# Centuria LifeGoals

Introducing Centuria LifeGoals Investment Bonds

Simple | flexible | tax-effective



# Tax efficient investments that suit you.

Centuria LifeGoals provides investors with a simple, flexible and tax efficient investment solution.

You can invest in a range of investment options and we will pay tax on your behalf at a maximum rate of 30% less allowable deductions.

An investment solution that can help you and your family achieve your long-term goals in a way that suits you.



## Features of investment bonds



#### Flexibility

Investment bonds allow investors to access many asset classes and a range of best of breed investment managers across multiple asset classes including low cost index funds managed by Vanguard to help meet investment goals.

Investors may switch between investment options at any time and not incur any personal tax liability.



### Simplicity

The fund pays tax on earnings on your behalf at a maximum rate of 30% less allowable deductions.

It is easy to set up a Bond and a regular savings plan without worrying about taxation each year.

### Accessibility

Investment bonds give investors access to their funds at any time, unlike superannuation where there are limitations around contributions and withdrawals.

### Child plan

Any person, including parents and grandparents, are now able to provide an endowment for the future financial needs of children and grandchildren. This special feature is called the Centuria LifeGoals Child Plan.

Investors can nominate a child from 0-16 years of age who will become the owner of this investment upon reaching the nominated vesting age, which can range between 10-25 years of age. This innovative plan has no personal tax or CGT obligations for you or the child.

## Features of investment bonds



### Transfer of ownership/ named beneficiary

The ownership of the investment bond can be easily assigned or transferred at any time. The original start date is retained for tax purposes. This may not be achievable within a company structure without creating tax liabilities.



### **Bankruptcy protection**

Investment bonds may offer protection from creditors in the case of bankruptcy (subject to certain rules), which may not be possible through a company structure.

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### Estate planning

You can nominate a single or multiple beneficiaries who will receive the investment funds tax free should the investor pass away. These funds do not form part of the estate and are therefore not part of the probate process.



### No limit on the investment amount

There is no limit on the amount that can be invested to establish an investment bond. Investors can also make subsequent investments up to maximum of 125% of the previous year's contribution without restarting the ten year period. Investors can choose to start new investment bonds if higher amounts are to be invested.



### **Reporting obligations**

The investment can be owned jointly or solely and the investor/s does not need to declare fund earnings in their personal tax return.





# Investment calculator

### How could centuria LifeGoals work for you?

Everyone's financial situation is different and Centuria LifeGoals can be used to help achieve a wide range of financial goals.

To understand just how effective Centuria LifeGoals can be, we've created an innovative new financial calculator to help you decide how to grow your investment. Simply enter information about your current situation and your financial aspirations and the calculator instantly shows how Centuria LifeGoals could work for you.

Visit: centuria.com.au/lifegoals

## Investment options

#### **Investment managers**

Centuria LifeGoals provides access to a wide range of high quality active investment managers and low-cost specialised index investments selected by Centuria Life.

The investment managers have been carefully selected to offer a high level of expertise in their chosen fields. They offer different investment styles to satisfy a wide variety of investor goals.



### Asset classes

There are ESG funds within these asset classes you can choose to invest in.

We also have multi-manager options in Australian Shares, Growth and Balanced Diversified asset classes. balanced funds Diversified Cash and fixed growth funds interest funds 100 Property and Australian share infrastructure funds funds International share funds

### Environmental. Social. Governance.

### What are environmental, social and governance criteria?

Environmental, social and governance (ESG) criteria are a set of standards for a company's operations that socially conscious investors use to screen potential investments. Environmental criteria consider how a company performs as a steward of nature. Social criteria examine how it manages relationships with employees, suppliers, customers and the communities where it operates. Governance deals with a company's leadership, executive pay, audits, internal controls and shareholder rights.

As part of Centuria's sustainability framework, we provide access for our investors to responsible investment options through our Centuria LifeGoals Investment Bonds.



# Centuria Life

Centuria Life has a long, proud history in the Australian market helping investors grow their wealth. We provide investors a diverse investment style and risk catalogue to satisfy a wide variety of investor goals and profiles.

Centuria Life is part of the S&P/ASX200 specialist fund manager, Centuria Capital Group.

# Your journey. Your LifeGoals.

#### Find out more about Centuria Lifegoals

Visit **centuria.com.au/lifegoals** and download the PDS which includes further information on the investment options and how LifeGoals compares to Superannuation and individual investments.

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