

Financial Services Guide

This Financial Services Guide (FSG) is an important document that provides you with information about financial services offered by Centuria Capital Group's subsidiary entities to assist you in deciding whether to use these services.

Who are we?

Centuria Capital is an ASX-listed specialist investment manager with a 35 year track-record of delivering a range of products and services to investors, advisers and securityholders. Our business is centered around property funds management and investment bonds.

Below are the Centuria Capital wholly owned subsidiaries that hold an Australian Financial Services Licence (AFSL) with the Australian Securities and Investment Commission (ASIC). These entities may provide you with general financial product advice on our web site, in marketing material or through the Investor Services team.

Entity	Financial Services ¹
Centuria Property Funds	<p>Centuria Property Funds Limited (ABN 11 086 553 639, AFSL 231149) ('CPFL') and Centuria Property Funds No.2 Limited (ABN 38 133 363 185, AFSL 340304) ('CPF2L') (collectively 'Centuria Property Funds') are wholly owned subsidiaries of Centuria Capital Group. They specialise in unlisted and listed property funds that primarily invest in industrial, commercial and healthcare properties.</p> <p>Unless footnoted otherwise both entities hold AFSLs authorising them to carry on a financial services business to retail and wholesale investors to:</p> <p>1) Provide general financial product advice in relation to the following financial products:</p> <ul style="list-style-type: none"> • interests in its own managed investment scheme only²; • interests in managed investment schemes (excluding Investor Directed Portfolio Services (IDPS))³; and • securities³. <p>2) Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:</p> <ul style="list-style-type: none"> • derivatives; • interests in managed investment schemes (excluding IDPS); and • securities³. <p>3) Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:</p> <ul style="list-style-type: none"> • basic deposit products; • non-basic deposit products; • derivatives; • general insurance products; • debentures, stocks or bonds issued or proposed to be issued by a government³; • interests in managed investment schemes (excluding IDPS); and • securities. <p>4) Operate custodial or depository services (other than IDPS).</p> <p>5) Operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:</p> <ul style="list-style-type: none"> • schemes which only hold the following types of property: <ul style="list-style-type: none"> i. direct real property; and ii. financial assets.

(1) Search ASIC Connect's Professional registers for full licence authorisations or ask Centuria.

(2) Applies to CPFL only.

(3) Applies to CPF2L only.

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Centuria Life	<p>Centuria Life Limited (ABN 79 087 649 054, AFSL 230 867) ('Centuria Life') is a wholly owned subsidiary of Centuria Capital Group and also regulated by the Australian Prudential Regulation Authority. It 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.</p> <p>It holds an AFSL authorising it to carry on a financial services business to retail and wholesale investors to:</p> <p>1) Provide general financial product advice in relation to the following financial products:</p> <ul style="list-style-type: none"> • basic deposit products; • non-basic deposit products; • Insurance Company that are backed by one or more of its statutory funds); • interests in managed investment schemes (excluding IDPS); • retirement savings accounts; and • superannuation <p>2) Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:</p> <ul style="list-style-type: none"> • Life products (investment and life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds).

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.

When we are providing you with General Advice, if that General Advice is authorised by a particular AFSL in the group this will be disclosed to you prior to or at the time the advice is provided. This may be provided verbally or in writing.

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 request 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.

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Complaints and compensation arrangements

Complaints

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

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 by the end of the fifth business day.

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

Professional indemnity insurance is 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: **1300 22 44 24**
Email: contactus@centuria.com.au

Office and Postal address:

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