

Centuria 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 companies within the Centuria Capital Ltd (Centuria Capital) group of companies.

The Centuria Capital group of companies includes two companies that hold an Australian Financial Services Licence. These are:

- **Centuria Life Limited ABN 79 087 649 054, AFSL 230867 (Centuria Life).**
- **Centuria Property Funds Limited ABN 11 0865 553 639, AFSL 231 149 (Centuria Property).**

These two companies are referred to collectively as 'Centuria' in this FSG.

Who are we?

Centuria Capital is an ASX-listed specialist funds manager with \$1.6 billion in funds under management. There are two divisions to our business, property funds management and Friendly Society investment bonds. Property funds management is provided by Centuria Property and Friendly Society investment bonds are provided by Centuria Life.

We've been providing investment and other financial products and services since 1980 – until recently under the banner of the Over Fifty Group.

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.

Centuria Property specialises in unlisted and listed property funds that invest in Australian commercial properties.

What Financial Services do we offer?

Entity	Financial Services
Centuria Life Ltd	<p>Centuria Life offers investments in its life insurance investment bonds and may provide you with general financial advice on our website, in our marketing material or through the investor services team.</p> <p>Centuria Life holds an Australian Financial Services Licence authorising it to deal in financial products and provide general advice in respect of the following types of products:</p> <ul style="list-style-type: none">• Life insurance investment bonds• Basic Deposit products
Centuria Property Funds Ltd	<p>Centuria Property Funds offers investments in its listed and unlisted managed investment schemes and may provide you with general financial advice on our website, in our marketing material or through the investor relations team.</p> <p>Centuria Property Funds holds an Australian Financial Service Licence authorising it to:</p> <ul style="list-style-type: none">• operate managed investment schemes• deal in financial products• provide general financial advice in relation to its own managed investment schemes.

General advice

If you visit our website or contact our Investor Services/ Relations Teams you will receive factual information or 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.

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's products may compare to other products.

How to contact us

Centuria Life	Centuria Property
Phone: 1300 50 50 50 Email: enquiries@centuria.com.au	Phone: (02) 8923 8923 Email: enquiries@centuria.com.au
Postal address: Centuria Life Ltd Reply Paid 695 Melbourne VIC 8060 (no stamp required)	Postal address: Centuria Property Ltd PO Box 6274 North Sydney NSW 2060
Melbourne Office address: Level 4 441 St Kilda Road Melbourne VIC 3004	Sydney office address: Suite 39.01, 100 Miller Street, North Sydney NSW 2060

Complaints and compensation arrangements

Complaints

If you have a complaint about a product or service offered by Centuria Property, please contact Centuria Property's Investor Relations Team on (02) 8923 8923.

If you have a complaint about a product or service offered by Centuria Life, please contact Centuria Life's Investor Services Team on 1300 50 50 50.

Centuria Investor Services/Relations Teams 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.

Product Disclosure Statement (PDS)

In order to invest in any of Centuria'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 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/ Relations Teams. The product fees are detailed in each PDS.

Centuria employees 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 financial products.

Compensation arrangements

Centuria 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.