



CENTRAL ACCORD
BRINGING YOUR WEALTH INTO ACCORD

Adviser Profile

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CENTRAL ACCORD PTY LTD

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Central Accord Pty Ltd

ACN 068 486 126 · ABN 93 068 486 126 · AFSL 226405

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10-20 Gwynne Street, Cremorne VIC 3121

Your adviser

Adviser Profile at a glance

Item	Details		
Adviser name	Richard Pollock		
ASIC AR number	294654		
Business name	Central Accord Pty Ltd		
AFSL / ABN / ACN	AFSL 226405 \	ABN 93 068 486 126 \	ACN 068 486 126
Address	10-20 Gwynne Street, Cremorne VIC 3121		
Phone / email	+61 3 8618 6943 \	support@centralaccord.com. au	
Website	www.centralaccord.com.au		

Experience and approach

Richard brings over 20 years of experience in financial services, including personal advice, compliance and governance. He works with clients to understand their objectives, simplify financial decisions and provide advice that can be implemented and reviewed over time.

Education and qualifications

Richard holds a Graduate Diploma of Financial Planning and has completed the education and qualification requirements to maintain his registration as a financial adviser.

Read with the Financial Services Guide This Adviser Profile is authorised for distribution by Central Accord Pty Ltd and should be read together with the Financial Services Guide version 1.4, effective 22 June 2026. Together, the documents explain who provides the services, the financial services available, fees and remuneration, conflicts, complaints and privacy information.

Services and working together

Financial services Richard may provide

The financial services available to you depend on Richard's authorisations and the scope of advice agreed with you. Under the AFSL, and subject to those authorisations, Richard may provide financial product advice and deal in relation to:

• deposit and payment products

• government debentures, stocks or bonds

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• life products, including life risk and life investment products	• managed investment schemes, including IDPS
• retirement savings account products	• securities
• superannuation	

Working together

1. Engage	2. Advise	3. Implement	4. Review
Agree the advice scope and services.	Explain recommendations, risks and costs.	Help put agreed actions in place.	Review your position where a service is agreed.

Advice process and instructions

Richard provides advice tailored to your objectives, financial situation and needs. Where personal advice is provided, you will receive an advice document explaining the recommendations, key benefits, risks, costs and other important information. You may provide instructions verbally, by phone, by email or in writing. In some cases, written confirmation may be required before your instructions can be acted on.

Documents you may receive

Document	When it is used
Statement of Advice (SoA)	For personal advice and recommendations.
Product Disclosure Statement (PDS)	When a financial product is recommended.
Record of Advice (RoA)	For certain further advice.
Service agreement	For ongoing or fixed-term service arrangements.

Fees and important information

Fees and remuneration

We operate on a fee-for-service basis. Fees are paid to Central Accord Pty Ltd. Your fees and remuneration will be explained and agreed with you before work begins and disclosed in your advice or engagement documents.

Service	Fee range incl. GST
Upfront advice fee	\$3,300 – \$16,500
Ongoing advice fee	\$3,300 – \$22,000 p.a.
Ad hoc advice and services	Hourly rate applies

Any ad hoc hourly fee will be explained and agreed with you before the work begins.

Insurance commissions

Insurance commissions may apply where permitted by law and with your prior informed consent. These commissions will be disclosed in your advice document and may be up to 60% of the first year's premium, excluding GST, and up to 20% per annum thereafter, excluding GST.

Associations and relationships

Richard is a salaried employee of Central Accord Pty Ltd. Any adviser-specific relationship, association, referral arrangement, benefit or conflict that could reasonably be expected to influence the advice or services provided to you will be disclosed where relevant, including in your advice document.

Privacy, complaints and insurance

Please refer to the Financial Services Guide, Central Accord's Privacy Policy and Complaints Policy for information about privacy, complaints and professional indemnity insurance.

Version and authorisation

Item	Details
Version	1.0
Prepared	22 June 2026
Authorised by	Central Accord Pty Ltd for distribution with the Financial Services Guide
Use with	Financial Services Guide version 1.4, effective 22 June 2026