

Centuria Life

Financial Services Guide



18 February 2015

This Financial Services Guide (FSG) is an important document that provides you with information about financial services offered by Centuria Life Limited ABN 79 087 649 054, AFSL 230867 (Centuria Life).

Who are we?

Centuria Life is one of Australia's largest friendly societies based on funds under management and has been managing investors' funds since its establishment in 1981 as The Over 50's Friendly Society.

What Financial Services do we offer?

Centuria Life is authorised deal in financial products and provide general financial advice in relation to:

- life insurance products
- Basic deposit products

We do not generally provide advice about financial products issued by companies that are not related to us, except to the extent of advising you of how the features of Centuria Life's products compare to other life insurance products.

General advice

If you visit our website or contact our Investor Services Team you will receive general advice only. It is important to note that general advice does not take into account your particular financial situation, needs or objectives. Advice we provide is general in nature and is provided to enable you to assess your own circumstances against products you wish to invest in. We recommend that you obtain and read a copy of a Product Disclosure Statement before making a decision to invest in any product.

Product Disclosure Statement (PDS)

In order to invest in any of Centuria Life's products, we will provide you with a copy of the relevant PDS or you can obtain an electronic copy from our website. The PDS contains information about the features, costs, risks and benefits of the financial product.

Remuneration

Centuria Life is only remunerated by way of the fees applicable to a product in which you invest. No charges apply for services and assistance provided to you by our Investor Services Team. The product fees are detailed in each PDS.

Centuria Investor Services and Distribution Team are remunerated by way of salary and bonuses linked to performance. Centuria's employees do not receive commissions or volume based incentives for providing you with advice on our products.

Complaints and compensation arrangements

Complaints

If you have a complaint about a product or service offered by Centuria Capital Limited or its related entities, please contact our Investor Services Team on 1300 50 50 50. They will either try to resolve your complaint or put you in contact with someone who is better placed to resolve the complaint.

If you are not satisfied with the response you receive, you may write to us at:

Centuria Capital Limited: Complaints Resolution Process

GPO Box 695
Melbourne VIC 3001

or email: compliance@centuria.com.au

Please provide the detail and reason for your complaint and we will attempt to resolve the matter and respond within 14 days of receipt.

Compensation arrangements

Centuria Life has professional indemnity insurance in place that covers legal liability arising from the financial services we provide to you. It also covers potential liability arising from compensation claims.

How to contact us

Phone: 1300 50 50 50

Email: enquiries@centuria.com.au

Postal address:

Reply Paid 695
Melbourne
VIC 8060
(no stamp required)

Centuria Life Limited Office:

Level 32
120 Collins Street
Melbourne
VIC 3000