

Tax smart investing

The Centuria LifeGoals Investment Bond, including the Child Plan and Education Bond, is a tax smart way for your clients to invest across all life's stages.



Built to support clients' investment needs, tax considerations, estate planning and education goals - through one simple investment solution.

As superannuation limits have become more constrained, advisers are looking to investment bonds to add greater flexibility and tax efficiency when structuring advice strategies. Investment bonds have become a practical option in the advice toolkit, particularly for clients investing outside superannuation who still want a simple, tax effective structure that can adapt as investment goals change.

Why consider Centuria LifeGoals?

- **Tax effective wealth building:** Tax on earnings is paid inside the Bond, up to 30% and generally tax free after 10 years. Refer to the Product Disclosure Statement (PDS) for details and eligibility.
- **Complement superannuation:** Access funds at any time and invest beyond super limits, subject to the 125% Rule.
- **An alternative way to structure investments:** Use alongside or instead of managed funds, family trusts and company structures.
- **Peace of mind estate planning:** Nominate beneficiaries, with proceeds paid directly to them and outside the estate, with no tax payable on benefit payments.
- **Investing for children:** Build a special purpose endowment for a nominated child, with ownership transferring automatically at a nominated vesting age between 10 and 25 years, while the investor retains control until vesting.
- **Creditor protection:** Money invested is generally protected from creditors under Australia's bankruptcy laws, subject to conditions outlined in the PDS.
- **Tax-effective switching between investment options:** Investors can switch between Investment Options without triggering personal tax or capital gains tax (CGT).
- **Ownership transfer without tax implications:** If ownership is transferred with no payment, there are no income tax or CGT consequences.
- **Less tax admin:** Investors don't need to include these earnings in their personal tax returns while invested.
- **Simple online access:** Apply, manage and switch investments online.
- **Broad range of investment options:** Dedicated menu of investment options across multiple asset classes, tailored to different investment styles and risk profiles.

Strategic wealth structuring for education expenses

Are your clients worried about rising education costs? The Centuria LifeGoals Education Bond offers a structured, tax-aware way to help clients prepare for future education expenses, from early learning through to tertiary, vocational and professional studies. Tax-paid earnings can be refunded when used for approved education expenses subject to the PDS, giving advisers another flexible tool when supporting long-term education goals.

Both the **Centuria LifeGoals Education Bond** and **Centuria LifeGoals Investment Bond** are underpinned by the same core features and benefits:

Beyond its shared features with the Investment Bond, the **Centuria LifeGoals Education Bond** has unique benefits tailored to long-term education planning:



INVESTMENT BOND & EDUCATION BOND BENEFITS

30% maximum tax rate on earnings within the Bond

Estate planning
- via beneficiary nomination

Complement to superannuation

Access to capital
- tax free earnings withdrawals after 10 years

Withdraw amounts in the future, tax free

Assignment - transfer of ownership has no personal tax consequences

Asset protection from creditors



UNIQUE EDUCATION BOND BENEFITS

Purpose – to save for future education expenses of any nominated person including yourself

Withdrawals from the Earnings Account for education purposes result in an Education Tax Benefit

Capital Account holds contributions and withdrawals from here are tax free

You can appoint a Guardian(s) to manage the Education Bond post you passing

Support for every step of your clients' investment planning

Our team is here to help with product questions and structuring guidance, so you can confidently navigate Centuria LifeGoals with your clients.

To learn more, visit: centuria.com.au/advisers/lifegoals.

Contact the team on **1300 50 50 50** or email enquiries@centuria.com.au.

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We recommend that you obtain independent personal advice and tax advice before investing as outcomes may vary based on your personal circumstances.

The information in this communication is general information only and does not take into account the objectives, financial situation or particular needs or taxation position of any person. You should consider whether this information is appropriate for you and consult your financial or other professional advisor before investing. Before investing, you should obtain and read a copy of the Product Disclosure Statement (PDS) and Target Market Determination (TMD) available at centuria.com.au/lifegoals and centuria.com.au/advisers/lifegoals/.

All taxation information is current as at the date of this communication (March 2026). Taxation considerations are general and based on present taxation laws and may be subject to change. The level of tax benefits or tax-effectiveness may vary depending on your individual circumstances. Centuria Life is not a registered tax (financial) adviser under the *Tax Agent Services Act 2009*.