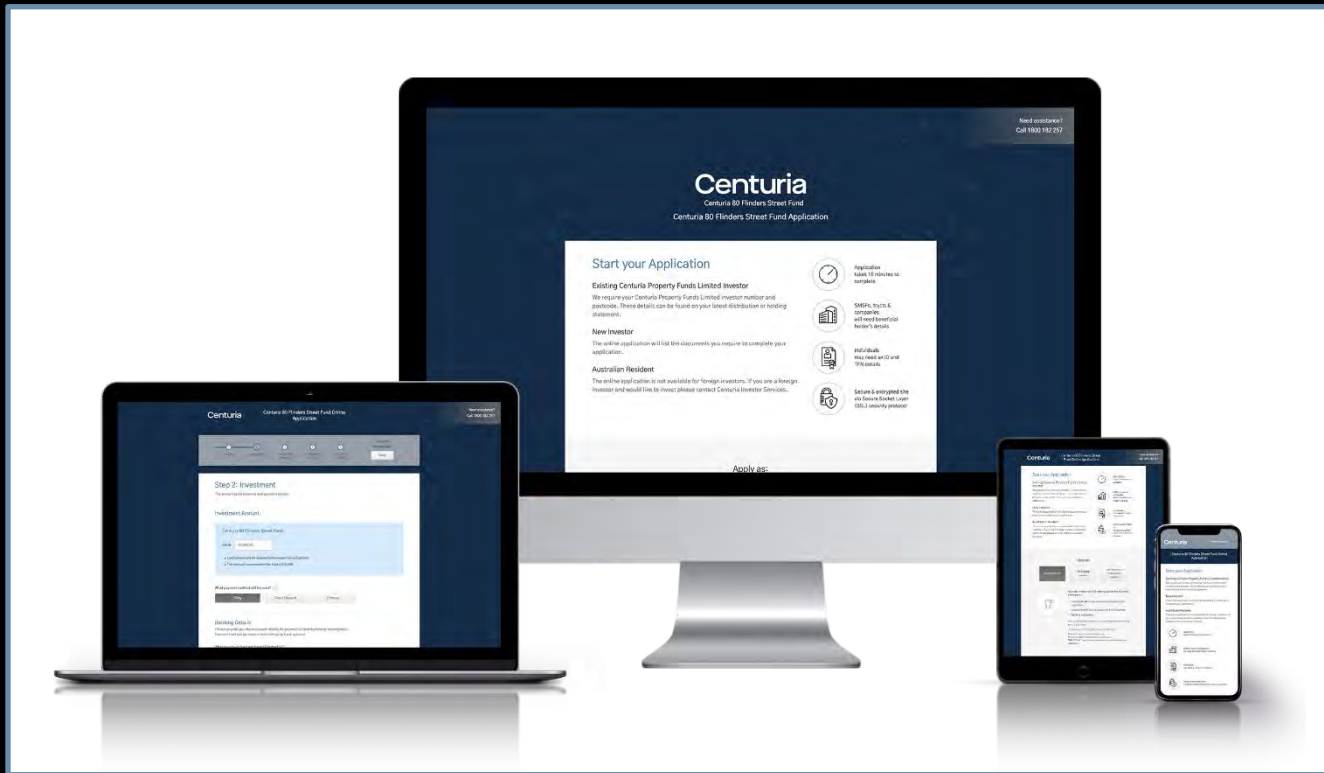


Centuria LifeGoals Online Applications

Centuria

User Guide



Online Application

The new **Online Application** is Centuria's latest online onboarding process portal.

What's new?

- Fast and more efficient;
- Improved customer experience;
- Reduces the need for manual effort by the applicant;
- Includes communications to applicants as part of the application process.

Start

Step 1:

Click on the Online Application Link.

Step 2:

Once the applicant has clicked the button or link, they will be directed to the online applications start page.

Step 2:

The applicant may apply as New Investor, Existing Investor or as an adviser on behalf of an investor.

The screenshot shows the Centuria online application start page. At the top right, there is a link for 'Need assistance? Call 1800 182 257'. The main heading is 'Centuria' with the sub-heading 'Centuria Lifegoals'. The page is titled 'Start your Application' and lists three options: 'Existing Centuria Life Limited Investor', 'New Investor', and 'Australian Resident'. To the right, there are four icons with corresponding text: a clock icon for 'Application takes 10 minutes to complete', a building icon for 'Trusts & companies will need beneficial owner's details', a document icon for 'Individuals may need an ID', and a padlock icon for 'Secure & encrypted site via Secure Socket Layer (SSL) security protocol'. At the bottom, there is a section titled 'Apply as:' with three buttons: 'A New Investor', 'An Existing Investor', and 'An Adviser on behalf of an Investor'.

Need assistance?
Call 1800 182 257

Centuria

Centuria Lifegoals

Start your Application

Existing Centuria Life Limited Investor
We require your Centuria Life Limited investor number and postcode/country. These details can be found on your latest distribution or holding statement.

New Investor
The online application will list the documents you require to complete your application.

Australian Resident
The online application is not available for foreign investors. If you are a foreign investor and would like to invest please contact Centuria Investor Services.

Application takes 10 minutes to complete

Trusts & companies will need beneficial owner's details

Individuals may need an ID

Secure & encrypted site via Secure Socket Layer (SSL) security protocol

Apply as:

A New Investor An Existing Investor An Adviser on behalf of an Investor

Start – Apply as a New Investor

Step 3:

For an applicant that is a new investor, they will need to provide their contact details, investor status and investor type information. The details entered here are stored as the primary contact for the application and investment, more contacts can be added further in the application.

Note:

The applicant should read the PDS before applying. **Terms of Use** and **Privacy Policy** is found at the bottom of every page.

If the applicant needs assistance, a phone number to contact is found at the upper right-hand corner of every page.

The screenshot shows a web form titled "Contact Details" with the subtitle "Information about the person completing this application." The form contains several input fields, each with a green checkmark icon to its right, indicating successful validation. The fields are: "First name" with the value "Jane"; "Last name" with the value "Doe"; "Email" with the value "email@email.com"; "Country code" with a dropdown menu showing "+81"; and "Contact phone" with the value "0411112222". Below these fields, there is a section for "Investor Type:" which includes an "Investor category" row with four buttons: "Individual(s)" (selected), "Company", "Trust", and "Other"; and an "Individual type" row with three buttons: "Individual" (selected), "Joint", and "Sole Trader".

Start – Apply as a New Investor

Step 4:

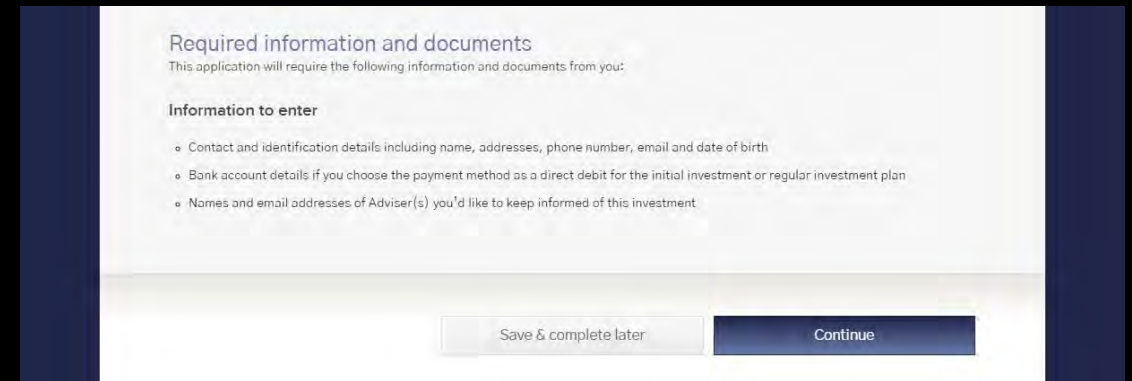
Once all information is provided, **the investor will be given a list of documents and/or information that they may need to provide throughout the application.**

Step 5:

The applicant may now proceed to the next step by clicking the **"Continue"** button at the lower right hand of the page.

Step 6:

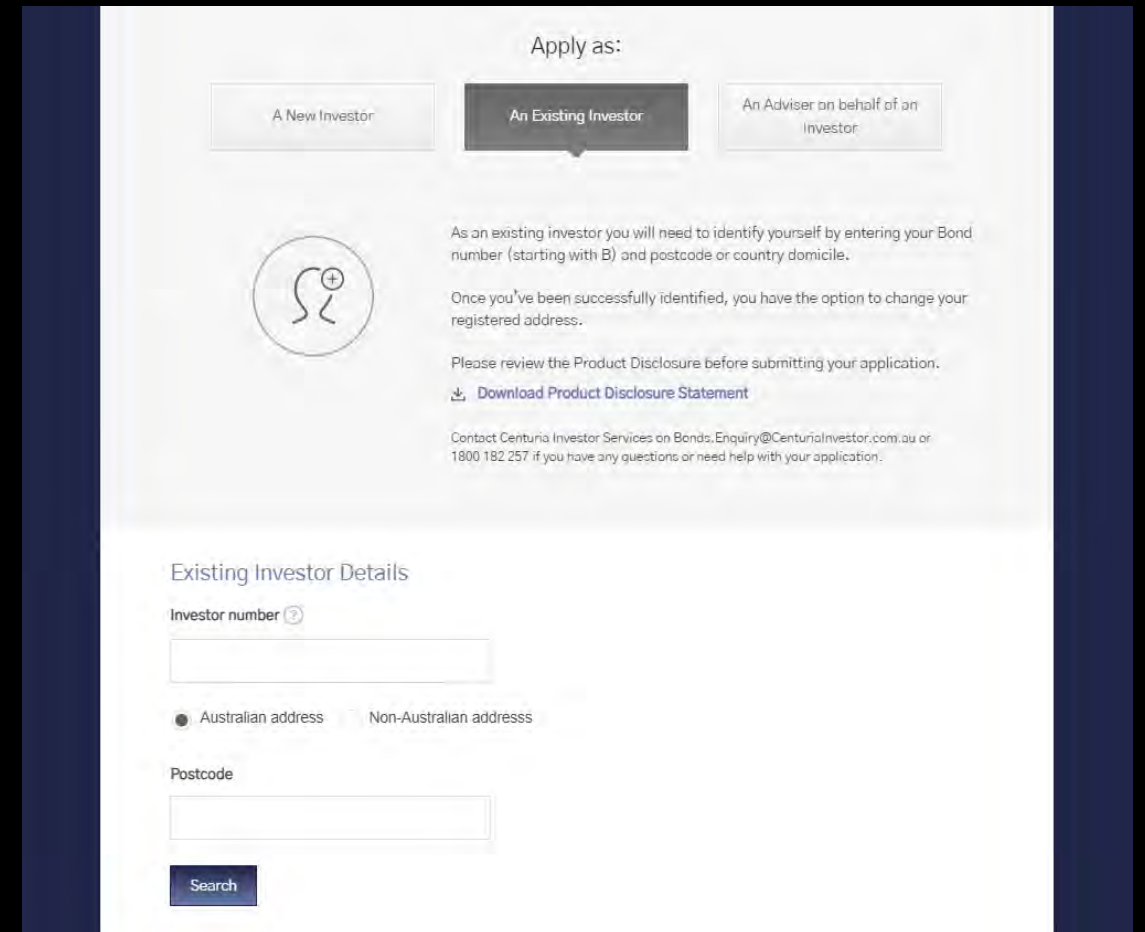
The applicant may click **"Save & complete later"** button if they wish to continue with the application at a later time. A resume link will be sent via email.



The screenshot displays a web form titled "Required information and documents". Below the title, it states "This application will require the following information and documents from you:". Underneath, there is a section labeled "Information to enter" which lists three bullet points: "Contact and identification details including name, addresses, phone number, email and date of birth", "Bank account details if you choose the payment method as a direct debit for the initial investment or regular investment plan", and "Names and email addresses of Adviser(s) you'd like to keep informed of this investment". At the bottom of the form, there are two buttons: "Save & complete later" and "Continue".


Start – Apply as an Existing Investor

If the applicant is applying as an existing investor of **Centuria LifeGoals**, they need to provide their investor number starting with a **B** and **post code** current registered address of their existing holding, then click "**Search**" to be identified.



The screenshot shows the 'Apply as:' section of the Centuria online application form. It features three buttons: 'A New Investor', 'An Existing Investor' (which is highlighted with a dark background and a white border), and 'An Adviser on behalf of an Investor'. Below the buttons is a circular icon containing a stylized figure with a plus sign. To the right of the icon, there is text explaining that as an existing investor, the user must provide their Bond number (starting with B) and postcode or country domicile. It also mentions that once identified, the user can change their registered address and provides a link to download the Product Disclosure Statement. At the bottom of the form, there is a section titled 'Existing Investor Details' with input fields for 'Investor number' and 'Postcode', radio buttons for 'Australian address' (selected) and 'Non-Australian address', and a 'Search' button.

Apply as:




As an existing investor you will need to identify yourself by entering your Bond number (starting with B) and postcode or country domicile.

Once you've been successfully identified, you have the option to change your registered address.

Please review the Product Disclosure before submitting your application.
[Download Product Disclosure Statement](#)

Contact Centuria Investor Services on Bonds.Enquiry@CenturiaInvestor.com.au or 1800 182 257 if you have any questions or need help with your application.

Existing Investor Details

Investor number 

Australian address Non-Australian address

Postcode

Start – Apply as an Existing Investor

Upon the search result the existing investor details will show.

If any fields of the Investor Details are missing such as *first/last name* or *email*, the applicant will need to update these missing fields at this time and **“Save”** in order to continue. The details are stored as the primary contact for the application and investment, more contacts can be added further in the application.

Summary of the current holding(s) is shown, and the investor has the option to add to the current policy or create a new policy and **“Continue”** to the next steps of the application.

Existing Investor Details

Name
Jane Doe

Existing address
2 Chifley Square, Sydney NSW 2000
 Change address

Contact first name

Contact last name

New contact email

Add/update communication preference

* The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered

Bond Reference	Start Date	Total Holdings	Last Contribution Date	Maximum Contribution
123456	19-Mar-2004	\$10,000.00	22-Mar-2004	\$0.00

Tick here to create new policy.

Start – Apply as an Adviser on behalf of an Investor

For this option, the adviser as an applicant may apply on behalf of an investor. If the applicant is an **existing adviser**, they will need to provide their first name, last name and AFSL number to find their details before continuing the application. Then they will follow either the **New Investor** or **Existing Investor** flow.

For an adviser that is applying for a new investor, they will need to provide the investors contact details, investor status and investor type information. The details entered here are stored as the primary contact for the application and investment along with the Advisers contact details. More contacts can be added further in the application.

If the applicant is a **new adviser**, they will need to contact Centuria Investor Services on the number provided.

Important Note regarding Adviser Service Fees:

An adviser may not collect an Adviser Service Fee if applying on behalf of an investor as they cannot agree to the terms of the adviser service fees on behalf of an investor.

The screenshot displays the 'Apply as' section of the Centuria online application. At the top, there are three buttons: 'A New Investor', 'An Existing Investor', and 'An Adviser on behalf of an Investor'. The 'An Adviser on behalf of an Investor' button is highlighted with a dark grey background and a white border. Below the buttons, there is a circular icon containing a stylized figure with a plus sign. To the right of the icon, there is a text block explaining the adviser application process: 'As an adviser you can submit one application at a time. This option is only available to persons acting on behalf of an AFS licensee. Advisers completing applications on behalf of investors cannot take an Initial Adviser Service Fee and submit the application on the investors behalf as the investor needs to approve this. The investor will need to submit an application directly applying as "A New Investor" or "An Existing Investor" and confirm the fee to be paid in the Adviser section of the application. Contact Centuria Investor Services on Adviser.Enquiry@CenturiaInvestor.com.au or 1800 182 257 if you have any questions or need help with your clients application.'

Below the text block, there is a question: 'Are you registered for Centuria Adviser?' with a help icon. There are two buttons: 'New Adviser' and 'Existing Adviser'. The 'Existing Adviser' button is highlighted with a dark grey background and a white border.

Below the buttons, there is a section titled 'Existing Adviser Details' with a list of fields: Name, Phone, AFSL, Dealer Group, and Email. There is an 'EDIT' link to the right of the list.

At the bottom, there is another question: 'Is this application for an existing Centuria Life Limited investor?' with a help icon. There are two buttons: 'New Investor' and 'Existing Investor'.

Investment Details

On this page, the applicant will be able to:

- 1) Apply for investment by typing the amount (\$AUD) against the Investment Option(s), they can apply in more than one option

The screenshot shows the 'Step 2: Investment' page of the Centuria Lifegoals Online Application. At the top, there is a progress bar with five steps: 1. START, 2. INVESTMENT (highlighted), 3. INVESTOR DETAILS, 4. CORRESPONDENCE, and 5. REVIEW & SUBMIT. A 'Save' button is located to the right of the progress bar. Below the progress bar, the page title is 'Step 2: Investment' with the subtitle 'The amount/s to be invested and payment details.' The main heading is 'Investment Amount'. A note states: 'Please enter the dollar amount against the Investment Option(s) you are investing in. The minimum initial investment amount for each investment option is \$500. More information about each of the investment option is available in the Product Disclosure Statement'. The investment options are listed in a table with input fields for the investment amount in AUD.

Investment Option(s)	Investment Amount (SAUD)
Centuria AB Managed Volatility Equities Fund	\$0
Centuria Alphinity Sustainable Share Fund	\$0
Centuria Australian Shares Fund	\$0
Centuria Vanguard International Shares Index Fund	\$0
Centuria Walter Scott Global Equity Fund Unhedged	\$0
Total Investment (SAUD)	\$0

Investment Details

Further on this page, the applicant will be able to:

- 1) Nominate the **term** of the Investment
- 2) Provide the **payment method**: BPay, Direct Deposit or Direct Debit*;
- 3) Confirm the **source of funds**
- 4) Add an **Adviser** and elect **Initial and/or Ongoing adviser service fee**, if there are any.

*If using **Direct Debit** as payment method, a Direct Debit Agreement will need to be agreed to in the online application.

The screenshot displays a web form for investment details. It includes a 'Term (10y-40y)' field with a value of '40' and a green checkmark. Below this is a 'What payment method will be used?' section with three buttons: 'BPAY' (selected), 'Direct Deposit', and 'Direct Debit'. A note explains that BPAY details will be provided and that payments generally take 1-2 days. The 'Source of Funds' section has a dropdown menu labeled 'Select a source'. At the bottom, there is a 'Do you have a financial adviser?' question with 'Yes' and 'No' buttons.

Investment Details – Regular Investment Plan

Further on this page, the applicant will be able to set Up a Regular Investment Plan by:

- 1) Agreeing to Direct Debit terms and conditions as outlined in the PDS
- 2) Understanding the 125% rule of contributions to the investment as outlined in the PDS
- 3) Confirming the contribution amount, frequency and automatic annual percentage increase (optional)
- 4) Electing the commencement month of the Regular Investment Plan
- 5) Providing the Direct Debit Bank Account details for processing of the Regular Investment Plan

Note:

The applicant may click either the “Save and go back” button, “Save & complete later” or “Continue” button.

The screenshot shows the 'Regular Investment Plan' section of an online application. It includes a question 'Would you like to setup a Regular Investment Plan?' with 'Yes' and 'No' buttons. A checked checkbox indicates authorization for direct debit. Below this is a table for investment details:

Fund Name	Regular Investment Contribution Amount (SAUD)	Frequency	Annual Percentage Increase
Centuria AB Managed Volatility Equities Fund	\$100	Monthly	5%
Total (SAUD)**	\$1,200		

Footnotes: * The Annual Percentage Increase elected above will be applied to the annual investment contribution amount for each Investment Option. ** The Total shown above is calculated on a 12 month period and does not reflect the commencement date elected below.

The 'Commencement Month' section has a dropdown menu set to 'March 2021'. The 'Regular Investment Plan Direct Debit Details' section includes a BSB field with a format of [][][] - [][][] and a 'Continue' button.

Investor Details – Individual, Joint and Sole Trader

For Individual, Joint and Sole Trader, the applicant must provide:

- 1) Name: First, Middle (Optional), Last;
- 2) Date of birth;
- 3) Country of residency;
- 4) Residential Address;
- 5) Tax Residency;
- 6) CRS FATCA status; and
- 7) TFN(Optional) or Exempt reason.

Note:

For Sole Trader applicant, they may also provide optional information such as business name and ABN.

The screenshot shows the 'Step 3: Investor Details' form within the Centuria Lifegoals Online Application. The form is titled 'Step 3: Investor Details' and includes a sub-header 'Information about the investor(s)'. The form is divided into sections: 'Individual Details', 'Date of birth', 'Residential address', and 'Tax residency'. The 'Individual Details' section includes fields for 'First name' (with 'Jane' entered), 'Middle name (optional)', and 'Last name'. The 'Date of birth' section includes a date picker with 'DD', 'MM', and 'YYYY' fields, and radio buttons for 'Australian address' (selected) and 'Non-Australian address'. The 'Residential address' section includes a text input field and a checkbox for 'Manually enter my address'. The 'Tax residency' section includes a dropdown menu and radio buttons for 'Australia Only' (selected) and 'Other'. A 'Continue' button is located at the bottom of the form. The top of the page shows a progress bar with five steps: 1. START, 2. INVESTMENT, 3. INVESTOR DETAILS (current step), 4. CORRESPONDENCE, and 5. REVIEW & SUBMIT. A 'Save' button is also visible in the top right corner.

Investor Details – Individual, Joint and Sole Trader Child Plan

After confirming the Investor Details, the applicant can establish the investment as a **Child Plan**.

The applicant must provide the details of the Child:

- 1) Name: First, Middle (Optional), Last;
- 2) Date of birth;
- 3) Relationship to the policy owner
- 4) Residential Address;
- 5) Vesting Age

Note:

For more information about a Child Plan, see the PDS.

The screenshot shows a web form titled "Child plan" with the following sections:

- Child plan**: "Do you wish to establish a Centuria LifeGoals Child Plan?" with "Yes" and "No" buttons.
- Child Plan Details**:
 - First name**: Text input field containing "John" with a green checkmark icon.
 - Middle name (optional)**: Empty text input field.
 - Last name**: Empty text input field.
 - Date of birth**: Three input fields for "DD", "MM", and "YYYY" with labels "Day", "Month", and "Year" below them.
 - Relationship to the policy owner**: A dropdown menu with "Select a relationship" and a downward arrow.
 - Address type**: Radio buttons for "Australian address" (selected) and "Non-Australian address".
 - Residential address**: A text input field with a "Manually enter my address" checkbox below it.
 - Vesting age**: A dropdown menu with "25" selected and a green checkmark icon.
- Continue**: A blue button at the bottom.

Investor Details – Company

To verify if the entity is an Australian company, the applicant needs to provide the [ABN](#) or [ACN](#) and click “[Search](#)”. This will be verified against the Australian Business Register or ASIC (thru Equifax API) websites.

Once verified, the [Company name](#) and [Company type](#) (i.e. Private or Public) will be shown and the applicant must confirm by providing the registered address, principal place of business and mailing address.

If the company name and/or type are incorrect, they may search by editing the ABN or ACN. They also have the option to enter company details manually.

Note:

If the entity is a foreign company, please contact Centuria Investor Services on 1800 182 257.

The screenshot shows the 'Step 3: Investor Details' form within the Centuria Lifegoals Online Application. At the top, there is a progress bar with five steps: 1. START, 2. INVESTMENT, 3. INVESTOR DETAILS (current step), 4. CORRESPONDENCE, and 5. REVIEW & SUBMIT. A 'Save' button is visible in the top right corner of the progress bar.

The main form area is titled 'Step 3: Investor Details' and contains the following sections:

- Company Details**
 - Company name:** A text input field containing 'CENTURIA PROPERTY FUNDS LIMITED'.
 - Company type:** Radio buttons for 'Australian proprietary' (unselected) and 'Australian public' (selected).
 - Public company type:** Radio buttons for 'Listed' (unselected) and 'Unlisted' (selected).
 - ACN:** A text input field containing '086553639'. Below it are two buttons: 'Search Again' and 'Enter Manually'.
 - Registered address:** A text input field. Below it are three checkboxes:
 - Manually enter my address
 - Principal place of business is the same as registered office address
 - Postal address is the same as registered office address
 - Preferred address for account setup:** A dropdown menu.

Investor Details – Company

The applicant will need to provide the **tax residency status**, ABN/TFN(optional) and other details (such as GIIN/TIN and/or controlling person that is a resident of other countries) for CRS and FATCA reporting.

The applicant is required to provide details of **directors** and **beneficial owners**, if there are any including:

- 1) Name: First, Middle (Optional), Last;
- 2) Date of birth;
- 3) Residential Address;
- 4) Tax Residency

The screenshot shows a web form titled "Tax residency of the company". It includes a section for "CRS - FATCA Information" with a help icon and a note: "Provide all countries where the individual has tax residency, as well as the respective TIN in these countries (if applicable)". Below this is a "Tax Residency" dropdown menu with "Select tax residency" and a downward arrow. To its right is a "Do you have a TIN?" section with radio buttons for "Yes" (selected) and "No". Further right is a "TIN number" input field. Below these is a "+ Add another country" button. The next section is "Are you a financial institution?" with radio buttons for "Yes" and "No". Below that is "Number of directors" with a dropdown menu showing "1". The "Company directors" section has a list starting with "1." and two input fields for "First name" and "Last name", followed by a checkbox labeled "This director is also a beneficial owner.". Below that is "Total number of beneficial owners" with a dropdown menu showing "1". At the bottom of the form is a blue "Continue" button. At the very bottom of the page are two buttons: "Save and go back" and "Save & complete later".

Investor Details – Trust

Trusts can be verified using a combination of online verification of the Trustees (if successful) and an Originally Certified Copy of the Trust Deed or Originally Certified Extract which **can be uploaded in the application prior to submission. Alternatively, it can be emailed or mailed to the registry at a later date. The receipt of the Certified Trust Deed by the Registry will affect allotment and completion of the application.**

Applicants are required to provide details on the Trustee (Company or Individual) and other details of the trust (directors, beneficial owners, settlors where applicable). Details required include:

- 1) Name: First, Middle (Optional), Last; Date of birth; Residential Address;
- 2) Tax Residency and CRS/FATCA Information
- 3) ABN or ACN; Company Type; Registered Address;

The screenshot displays the Centuria Lifegoals Online Application interface. At the top, a progress bar shows five steps: 1. START, 2. INVESTMENT, 3. INVESTOR DETAILS (highlighted), 4. CORRESPONDENCE, and 5. REVIEW & SUBMIT. A 'Save' button is visible on the right side of the progress bar. Below the progress bar, the main content area is titled 'Step 3: Investor Details' and contains the following sections:

- Information about the investor(s)**
- Company Trustee Details** (with an 'EDIT' link):
 - Company name
 - Registered office address
 - Principal place of business
 - Postal address
 - Directors
 - Tax residency of the trustee
- Beneficial Owner of the Trustee Details** (with an 'EDIT' link):
 - Trustee Beneficial Owner 1
 - Date of birth
 - Residential address
 - Tax residency

Investor Details – Life Insured

The applicant must provide the details of the **Life Insured**:

- 1) Name: First, Middle (Optional), Last;
- 2) Date of birth;
- 3) Residential Address;
- 4) Email Address
- 5) Contact phone number/s

Note:

If the applicant would like to nominate more than two Life Insured, they will need to contact Centuria Investor Services. For more information about the Life Insured, see the PDS.

The screenshot shows a web form titled "Life Insured". At the top, it asks "Is the Investor and the Life Insured the same?" with "Yes" and "No" buttons. Below this is the "Life Insured 1 Details" section. It includes fields for "First name" (containing "Jane"), "Middle name (optional)", "Last name" (containing "Doe"), and "Date of birth" (with dropdowns for Day: "01", Month: "02", and Year: "1980"). There are radio buttons for "Australian address" (selected) and "Non-Australian address". The "Residential address" field contains "2 Chifley Square, SYDNEY NSW 2000" and a link to "Manually enter my address". There is an "Email" field. The "Contact number" section has a note "Please provide at least one contact number." and three rows for "Mobile number", "Home number", and "Business number", each with a "+61" dropdown and a text input field. A "Continue" button is at the bottom.

Investor Details - Beneficiaries

If the Life Insured is the same as the Investor, the applicant can nominate **Beneficiaries** who will be entitled to be paid the proceeds of the investment upon the death of the last surviving Life Insured.

The applicant must provide the following details of the **Beneficiaries**:

- 1) Beneficiary Type (Individual or Entity)
- 2) If Individual: Name: First, Middle (Optional), Last; Date of Birth
- 3) If Entity: Type (Company or Trust), Name and ABN
- 4) Residential Address;
- 5) Email Address
- 6) Contact phone number/s
- 7) Percentage of benefit

Note:

The percentage of benefit must equal a total 100% across the beneficiaries nominated.

The screenshot shows a web form titled "Bond Beneficiary". It asks, "Would you like to nominate Beneficiaries who will be entitled to be paid the proceeds of the investment upon the death of the last surviving Life Insured?" with "Yes" and "No" buttons. Below this is a dropdown for "Total number of bond beneficiary(ies)" set to "1". The "Bond Beneficiary 1 Details" section includes a note: "For beneficiary under 16yo, please use the parent's address and contact details:". It has a "Bond Beneficiary Type" dropdown set to "Select a Type" and radio buttons for "Australian resident" (selected) and "Non-Australian resident". There are input fields for "Residential address" (with a "Manually enter my address" link), "Email", and "Contact number". The "Contact number" section has a note "Please provide at least one contact number:" and three sub-sections: "Mobile number", "Home number", and "Business number", each with a country code dropdown (all set to "+61") and an input field. At the bottom, there is a "Percentage of benefit (%)" input field and a "Continue" button.

Investor Details

A summary of the investor details is provided including individual details, child plan, life insured and beneficiaries. These can be edited if required.

Note:

The applicant may click either the "Save and go back" button, "Save & complete later" or "Continue" button.

The screenshot displays the 'Step 3: Investor Details' page within the Centuria Lifegoals Online Application. At the top, a progress bar shows five steps: 1. START, 2. INVESTMENT, 3. INVESTOR DETAILS (current step), 4. CORRESPONDENCE, and 5. REVIEW & SUBMIT. A 'Save and complete later' button is visible at the end of the progress bar. Below the progress bar, the page title 'Step 3: Investor Details' is followed by the subtitle 'Information about the investor(s)'. The form is organized into several sections, each with an 'EDIT' link:

- Individual Details:** Jane Doe, Date of birth: 01/02/2000, Residential address: 2 Chifley Square, SYDNEY, NSW, 2000, AUSTRALIA, Tax residency: Australia Only.
- Child plan:** Child Plan not established.
- Life Insured:** Life insured same as Investor.
- Life Insured Details:** Life Insured 1: Jane Doe, Date of birth: 01/02/1980, Residential address: 2 Chifley Square, SYDNEY, NSW, 2000, AUSTRALIA, Email address: email@email.com, Mobile number: +61 0411112222.
- Bond Beneficiary:** Bond Beneficiary 1: John Doe, Bond Beneficiary Type: Individual, Date of birth: 01/02/2000, Residential address: 2 Chifley Square, SYDNEY, NSW, 2000, AUSTRALIA, Email address: email@email.com, Mobile number: +61 0411112222, Percentage of benefit(%): 100.

At the bottom of the page, there are three buttons: 'Save and go back', 'Save & complete later', and 'Continue'.

Correspondence

The applicant may elect an email for receiving application correspondence, future reports, statements and investor updates.

All forms of investor correspondence are defaulted to the email address captured at the start of the application. The applicant may change the default email and have the option to add up to 9 additional contacts.

The applicant may elect to send a copy of the email to the adviser.

Centuria Centuria Lifegoals Online Application

1 START 2 INVESTMENT 3 INVESTOR DETAILS 4 CORRESPONDENCE 5 REVIEW & SUBMIT Save and complete later Save

Step 4: Correspondence

Where should we send information about this application?

Send Investor Correspondence to:

First name	Last name	Email	Application details and confirmation	Statements and investor updates
Jane	Doe	email@email.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

+ Add Another Contact

Adviser Correspondence

Would you like to send your Adviser correspondences relating to this investment?

First name	Last name	Email	Application details and confirmation	Statements and investor updates
x John	Smith	email@email.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

+ Add Another Contact

< Save and go back Save & complete later Continue

Review & Submit

The applicant is able to review the details they have entered and **edit** them if necessary.

1 2 3 4 5

START INVESTMENT INVESTOR DETAILS CORRESPONDENCE REVIEW & SUBMIT

Save and complete later

Save

Step 5: Review & Submit

Please review your application

Investment Details

Centuria AB Managed Volatility Equities Fund	\$1,000	EDIT
Total	\$1,000	
Stamp Duty ⓘ	\$1.00	
Payment method	BPAY	
Term	40	

Regular Investment Plan

Centuria AB Managed Volatility Equities Fund	\$100 per month , with 5% annual increase.	
Commencement Month	March 2021	

Regular Investment Plan Direct Debit Details

BSB	923-100	
Account number	123456	
Account name	Jane Doe	

Adviser Details

Name	Dean Evans	
AFSL	245652	
Dealer Group	Dean Evans & Associates Pty Ltd	

Source of Funds

Source	Savings	
--------	---------	--

Investor Details

Individual Details	Janie Doe	EDIT
Date of birth	01/02/2000	
Residential address	2 Chifley Square, SYDNEY, NSW, 2000, AUSTRALIA	
Tax residency	Australia Only	

Child plan

Child Plan not established	EDIT
----------------------------	----------------------

Life Insured

Life insured same as Investor	EDIT
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Life Insured Details

Life Insured 1	Janie Doe	EDIT
Date of birth	01/02/2000	
Residential address	2 Chifley Square, SYDNEY, NSW, 2000, AUSTRALIA	
Email address	email@email.com	
Mobile number	+61 0411112222	

Bond Beneficiary

Bond Beneficiary 1	John Doe	EDIT
Bond Beneficiary Type	Individual	
Date of birth	01/02/2000	
Residential address	2 Chifley Square, SYDNEY, NSW, 2000, AUSTRALIA	
Email address	email@email.com	
Mobile number	+61 0411112222	
Percentage of benefit(%)	100	

Correspondence

Investor correspondence	email@email.com	EDIT
Adviser correspondence	email@email.com	

Review & Submit – Signature Collection

Before submitting the application, the applicant can sign and upload the **signature collection** document to accompany the investment application. The applicant can provide at this stage or post later.

Note

Providing a signature is optional, however by providing with the application, the investor will avoid being required to provide at a later date should they wish to make any amendments to the investment or holding details.

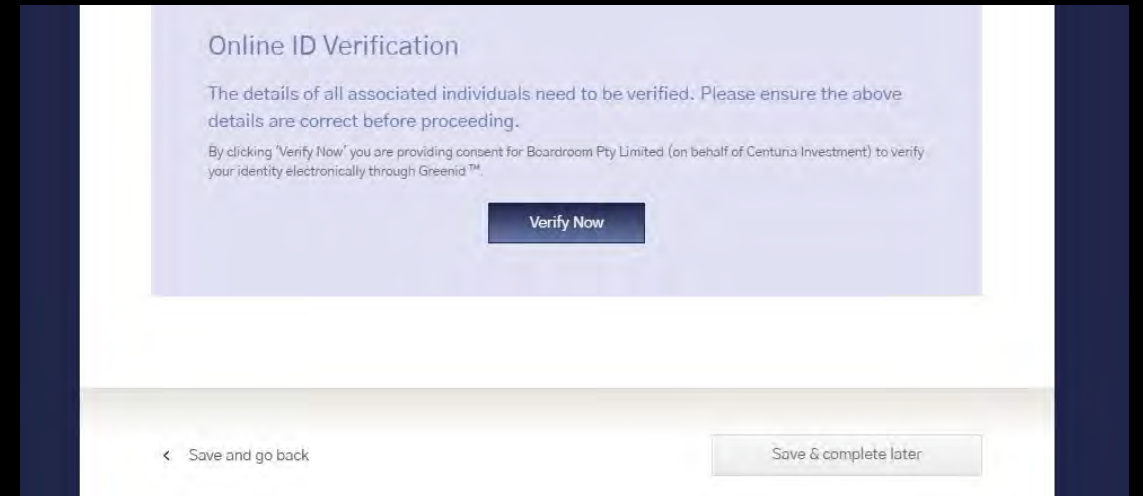
Existing investors who have previously provided a signature are not required to provide again.

The screenshot shows the 'Signature Collection' section of the Centuria online application. It includes the following text and elements:

- Signature Collection**
- Text: "Please sign and upload your signature collection document to accompany your investment. You can provide this now or post later. If you are an existing investor and have already provided a document with signature included, you are not required to provide again. Please also disregard and post later if your application requires you to post originally certified copy of identification document(s) for all authorised signatories to the investment."
- Why we need to collect this?**
- Text: "Signature verification allows us to verify your signature when making future requests which will assist with faster processing. Completing this document is optional, however, providing a copy of your signature(s) with your application will avoid being required to provide originally certified copy of identification with your first request to change bank account details, request a withdrawal or update your personal information."
- Provided Previously**
- Text: "If you are an existing investor and have provided your signature previously, please click on 'Provided Previously'"
- Post Later**
- Text: "Alternatively, you can post this to the address provided on top right-hand corner within the next 5 business days of making your initial application. Signature verification documents returned after 5 business days will need to be accompanied with an originally certified copy of your passport, drivers licence or government issued identification card."
- Upload Now**
- Text: "To download the document to complete and upload below, click [here](#)
Please note you can scan or take a photo of the document and upload into the system below."
- Upload Signature Collection Document now** (with a help icon)
- Three buttons: "Upload now" (highlighted), "Post later", and "Provided Previously".
- A large dashed box containing the text "Drag and drop into this box" and a "Browse File" button.

Review & Submit – Online Verification

Online ID (AML) Verification for certain individuals is completed by clicking **“Verify Now”**.



The screenshot shows a web interface for online ID verification. At the top, the heading "Online ID Verification" is displayed. Below it, a paragraph states: "The details of all associated individuals need to be verified. Please ensure the above details are correct before proceeding." A second paragraph reads: "By clicking 'Verify Now' you are providing consent for Boardroom Pty Limited (on behalf of Centuria Investment) to verify your identity electronically through Greenid™." A prominent blue button labeled "Verify Now" is centered on the page. At the bottom, there are two navigation options: a link with a left arrow labeled "Save and go back" and a button labeled "Save & complete later".

Review & Submit – Online Verification

If their details such as name, DOB and address did not match at least 2 AML data sources, the applicant may try again (up to 2x) by providing information relating to their valid ID (driver's license, Medicare or passport).

If the applicant or any individual in the application cannot be verified, they may still submit the application and provide the ID documents after submission.

The screenshot shows the 'ID Verification' step of the Centuria Lifegoals Online Application. The page title is 'Centuria Centuria Lifegoals Online Application'. The main heading is 'ID Verification' with a sub-heading: 'Additional information is needed to verify the identities of all individuals within this application. Please provide at least one ID below.' Below this, there is a section for 'Jane Doe's Details' with three tabs: 'Drivers Licence' (selected), 'Australian Passport', and 'Medicare Details'. The form fields are as follows:

- State of issue:** A dropdown menu with 'Select' as the current value.
- Licence number:** An empty text input field.
- First name as on card:** A text input field containing 'Jane' with a green checkmark icon to its right.
- Middle name as on card:** An empty text input field.
- Last name as on card:** A text input field containing 'Doe' with a green checkmark icon to its right.
- Expiry date:** A text input field with the placeholder 'MM/YYYY'.

At the bottom of the form, there is a section titled 'Retry Online ID Verification' with the text 'Please ensure the above details are correct before proceeding.' Below this text is a blue button labeled 'Try Again'. At the very bottom, there is a link with a left-pointing arrow and the text 'Save and go back'.

Review & Submit

After completing the Online ID (AML) Verification (regardless of the verification status), the applicant may now be able to submit the application after agreeing to the **terms and conditions**.

The applicant may also opt out to receive marketing information about new Centuria investment products.

The screenshot shows the 'Acknowledgement and Submission' page of the Centuria online application process. At the top, the title 'Acknowledgement and Submission' is centered. Below it, there is a checkbox labeled 'I agree to the terms and conditions and declare all entered details correct'. Underneath this is a section titled 'Privacy Statement' with a paragraph of text explaining the use of personal information. Below the privacy statement is another checkbox labeled 'I DO NOT wish to receive marketing information about new Centuria investment products, and events.'. A prominent blue 'Submit Application' button is centered below the checkboxes. At the bottom of the page, there are two buttons: 'Save and go back' on the left and 'Save & complete later' on the right.

Acknowledgement
and Submission

I agree to the terms and conditions and declare all entered details correct

Privacy Statement

By signing this application form you acknowledge that you have read, understood and agree to the collection, use and disclosure of your personal information as set out in the section headed 'Privacy Statement' in the PDS or otherwise as required by law. In particular, you agree we may use your personal information to tell you about products or services that might better serve your needs or promotions about any other matters that may be of benefit or interest to you and you also agree your personal information for these purposes may be disclosed to Centuria Life Limited and its related companies, to other organisations, and to relevant service providers (such as the LifeGoals administrator and mail houses).
If you do not want to receive such marketing information, please tick the box below.

I DO NOT wish to receive marketing information about new Centuria investment products, and events.

Submit Application

< Save and go back

Save & complete later

Confirmation

After submitting the application, the confirmation page will provide information about the application including:

- 1) The application reference number;
- 2) The amount payable and how to make the payment based on the selected payment method on the Investment details page; and
- 3) The additional documents they may need to provide in order to process the application.

Note:

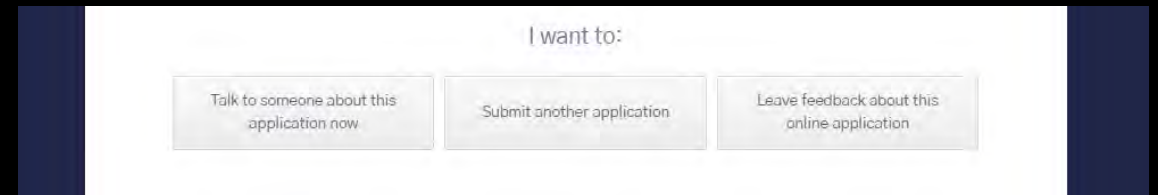
In addition to being able to print this confirmation page, the applicant will receive a confirmation email to the nominated email address on the **Correspondence** page.

The screenshot shows the Centuria Lifeguards Online Application confirmation page. At the top, it says 'Centuria Centuria Lifeguards Online Application'. Below that, it reads 'Congratulations Jane, your application was successfully submitted.' A purple box contains the reference number: 'Reference number: 82607466'. A section titled 'What Happens Next?' lists three steps: 1) Confirmation emails will be sent to your email/s; 2) Transfer your funds using the payment details below; 3) Provide additional documents as outlined below. A note states: 'Note: the following information will also be sent to your email address.' with a 'PRINT THIS PAGE' button. The 'Submit Funds' section instructs: 'To fund your application of \$1,000.00 AUD, please use the payment instructions on the right.' It includes a 'Remember:' section with a warning about bank limits and a 'Transfer to:' section with a BPAY QR code and details: 'Biller Code: 315879 Ref: 82607474 (Please note this reference number is not your application number)'. Contact information for BPAY is provided: 'Telephone & Internet Banking - BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au'. The 'Provide Additional Documents' section asks for certified scanned copies of documents to be sent to 'bonds.enquiry@centuriainvestor.com.au' and lists an example: 'Jane Doe's certified copy of drivers licence or passport. Alternatively, contact us for other identification documents.'

Confirmation

The applicant will have the option to:

- 1) [Talk to someone](#) if they have any additional queries about this application;
- 2) [Submit another application](#) for another investor. If they choose this option, they will be redirected to the start of the application; and
- 3) [Leave feedback](#) about this online application. If they choose this option, then they will be directed to Centuria Investor Services to provide feedback.



Email Confirmation

An **email confirmation** will be sent to the applicant's nominated email address upon completion.

The email includes the application form in PDF format and outlines the next steps to complete the application.

Centuria
Centuria Lifegoals
Application Received

Dear Jane,

Thank you for your recent application in Centuria Lifegoals. Unfortunately, the application has not yet been finalised as we are waiting to receive verified documentation and application funding.


Provide Additional Documents

Please email certified scanned copies of the following verification documents to Bond.Enquiry@CenturiaInvestor.com.au at your earliest convenience.

- o Certified copy of driver's licence (front and back) or passport for Jane. Alternatively, contact us for other acceptable identification documents.

Submit Funds

To fund your application of \$1,000.00, please follow the instructions below:

	BPAY Biller code: 315879 BPAY CRN: 82607474 (Please note this reference number is not your application number).
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Telephone & Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

What Happens Next?

Once we have received your outstanding documents and application funds, we will send you an email confirming that your application is complete. The date of application is based on a complete application form, finalised investor identification and reconciled application funds. Investors will be notified of their allocation once finalised. As such, any delay in receiving application identification documents and/or funds may result in a delay of confirmation of your investment.

Additional Contributions

A reminder that you can make unlimited contributions to an investment option during the first year after you make your initial investment. In each of the following year you can contribute up to 125% of the previous year total contributions without resetting the original investment date for calculating the 10-year period for tax purposes, known as the 125% rule. For more information please refer to the funds product disclosure statement.

Who may apply?

Individual/Joint/Sole Trader that is a resident of Australia, Companies or Trusts that have been incorporated or established in Australia. If the applicant falls into a category other than the before-mentioned categories, then they must contact Centuria Investor Services to discuss their options.

What happens when I accidentally close the URL? Will I lose the information I already keyed in?

Information is saved every time the applicant clicks the "**Continue**" button. On the first click of the Continue button, a resume link will be sent via email. Applicant may click to the URL provided in the email to go back to the last saved info.

Why is the online application only open to Australian Resident?

Foreign investors cannot be AML verified online. If you are a foreign investor and would like to invest, please contact Centuria Investor Services.

Do I need to provide my TFN or ABN?

Investors are not required to quote their tax file number (TFN) in relation to an investment in LifeGoals.

Why do I need to provide my tax residency status?

The Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) are regulatory requirements that aim to deter tax evasion by US and other foreign taxpayers. The Australian and many other foreign Governments (through their tax offices) have an agreement which means we must ask you, and you must answer, these questions. Information we gather is reported to the Australian Taxation Office (ATO) and in turn to global tax authorities. For more information, visit www.ato.gov.au.

If you are unsure of any of the answers, please contact a legal or accounting professional.

What is a trust deed?

A trust deed is a legal document that sets out the rules for establishing and operating your trust. It includes such things as the trust's objectives, who can be a member and whether benefits can be paid as a lump sum or income stream.

What if I enter some of the details wrong?

The applicant can go back to the previous step at the anytime to edit the details they have entered so far, provided they haven't submitted the application. At any sections in the page, there is an Edit button that the applicant could click and edit the information entered. Applicant can also edit the details in the Review and Submit page.

Why do I need to have my identification verified?

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML Act) is aimed at addressing money laundering in Australia and the threat to national security caused by terrorism. This legislation requires us to collect identification information from you and to verify your identify from original or certified copies of specified documents before we can process your application.

What happens if I failed the online ID verification?

You can still submit the application even if the system cannot verify any of the individuals in the application. You will be asked to send certified ID documents after the submission of the application.

What happens after I submitted the application?

Once the application click the "**Submit**" button, you will be directed to the confirmation page. This page will show the reference number of the application that you may use to quote if you have any questions with the application. This page also contains the details on what you need to do next. A confirmation email will also be sent to the nominated email address. This email contains all the details mentioned in the confirmation and includes a PDF copy of the application form.