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

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Step 1:

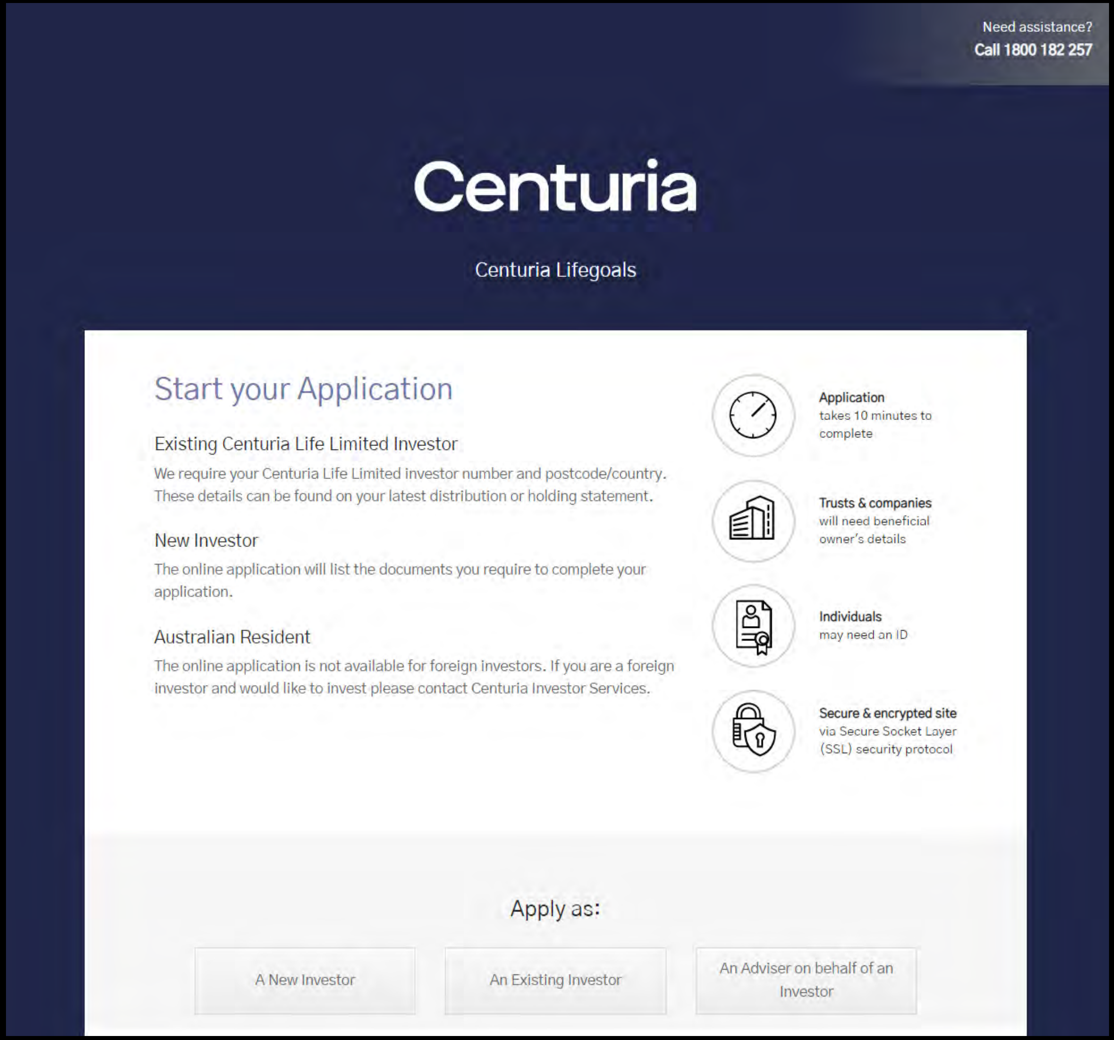
Click on the Online Application Link.

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.



Start – Apply as a New Investor

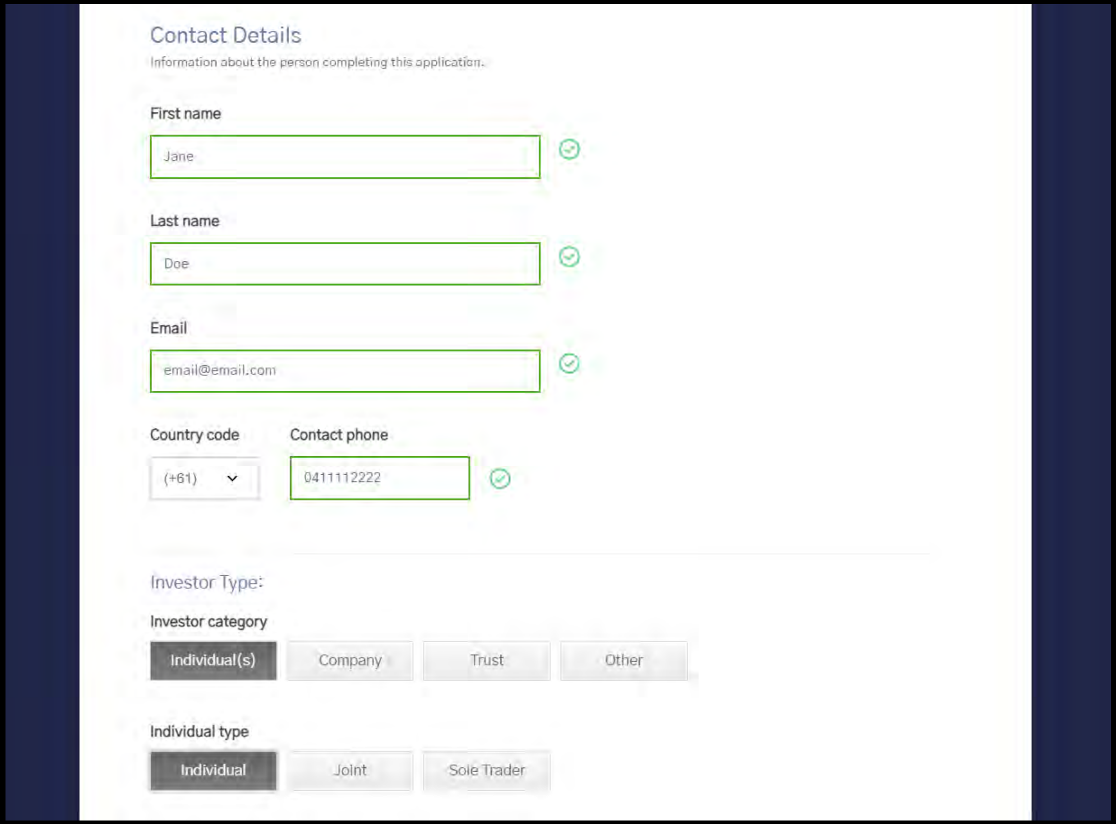
Step 3:

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.



Start – Apply as a New Investor

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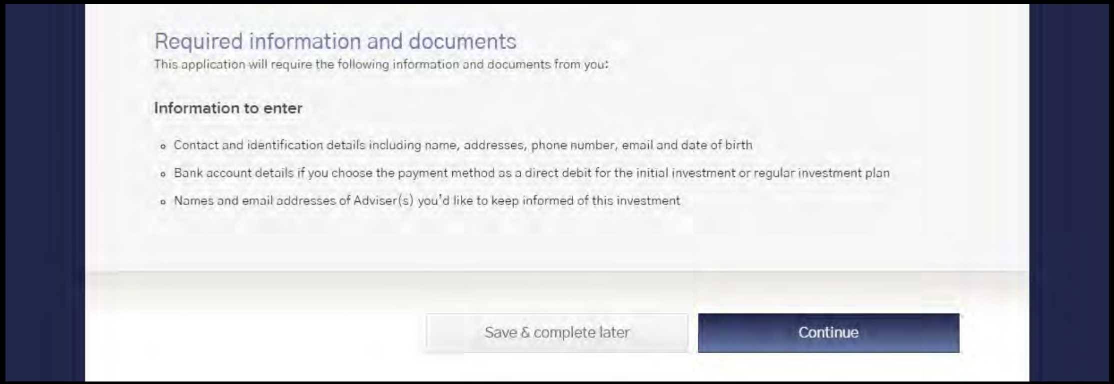
Step 4:

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.

Start – Apply as an Existing Investor

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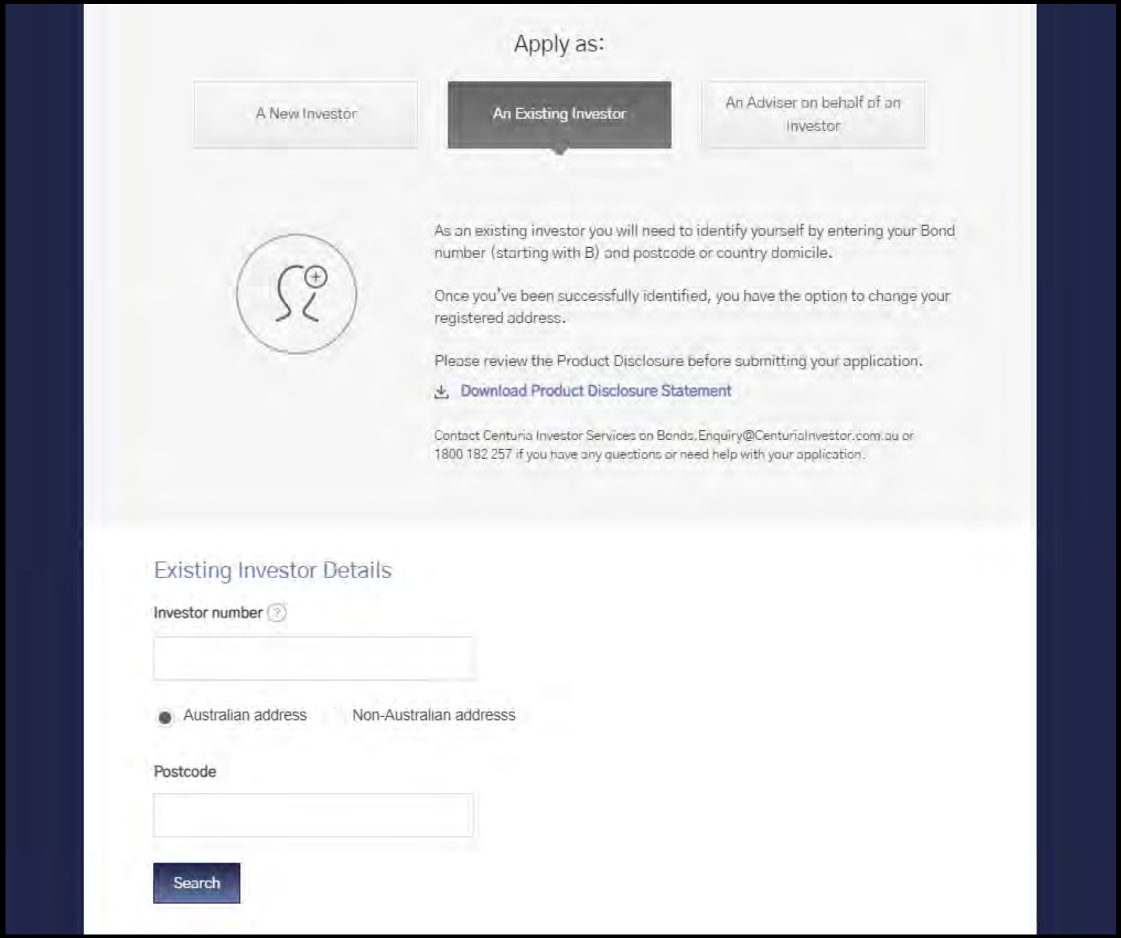
If the applicant is applying as an existing investor of **Centuria LifeGoals**, they need to provide their investor number starting with a **B** and **post code** current registered address of their existing holding, then click "**Search**" to be identified.



Start – Apply as an Existing Investor

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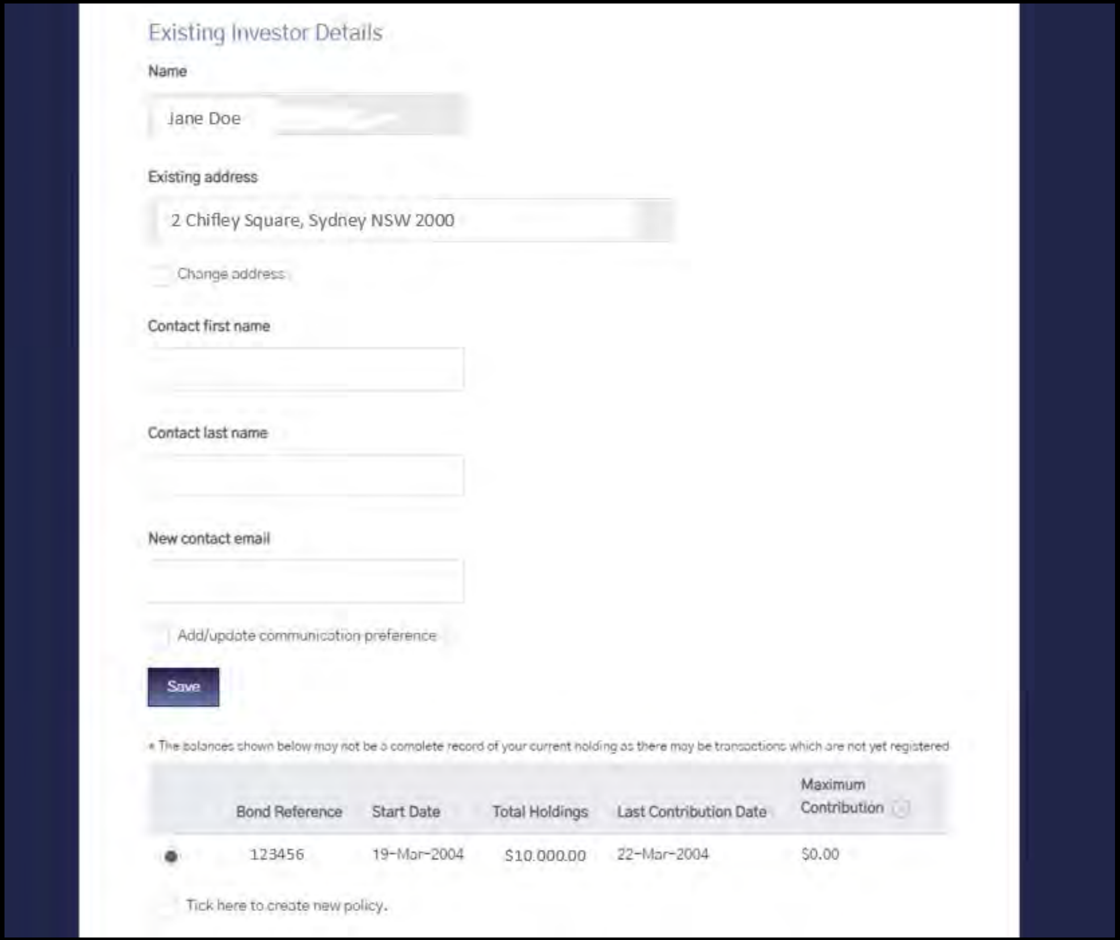
Upon the search result the existing investor details will show.

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.



Start – Apply as an Adviser on behalf of an Investor

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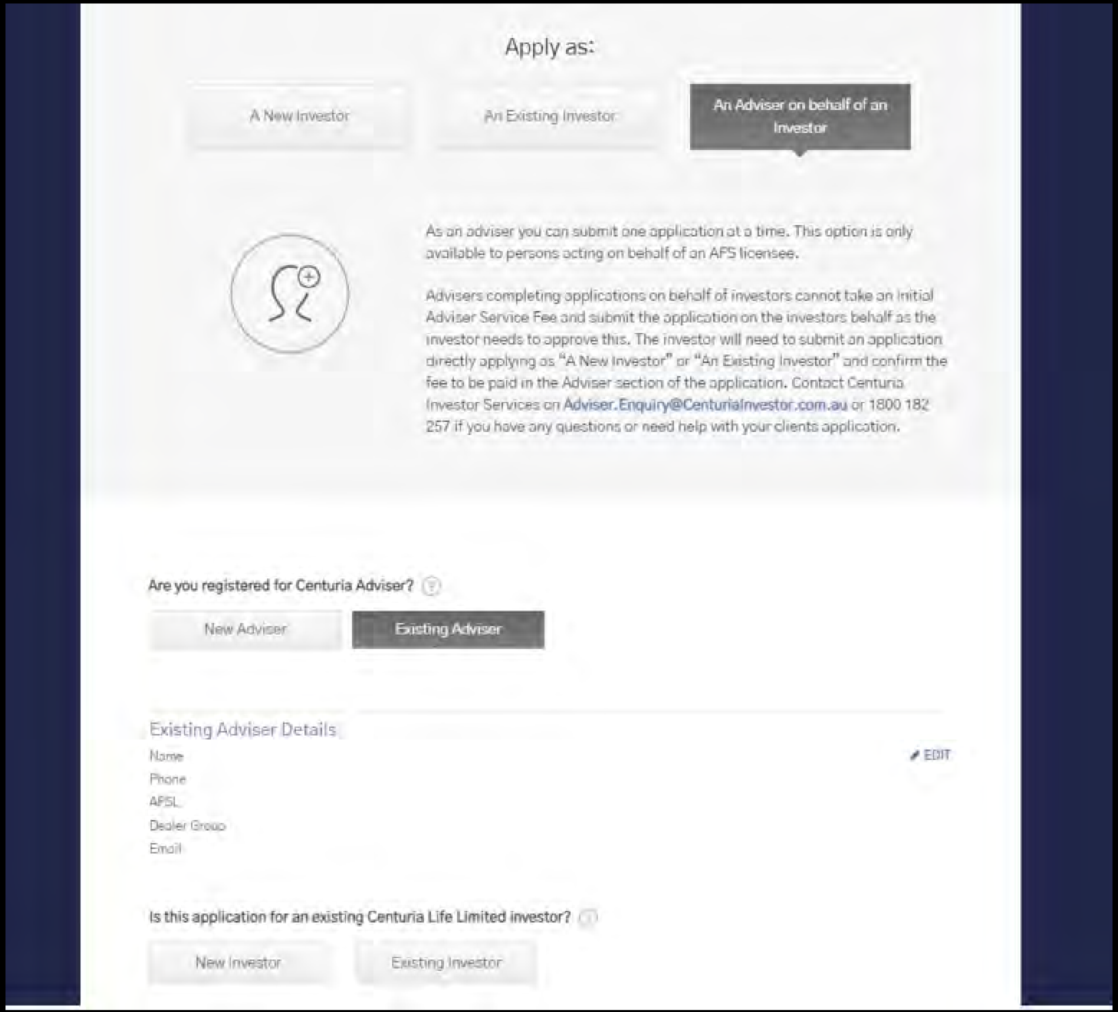
For this option, the adviser as an applicant may apply on behalf of an investor. If the applicant is an existing adviser, they will need to provide their first name, last name and AFSL number to find their details before continuing the application. Then they will follow either the New Investor or Existing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



Investment Details

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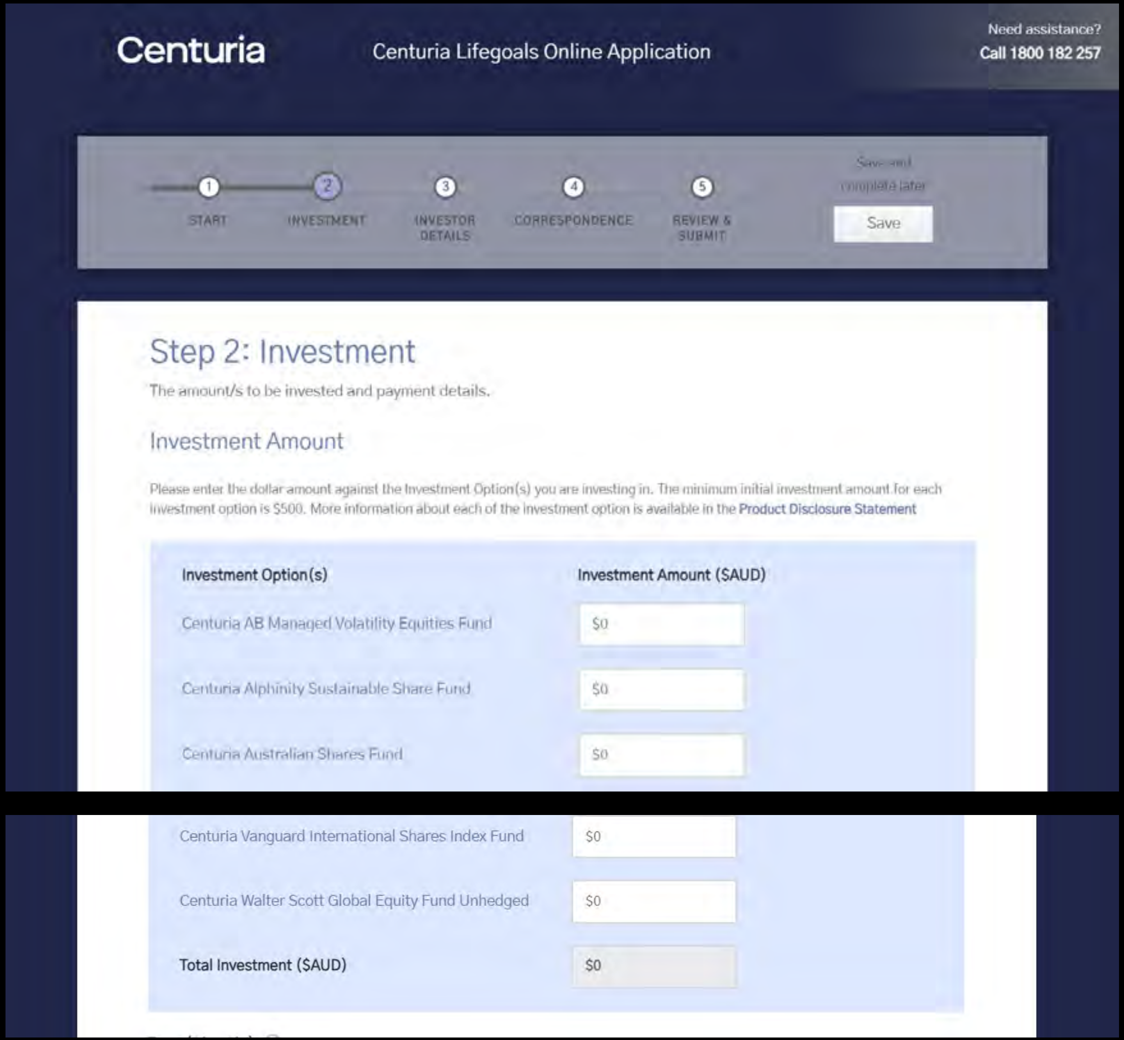
On this page, the applicant will be able to:

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



Investment Details

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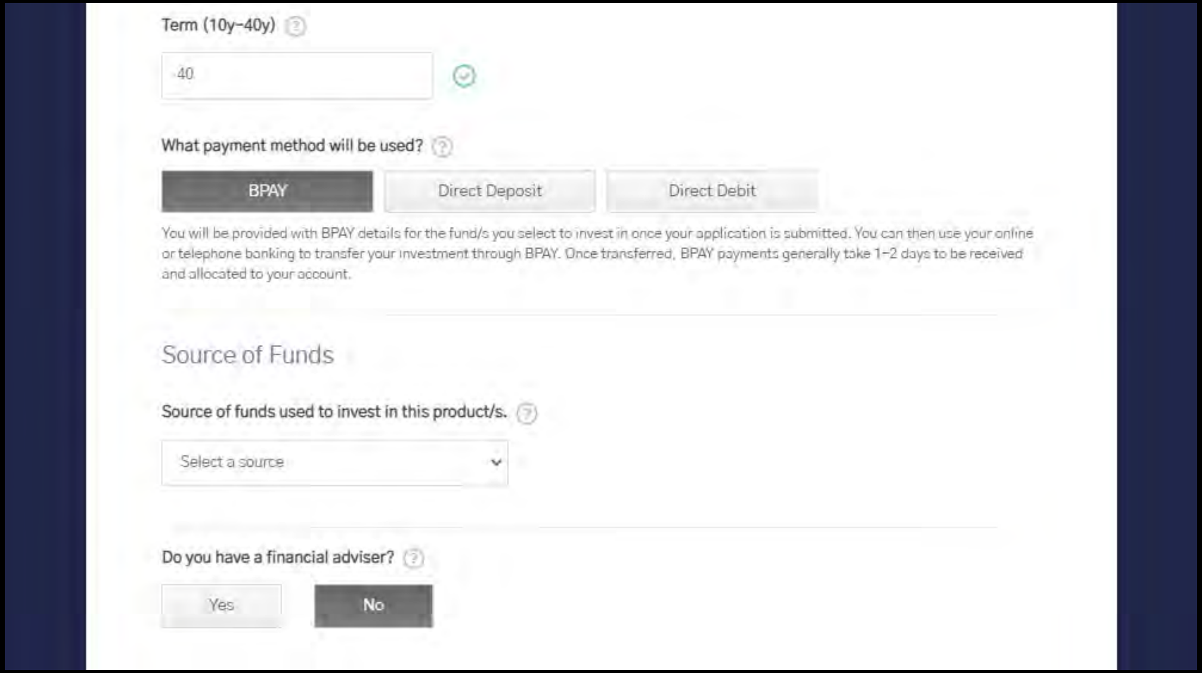
Further on this page, the applicant will be able to:

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.



Investment Details – Regular Investment Plan

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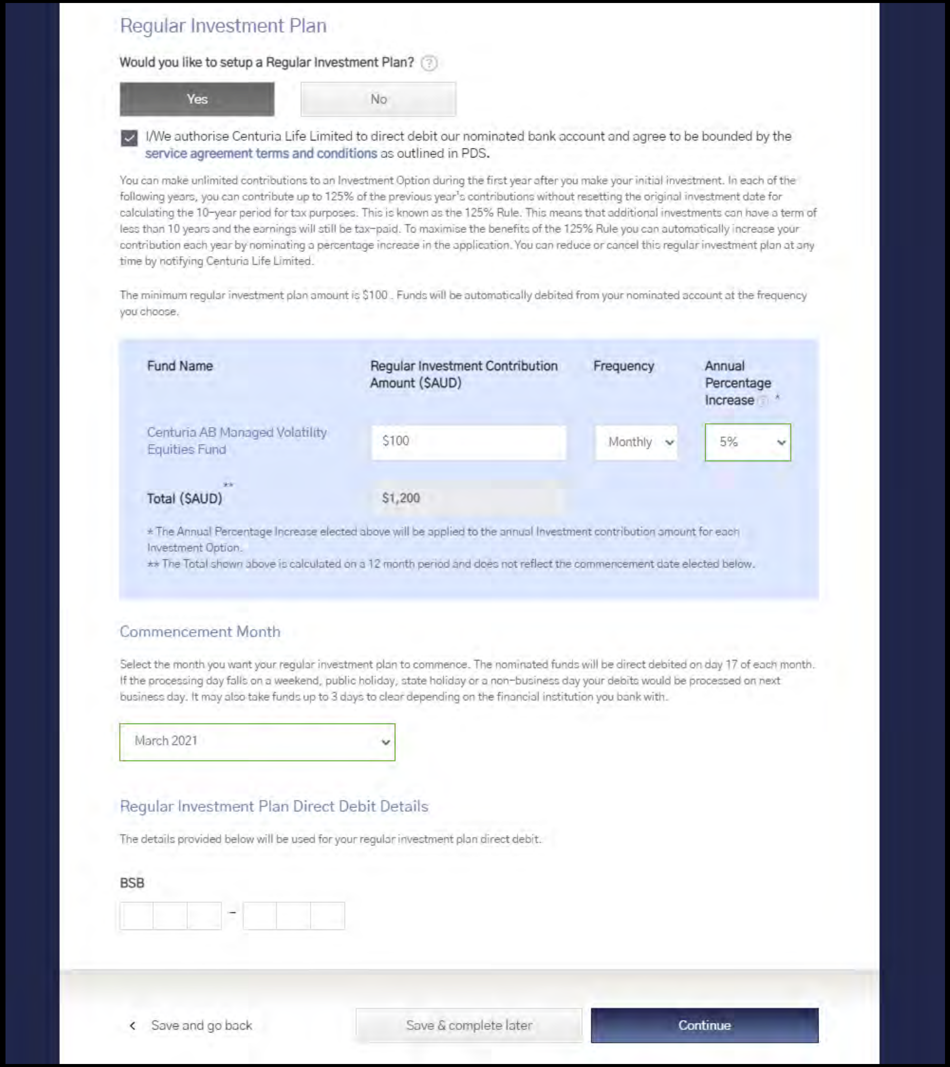
Further on this page, the applicant will be able to set Up a Regular Investment Plan by:

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.

Investor Details – Individual, Joint and Sole Trader

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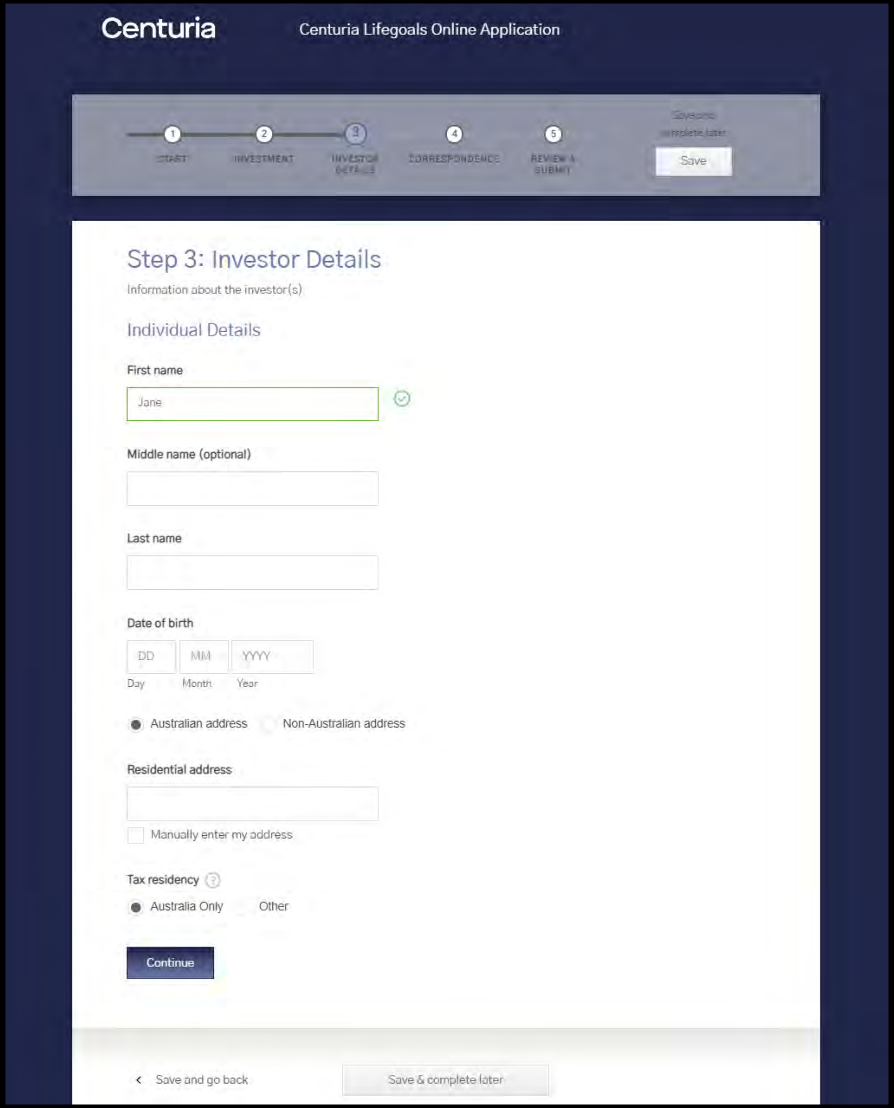
For Individual, Joint and Sole Trader, the applicant must provide:

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.



Investor Details – Individual, Joint and Sole Trader Child Plan

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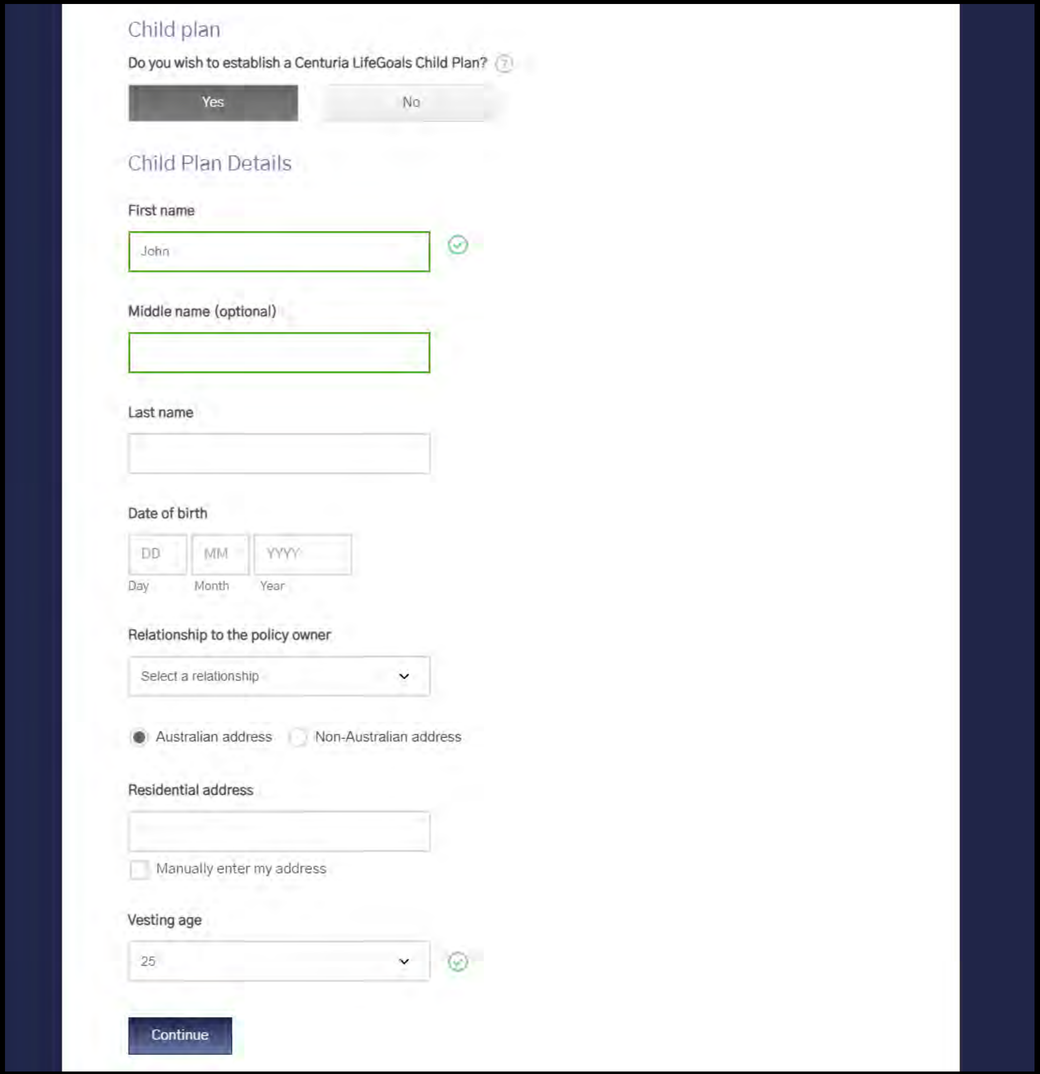
After confirming the Investor Details, the applicant can establish the investment as a **Child Plan**.

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.



Investor Details – Company

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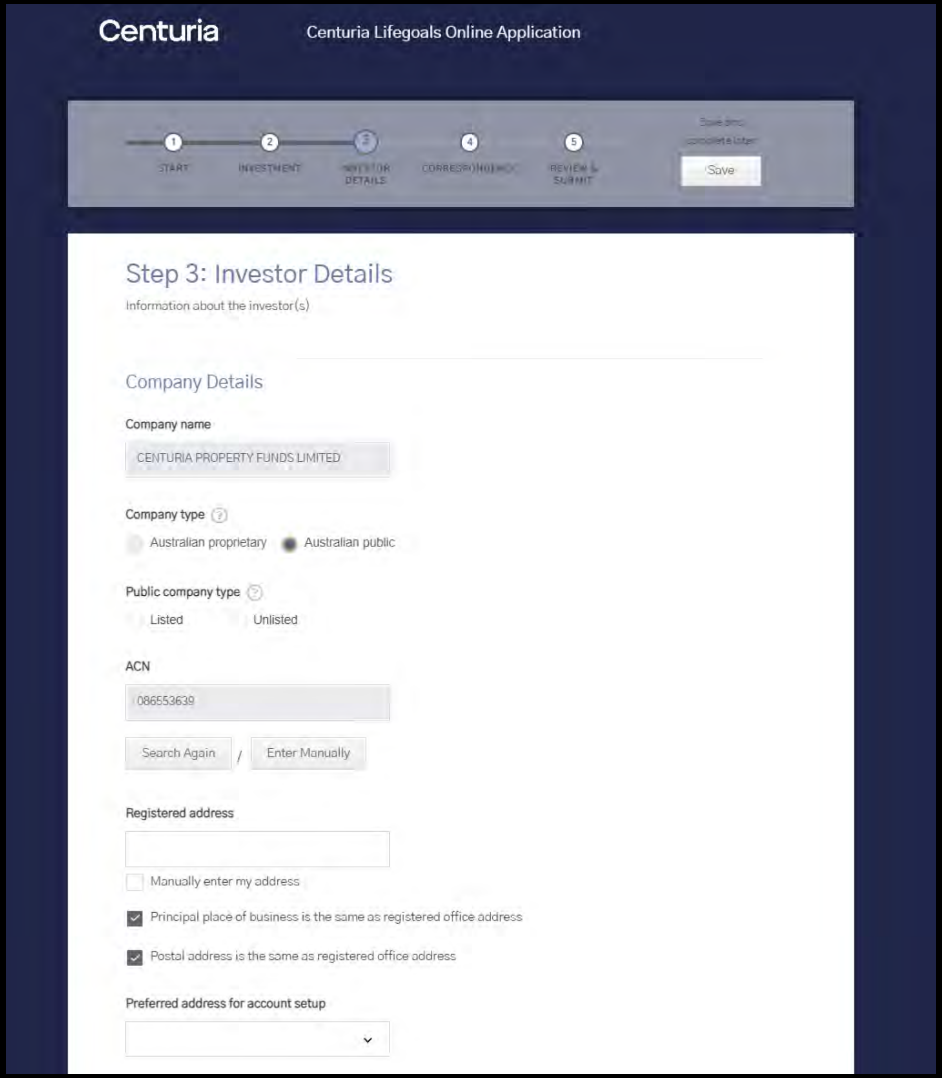
To verify if the entity is an Australian company, the applicant needs to provide the ABN or ACN and click "**Search**". This will be verified against the Australian Business Register or ASIC (thru Equifax API) websites.

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.



Investor Details – Company

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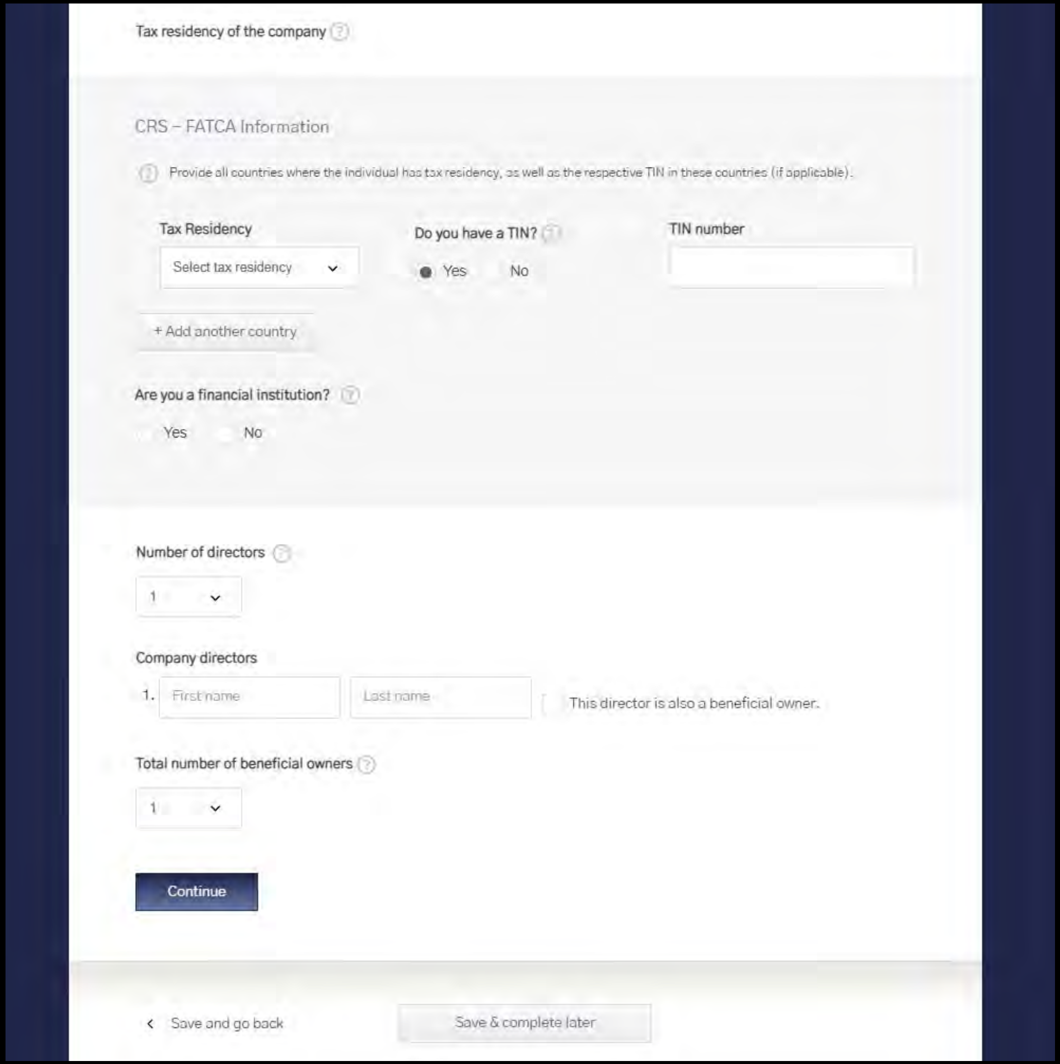
The applicant will need to provide the tax residency status, ABN/TFN(optional) and other details (such as GIIN/TIN and/or controlling person that is a resident of other countries) for CRS and FATCA reporting.

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



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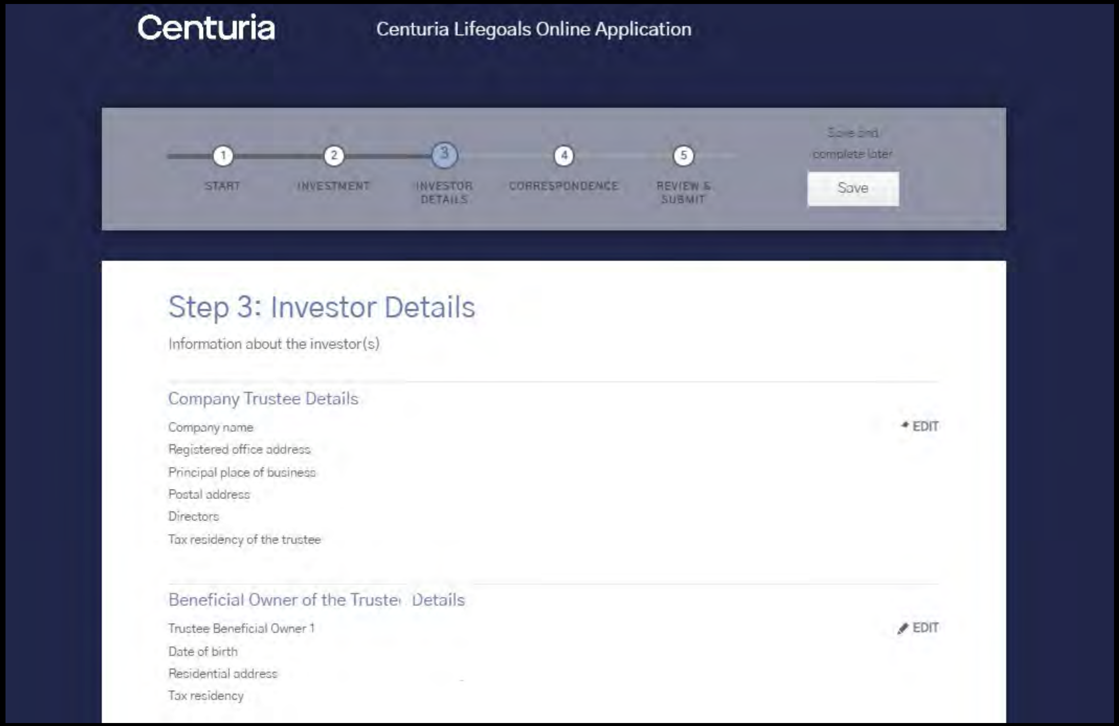
Investor Details – Trust

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 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;

Investor Details – Life Insured

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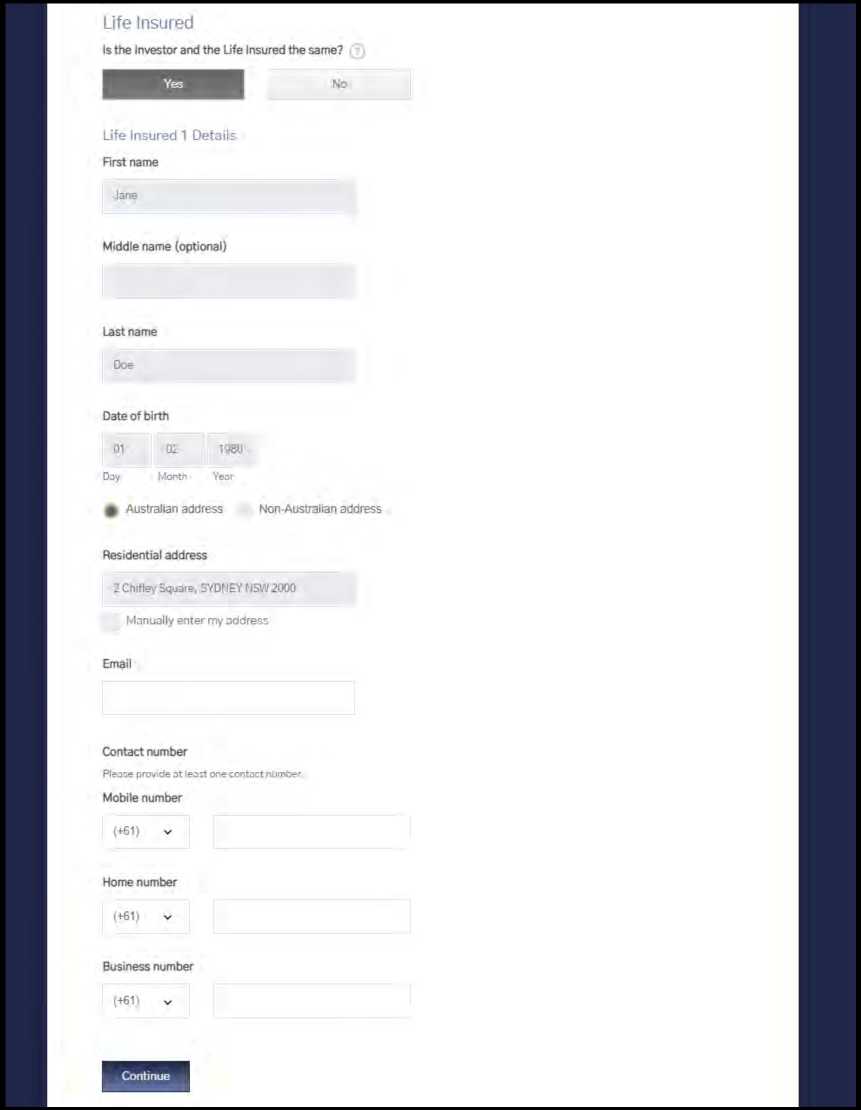
The applicant must provide the details of the **Life Insured**:

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.



Investor Details - Beneficiaries

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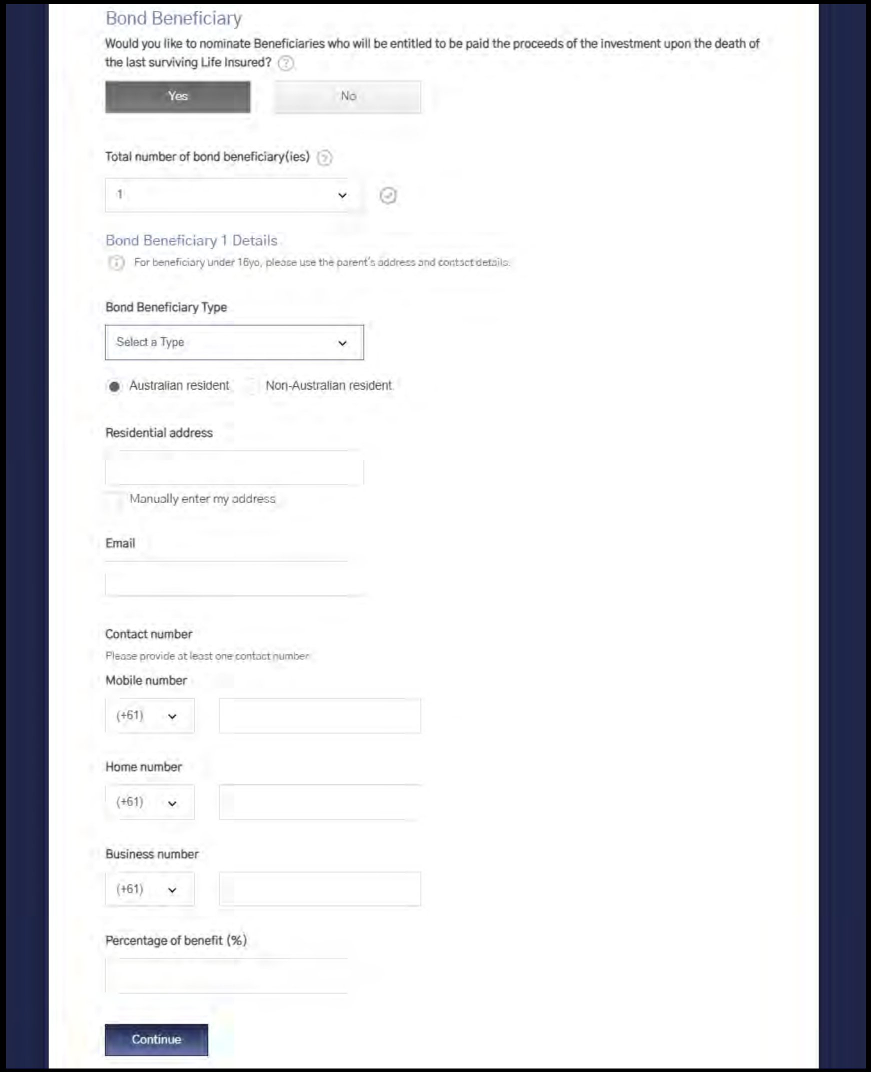
If the Life Insured is the same as the Investor, the applicant can nominate **Beneficiaries** who will be entitled to be paid the proceeds of the investment upon the death of the last surviving Life Insured.

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.



Investor Details

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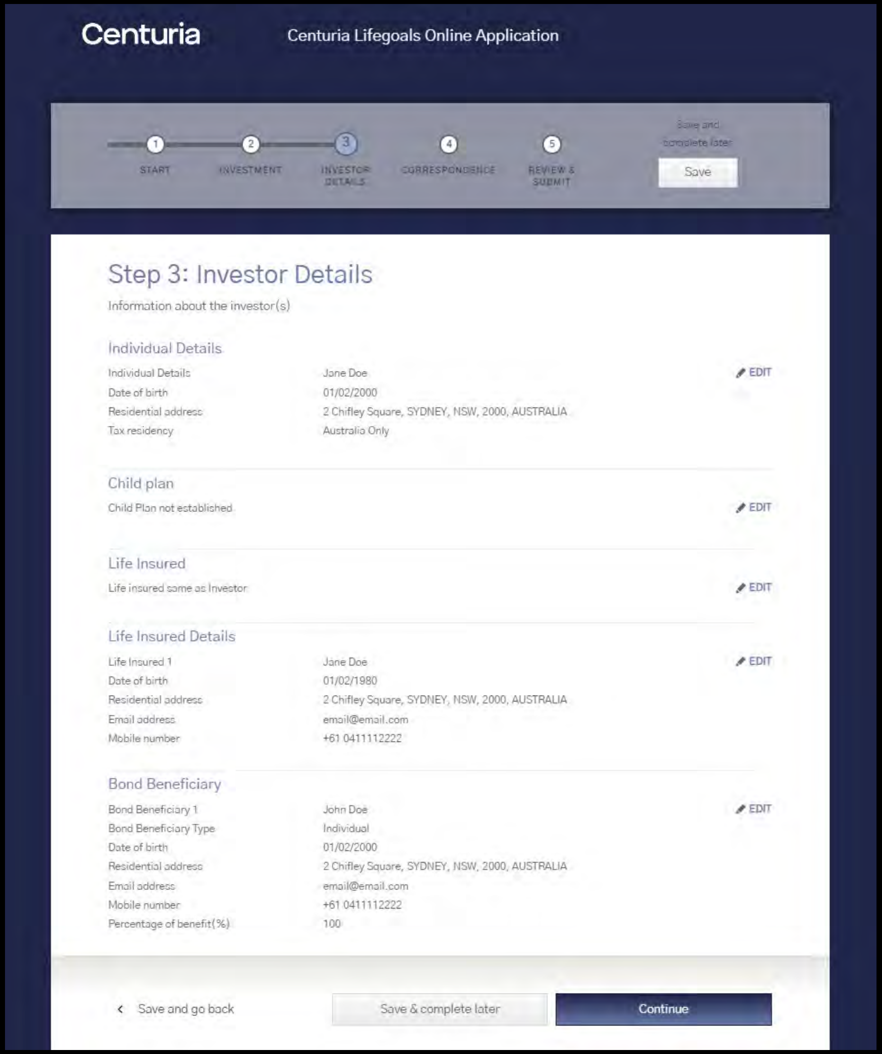
A summary of the investor details is provided including individual details, child plan, life insured and beneficiaries. These can be edited if required.

Note:

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



Correspondence

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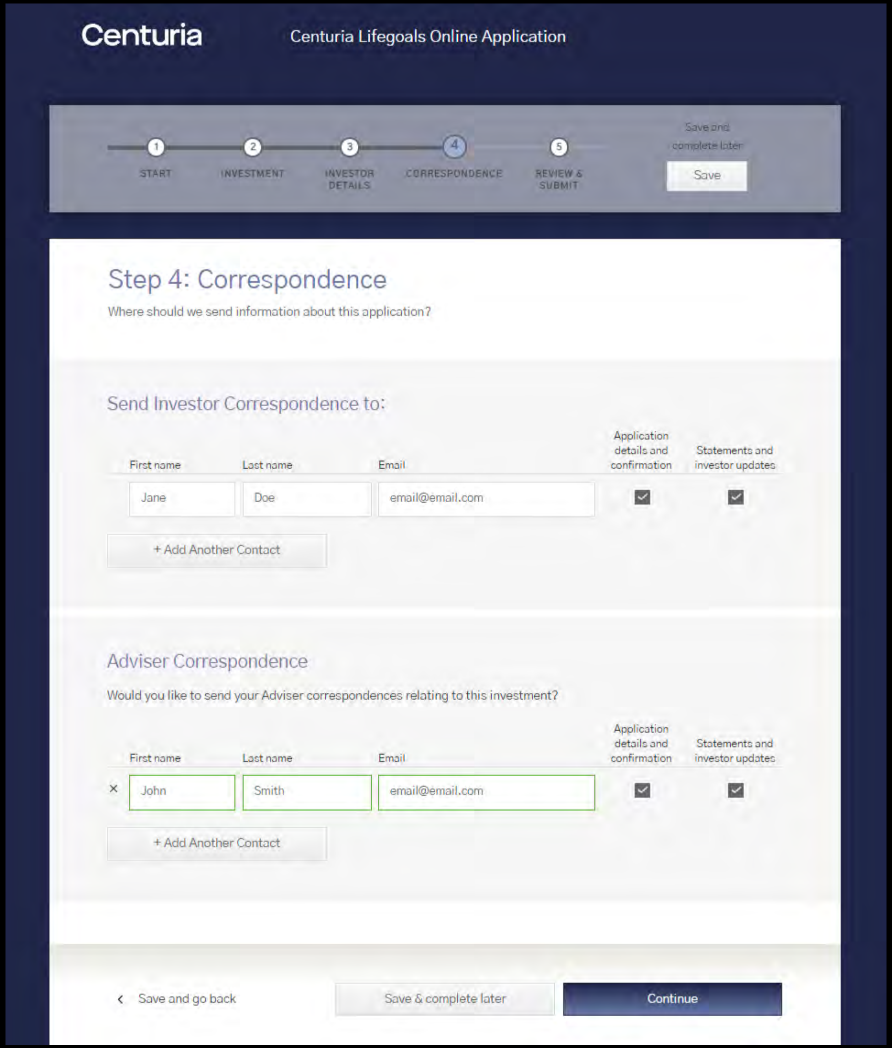
The applicant may elect an email for receiving application correspondence, future reports, statements and investor updates.

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.



Review & Submit

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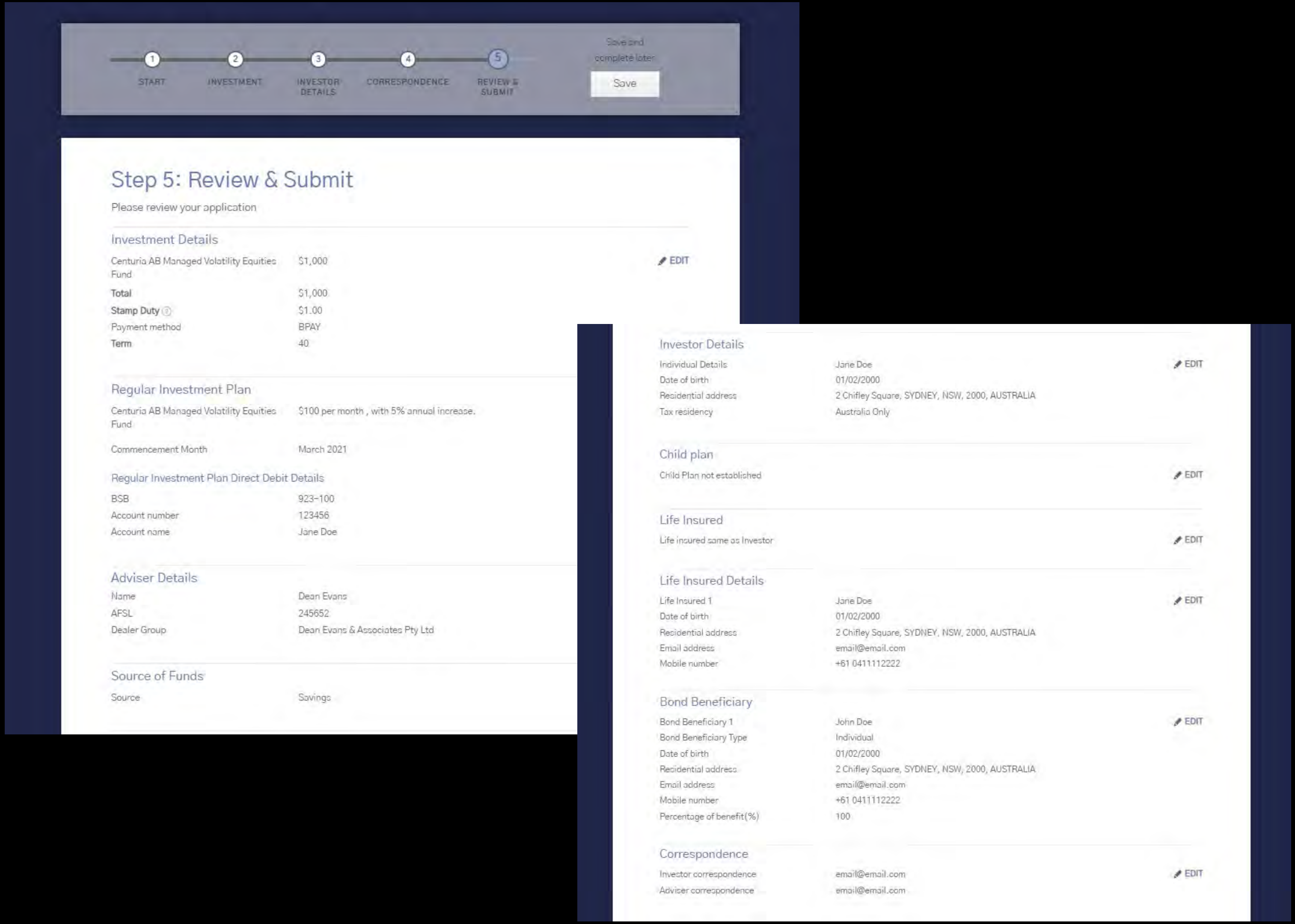
The applicant is able to review the details they have entered and **edit** them if necessary.



Review & Submit – Signature Collection

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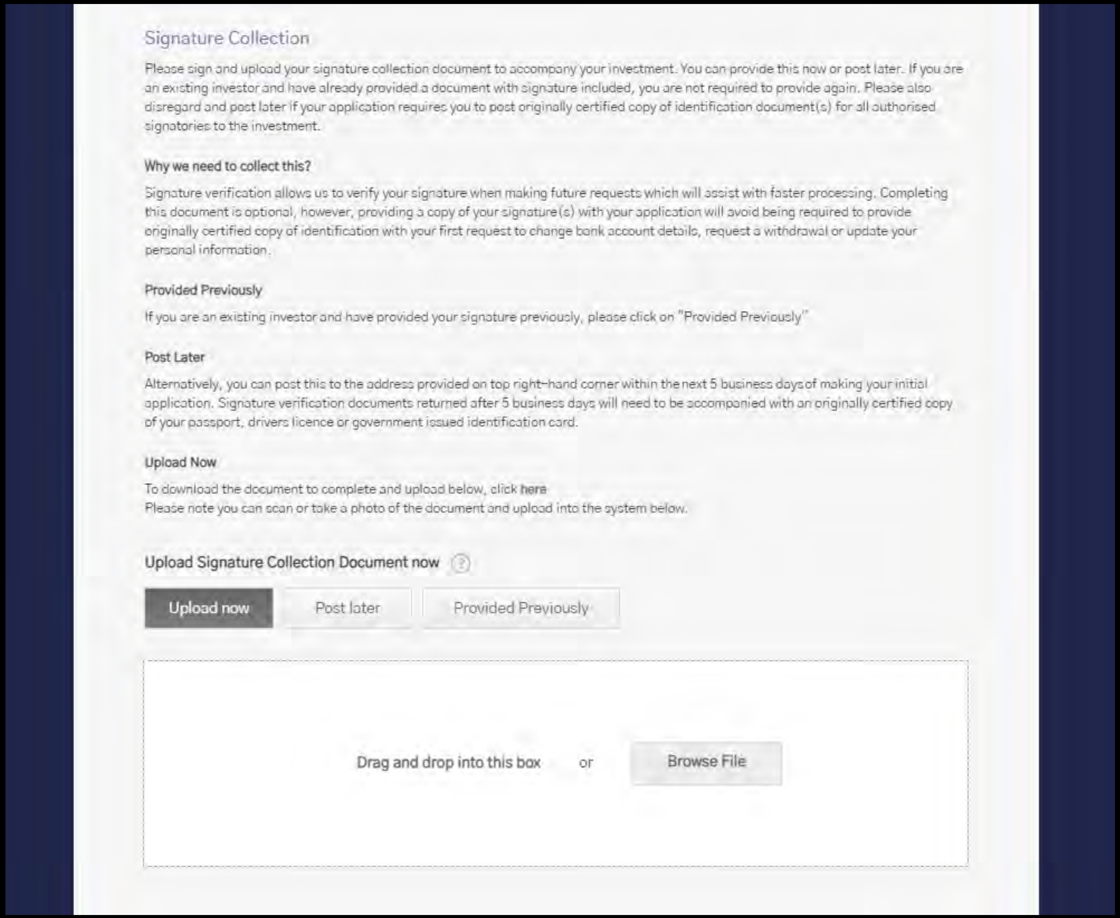
Before submitting the application, the applicant can sign and upload the **signature collection** document to accompany the investment application. The applicant can provide at this stage or post later.

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.



Review & Submit – Online Verification

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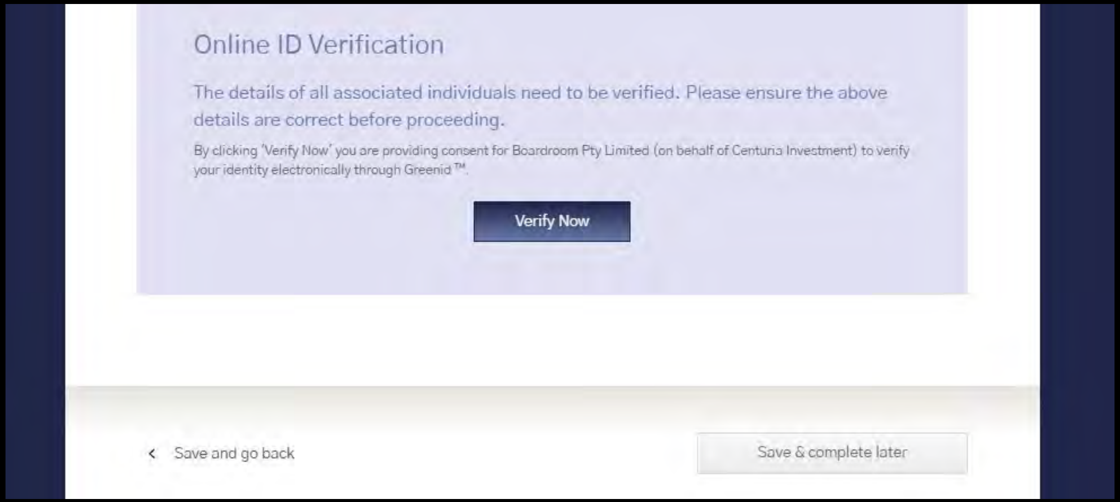
Online ID (AML) Verification for certain individuals is completed by clicking "**Verify Now**".



Review & Submit – Online Verification

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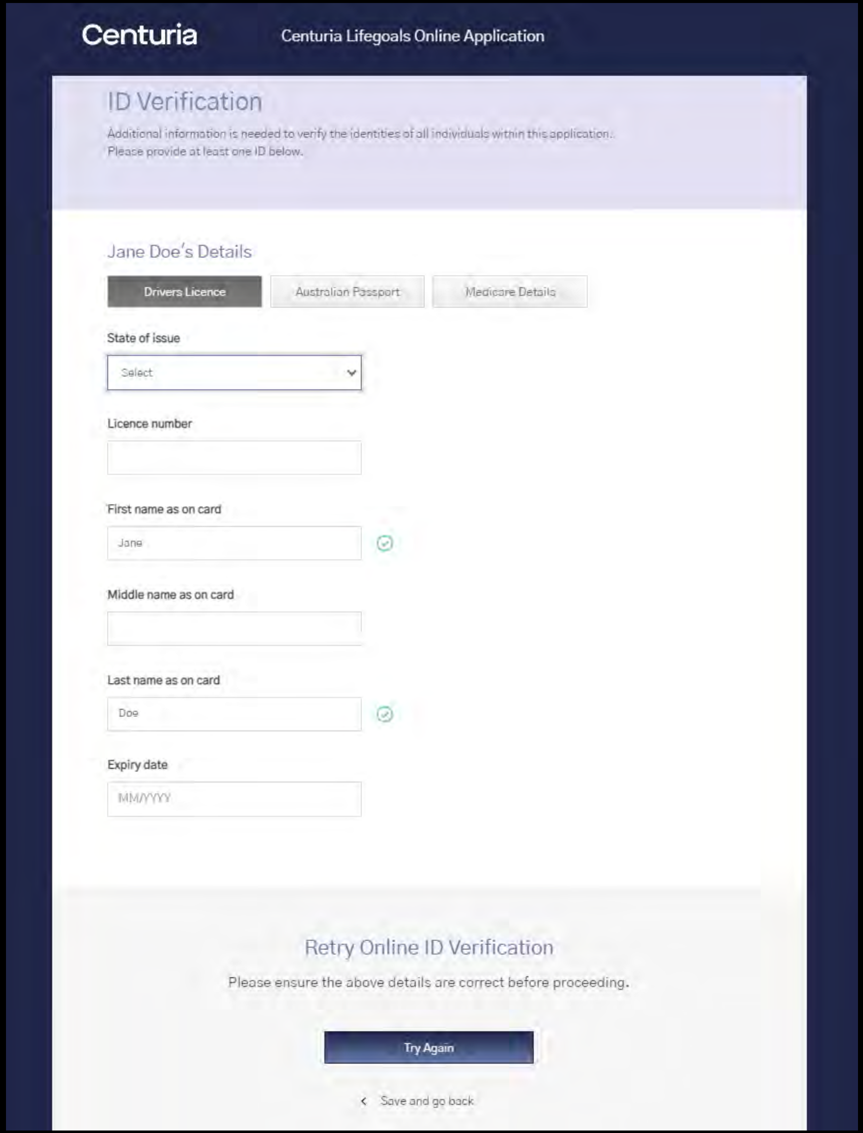
If their details such as name, DOB and address did not match at least 2 AML data sources, the applicant may try again (up to 2x) by providing information relating to their valid ID (driver's license, Medicare or passport).

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.



Review & Submit

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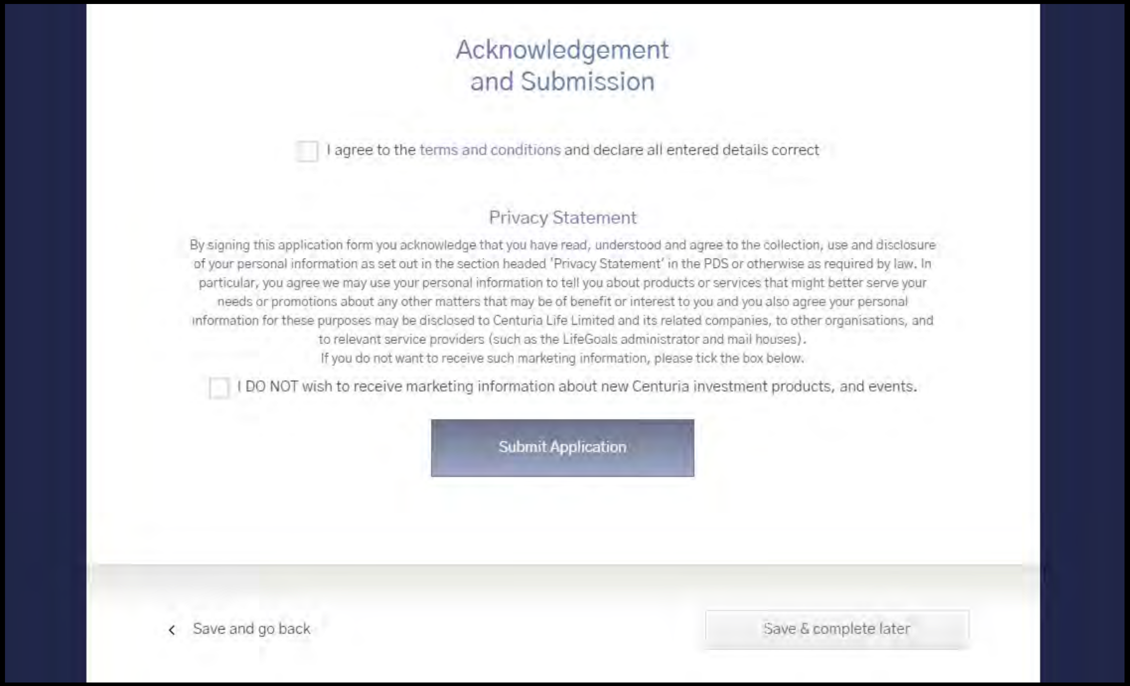
After completing the Online ID (AML) Verification (regardless of the verification status), the applicant may now be able to submit the application after agreeing to the **terms and conditions**.

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



Confirmation

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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.

Confirmation

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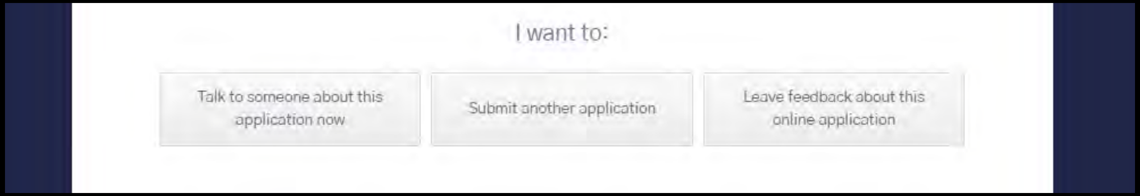
The applicant will have the option to:

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

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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.

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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

- 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

BPAY Biller code: 315879
BPAY CRN: 82607474
(Please note this reference number is not your application number).

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.

FAQs

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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.

FAQs

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.

FAQs

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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.