



Centuria LifeGoals

Putting investment bonds back in the spotlight

Centuria LifeGoals is the simple, flexible and tax efficient investment solution that can help you achieve your long-term goals in a way that suits you. Often a misunderstood product, investment bonds are back in the spotlight and Centuria are working hard to help break down the structure of these investments to show how all types of investor profiles can use these products in their wealth planning.

What is an investment bond?

The name 'investment bond' can be misleading as these aren't like fixed or government bonds. Instead, an investment bond is a combination of a life insurance policy and a managed fund, where your investment is pooled with others and invested in various asset classes. These vehicles are used for long-term investing and are flexible and tax efficient enough to give investors more choice in how they invest and how long for.

Investment choice

Centuria LifeGoals offers a carefully selected range of externally managed investment bond fund options across a balance of risk profiles. The Centuria Life Investment Committee conduct extensive research in the fund selection process to deliver access to high quality fund managers in their sectors.

Why use Centuria LifeGoals?

Tax efficiency

One of the most popular features we have found for users of investment bonds, is if you invest for 10 years (while consistently meeting the 125% rule) you can then access your entire investment with no additional tax to pay. The 125% rule allows you to invest up to 125% of the previous year's total investment, meaning you can invest more every year and grow your portfolio. During this time, the tax payable on the investment earnings of your Centuria LifeGoals investment (charged at 30%) is paid on your behalf by Centuria.

Flexibility

Life is unpredictable and you never know when you might need to access your money (or simply want to start spending sooner). With the flexibility of Centuria LifeGoals, you can make withdrawals at any point and you don't have to wait until retirement. If you withdraw before the 10 year mark, the only tax you pay is the difference between the 30% tax paid and your own tax rate. It's that simple¹.

Simplicity

It is easy to set up your investment and a regular investment plan via our online application form.

Plus you don't have to declare earnings from your investment in your annual tax return or keep any ongoing tax records while your investment is held. We will send you annual reports and regular confirmations to keep you updated on your investment.

1. In years 9 & 10 this difference is discounted by one-third and two-thirds respectively.

How can Centuria LifeGoals help you achieve your financial goals?

Everyone's financial situation is different and Centuria LifeGoals is used for meeting a wide range of financial goals. Here are just a couple of examples as to how Centuria LifeGoals is being used:

Alternative to superannuation

Investment bonds are becoming more popular due to the flexibility they offer over superannuation. With investment bonds you can invest as much as you want each year while meeting the 125% rule (without being held back by annual contribution limits) and access your money before retirement. Also, with Centuria LifeGoals there's no contribution tax to pay and it doesn't form part of your estate which can be extremely helpful if you are using this investment as part of your estate planning.

Peace of mind estate planning

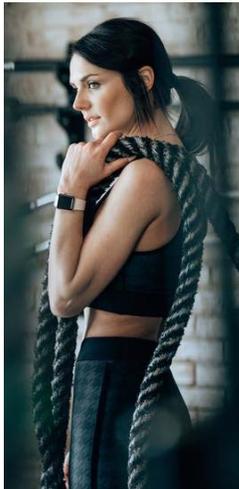
If you want to invest for your family, or gift your investment bond to a loved one, you as the bond owner and life insured can leave your Centuria LifeGoals investment to a nominated beneficiary/ies without any additional tax to pay.

LIFT

How could Centuria LifeGoals work for you?

To understand just how flexible Centuria LifeGoals can be, we've created an innovative new investment calculator to help you decide how to grow your investment using specific LifeGoals asset classes. By simply entering information about your current situation, and your financial aspirations, the calculator instantly shows how Centuria LifeGoals could work for your own specific situation.

To find out more:
centuria.com.au/lift



Your Journey. Your LifeGoals.

Contact Centuria LifeGoals on: 1300 50 50 50 or visit us online at: LifeGoals.Centuria.com.au

Centuria's Investment Bonds offer a tax effective investment vehicle outside of superannuation. They have features that investors should consider if they wish to invest outside of superannuation. Suitability of an investment in a Centuria Investment Bond will depend on a person's circumstances, financial objectives and needs, none of which have been taken into consideration in this document. Prospective investors should obtain and read a copy of the Product Disclosure Statement (PDS) and consider the information in the PDS in light of their circumstances, objectives and needs before making a decision to invest. The information provided in this document is general in nature only and does not constitute personal financial advice. We recommend that prospective investors consult with their financial adviser. This document is not an offer to invest in any of Centuria's Investment Bonds. Investment in Centuria's Investment Bonds are subject to risk as detailed in the PDS. Centuria will receive fees in relation to an investment in its Investment Bonds. Issued by Centuria Life Limited ABN 79 087 649 054 AFSL 230867.

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