



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 Exchange Traded Funds (ETFs) 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 and manage. You can establish 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, fund balances 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 is typically not possible with other investments without creating capital gains 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 other structures.



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.





Could Centuria LifeGoals work for you?

Investment bonds are versatile financial products that can suit various investor profiles, from those seeking tax-efficient long-term growth to individuals looking for estate planning solutions.

Whether you are a conservative investor, a high-income earner, or someone planning for future generations, investment bonds offer benefits that can align with your unique financial goals. To see how investment bonds might work for you, explore our case studies that illustrate how different investors have successfully integrated these products into their financial strategies.

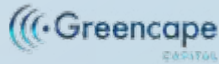
Visit: centuria.com.au/lifegoals/casestudies

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.



T.RowePrice™

BAEP



Schroders

PIMCO

PENDAL™



WALTER SCOTT



Vanguard



BlackRock.

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 asset classes.



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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