

As at 1 June 2019

Financial Services Guide

This Financial Services Guide (FSG) is an important document that provides you with information about financial services offered by companies within the Centuria Capital Limited group of companies to assist you in deciding whether to use these services.

The Centuria Capital Limited (Centuria 'Capital') is a group of companies that include three companies that each hold an Australian Financial Services Licence. These are:

Centuria Property Funds Limited
(ABN 11 086 553 639, AFSL 231 149)

Centuria Property Funds No. 2 Limited
(ABN 38 133 363 185, AFSL 340304)
(collectively 'Centuria Property Funds')

Centuria Life Limited
(ABN 79 087 649 054, AFSL 230867)
('Centuria Life').

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

Who are we?

Centuria Capital is an ASX-listed specialist funds manager with \$5.6 billion in funds under management as at 31 December 2018. There are two divisions to our business, property funds management and Friendly Society investment bonds. Property funds management is provided by Centuria Property Funds 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 Funds specialise in unlisted and listed property funds that invest in Australian commercial properties.

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	<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 hold Australian Financial Service Licences authorising them 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.

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 will not pay commissions to financial advisers or other intermediaries for any products issued. Investors are able to direct us to pay an amount on their behalf to their adviser.

Centuria employees are remunerated by way of salary and bonuses linked to total new sales with a quality gate overlay. Centuria's employees do not receive commissions.

Complaints and compensation arrangements

Complaints

If you have a complaint about a product or service offered by Centuria please contact us using the details above.

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
Level 41, Chifley Tower
2 Chifley Square, Sydney NSW 2000**

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.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority,
PO Box 3, Melbourne VIC 3001

Please note that a complaint must first be submitted to Centuria's complaints handling process to give us an opportunity to review it before it can be referred to AFCA.

Compensation arrangements

Centuria has professional indemnity insurance in place that satisfies the requirements under s912B of the Corporations Act 2001 for compensation arrangements. It 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

Centuria Life

Phone: **1300 50 50 50**
Email: enquiries@centuria.com.au

Office and Postal address:

**Centuria Life Ltd
Level 41, Chifley Tower
2 Chifley Square, Sydney NSW 2000**

Centuria Property Funds

Phone: **(02) 8923 8923**
Email: contactus@centuria.com.au

Office and Postal address:

**Centuria Property Funds
Level 41, Chifley Tower
2 Chifley Square, Sydney NSW 2000**