), and which reflect the assumptions that buyers and sellers would generally use when pricing the asset or liability are considered observable. Inputs for which market data is not available, and that are developed using the best information available about such assumptions that market participants would use when pricing the asset or liability, are considered unobservable.

The fair value of liabilities and the entity's own equity instruments (excluding those relating to share-based payment arrangements) may be valued with reference to observable market information if there is no observable market price in relation to the transfer of such financial instruments. Where this information is not available, other valuation techniques are adopted and where significant, are detailed in the respective note to the financial statements.

The Group selects a valuation technique that is appropriate in the circumstances, and for which sufficient data is available to measure fair value. The availability of sufficient and relevant data primarily depends on the specific characteristics of the asset or liability being measured. The valuation techniques selected by the economic entity are consistent with one or more of the following valuation approaches:

- **Market approach** – valuation techniques that use prices and other relevant information generated by market transactions for identical or similar assets or liabilities; and/or
- **Income approach** – valuation techniques that convert estimated future cash flows or income and expenses into a single discounted present value; and/or
- **Cost approach** – valuation techniques that reflect the current replacement cost of an asset at its current service capacity

8. Dividends

On 25 August 2025, the Company declared a fully franked ordinary dividend of 1.75 cents per share in respect of the results for the year ended 30 June 2025. Total dividend paid was $3,498k with 19 September 2025 as the record date and 2 October 2025 as the payment date.

On 23rd February 2026, the Company declared a fully franked ordinary dividend of 1.25 cents per share in respect of the results for the half-year ended 31 December 2025. Total dividend paid was $2,617k with 2 March 2026 as the record date and 16 March 2026 as the payment date.

On 24 August 2026, the Company declared a fully franked ordinary dividend of 1.75 cents per share in respect of the results for the year ended 30 June 2026. Total dividend declared was $3,677k with 21 September 2026 as the record date and 6 October 2026 as the payment date.

	2026 $'000	2025 $'000
a. Dividends paid or payable		
The following fully franked dividends were provided for or paid during the year:		
Dividends paid on ordinary shares	6,115	5,966
Total dividends	**6,115**	**5,966**

	2026 $'000	2025 $'000
b. Franking credit balance		
Franking account balance as at the end of the financial year	7,347	7,726

Dividends paid were fully franked at a tax rate of 30%. Franking credits are reported on a tax paid basis.

9. Earnings per share

Key accounting policies

Earnings per share (EPS)

Basic EPS is calculated as net profit attributable to shareholders of the Company, adjusted to exclude any costs of servicing equity (other than dividends), divided by the weighted average number of ordinary shares, adjusted for any bonus element.

Diluted EPS is calculated as net profit attributable to shareholders of the Company, adjusted for:

- Costs of servicing equity (other than dividends);
- The after-tax effect of dividends and interest associated with dilutive potential ordinary shares that have been recognised as expenses; and
- Other non-discretionary changes in revenues or expenses during the year that would result from the dilution of potential dividends by ordinary shares.

The following reflects the income used in the basic and diluted earnings per share computations:

	2026 $'000	2025 $'000
a. Profit used in calculating profit per share		
Net profit attributable to ordinary equity holders of the Company	6,395	5,149
b. Weighted average number of shares	**No. of shares**	**No. of shares**
Weighted average number of ordinary shares	205,271,224	198,881,889
Effect of dilution:		
Performance rights and LTI shares	12,955,101	15,712,659
Weighted average number of ordinary shares adjusted for the effect of dilution	**218,226,325**	**214,594,548**
Basic earnings per share (cents)	3.12	2.59
Diluted earnings per share (cents)	2.93	2.40

There have been no other transactions involving ordinary shares or potential ordinary shares that would significantly change the number of ordinary shares or potential ordinary shares outstanding between the reporting date and the date of completion of these financial statements.

10. Contributed Equity

Key accounting policies

Ordinary shares are classified as equity and recognised at the fair value of the consideration received by the Group. Any transaction costs arising on the issue of ordinary shares are recognised, net of tax, directly in equity as a reduction of the share proceeds.

		2026 $'000		2025 $'000
a. Paid up capital				
Ordinary shares		49,375		47,768
		49,375		**47,768**
	2026	**2026**	**2025**	**2025**
	Number of shares	**$'000**	**Number of shares**	**$'000**
Ordinary shares (issued and fully paid)				
Balance at start of year	198,881,889	47,768	198,881,889	47,768
Movements during the year:				
Exercised performance rights	10,471,434	1,607	-	-
On issue at end of year	**209,353,323**	**49,375**	**198,881,889**	**47,768**
Total contributed equity	**209,353,323**	**49,375**	**198,881,889**	**47,768**

b. Capital management

For the purposes of the Group's capital management disclosure, capital comprises shareholder funds only. Borrowings are presented as financial liabilities and are not included in the Group's managed capital measure. When managing capital, management's objective is to ensure the entity continues as a going concern, as well as to maintain optimal returns to shareholders, and benefits for other stakeholders. Management also aims to maintain a capital structure that ensures the lowest cost of capital available to the entity.

Subsequent to balance date, the Directors resolved to declare an ordinary dividend having referred to the dividend policy and strategic direction of the business.

11. Reserves

	2026 $'000	2025 $'000
Employee equity benefits reserve	1,375	1,871
Dividend reserve	48	48
Total reserves	**1,423**	**1,919**

	2026 $'000	2025 $'000
a. Employee equity benefits reserve		
Balance at start of year	1,871	2,177
Value of share-based payments provided or which vested during the year	1,111	1,005
Transfer of exercised performance rights to share capital	(1,607)	-
Transfer of lapsed performance rights to retained earnings	-	(1,311)
Balance at end of year	**1,375**	**1,871**

The employee equity benefits reserve is used to record the value of share-based payments provided to employees, including Executive KMP, as part of their remuneration.

	2026 $'000	2025 $'000
b. Dividend reserve		
Balance at start of year	48	48
Dividends paid	(6,115)	(5,966)
Distribution of profits from dividend reserve	6,115	5,966
Balance at end of year	**48**	**48**

12. Property, plant and equipment

Key accounting policies

Plant and equipment are carried at cost, net of accumulated depreciation and any accumulated impairment losses.

Depreciation is calculated on a straight-line basis over the estimated useful lives of the assets as follows:

Asset	Useful Life
Plant and equipment	2-7 years
Leasehold improvements	Lease term

Derecognition: An item of plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the item) is included in the Statement of Profit or Loss and Other Comprehensive Income when the asset is derecognised.

Residual values, useful lives and methods of depreciation of plant and equipment are reviewed at each financial year end and adjusted prospectively, if appropriate.

	Leasehold Improvements $'000	Plant and Equipment $'000	Total $'000
Cost			
At 1 July 2024	510	1,215	1,725
Additions	-	26	26
At 30 June 2025	**510**	**1,241**	**1,751**
Additions	9	156	165
Write-offs	-	(2)	(2)
At 30 June 2026	**519**	**1,395**	**1,914**
Depreciation and impairment			
At 1 July 2024	346	966	1,312
Depreciation charge for the year	75	117	192
At 30 June 2025	**421**	**1,083**	**1,504**
Depreciation charge for the year	59	143	202
At 30 June 2026	**480**	**1,226**	**1,706**
Net carrying value			
At 30 June 2026	**39**	**169**	**208**
At 30 June 2025	**89**	**158**	**247**

13. Leases (Group as a lessee)

a. Amounts recognised in Statement of Profit or Loss and Other Comprehensive Income

The Group has elected not to recognise a right-of-use assets and corresponding lease liabilities for short-term leases (leases with a term of 12 months or less) and leases of low value assets. Payments made for such leases are expensed to profit and loss basis as incurred. The variable payments associated with the Group's building and equipment leases are recognised as an expense as they are incurred.

The table below summarises the amounts recognised in the Statement of Profit or Loss and Other Comprehensive Income for the year:

	2026 $'000	2025 $'000
Depreciation expense on right-of-use assets	995	999
Interest expense on lease liabilities	64	81
Expenses relating to short-term leases	25	27
Expenses relating to low value assets	95	111
Expenses relating to variable lease payments not included in the measurement of the lease liabilities	340	341
	1,519	**1,559**

b. Right-of-use assets

The table below summarises the carrying amount of the right-of-use assets for the Group's building and equipment leases:

	Building $'000	Equipment $'000	Total $'000
Cost			
At 1 July 2025	**4,566**	**25**	**4,591**
Additions	218	22	240
At 30 June 2026	**4,784**	**47**	**4,831**
Accumulated depreciation			
At 1 July 2025	**2,641**	**23**	**2,664**
Depreciation charge for the year	987	8	995
At 30 June 2026	**3,628**	**31**	**3,659**
Carrying amount			
At 30 June 2026	**1,156**	**16**	**1,172**
At 30 June 2025	**1,925**	**2**	**1,927**

The Group's leases include buildings and equipment, and the average lease term is three years (30 June 2025: three years). The Group recognised right-of-use assets with a carrying amount of $1,172k at 30 June 2026 (30 June 2025: $1,927k).

c. Maturity analysis of lease liabilities

A lease liability is recognised at the commencement date of a lease. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Group's incremental borrowing rate. Lease payments comprise fixed payments less any lease incentives receivable, variable lease payments that depend on an index or a rate, amounts expected to be paid under residual value guarantees, exercise price of a purchase option when the exercise of the option is reasonably certain to occur, and any anticipated termination penalties. The variable lease payments that do not depend on an index or a rate are expensed in the year in which they are incurred.

Lease liabilities are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following: future lease payments arising from a change in an index or a discount rate used; residual guarantee;

lease term; certainty of a purchase option and termination penalties. When a lease liability is remeasured, an adjustment is made to the corresponding right-of use asset, or to profit or loss if the carrying amount of the right-of-use asset is fully written down.

The table below summarises maturity analysis of undiscounted lease liabilities for the Group:

	2026 $'000	2025 $'000
Year 1	699	1,001
Year 2	292	631
Year 3	268	224
More than 3 years	82	268
Total	**1,341**	**2,124**

14. Intangible assets

Key accounting policies

Goodwill

Goodwill acquired in a business combination is initially measured at cost, being the excess of the cost of the business combination over the Group's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities recognised at the date of the acquisition. Goodwill is subsequently measured at cost less any accumulated impairment losses.

Impairment of assets

For the purpose of impairment testing, goodwill is allocated to each of the Group's cash-generating units (or groups of cash-generating units) that are expected to benefit from the synergies of the business combination.

Intangible assets acquired in a business combination

Intangible assets acquired in a business combination and recognised separately from goodwill are recognised initially at their fair value at the acquisition date (which is regarded as their cost). Subsequent to initial recognition, intangible assets acquired in a business combination are reported at cost less accumulated amortisation and accumulated impairment losses, on the same basis as intangible assets that are acquired separately.

Key judgements

The cash-generating units determined by management are:

- Licensee Services
- Ventura Investment Management Limited (Ventura)
- Financial Advice Matters Group Pty Ltd
- Centrepoint Alliance Lending Services Pty Ltd (Centrepoint Lending Services)
- Enzumo Corporation Pty Ltd

Key estimates

Impairment testing of goodwill was carried out by comparing the net present value of cash flows from the cash-generating unit (CGU) to the carrying value of the CGU. The cash flows were based on projections of future earnings after adjusting for taxation, depreciation and amortisation and working capital changes.

The cash flows have been projected over a period of five years. The terminal value of the Group beyond year five has been determined using a constant growth perpetuity.

The key assumptions used in carrying out the impairment testing were as follows:

- Budgeted operating cash flows for the financial years ending 30 June 2027-2031 represent the Group's estimate of future cash flows based on the forecast approved by the Board of Directors. The business has moved to a fee-based model, which primarily impacts the Licensee Services CGU, change sensitivities have been disclosed below.
- Terminal growth rate 1.0% (30 June 2025: 1.0%) represents the terminal growth rate (beyond five years).
- Discount rate used is 13.10% (30 June 2025: 13.10%) in the impairment testing for the CGU's as at 30 June 2026.

The goodwill and other identifiable intangibles disclosed in the Statement of Financial Position at 30 June 2026 were supported by the impairment testing, and no impairment adjustment was required.

The CGUs where a ‘reasonably possible’ change in estimates could lead to the carrying amount exceeding the value in use, are Centrepoint Lending Services and Licensee Services. The reasonably possible trigger points at which the carrying value of the CGU would exceed its recoverable amount, while holding all other variables constant, are as follows:

- **Licensee Services** – the primary sensitivity for Licensee Services relates to fee income earned under the new fee structure. Total forecasted revenue would need to decrease by approximately 49% in financial year 2027 and remain broadly flat from financial year 2028 through to 2031 with operating costs and all other assumptions unchanged from financial year 2027 to 2031, before the carrying amount would exceed recoverable amount. The Group believes this is an unlikely scenario.
- **Centrepoint Lending Services** – the primary sensitivity for Centrepoint Lending Services is the discount rate used in the calculation of value in use. The discount rate would need to increase from 13.10% to 67.70% before carrying amount would exceed recoverable amount. The Group considers the risks associated with the CGU’s forecast cash flows to be low and the discount rate applied to be appropriate.

In determining the recoverable value of non-financial assets, the Group considered the following factors:

- Intangible assets
  - decrease in market interest rates causes a decrease in the asset’s value in use;
  - significant changes in the extent or way in which the asset is used or is expected to be used;
  - a decline or termination of the need for the services provided by the asset; and
  - significant changes in the legal aspects or business climate that could affect the worth of the asset.

- Goodwill
  - tested for impairment annually
  - the testing for write-down or impairment of a substantial asset group
  - a loss of key personnel that is other than temporary (such as death)
  - a significant decline in the entity’s share price, which could result in the carrying amount of the entity’s net assets exceeding its market capitalisation
  - a significant adverse modification in legal aspects or in the business climate
  - a decline in earnings and cash flow; and
  - a decline in market value.

The Group’s impairment assessment of the CGUs concluded that the estimated future cash flows are sufficient to support the carrying value, resulting in no impairment.

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Intangible asset	Description of the Group's intangible assets	Impairment Test	Key Accounting Policies
Goodwill	Goodwill was created during 2012 on the acquisitions of the externally owned interests in Ventura Investment Management Limited of $93k, and in Centrepoint Alliance Lending Pty Ltd (previously Centrepoint Lending Solutions Pty Ltd) of $863k. Goodwill was created on the acquisition of: (a) Enzumo on 17 June 2020 of $484k; (b) ClearView Advice on 1 November 2021 of $6,652k; (c) Financial Advice Matters Group Pty Ltd on 1 December 2023 of $4,848k. The 30 June 2026 carrying value of goodwill is $12,940k (30 June 2025: $12,940k).	Goodwill is tested annually for impairment by calculation of value in use at the CGU level. Management is of the view that core assumptions such as cost of capital and terminal growth rate are the same across all CGUs. Value in use is calculated using discounted cash flow projections for five years and terminal values prepared from current forecasts using the following assumptions: Terminal growth rate: 1.0% (30 June 2025: 1.0%). Cost of capital: 13.10% (30 June 2025: 13.10%). The testing resulted in no impairment being required.	Goodwill acquired in a business combination is initially measured at cost, being the excess of the cost of the business combination over the Group's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities. Following initial recognition, goodwill is measured at cost less any accumulated impairment losses. As at acquisition date, any goodwill acquired is allocated to each of the CGUs, which are expected to benefit from the acquisition. Where the recoverable amount of the CGU is less than the carrying amount, an impairment loss is recognised. Where goodwill forms part of a CGU and part of the operation within that unit is disposed of, the goodwill associated with the disposed operation is included in the carrying amount of the operation when determining the gain or loss on disposal. Goodwill disposed in these circumstances is measured based on the relative values of the disposed operation and the portion of the CGU retained.
Software	The Group has developed or acquired software, which is being amortised over expected useful lives. The 30 June 2026 carrying value of software is $980k (30 June 2025: $1,456k).	The value of the developed or acquired software of the Group is amortised on a straight-line basis over its useful life being 3-5 year period, which the Directors assess as the intangible asset's useful life. There were no events or changes in circumstances that indicate that the carrying amount of the software may not be recoverable and therefore is not impaired.	As per Accounting Standards, software was capitalised as an asset on the basis that the costs result in a future economic benefit to the entity and they can be measured reliably. Value of software assets recorded by the entity in the financial statements continue to reflect the expected benefits to be obtained from their use. The Group determines the useful life of software assets and amortises the cost over the useful life of the assets. At each reporting date, the entity assesses whether there is any indication that an asset

Intangible asset	Description of the Group's intangible assets	Impairment Test	Key Accounting Policies
			is recorded at greater than its recoverable amount, and if applicable, an impairment loss is recognised.
Client contracts (Customer relationships)	The Group has acquired client contracts as part of the Enzumo, ClearView Advice, Financial Advice Matters Group Pty Ltd and Brighter super acquisitions at fair value on acquisition date. The 30 June 2026 carrying value of customer relationships is $10,411k (30 June 2025: $11,792k).	The value of the acquired client contracts is amortised on a straight-line basis over the years in which future economic benefits are expected to be derived, being a period of eight years for Enzumo, 11 years for ClearView Advice and 14 years for Financial Advice Matters Group Pty Ltd inclusive of Brighter Super. There were no events or changes in circumstances that indicate that the carrying amount of the client contracts may not be recoverable, and therefore it is not impaired.	The client contracts are acquired in a business combination as fair value as at the date of acquisition. Following initial recognition, the intangible asset – client contracts, is carried at cost less any accumulated amortisation and any accumulated impairment losses.
Brands and trademarks	The Group has acquired the Enzumo and ClearView Advice brands and trademarks as part of the respective acquisitions at fair value on acquisition date as determined by an independent valuer. The 30 June 2026 carrying value of trade names is $743k (30 June 2025: $743k), split between ClearView Advice $642k and Enzumo $101k.	The value of the acquired Enzumo, Matrix Planning Solutions Pty Ltd and Lavista Licensee Solutions Pty Ltd brands is not amortised as they are seen to have indefinite useful lives, which have been impairment tested on an annual basis. To date, the brands and trademarks are not considered to be impaired.	The Enzumo, Matrix Planning Solutions Pty Ltd and Lavista Licensee Solutions Pty Ltd brands and trademarks are acquired in a business combination at fair value as at the dates of acquisition. They have indefinite useful lives and following initial recognition, the brands are carried at cost less any impairment losses.

The estimated useful lives in the current and comparative years are as follows:

Software	3-5 years
Client contracts	8-14 years

14.1.1 Reconciliation of carrying amounts at the beginning and end of the financial year

	Goodwill $'000	Software $'000	Client Contracts $'000	Brand & Trademarks $'000	Total $'000
Financial year ending 30 June 2026					
At 1 July 2025 net accumulated amortisation and impairment	12,940	1,456	11,792	743	**26,931**
Additions	-	182	-	-	**182**
Write-down	-	-	(54)	-	**(54)**
Amortisation	-	(658)	(1,327)	-	**(1,985)**
At 30 June 2026 net accumulated amortisation	**12,940**	**980**	**10,411**	**743**	**25,074**
At 30 June 2026					
Cost	12,940	5,690	20,228	743	**39,601**
Accumulated amortisation and impairment	-	(4,710)	(9,817)	-	**(14,527)**
Net carrying value	**12,940**	**980**	**10,411**	**743**	**25,074**

	Goodwill $'000	Software $'000	Client Contracts $'000	Brand & Trademarks $'000	Total $'000
Financial year ending 30 June 2025					
At 1 July 2024 net accumulated amortisation and impairment	12,940	1,382	11,125	743	**26,190**
Additions	-	898	58	-	**956**
Additions through acquisition	-	-	1,813	-	**1,813**
Write-down	-	(285)	-	-	**(285)**
Amortisation	-	(539)	(1,204)	-	**(1,743)**
At 30 June 2025 net accumulated amortisation	**12,940**	**1,456**	**11,792**	**743**	**26,931**
At 30 June 2025					
Cost	12,940	5,508	20,282	743	**39,473**
Accumulated amortisation and impairment	-	(4,052)	(8,490)	-	(12,542)
Net carrying value	**12,940**	**1,456**	**11,792**	**743**	**26,931**

15. Provisions

	Key accounting policies
Claims and other provisions	A provision for claims is recognised when the Group is notified of client claims received by advisers, or if the Group expects to incur liabilities in the future as a result of past advice given. The liability is measured at the present value of the future costs that the Group expects to incur to settle the claims.
Employee benefits	Provision is made for employee benefits accumulated as a result of employees rendering services up to the reporting date. These benefits include wages and salaries, annual leave and long service leave. Liabilities for wages and salaries, including non-monetary benefits, annual leave, and other benefits, expected to be settled wholly within 12 months of the reporting date are measured at the amounts due to be paid when the liability is settled. The liability for long service leave is recognised and measured as the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to the expected future wage and salary levels, experience of employee departures, and years of service. Expected future payments are discounted using market yields at the reporting date on national government bonds with terms to maturity and currencies that match, as closely as possible, the estimated future cash outflows.
Make good costs for leased property	A provision for make good costs for leased property is recognised when a make good obligation exists in the lease contracts. The provision is the best estimate of the present value of the expenditure required to settle the make good obligation at the reporting date.

	2026 $'000	2025 $'000
Current		
Provision for claims	401	427
Provision for employee benefits	3,705	3,791
Property make-good	13	14
Total	**4,119**	**4,232**
Non-current		
Provision for employee benefits	430	374
Property make-good	95	94
Total	**525**	**468**

	2026 $'000	2025 $'000
a. Movement in provision for claims		
Opening balance	427	494
Movement in the provision is as follows:		
Provision expense for the year	29	201
Claims settlements and fees paid	(55)	(268)
Closing balance	**401**	**427**

	2026 $'000	2025 $'000
b. Movement in provision for employee benefits		
Opening balance	4,165	3,802
Movement in the provision is as follows:		
Provision expense for the year	3,339	3,398
Provision for employee benefits acquired on acquisition	-	94
Leave and other employee benefits paid	(3,369)	(3,129)
Closing balance	**4,135**	**4,165**

	2026 $'000	2025 $'000
c. Movement in provision for property make good		
Opening balance	108	157
Movement in the provision is as follows:		
Provision expense for the year	-	15
Provision released for the year	-	(64)
Closing balance	**108**	**108**

	2026 $'000	2025 $'000
d. Movement in provision for contingent consideration		
Opening balance	-	1,337
Movement in the provision is as follows:		
Provision released for the year	-	(1,337)
Closing balance	**-**	**-**

16. Contingent liabilities

Client claims

The nature of the financial advice business is such that advice given by the Group or its authorised representatives may generate client compensation claims. As a result contingent liabilities may arise from time to time. As at 30 June 2026 there were no contingent liabilities (30 June 2025: nil).

17. Remuneration of auditors

The auditor of the Group is BDO Audit Pty Ltd.

	2026 $	2025 $
Amounts received or due and receivable by BDO Audit Pty Ltd		
Fees to the Group auditor for the audit or review of the statutory financial reports of the Group, subsidiaries and joint operations	389,768	365,650
Fees for statutory assurance services that are required by legislation to be provided by the auditor	126,550	123,050
Amounts received or due and receivable by BDO Services Pty Ltd		
Fees for other services (predominantly taxation compliance)	31,762	12,780
	548,080	**501,480**

18. Information relating to Centrepoint Alliance Limited

The Financial Statements of the Parent are:

	2026 $'000	2025 $'000
Current Assets	3,636	1,086
Total assets	49,237	36,578
Current Liabilities	(21,942)	(45,741)
Total liabilities	(28,138)	(49,272)
Issued capital	47,887	46,280
Dividend reserve	48	48
Accumulated loss[1]	(26,836)	(59,022)
Net profit/(loss) after tax of the parent entity	1,044	(7,995)
Total comprehensive profit/(loss) of the parent entity	**1,044**	**(7,995)**

[1] During the year, subsidiaries with excess net assets distributed $31,142k of dividends to the Parent entity.

At reporting date, the Parent has given:

- Nil guarantees to external parties (30 June 2025: nil)
- No contingent liabilities (30 June 2025: nil)
- $3,000k capital commitments payable on 1 July 2026 for the transaction to acquire the client books and employed adviser teams of Cairns Wealth and Pinnacle Wealth and Insurance Pty Ltd (30 June 2025: nil).

19. Related party disclosures

a. Information relating to investments

Name	Country of Incorporation	Ownership Interest		Principal Activity
		2026	2025	
Licensee and Advice Services				
Centrepoint Alliance Lending Pty Ltd	Australia	100%	100%	Mortgage broker/aggregator
Alliance Wealth Pty Ltd	Australia	100%	100%	Financial advice
Professional Investment Services Pty Ltd	Australia	100%	100%	Financial advice
Associated Advisory Practices Pty Ltd	Australia	100%	100%	Support services AFSL licensee
xseedwealth Pty Ltd[1]	Australia	0%	100%	Salaried advice
Matrix Planning Solutions Ltd	Australia	100%	100%	Financial advice
LaVista Licensee Solutions Pty Ltd	Australia	100%	100%	Financial advice
Financial Advice Matters Group Pty Ltd	Australia	100%	100%	Salaried advice
Consulting services				
Enzumo Corporation Pty Ltd	Australia	100%	100%	Service company
Enzumo Consulting Pty Ltd	Australia	100%	100%	Consulting services
Funds Management and Administration				
Ventura Investment Management Limited	Australia	100%	100%	Packages managed funds
Corporate				
Centrepoint Alliance Services Pty Ltd	Australia	100%	100%	Trustee – employee share plan
Centrepoint Services Pty Ltd	Australia	100%	100%	Service company
Centrepoint Wealth Pty Ltd	Australia	100%	100%	Holding company
Professional Accountants Pty Ltd[2]	Australia	0%	100%	Loans to advisers
Ginger Group Financial Services Limited[3]	New Zealand	0%	50%	Financial advice
R Financial Educators Pty Ltd	Australia	15%	15%	Financial advice
Centrepoint Employee Share Plan Trust No. 2	Australia	100%	100%	Trust for Centrepoint Employee Share Plan

[1] xseedwealth Pty Ltd was formally deregistered on 14 January 2026
[2] Professional Accountants Pty Ltd was formally deregistered on 10 September 2025.
[3] Ginger Group Financial Services Limited was disposed on 15 May 2026. Refer to Note 7.1.2 Investment in unlisted shares

b. Ultimate parent

The ultimate holding company is Centrepoint Alliance Limited, a company incorporated and domiciled in Australia.

c. Terms and conditions of transactions with related parties other than KMP

Sales to, and purchases from, related parties within the Group are made on terms equivalent to those that prevail in arm's length transactions. Outstanding balances are recognised as a trade receivable by the receiving entity and as a corresponding trade payable by the owing entity, and are settled in cash. There have been no guarantees provided or received for any related party receivables or payables. For the year ended 30 June 2026, the Group has not recorded any impairment of receivables relating to amounts owed by related parties (30 June 2025: nil). An impairment assessment is undertaken each financial year through examination of the financial position of related parties and the market in which a related party operates. There are no other transactions with related parties other than those disclosed in this Note.

d. Transactions with Key Management Personnel

The aggregate compensation paid to Directors and Executive KMP of the Company and the Group is set out below:

	2026 $	2025 $
Short-term employee benefits	1,467,595	1,512,403
Post-employment benefits	70,495	77,398
Share-based payment expense	522,224	461,737
Total compensation	**2,060,314**	**2,051,538**

20. Share-based payment plans

a. Share-based payment plans

Performance rights are rights that can be converted to fully paid ordinary shares in the Company for no monetary consideration subject to specific performance criteria, as determined by the Board for each issue of rights, being achieved.

b. Recognised share-based payment expenses

	2026 $	2025 $
Expense arising from performance rights	1,111,055	1,005,373
Total	**1,111,055**	**1,005,373**

Key accounting policies

Equity-settled transactions:

The Group provides benefits to its employees, including KMP, in the form of share-based payments, whereby employees render services in exchange for rights over shares (equity-settled transactions).

The cost of equity-settled transactions is recognised, together with a corresponding increase in equity, over the period in which the performance and/or service conditions become fully entitled to the award (vesting date).

At each subsequent reporting date until vesting, the cumulative charge to the Statement of Profit or Loss and Other Comprehensive Income is the product of:

- the grant date fair value of the award;
- the current best estimate of the number of awards that will vest, taking into account such factors as the likelihood of non-market performance conditions being met; and
- the expired portion of the vesting period.

The charge to the profit or loss for the financial year is the cumulative amount as calculated above, less the amounts already charged in previous years. There is a corresponding entry to equity (other reserves).

Until an award has vested, any amounts recorded are contingent and will be adjusted if more or fewer awards vest than were originally anticipated to do so. Any award subject to a market condition is considered to vest irrespective of whether or not that market condition is fulfilled, provided that all other conditions are satisfied.

If the terms of an equity-settled award are modified, the minimum expense recognised is the expense had the terms not been modified. An additional expense is recognised for any modification that increases the total fair value of the share-based payment arrangement, or is otherwise beneficial to the employee, as measured at the date of the modification.

If an equity-settled award is cancelled, it is treated as if it had vested on the date of cancellation, and any expense not yet recognised for the award is recognised immediately. However, if a new award is substituted for the cancelled award and designated as a replacement award on the date that it is granted, the cancelled and new award are treated as if they were a modification of the original award, as described in the previous paragraph.

The dilutive effect, if any, of outstanding options is reflected as additional share dilution in the computation of diluted earnings per share.

Movements during the year

There are 8,744,783 performance rights existing at 30 June 2026.

During the year the FY23 and first tranche of the FY25 performance rights met the performance conditions resulting in 100% vesting of these rights.

The following performance rights were exercised during the year and reallocated from share-based payments reserve to share capital:

1,000,000 of FY20 performance rights issued to a senior Executive, accounting expense of $57,900.

2,900,000 of FY22 performance rights issued to the CFO and CEO, accounting expense of $605,120.

4,479,804 of FY23 performance rights issued to senior leaders, accounting expense of $447,980.

2,091,630 of FY25 performance rights issued to senior leaders, accounting expense of $496,763.

Performance rights pricing model

The fair value of the performance rights issued are calculated as at the date of grant using the Monte Carlo Model. This model takes into account the terms and conditions upon which they were granted and market-based inputs as at the grant date.

- The share price of $0.33 used for the purposes of this valuation was the close price of the Group's shares at the grant date.
- Performance Rights vest on the vesting date, there is no exercise period therefore the life of the Performance Rights is from the grant date to the vesting date.
- The risk free interest rate was derived from the implied yield as at the grant date from zero-coupon Australian Government bonds issued in Australian Dollars with a remaining term equal to the expected life of Awards being valued. This yield is converted into a continuously compounded rate in the valuation model.
- The dividend yield on the Group's shares was used for the valuation and this yield was converted into a continuously compounded rate in the valuation model.
- The expected volatility of 44% was determined based on historic share price volatility of the Group, implied volatility of publicly traded options over the Group's shares and the tendency of volatility to revert to its mean. The Group's volatility on annualised historical daily volatility over the 3-year period to the valuation date was considered.

	2026		2025	
	No	WAFV[1] ($)	No	WAFV[1] ($)
Performance rights under the CESP				
Outstanding at beginning of year	19,366,217	0.218	16,697,881	-
Granted during the financial year	-	-	10,986,413	0.218
Vested and exercised during the financial year	(10,471,434)	0.154	-	-
Lapsed during the financial year	(150,000)	0.209	(8,318,077)	-
Outstanding at end of the financial year	**8,744,783**	**0.214**	**19,366,217**	**0.218**

[1] Weighted average fair value

21. Events subsequent to the balance sheet date

On 1 July 2026, the Group completed the acquisition of the client books and employed adviser teams of Cairns Wealth and Insurance Pty Ltd and Pinnacle Wealth and Insurance Pty Ltd, following the execution of agreements on 1 June 2026. The acquired businesses will be integrated into Financial Advice Matters Pty Ltd, the Group's wholly owned salaried advice business.

The total cash consideration of $3,000k excluding stamp duty was funded through the Group's acquisition facility with National Australia Bank. As settlement occurred after 30 June 2026, the acquisitions did not impact the Group's financial results for the year ended 30 June 2026. The financial contribution from the acquisitions and the associated acquisition accounting will be recognised in the year ending 30 June 2027. Based on current expectations, the acquisitions are expected to contribute approximately $1,500k of annual revenue and $600k to $650k of annual earnings before interest, tax, depreciation and amortisation ('EBITDA') and are anticipated to be earnings accretive in the year ending 30 June 2027.

On 1 July 2026, 602,500 performance rights were issued under the FY27 award. Subsequent to year-end and up to 24 August 2026, 775,070 vested performance rights were exercised and converted to fully paid ordinary shares.

Other than the above and the dividend declaration in Note 8, there are no other matters or events which have arisen since the end of the financial year, which have significantly affected or may significantly affect the operations of the Group, the results of those operations or the state of affairs of the Group in subsequent financial years.

Directors' Declaration

30 June 2026

In accordance with a resolution of the Directors of Centrepoint Alliance Limited, I state that:

1. In the opinion of the Directors:

   (a) The consolidated financial statements and notes of Centrepoint Alliance Limited for the financial year ended 30 June 2026 are in accordance with the Corporations Act 2001, including:

      i) giving a true and fair view of its financial position as at 30 June 2026 and of its performance for the year ended on that date;

      ii) the Consolidated entity disclosure statement as at 30 June 2026 set out on page 67 is true and correct; and

      iii) complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Regulations 2001.

   (b) The financial statements and notes also comply with International Financial Reporting Standards as disclosed in Note 2; and

   (c) There are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

2. This declaration has been made after receiving the declarations required to be made to the Directors by the Chief Executive Officer and Chief Financial Officer in accordance with section 295A of the Corporations Act 2001 for the financial year ended 30 June 2026.

On behalf of the Directors:

G. J. Chmiel
Chair

24 August 2026

Consolidated Entity Disclosure Statement

Basis of Preparation

This Consolidated Entity Disclosure Statement (CEDS) has been prepared in accordance with the Corporations Act 2001, reflecting the amendments to section 295(3A)(vi) and (vii) which clarify the definition of foreign resident as being an entity that is treated as a resident of a foreign country under the tax laws of that foreign country. These amendments apply for financial years beginning on or after 1 July 2024. The CEDS includes certain information for each entity that was part of the consolidated entity at the end of the financial year in accordance with AASB 10 Consolidated Financial Statements.

Entity name	Entity type	Place of incorporation	% Issued share capital held by CAF	Tax residency
Centrepoint Alliance Limited	Body corporate	Australia	N/A	Australian resident
Centrepoint Alliance Lending Pty Ltd	Body corporate	Australia	100%	Australian resident
Alliance Wealth Pty Ltd	Body corporate	Australia	100%	Australian resident
Professional Investment Services Pty Ltd	Body corporate	Australia	100%	Australian resident
Associated Advisory Practices Pty Ltd	Body corporate	Australia	100%	Australian resident
Matrix Planning Solutions Ltd	Body corporate	Australia	100%	Australian resident
LaVista Licensee Solutions Pty Ltd	Body corporate	Australia	100%	Australian resident
Enzumo Corporation Pty Ltd	Body corporate	Australia	100%	Australian resident
Enzumo Consulting Pty Ltd	Body corporate	Australia	100%	Australian resident
Financial Advice Matters Group Pty Ltd	Body corporate	Australia	100%	Australian resident
Ventura Investment Management Limited	Body corporate	Australia	100%	Australian resident
Centrepoint Alliance Services Pty Ltd	Body corporate	Australia	100%	Australian resident
Centrepoint Services Pty Ltd	Body corporate	Australia	100%	Australian resident
Centrepoint Wealth Pty Ltd	Body corporate	Australia	100%	Australian resident
Centrepoint Employee Share Plan Trust No. 2	Trust	Australia	100%	Australian resident

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INDEPENDENT AUDITOR'S REPORT

To the members of Centrepoint Alliance Limited

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Centrepoint Alliance Limited (the Company) and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2026, the consolidated statement of profit or loss and other comprehensive income, the consolidated statement of changes in equity and the consolidated statement of cash flows for the year then ended, and notes to the financial report, including material accounting policy information, the consolidated entity disclosure statement and the directors' declaration.

In our opinion the accompanying financial report of the Group, is in accordance with the *Corporations Act 2001*, including:

(i) Giving a true and fair view of the Group's financial position as at 30 June 2026 and of its financial performance for the year ended on that date; and

(ii) Complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the Financial Report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to audits of the financial report of public interest entities in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the directors of the Company, would be in the same terms if given to the directors as at the time of this auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial report of the current period. These matters were addressed in the context of our audit of the financial report as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Recognition of revenue from contracts with customers ($365.6m)

Key audit matter	How the matter was addressed in our audit
The recognition of revenue is a key audit matter due to: • The significance of the total revenue balance to the financial statements; and • The high volume of transactions across multiple licensees requires significant audit effort to perform substantive procedures that are proportionate to the balance. This resulted in a proportionately large amount of audit effort in assessment of the revenue total.	Our procedures included, but were not limited to: • Understanding the nature of the Group's revenue streams and related processes and controls used by the Group; • Assessment of the appropriateness of the Group's accounting policies for revenue recognition against the requirements of AASB 15 *Revenue from Contracts with Customers*; • Substantive testing on a sample of revenue transactions throughout the year across significant revenue streams, which included the assessment of: - Existence of the underlying agreement between the Group and the customers; - The accuracy of the revenue recognised against the underlying agreement; - Timing of revenue recognition based on completion of performance obligations in line with the agreement. • Cut-off testing on transactions occurring around the year-end to ensure recognition of revenue in the correct period; and • Evaluation of the adequacy of the relevant disclosures in the financial statements in line with the requirements of the Australian Accounting Standards.

Other information

The directors are responsible for the other information. The other information comprises the information in the Group's annual report for the year ended 30 June 2026, but does not include the financial report and the auditor's report thereon.

Our opinion on the financial report does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the directors for the Financial Report

The directors of the Company are responsible for the preparation of:

a) the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the Corporations Act 2001 and

b) the consolidated entity disclosure statement that is true and correct in accordance with the Corporations Act 2001, and

for such internal control as the directors determine is necessary to enable the preparation of:

i) the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and

ii) the consolidated entity disclosure statement that is true and correct and is free of misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the ability of the group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website (http://www.auasb.gov.au/Home.aspx) at:

https://www.auasb.gov.au/media/bwvjcgre/ar1_2024.pdf

This description forms part of our auditor's report.

Report on the Remuneration Report

Opinion on the Remuneration Report

We have audited the Remuneration Report included in the directors' report for the year ended 30 June 2026.

In our opinion, the Remuneration Report of Centrepoint Alliance Limited, for the year ended 30 June 2026, complies with section 300A of the *Corporations Act 2001*.

Responsibilities

The directors of the Company are responsible for the preparation and presentation of the Remuneration Report in accordance with section 300A of the *Corporations Act 2001*. Our responsibility is to express an opinion on the Remuneration Report, based on our audit conducted in accordance with Australian Auditing Standards.

BDO

BDO Audit Pty Ltd

Buckman

Bianca Buckman
Director

Sydney 24 August 2026

ASX Additional Information

Additional information required by the Australian Securities Exchange (ASX) and not shown elsewhere in this report is as follows. The information is current as at 31 July 2026.

1. Class of securities and voting rights

a. Ordinary shares

Ordinary shares of the Company are listed (quoted) on the ASX. There are 1,750 holders of ordinary shares, holding 210,128,393 fully paid ordinary shares.

Holders of ordinary shares are entitled to one vote per share when a poll is called, otherwise each member present at a meeting or by proxy has one vote on a show of hands.

b. Performance rights

A performance right is a right that can be converted to an ordinary fully paid share in the Company for no monetary consideration subject to specific performance criteria being achieved. Details of performance rights are not quoted on the ASX and do not have any voting rights.

2. Distribution of shareholders and performance rights

Size of holding	No. of ordinary shareholders	No. of performance right holders
1–1,000	283	-
1,001–5,000	439	-
5,001–10,000	233	-
10,001–100,000	613	-
100,001 and over	182	15

The number of shareholders with less than a marketable parcel is 369.

3. Substantial shareholders

The names of substantial holders in the Company, who have notified the Company in accordance with section 671B of the Corporations Act 2001 are set out below:

Ordinary Shareholders		Fully paid No. of Shares
Tiga Trading Pty Ltd and related parties		43,418,564
The Australian Wealth Advisors Group Limited (WAG)		38,231,831
Sage Capital Group Pty Ltd		28,568,442

4. 21 Largest holders of quoted equity securities

	Ordinary Shareholders	Fully paid No. of shares	% Held
1	J P MORGAN NOMINEES AUSTRALIA PTY LIMITED	35,824,156	17.05
2	THORNEY INTERNATIONAL PTY LTD	17,259,895	8.21
3	SAGE CAPITAL GROUP PTY LTD	15,633,730	7.44
4	UBS NOMINEES PTY LTD	15,158,669	7.21
5	CITICORP NOMINEES PTY LIMITED	11,969,386	5.7
6	INTERPRAC FINANCIAL PLANNING PTY LTD	9,429,274	4.49
7	HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	7,257,467	3.45
8	BONDIA INVESTMENTS PTY LTD	4,230,000	2.01
9	THINK NEW MEDIA PTY LTD <JOHN SHUTTLEWORTH FAM A/C>	4,060,467	1.93
10	LEOPARD ASSET MANAGEMENT PTY LTD	2,750,000	1.31
11	BNP PARIBAS NOMINEES PTY LTD <HUB24 CUSTODIAL SERV LTD>	2,545,665	1.21
12	SORTIE PTY LIMITED <SORTIE SUPER FUND A/C>	1,714,000	0.82
13	PROF ALAN JONATHAN BERRICK	1,290,100	0.61
14	CATHAYS PTY LTD <A & D GRIFFITHS S/F A/C>	1,200,000	0.57
15	WAYLEX PTY LTD <NELSON INVESTMENT A/C>	1,168,051	0.56
16	EAGLE EYE EQUITIES PTY LTD	1,160,000	0.55
17	RICHARD JOHN NELSON + KAYE MARIE NELSON <NELSON PENSION FUND A/C>	1,129,660	0.54
18	FETTERPARK PTY LTD <O'REILLY FAMILY SF A/C>	1,017,603	0.48
19	MR ANTHONY BERNARD COLLINS	1,000,000	0.48
19	CULLOCK PTY LTD <CULLEN FAMILY SUPER FUND A/C>	1,000,000	0.48
19	MR RICHARD MACDOUGALL + MRS ALICE MACDOUGALL <THE BROWNLOW SUPER FUND A/C>	1,000,000	0.48
		137,798,123	**65.58**

Corporate Directory

Securities Exchange Listing

Centrepoint Alliance Limited's shares are listed on the Australian Securities Exchange (ASX) and are traded under the ASX ticker code CAF.

Share Registry

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Auditor

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