



# Centuria LifeGoals

## Putting investment bonds back in the spotlight

Centuria LifeGoals is the simple, flexible and tax efficient investment solution that can help you achieve your long-term goals in a way that suits you. With the ongoing changes to superannuation, investment bonds are back in the spotlight and Centuria are working hard to help break down the structure of these investments to show how all types of investor profiles can use these products in their wealth planning.

### What is an investment bond?

An investment bond is a name given to a product that provides an investment platform for any investor to invest in a range of managed funds including Exchange Traded Funds (ETFs). The fund pays tax on earnings at a maximum tax rate of 30% less allowable deductions. This is very appealing for investors who are on a higher marginal tax rate. Unlike superannuation, investors can access their funds at any time. Investment bonds have the added advantage that investors can nominate beneficiaries to these funds and in the event of their passing, the funds are paid directly to the beneficiaries tax free and outside of the estate and probate, making investment bonds an ideal estate planning tool.

### Investment choice

Centuria LifeGoals offers a carefully selected range of externally managed investment bond fund options across a range of asset classes including low cost index funds and ESG options. The Centuria Life Investment Committee conduct extensive research in the fund selection process to deliver access to the highest quality fund managers in their sectors.

# Why use Centuria LifeGoals?



## Tax efficiency

The funds pay tax on behalf of investors at a maximum tax rate of 30% less allowable deductions such as dividend franking. If you invest for 10 years (while consistently meeting the 125% rule) you can then access your entire investment with no additional tax to pay.



## Flexibility

Life is unpredictable and you never know when you might need to access your money (or simply want to start spending sooner). With the flexibility of Centuria LifeGoals, you can make withdrawals at any point and you don't have to wait until retirement. If you withdraw before the 10 year mark, the only tax you pay is the difference between the 30% tax paid and your own tax rate. It's that simple<sup>1</sup>.



## Simplicity

It is easy to set up your investment and a regular investment plan via our online application form.

Plus you don't have to declare earnings from your investment in your annual tax return or keep any ongoing tax records while your investment is held. We will send you annual reports and regular confirmations to keep you updated on your investment.

1. In years 9 & 10 this difference is discounted by one-third and two-thirds respectively.



# How can Centuria LifeGoals help you achieve your financial goals?

Everyone's financial situation is different and Centuria LifeGoals is used for meeting a wide range of financial goals. Here are just a couple of examples as to how Centuria LifeGoals is being used:

## Complement your superannuation

Investment bonds are becoming more popular due to the flexibility they offer over superannuation. With investment bonds you can invest as much as you like, there is no maximum fund balance and you can access your funds at anytime.

## Peace of mind estate planning

Centuria LifeGoals doesn't form part of your estate which can be extremely helpful if you are using this investment as part of your estate planning.

If you want to invest for your family, or gift your investment bond to a loved one, you as the bond owner and life insured can leave your Centuria LifeGoals investment to a nominated beneficiary/ies without any additional tax to pay.

You can invest as much as you like, there is no maximum fund balance and you can access your funds at anytime.

## 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.

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](https://centuria.com.au/lifegoals/casestudies)

# Centuria

Contact Centuria LifeGoals on:

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or visit us online at:

[Centuria.com.au/lifegoals](https://Centuria.com.au/lifegoals)

Centuria's Investment Bonds offer a tax effective investment vehicle outside of superannuation. They have features that investors should consider if they wish to invest outside of superannuation. Suitability of an investment in a Centuria Investment Bond will depend on a person's circumstances, financial objectives and needs, none of which have been taken into consideration in this document. Prospective investors should obtain and read a copy of the Product Disclosure Statement (PDS) and consider the information in the PDS in light of their circumstances, objectives and needs before making a decision to invest. The information provided in this document is general in nature only and does not constitute personal financial advice. We recommend that prospective investors consult with their financial adviser. This document is not an offer to invest in any of Centuria's Investment Bonds. Investment in Centuria's Investment Bonds are subject to risk as detailed in the PDS. Centuria will receive fees in relation to an investment in its Investment Bonds. Issued by Centuria Life Limited ABN 79 087 649 054 AFSL 230867. A Target Market Determination has been issued for this product and can be found on Centuria's website at: [centuria.com.au/DDO/](https://centuria.com.au/DDO/)

Your journey.  
**Your LifeGoals**