Application forms

How to invest

This Application Form (including Direct Debit Authority Form) is part of the Product Disclosure Statement issued by Centuria Life Limited (ABN 79 087 649 054) (AFSL 230867) for Centuria LifeGoals dated October 2021. The PDS contains important information about Centuria LifeGoals. Please read the PDS before applying.

Any person who gives another person access to this Application Form must at the same time and by the same means, give the other person access to the PDS (and, if issued, any supplementary PDS). The offer to which the PDS relates is only available to eligible investors receiving a copy (electronically or otherwise) in Australia. Unless the context requires otherwise, capitalised terms used in this Application Form have the meaning given to them in the PDS. We reserve the right to accept or refuse any application for investment in the Centuria LifeGoals.

Online applications are recommended

Go to the following online application website and follow the instructions to complete your application:
lifegoals.centuria.com.au/invest

Checklist - completing your Application Form

☐	**Step 1:**	Complete the **Application Form for Centuria LifeGoals and Centuria LifeGoals Child Plan**.
☐		If applicable, complete the **Target market determination questionnaire**.
☐	**Step 2:**	If applicable, complete the **adviser details** section.
☐	**Step 3:**	Complete the **Privacy statement** and **Signatures form**.
☐	**Step 4:**	Complete the applicable section (**Centuria LifeGoals Child Plan** must be held by individual or joint investor only).
☐		**Identification form 1 - individual, joint, sole trader**
☐		**Identification form 2 - Australian companies**
☐		**Identification form 2 - Australian companies**
☐		**Identification form 3 - trusts**
☐	**Step 5:**	Complete the **Tax information form**.
☐	**Step 6:**	**Make payment** using one of the payment methods.
☐	**Step 7:**	If required complete the **Direct Debit Authority Form**.

Where to send your application

Boardroom Pty Limited
C/O Centuria Investor
GPO Box 3993
Sydney NSW 2001

Please note: Your application cannot be processed until your payment and the required identification documents have been received by Centuria Life Limited.

How to invest

Please select one of the three payment methods and indicate on your application your preference.
All payments must be made in Australian dollars (AUD).

1. BPAY® telephone and internet banking

You can make payment with your bank using telephone or internet banking. You will need to quote the biller code and reference number when making your payment. Once your original application is accepted, Centuria Investor Services will contact you by phone or email to provide you with your BPAY reference number. If you are an existing Investor, you can use your Investor number as your BPAY reference. Please make your payment within 14 days of this notification.

Fund	BPAY details
Centuria LifeGoals	Biller code 315879

® Registered to BPAY Pty Ltd ABN 69 079 137 518

2. Direct debit (maximum $500,000)

Direct debit will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated on the Direct Debit Authority Form.

By completing this section, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Centuria Life Limited, as set out in this request and in your Direct Debit Request Service Agreement, a copy of which is available within the PDS.

3. Electronic funds transfer (EFT)

Please transfer funds electronically to the following account and send your completed Application Form to the address below.

Account name:	Centuria LifeGoals
BSB:	082-001
Account number:	23-231-3591
Your reference:	Please use the name of the Investor. *It is important to include your **investment entity** as your reference to ensure there is no delay with your investment. If you are an existing Investor please use your Investor number.*

Application Form Centuria LifeGoals

Guide to completing this Application Form

- Complete the form for each new investor nominated on your application.
- Complete the form in pen using BLOCK LETTERS and mark appropriate answers with a cross X or number.
- If you have any queries, please contact the Centuria Investor Services team on 1300 50 50 50.

1. Investor identification

AML legislation requires Centuria Life Limited to confirm the identity of each Investor. If Centuria Life Limited is not able to do so, it may not be able to accept your application.

If you have previously invested in a Centuria Life Limited product or fund, we already have your AML information on record.

Has the person/entity invested in a Centuria fund previously?

☐ Yes, Investor number:

Has there been any change to the following?

- If applying as a company, the company details including directors, benefical owners and key stakeholders (greater than 25% of shares).
- If applying as a trust, the trust details including trustee and beneficiaries.

☐ Yes - you must complete the **Identification form** referring to your investment entity.

☐ No - complete the **Tax information form** (if not completed previously).

☐ No, I have not invested previously.

In addition to this Application Form, you also need to complete the Investor Identification Form appropriate to the type of Investor you are, as below.

☐ 1. Individual/joint investor > Complete **Investor identification form – individuals**

☐ 2. Company > Complete **Investor identification form – Australian companies**

☐ 3. Trust > Complete **Investor identification form – trust**

Application Form Centuria LifeGoals

2. Investment entity details

The below investment entity will be the noted holder on all statements and correspondence. If no Life Insured is noted in Section 8, the entity named here is the primary Investor and Life Insured.

These contact details will be used for all investment correspondence.

Title

Given name(s)

Surname

Address

Suburb

State

Postcode

Country

Work phone

Home phone

Mobile phone

Email

3. Investor contact

Authority to instruct Centuria (joint applicants only)
Please select which joint applicants have authority to instruct on the investment and bind the other joint Investor(s) for future transactions (including additional investments, switches and withdrawals).

All applicants (default) ☐ Applicant 1 ☐ Applicant 2 ☐ Either applicant ☐

Application Form Centuria LifeGoals

4. Investment Options - initial and Regular Investment Plan (minimum initial investment $500)

IMPORTANT: The LifeGoals product requires you to select your own Investment Options that best fit your risk tolerances and objectives. The risk profile, investment objectives and strategy of each of the underlying Investment Options (the Investment Option features) can be found in the PDS.

It is important that you read and understand the risk profile of each underlying option and are comfortable that they are suitable for you particular financial situation, needs and objectives.

Where you have selected a sector specific fund (e.g. a fund investing in Australian shares only), you should give consideration diversifying you investment across multiple investment choices within the LifeGoals menu or otherwise across your investable assets held outside of this product, particularly where these funds also have a risk level of high or very high.

If you require any further information on any of the investment options, please contact us on 1300 50 50 50.

☐ By ticking this box, you acknowledge that you have read and understood the investment options features.

CASH AND FIXED INTEREST FUNDS	REGULAR INVESTMENT AMOUNT	INITIAL INVESTMENT AMOUNT
Pendal Short Term Income Securities Fund	$	$
Vanguard Australian Fixed Interest Index Fund	$	$
BetaShares Australian Investment Grade Corporate Bond ETF	$	$
Pimco Australian Bond Fund	$	$
Pimco Global Bond Fund	$	$
Diversified balanced funds		
Vanguard Diversified Balanced Index Fund	$	$
Russell Investments Balanced Fund	$	$
MLC Wholesale Horizon 4 Balanced Portfolio	$	$
Pendal Sustainable Balanced Fund	$	$

Application Form Centuria LifeGoals

CASH AND FIXED INTEREST FUNDS	REGULAR INVESTMENT AMOUNT	INITIAL INVESTMENT AMOUNT
Diversified growth funds		
Centuria LifeGoals Vanguard Diversified Growth Index Fund	$	$
Centuria LifeGoals Vanguard Diversified High Growth Index Fund	$	$
Russell Investments Growth Fund	$	$
MLC Wholesale Horizon 5 Growth Portfolio	$	$
Schroder Real Return Fund	$	$
Australian share funds		
Vanguard Australian Shares Index Fund	$	$
AB Managed Volatility Equities Fund	$	$
Bennelong Concentrated Australian Equities Fund	$	$
Firetrail Australian High Conviction Fund	$	$
BetaShares Geared Australian Equity Fund (hedge fund)	$	$
Fidelity Future Leaders Fund	$	$
Alphinity Sustainable Share Fund	$	$
Greencape Broadcap Fund	$	$

Application Form Centuria LifeGoals

CASH AND FIXED INTEREST FUNDS	REGULAR INVESTMENT AMOUNT	INITIAL INVESTMENT AMOUNT
International share funds		
Vanguard International Shares Index Fund	$	$
Vanguard International Small Companies Index Fund	$	$
Walter Scott Global Equity Fund (Unhedged)	$	$
T. Rowe Price Global Equity Fund	$	$
Magellan Global Fund	$	$
Property and infrastructure funds		
Vanguard Australian Property Securities Index Fund	$	$
Magellan Infrastructure Fund	$	$
Centuria multi-manager funds		
Centuria Balanced Fund	$	$
Centuria Growth Bond Fund	$	$
Centuria Australian Shares Fund	$	$
Centuria Boutique Manager Series		
Centuria DWA CARE Core High Growth Fund	$	$
Centuria DWA CARE Genuine Edge Fund	$	$
	Total initial investment	**Total regular investment**
	$	$

Nominal term (min 10 years)

You can nominate any term between 10 and 40 years. Regardless of the nominated period you can access your funds at anytime and your investment can continue after the term. If you leave this blank you will default to a 40 year term to give you maximum flexibility. See the PDS for more details.

Application Form Centuria LifeGoals

5. Regular Investment Plan frequency and 125% Rule

I/We wish to participate in the Regular Investment Plan and I/we agree to be bound by the service agreement terms and conditions outlined in the Direct Debit Request Service Agreement. Direct debits are processed on day 17 of each month. If the processing day falls on a weekend, public holiday, state holiday or a non-Business Day your debits would be processed on next Business Day. It may also take funds up to three days to clear depending on the financial institution you bank with.

Direct debit to commence

Frequency ☐☐ / ☐☐☐☐ ☐ Monthly ☐ Quarterly ☐ Yearly

Would you like the regular contribution to automatically increase annually to take advantage of the 125% Rule. If so, by how much would you like the contribution amount to increase on the anniversary of you commencing the regular contribution plan?

0% (default) ☐ 5% ☐ 10% ☐ 15% ☐ 20% ☐ 25%

Please complete the Direct Debit Authority Form.
If you do not complete this form, your investment will not be processed.

6. Payment details

These details are required so your payment can be matched to your Application Form.

Please indicate your payment method:

☐ Direct debit > Complete the **Direct Debit Authority Form**.

☐ EFT > Your reference

☐ BPAY® > Please refer to payment section 'How to invest'.

7. Source of funds

Please confirm the source and origin of funds being invested. e.g. inheritance, savings or superannuation contributions.

Application Form Centuria LifeGoals

8. Life Insured

- If no Life Insured is nominated, it will default to the investment entity named in Section 2.
- If you are completing the Centuria LifeGoals Child Plan the nominated child must be the only life Insured.
- Once the Life Insured is selected it cannot be changed, however you can add additional Life Insured to the policy during the the nominated term.

LIFE INSURED 1

Title

Given name(s)

Surname

Address

Suburb

State

Postcode

Country

Phone (day)

Mobile

Email

LIFE INSURED 2

Title

Given name(s)

Surname

Address

Suburb

State

Postcode

Country

Phone (day)

Mobile

Email

If you have additional life insured to nominate, please contact **Centuria Investor Services on 1300 50 50 50**.

Application Form Centuria LifeGoals

9. Beneficiary nomination

- Beneficiary nomination is only available on individual bonds where Applicant 1 is aged 16 years or older and is the Life Insured.
- Beneficiaries may be changed or revoked by notice in writing from Applicant 1 at any time prior to death.
- A transfer of the bond by way of an assignment will automatically cancel and revoke any prior nomination.
- When investing in Centuria LifeGoals Child Plan you may still select beneficiaries.
- The Investor must also be the Life Insured to nominate one or more beneficiaries (Nominated Beneficiaries).

I, Applicant 1, nominate the beneficiary(s) listed below to receive the proceeds of the investment(s) to which this Application Form relates in the proportion specified hereunder.

9.1 Individual as beneficiaries

	BENEFICIARY 1	BENEFICIARY 2
Surname		
Given name(s)		
Date of birth	/ /	/ /
% of benefit	%	%
Phone number		
Email address		
Address		

	BENEFICIARY 3	BENEFICIARY 4
Surname		
Given name(s)		
Date of birth	/ /	
% of benefit	%	
Phone number		
Email address		
Address		

Application Form Centuria LifeGoals

	BENEFICIARY 3	BENEFICIARY 4
Surname		
Given name(s)		
Date of birth	/ /	
% of benefit	%	
Phone number		
Email address		
Address		

9.2 Entities as beneficiaries

	BENEFICIARY 1	BENEFICIARY 2
Entity type e.g. company or trust		
Entity name		
ABN		
% of benefit	%	%
Phone number		
Email address		

Application Form Centuria LifeGoals

10. Child plan

- Complete this section if you wish to establish a Centuria LifeGoals Child Plan.
- A separate Centuria LifeGoals Child Plan application must be made for each child.
- The selected child must also be the life insured (please complete Section 8).
- The investment can be owned individually or jointly, it cannot be owned by a trust or company.
- You may also select beneficiaries to receive the funds in the event of the death of the last surviving Life Insured.

10.1 Nominated child details

Given name(s)

Surname

Date of birth

/ /

Relationship to policy owner

Residential address

State

Postcode

Vesting age

The nominated vesting age must be between 10 and 25 years of age.
If no age is selected it will default to 25 years of age.

11. Adviser details

Please ensure your licensee has signed an RCTI agreement with Centuria Life Limited.

11.1 Contact and initial advice fee

Please have your financial adviser complete and sign this section, to confirm they hold a current AFS licence and are authorised to deal or advise on managed investment products.

I hereby direct Centuria Life Limited to pay an adviser service fee, out of my application monies on my/our behalf to my financial adviser.

Adviser name(s)

Adviser surname

Adviser email address

Licensee

AFS licence no.

Adviser company (if applicable)

Initial advice fee (if applicable) excluding GST*

% / $

*GST will be deducted separately

11.2 Ongoing adviser service fee

Adviser service fee (excluding GST and paid monthly in arrears)

☐ **% p.a.** based on the Investors account balance, or **$** ☐ **p.a**.

or such other percentage p.a. or other dollar amount p.a. that Centuria is instructed from time to time to pay to the financial adviser by the Investor.

For both initial and ongoing adviser service fee please ensure your adviser's licensee has signed an RCTI agreement with Centuria Life Limited. Please contact Centuria Investor Services to obtain a copy of the agreement.

11.3 Adviser switch

☐ I authorise the adviser nominated above to submit Investment Option switch requests on my behalf.

12. Target market determination

Please select the option that applies for you.

☐ I am an advised Investor.
You are not required to answer the below questions.

☐ I am a direct Investor.
Please read the below instructions and answer the target market determination related questions.

Before proceeding with your application please answer the below questions which may help you determine you are in the target market for this product. If you don't understand the questions or need assistance, please contact us on 1300 50 50 50.

Question 1

The LifeGoals product offers 31 Investment Options and requires the Investor to select the Investment Option(s) that best aligns to their tolerance for risk and investment objectives. Centuria does not select the options for you and cannot provide you with personal advice. Are you comfortable with selecting your own Investment Options? ☐ Yes ☐ No

Question 2

Investment bonds products are not considered to be in the target market for superannuation funds or for Investors who are investing for retirement and don't need early access to their money as both superannuation and investment bonds are tax paid, with superannuation at a lower rate of 15%.

Can you confirm that you are not a superannuation fund looking to invest in the LifeGoals product? ☐ Yes ☐ No

Can you confirm that you are not investing for your retirement and don't need access to your funds pre-retirement? ☐ Yes ☐ No

Application Form Centuria LifeGoals

Question 3

Investment bonds reinvest the distribution rather than paying them as a regular income to Investors and are therefore not considered to be in the target market for Investors seeking a product that calculates and pays a regular distribution. Can you confirm that you are not an Investor looking for a product that calculates and pays a regular distribution?

☐ Yes ☐ No

Question 4

Investors that are paying no tax or are in the lowest marginal tax rate bracket are generally not considered to be in the target market for this product unless there is a non tax related outcome (e.g. estate planning). This is because tax is paid within the product at a higher tax rate of 30% and Investors may not benefit from the tax benefits under the investment bond structure.

Can you confirm that you are not an Investor that is currently paying 0% tax or within the lowest marginal tax rate bracket and is investing primarily for a tax effective strategy?

☐ Yes ☐ No

Important notice: If you have answered 'no' to any of these questions, this product may not be suitable for you. Before proceeding with your investment, we recommend that you review the target market determination for the product which can be found on our website **centuria.com.au/lifegoals/tmd** or by calling us on **1300 50 50 50** and/or seek advice from your financial adviser before deciding to proceed with your investment.

13. Privacy statement and signatures

13.1 Privacy

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 privacy statement section 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 information, please tick here. If you do not tick the box, we will assume that you want to be provided with the types of information that have been described.

13.2 Preferred method of communication

By providing your email address, you agree that this email address can be used for all Investor correspondence types such as transaction confirmations, statements, reports and other material from Centuria Life Limited.

☐ Alternatively, tick here if you prefer to receive correspondence by post.

Application Form Centuria LifeGoals

14. Declaration and signatures

- I/We agree to be bound by the Rules of the Fund (set out in Rule A of Centuria Life Limited's Constitution as amended from time to time) and the terms and conditions of the PDS.
- I/We acknowledge that an investment in Centuria LifeGoals: (i) does not represent an investment in Centuria Life Limited or any subsidiary of Centuria Capital Limited; and (ii) is subject to investment and other risks, including possible delays in repayment and the loss of income and capital invested.
- I/We acknowledge that neither Centuria Capital nor any of its subsidiaries guarantees the performance of Centuria LifeGoals or the return or repayment of capital or income.
- I/We confirm that where the investment has been recommended to me by a financial planner/adviser, that planner/adviser has explained to me the features and risks of the products as detailed in the PDS.
- I/We have personally received the PDS or a complete and unaltered print out of the electronic PDS accompanied by or attached to this Application Form, which I/we have read and understood before applying to invest in LifeGoals.
- I/We consent to my/our information being disclosed between those entities outlined under 'Privacy statement' and to its use for direct marketing (subject to my/our right of opt out at any time), product management and development and for other reasonable purposes.
- If this Application Form is signed under a power of attorney, then the attorney certifies that no notice of revocation of that power has been received.
- I/we have instructed Centuria Life Limited to make payments to my/our licensed financial adviser. I/We understand that these payments as detailed on the Application Form represent a deduction from the value of my investment in the bond and will be paid by Centuria Life Limited as agent of the recipient named in Section 11 of the Application Form.
- I/We have no reason to suspect that our contribution lodged with this application or any subsequent contributions is or will be derived from or related to any money laundering, terrorism financing or other illegal activities.
- If the switch declaration has been agreed to in Section 11.3, I/we agree to the adviser noted in Section 11.3 to switch my/our invetment on my/our behalf.

Please note: If you have received an electronic copy of the PDS, then Centuria Life Limited will provide you with a paper copy of the PDS, this form and any supplementary document on request. Applications received from companies must be signed in accordance with their Constitution.

15. Signatures

All authorised signatories to sign. If any to sign is ticked, this will authorise any signatory to operate the account in the future.

Signature A	Signature B
Full name	Full name
Date / /	Date / /

If a company officer or trustee you must specify your title

Signature A	Signature B
☐ Director	☐ Director
☐ Trustee	☐ Trustee
☐ Sole director and company secretary	☐ Company secretary
☐ Other	☐ Other

Identification form 1 - individuals, joint, sole trader

Guide to completing this Application Form

- Complete this form if your investment entity nominated in Section 2 is an individual, joint or sole trader.
- Complete the form in pen using block letters and mark appropriate answers with a cross X or number
- Any queries please contact the Centuria Investor Services team on **1300 50 50 50**.

INVESTOR 1
(PERSONAL DETAILS)

Title

☐ Mr ☐ Ms ☐ Mrs ☐ Dr ☐ Miss

Surname

Date of birth
/ /

First name(s)

Residential address (not a PO box)

Suburb | State | Postcode | Country

Postal address (if different to residential address).

Postal address

Suburb | State | Postcode | Country

Complete if you are a sole trader.

Full business name

ABN

Business address (not a PO box)

Suburb | State | Postcode | Country

INVESTOR 2
(PERSONAL DETAILS)

Title

☐ Mr ☐ Ms ☐ Mrs ☐ Dr ☐ Miss

Surname

Date of birth
/ /

First name(s)

Residential address (not a PO box)

Suburb | State | Postcode | Country

Postal address (if different to residential address).

Postal address

Suburb | State | Postcode | Country

Identification form 1 - individuals, joint, sole trader

Required identification documents

(Minimum age for joint bond owners is 10 years. Where a bond owner is below 16 years of age, we require the identification documents of the parent or guardian who completed Section 4, above).

Note: Certified copies of identification can be mailed, scanned or faxed.

☐ A certified copy of current drivers licence or passport, **or**

☐ A certified copy of birth certificate **and** a tax assessment (less than 12 months old), council rates notice or utilities provider account (less than three months old).

For other acceptable forms of identification, please call our **Investor Services Team on 1300 50 50 50.**

IMPORTANT:

This identification form is now complete. Please proceed to the **Tax information form**.

Identification form 2 - Australian companies

Guide to completing this Application Form

- Complete this form if your investment entity nominated in Section 2 is an Australian company.
- Complete the form in pen using BLOCK LETTERS and mark appropriate answers with a cross X or number.
- Any queries please contact the Centuria Investor Services team on **1300 50 50 50.**

1. Australian company details

1.1. General information

Full name as registered by ASIC/account designation

ACN/ABN

TFN

Registered office address (not a PO box)

Suburb

State

Postcode

Country

Principal place of business (if different from registered office) (PO box is NOT acceptable)

Suburb

State

Postcode

Country

1.2. Regulatory/listing details

Select any categories which apply to the company and provide the information requested.

☐ Regulated company (licensed by an Australian Commonwealth, State or Territory statutory regulator)

Regulator name

Licence details

☐ Australian listed company

Name of market/exchange

☐ Majority-owned subsidiary of an Australian listed company

Australian listed company name

1.3. Company type

Select ONE of the following categories.

☐ Public ☐ Proprietary

Identification form 2 - Australian companies

1.4. Directors

Only needs to be completed for proprietary companies.

How many directors are there? Provide full name of each director below

	Full given name(s)	Surname
1.		
2.		
3.		
4.		

If there are more directors, provide details on a separate sheet

1.5. Beneficial owners

Please provide the details for the individual(s) who ultimately own more than 25% of the company. If there aren't any, provide the name(s) of the individual(s) who directly or indirectly 'control' the company.

BENEFICIAL OWNER 1

Title

Mr Ms Mrs Dr Miss

Surname

Date of birth / /

First name(s)

Residential address (not a PO box)

Suburb State Postcode Country

BENEFICIAL OWNER 2

Title

Mr Ms Mrs Dr Miss

Surname

Date of birth / /

First name(s)

Residential address (not a PO box)

Suburb State Postcode Country

Identification form 2 - Australian companies

BENEFICIAL OWNER 1

Title

Mr Ms Mrs Dr Miss

Surname

Date of birth

/ /

First name(s)

Residential address (not a PO box)

Suburb

State

Postcode

Country

BENEFICIAL OWNER 2

Title

Mr Ms Mrs Dr Miss

Surname

Date of birth

/ /

First name(s)

Residential address (not a PO box)

Suburb

State

Postcode

Country

1.6. Acceptable company ID documents

- A certified copy of the driver's licence OR passport for each beneficial owner of the company with a 25% or more ownership stake; and
- A copy of the full ASIC extract of the company (the ASIC extract is used to verify that the beneficial owners listed on the form are correct).

Note: Certified copies of identification can be mailed, scanned or faxed.

IMPORTANT: This identification form is now complete. Please proceed to the **Tax information form**.

Identification form 3 - trusts

Guide to completing this Application Form

- Section 1 must be completed for all trusts; **AND** select and complete **ONE** of the following sections for the trustee/s:
  - Section 2 (applicable sections) – if selected trustee is an individual.
  - Section 3 (applicable sections) – if selected trustee is an Australian company.
- Complete the form in pen using BLOCK LETTERS and mark appropriate answers with a cross X or number.
- Any queries please contact the Centuria Investor Services team on **1300 50 50 50**.

1. Trust details

General information.

Full name of trust

Full business name (if any)

Country where trust established

1.1. Unregulated trusts

Type of unregulated trust (select only ONE of the following trust types and provide the information requested).

Type of unregulated trust

- ☐ Family trust
- ☐ Unit trust
- ☐ Testamentary trust
- ☐ Other, please specify

Beneficial owner(s) of the trust (Individual(s) that directly or indirectly control the trust e.g. appointer). If there are more beneficial owners, please provide details on a separate sheet.

First name(s) | Surname | Date of birth / /

Residential address (not a PO box)

Suburb | State | Postcode | Country

Settlor name (not required if the settlor is deceased or the material asset contribution to the trust by the settlor at the time the trust was established was less than $10,000).

First name(s) | Surname | Date of birth / /

Residential address (not a PO box)

Suburb | State | Postcode | Country

Identification form 3 - trusts

Beneficiary details

If the trust identifies the beneficiaries by reference to membership of a class, please provide details of the class (e.g. family members of named person).

How many beneficiaries are there?

Provide full name of each beneficiary below:

	Full given name(s)	Surname
1.		
2.		
3.		
4.		
5.		

If there are more beneficiaries, provide details on a separate sheet.

> Go to **Type of trustee**.

2. Type of trustees

Type of trustee to the trust (select only ONE of the following trustee types and provide the information requested).

Type of trustee

- Individual(s) > Go to **Section 2.1**.
- Company > Go to **Section 3**.

2.1. Trustee details

How many trustees are there?

TRUSTEE 1

Full given name(s) | Surname | Date of birth / /

Residential address of individual trustee (not a PO box)

Suburb | State | Postcode | Country

Identification form 3 - trusts

TRUSTEE 2

Full given name(s)

Surname

Date of birth

/ /

Residential address of individual trustee (not a PO box)

Suburb

State

Postcode

Country

TRUSTEE 3

Full given name(s)

Surname

Date of birth

/ /

Residential address of individual trustee (not a PO box)

Suburb

State

Postcode

Country

- Regulated trust with a company as trustee - go to **Section 3**.
- Regulated trust with individual trustee(s) - this identification form is now complete. Please proceed to the **Tax information form**.
- Unregulated trust with a company as trustee - go to **Section 3**.
- Unregulated trust with individual trustee(s) - this identification form is now complete. Please proceed to the **Verification requirements** and complete the **Tax status declaration form**.

3. Company details (to be completed if trustee is a company)

3.1. General information

Full registered name

ACN or other registration number

Registered office address (not a PO box)

Suburb

State

Postcode

Country

Principal place of business (if any) (not a PO box)

Suburb

State

Postcode

Country

Identification form 3 - trusts

3.2. Regulatory/listing details

Select any categories which apply to the company and provide the information requested.

- [ ] Regulated company (licensed by an Australian Commonwealth, State or Territory statutory regulator)

Regulator name

Licence details

- [ ] Australian listed company

Name of market/exchange

- [ ] Majority owned subsidiary of an Australian listed company

Australian listed company name

3.3. Company type

Select ONE of the following categories.

- [ ] Public
- [ ] Proprietary

3.4. Directors

Only needs to be completed for proprietary companies.

How many directors are there?

Provide full name of each director below

	Full given name(s)	Surname
1.		
2.		
3.		
4.		

If there are more directors, provide details on a separate sheet.

This identification form is now complete.

- Unregulated trusts with a company trustee - continue to **Section 3.5**.
- Regulated trusts - proceed to the **Tax status information form**.

3.5. Company details

Please provide the details for the individual(s) who ultimately own more than 25% of the company. If a beneficial owner is a company. If there aren't any, provide the names of the individual(s) who directly or indirectly 'control' the company. This section is not required for companies that marked a box in Section 3.2.

BENEFICIAL OWNER 1

Surname

First Name(s)

Residential address (not a PO Box)

Suburb

State

Postcode

Identification form 3 - trusts

BENEFICIAL OWNER 2

Surname

First Name(s)

Residential address (not a PO Box)

Suburb | State | Postcode

BENEFICIAL OWNER 3

Surname

First Name(s)

Residential address (not a PO Box)

Suburb | State | Postcode

3.6. Acceptable company ID Documents

Attach a certified copy of:

- [ ] The driver's licence OR passport for each beneficial owner completed in Section 3.5. See Section 4.2 for acceptable alternative ID options for individual trustees.
- [ ] A copy of the ASIC extract of the company **OR** a certified copy of the Certificate of Registration.

This identification form is now complete. Please proceed to the **Tax status declaration form**.

Identification form 3 - trusts

4. Verification requirements - unregulated trusts only

4.1. Verification of the trust - unregulated trusts only

If the trust is an unregulated trust selected in Section 1.1 **OR** the trust does not have an ABN:

In order to verify the trust the following is

- [ ] A certified copy of the trust deed **or**
- [ ] **if not reasonably available** a certified extract of the trust deed. Extracts of trust deeds must include the name of the trust, trustees, beneficiaries, settlor/s and appointers (where applicable).

Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

4.2. Individual trustee identification documents – unregulated trusts only (certified copies required)

A certified copy of acceptable identification documents are required for ALL of the following:

- [ ] **ALL** beneficial owner(s) listed in Section 1.3;
- [ ] the settlor listed in Section 1.3 (if any); **and**
- [ ] **ONE** trustee listed in Section 2.1 (if any)

Complete Section 4.2.1 (or if the individual does not own a document from Section 4.2.1, then complete either Section 4.2.2 or 4.2.3).

Section 4.2.1. Acceptable primary ID documents

Select ONE option from this section only

- [ ] Australian State/Territory driver's licence containing a photograph of the person;
- [ ] Australian passport (a passport that has expired within the preceding two years is acceptable);
- [ ] Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person; or
- [ ] Foreign passport or similar travel document containing a photograph and the signature of the person.*

***** Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

This identification form is now complete.

Identification form 3 - trusts

Complete Section 4.2.1 (or if the individual does not own a document from Section 4.2.1, then complete either Section 4.2.2 or 4.2.3).

Section 4.2.2. Acceptable secondary ID documents – should only be completed if the individual does not own a document from Section 4.2.1

Select **ONE** option from this section

- [ ] Australian birth certificate
- [ ] Australian citizenship certificate
- [ ] Pension card issued by Centrelink
- [ ] Health card issued by Centrelink

AND ONE option from this section

- [ ] A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.
- [ ] A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the TFN on the certified copy of this document.
- [ ] A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).

Section 4.2.3. Acceptable foreign ID documents*
– should only be completed if the individual does not own a document from Section 4.2.1

ONE document from this section must be presented

- [ ] Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth; or
- [ ] National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued.

Important: Please attach an original or a certified, legible copy of the original ID documentation used to verify the individual trustee (and any required translation).

***** Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

This identification form is now complete.

Tax information form

Why you need to complete this form

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 that reporting financial institutions are required to collect and report to the Australian Taxation Office (ATO) certain information about the tax residency of account holders. The ATO shares this information with the tax authorities of other jurisdictions. For more information, visit **ato.gov.au**. For any general enquiries, please contact Centuria Life Limited, however for any specific advice on how to complete the form, please consult a legal or accounting professional.

What if more than one person is applying?
Each individual Investor will need to complete this form.

Individual Investors need to complete the form below

Investor name

Are you a tax resident of a country other than Australia or a US citizen

☐ Yes — you will need to complete an AEOI form located at **lifegoals.centuria.com.au/forms**
☐ No

Are you a Politically Exposed Person*?

☐ Yes
☐ No

Investor name

Are you a tax resident of a country other than Australia or a US citizen

☐ Yes — you will need to complete an AEOI form located at **lifegoals.centuria.com.au/forms**
☐ No

Are you a Politically Exposed Person*?

☐ Yes
☐ No

Investor name

Are you a tax resident of a country other than Australia or a US citizen

☐ Yes — you will need to complete an AEOI form located at **lifegoals.centuria.com.au/forms**
☐ No

Are you a Politically Exposed Person*?

☐ Yes
☐ No

Investor name

Are you a tax resident of a country other than Australia or a US citizen

☐ Yes — you will need to complete an AEOI form located at **lifegoals.centuria.com.au/forms**
☐ No

Are you a Politically Exposed Person*?

☐ Yes
☐ No

Entity Investors need to complete the form below

1. Are you a company or trust?

☐ Yes — you will need to complete an AEOI form located at **centuria.com.au/lifegoals/forms**
☐ No — proceed to question 2

2. Are you a financial institution?

☐ Yes — you will need to complete an AEOI form located at **centuria.com.au/lifegoals/forms**
☐ No — proceed to next section

AEOI form is the Automatic Exchange of Information Self Certification Form which records your tax residency in accordance with the FATCA and the CRS. Where indicated above, you can access this form at **centuria.com.au/lifegoals/forms**

***Politically Exposed Persons**
To assist us with complying with AML/CTF laws we require you to disclose whether you (or any of your Beneficial Owners) are a Politically Exposed Person (PEP). A PEP is an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas. This definition also extends to their immediate family members and close associates. Examples include a Head of State, Country or Government, a Government Minister, or equivalent senior politician. A PEP also includes immediate family members of a person referred to above, including spouse, de facto partner, child and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP. Where you identify as a PEP, we may request additional information from you.

Direct Debit Authority Form

- Complete the form in pen using BLOCK LETTERS and mark appropriate answers with a cross X or number.
- Any queries please contact the Centuria Investor Services team on **1300 50 50 50**.
- This for is only available for initial investments less than $500,000. If your investment is greater than $500,000 please use BPAY or EFT.

1. Details

These details are found on your investment correspondence.

Bond number – if you are an existing investor

Account name/investment entity

2. Bank details

Initial investment

Account name

Financial institution

BSB number

Account number

Regular investment plan

Same as initial investment direct debit

Account name

Financial institution

BSB number

Account number

Direct Debit Authority Form

3. Declaration and authorisation

The applicant requests and authorises Centuria Life Limited ABN 79 087 649 054 AFSL 230 867 (CLL) through its own financial institution and registry provider, for funds to be debited from the nominated account for any amount CLL has deemed payable by the applicant. This debit charge will be made through the Bulk Electronic Clearing System (BECS) from the nominated account and the Applicant acknowledges this direct debit arrangement is subject to the terms and conditions of the Direct Debit Request Service Agreement outlined in the PDS. By signing and/or providing CLL with a valid instruction in respect to this Direct Debit Request, the applicant has understood and agreed to the terms and conditions governing the debit arrangements between the applicant and CLL as set out in this request and in the Direct Debit Request Service Agreement. The applicant authorises CLL to act in accordance with the applicant's instructions and acknowledges that these instructions supersede and have priority over all previous instructions in respect to the applicant's Investment. All bank account signatories must sign.

All authorised signatories to sign. If any to sign is ticked, this will authorise any signatory to operate the account in the future.

Signature A

Full name

Date
/ /

☐ Director

☐ Trustee

☐ Company secretary

☐ Other

Signature B

Full name

Date
/ /

☐ Director

☐ Trustee

☐ Company secretary

☐ Other

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