ASX Announcement

26 August 2026

Centrepoint Alliance acquires a 51% controlling interest in South East Queensland Advice Group

Acquisition expected to contribute approximately $0.6m EBITDA (annualised) initially, with pathway to approximately $1.9m EBITDA contribution by FY31

Centrepoint Alliance Limited (ASX: CAF) ("Centrepoint" or "the Company") is pleased to announce that it has entered into binding transaction documents to acquire a controlling interest in SEQ Advice Group Pty Limited ("SEQ"), a growing Queensland-based financial advice business. The acquisition is consistent with Centrepoint's strategy to increase its direct participation in financial advice earnings by investing in established advice businesses with strong client relationships, experienced advisers and clear succession and growth opportunities.

Transaction Highlights

- Centrepoint will acquire an initial 51% interest in SEQ, providing majority ownership and control from completion.
- The transaction includes a pathway for Centrepoint to increase its ownership to 75% through a second tranche acquisition, subject to agreed performance, client-transition and succession outcomes.
- Change of control is expected to be affected at completion on 1 September 2026. Change of control condition precedents are a cash payment of $0.5m; the signing of a call option deed which provides Centrepoint Alliance the option to purchase the remaining 25% of shares; the signing of the SEQ shareholder deed of termination and the signing of the new SEQ shareholder deed
- The acquisition is based on a valuation of 7.2x agreed maintainable EBITDA for Tranches 1 and 2.
- Approximately 25% ownership is intended to remain with continuing advisers and key personnel, supporting retention, succession and long-term alignment.
- SEQ's existing management and adviser team will continue to operate the business, maintaining continuity for clients and employees.

Financial Impact and Growth Outlook

- The Tranche 1 consideration is subject to completion adjustments and will be settled on a deferred basis, with the debt-funded balance expected to be paid in September 2027. The $0.5m paid at completion will be offset against the total Tranche 1 consideration payable.
- Centrepoint's initial 51% interest derives approximately $0.6m of attributable annualised EBITDA, on the basis of derived maintainable FY27 EBITDA for SEQ of $1.2m.

- SEQ has a growth objective of at least $2.5m of maintainable EBITDA by FY31. If that objective is achieved and Centrepoint increases its ownership to 75%, Centrepoint's attributable share of EBITDA would be approximately $1.9m. The second tranche settlement can be brought forward if the $2.5m of EBITDA is achieved in an earlier financial year.

Metric	Reference FY27	FY31 Objective	Increase
SEQ EBITDA	~$1.2m	≥$2.5m	+$1.3m
Centrepoint ownership	51%	75%	+24%
Centrepoint attributable EBITDA	~$0.6m	~$1.9m	+$1.3m

About SEQ Advice Group

SEQ was established in 2015 and has grown into an established Queensland financial advice business with offices in Bundaberg and Brisbane. The business provides comprehensive financial advice to regional and metropolitan clients.

As at June 2026, SEQ serviced approximately 626 client groups and had five financial advisers, one professional-year adviser and nine employee shareholders. The business generates approximately $3.0m in annual revenue.

SEQ's continuing management and adviser team will remain responsible for day-to-day operations following completion, with Centrepoint supporting the business's growth, governance and succession objectives.

Strategic Rationale

The acquisition supports Centrepoint's strategy to grow its Financial Advice business and increase its participation in recurring, high-margin advice earnings. Financial advice is benefiting from strong structural tailwinds, with demand increasing as Australia's population ages and more people transition into retirement, while adviser capacity remains constrained.

SEQ adds an established advice business with strong local leadership, adviser relationships and continuing ownership alignment. Centrepoint will support SEQ's organic growth by leveraging its technology and operating infrastructure to materially improve productivity per adviser.

The acquisition is expected to:

- Increase Centrepoint's direct participation in high-margin financial advice earnings;
- Expand Centrepoint's presence in Queensland, with Bundaberg extending its reach across the state's major regional hubs;
- Leverage Centrepoint's technology and operating infrastructure to improve adviser productivity and support organic growth;
- Provide access to Centrepoint's compliance, education, investment solutions and business services;
- Support adviser and principal succession while maintaining continuity for clients;
- Retain and align continuing advisers and key personnel through ongoing equity ownership; and

- Create a platform for continued organic growth, with Centrepoint's Financial Advice business expected to grow to approximately 30 advisers.

CEO Commentary

Centrepoint Alliance Chief Executive Officer, John Shuttleworth, said:

> *"SEQ has built a high-quality advice business serving regional and metropolitan Queensland clients, with a strong record of growth, adviser development and client service. This acquisition is consistent with Centrepoint's strategy to grow our Financial Advice business and increase our direct participation in recurring advice earnings, while providing a practical succession pathway and retaining meaningful ownership for the advisers and key people who will lead the business into the future.*
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> *"We see an opportunity to support SEQ's next stage of growth through Centrepoint's technology, compliance, investment and business capabilities, while preserving the client relationships, local leadership and culture that have underpinned the business's success. Current transaction modelling is expected to deliver maintainable FY27 EBITDA of approximately $1.2m, with a pathway to at least $2.5m of maintainable EBITDA by FY31, providing Centrepoint shareholders with an initial earnings contribution and exposure to further growth as the business delivers its strategy and Centrepoint's ownership increases."*

Completion

Completion is subject to satisfaction of the conditions contained in the transaction documents. Centrepoint will provide a further update if required in accordance with its continuous disclosure obligations.

The release of this announcement has been authorised by the Board of Directors.

For further information, please contact:

John Shuttleworth
Chief Executive Officer
Centrepoint Alliance Limited
Ph: +61 2 8987 3016
E: John.Shuttleworth@cpal.com.au

Brendon Glass
Chief Financial Officer
Centrepoint Alliance Limited
Ph: +61 2 8987 3037
E: Brendon.Glass@cpal.com.au

About Centrepoint Alliance

Centrepoint Alliance (ASX: CAF) offers a range of financial services to financial advice firms and customers throughout Australia. The Company operates five core business lines: Licensee Services, Financial Advice, Investment Solutions, Platform Solutions and Lending Solutions. Licensee Services provides services to licensed and self-licensed advisers, including licensing options, practice management, compliance, research, education and technology. Financial Advice is an in-house network of financial advisers providing personalised and holistic advice to clients. Investment Solutions sources high-quality underlying investments and constructs diversified managed account portfolios. Platform Solutions provides portfolio administration services for investment and superannuation. Lending Solutions provides access to in-house lending specialists who support financial advisers and their clients.

CENTREPOINT ALLIANCE LIMITED
Level 8, 309-315 George Street, Sydney NSW 2000
T: 1300 557 598
ABN: 72 052 507 507
W: www.centrepointalliance.com.au

CAPITAL ALLOCATION · M&A

CAF ACQUIRES 51% OF QUEENSLAND FINANCIAL ADVICE BUSINESS

A controlling interest in South East Queensland Advice Group ('SEQ Advice') — an established Queensland advice business — with continuing local leadership and a performance-linked pathway to 75% ownership.

SEQ ADVICE

South East Queensland Advice Group

2015	$3.0m	5 + 1
FOUNDED	REVENUE	ADVISERS + PY[1]

- Established Queensland financial advice business, with offices in Bundaberg and Brisbane.
- Comprehensive advice across retirement planning, wealth accumulation, SMSFs and personal risk insurance.
- Serves approximately 626 client groups across regional and metropolitan Queensland.
- Nine employee shareholders aligned to the ongoing success of the business.
- Well-established regional reputation and metropolitan footprint, with loyal client bases and strong referral networks across multiple Queensland markets.
- Existing management team to remain in place, providing continuity for clients, staff and shareholders.
- Supports Centrepoint's strategy to expand direct participation in recurring advice earnings and strengthen its Queensland presence.

INVESTMENT THESIS

RECURRING ADVICE EARNINGS
Increases Centrepoint's direct participation in advice earnings and its Queensland presence.

PRODUCTIVITY-LED GROWTH
Technology, compliance, investment and business capabilities support adviser productivity and organic growth.

SUCCESSION WITH CONTINUITY
Management continues to run the business; advisers and key personnel retain ~25% ownership.

TRANSACTION METRICS

INITIAL INTEREST	INITIAL CASH	VALUATION
51%	**$0.5m**	**7.2×**
majority control	offset vs Tranche 1	maintainable EBITDA

OWNERSHIP & EARNINGS PATHWAY

FY27 → FY31

FY27 · REFERENCE		→	FY31 · OBJECTIVE[2]	
51%	**~$0.6m**		**75%**	**~$1.9m**
ownership	attrib. EBITDA		ownership	attrib. EBITDA

1. Professional Year Adviser
2. FY31 objective assumes SEQ Wealth achieves ≥$2.5m sustainable EBITDA and Centrepoint ownership increases to 75%; Tranche 1 settlement expected September 2027, debt funded. Transaction remains subject to completion conditions and adjustments.