



30 June 2017



# Centuria Investment Bonds

## Unit-Linked: Balanced Bond

### Fact sheet

#### Investment Objective

To provide investors with capital growth over the long term (7-10 years) through exposure to a diversified portfolio of assets.

#### Investment Strategy

The Balanced Bond invests in a diversified portfolio of assets, including both growth securities (i.e. Australian and international shares and property) and income securities (i.e. fixed interest and cash). Exposure to property may include both direct real property investments and investments in listed and unlisted property securities.

#### Fund Size

**\$22.18 million** (inception date 26/02/2004)

#### Performance

The performance of your bond is measured after taxes and fees within this tax paid bond. For periods of 1 year or longer, the movement is expressed as an annual rate of return. The performance figures below are as at 30 June 2017.

	1 year % p.a.	3 years % p.a.	5 years % p.a.
Net Performance	14.48	7.98	9.18

Past performance is not a reliable guide to future performance.

#### Asset Allocation

	Min %	Max %	Actual %	Investment Manager
<b>Australian Shares</b>	20	55	31.55	Centuria/Smallco/
<b>International Shares</b>	10	40	10.58	Centuria
<b>Property</b>	0	20	15.82	Centuria -
<b>Cash</b>	0	15	19.50	Citibank/Macquarie
<b>Australian Fixed Interest</b>	0	35	22.55	Centuria
<b>International Fixed Interest</b>	0	25	0	-
<b>Alternative Assets<sup>^</sup></b>	0	15	0	-

<sup>^</sup> This may include Australian and international venture and development capital and public infrastructure investments.

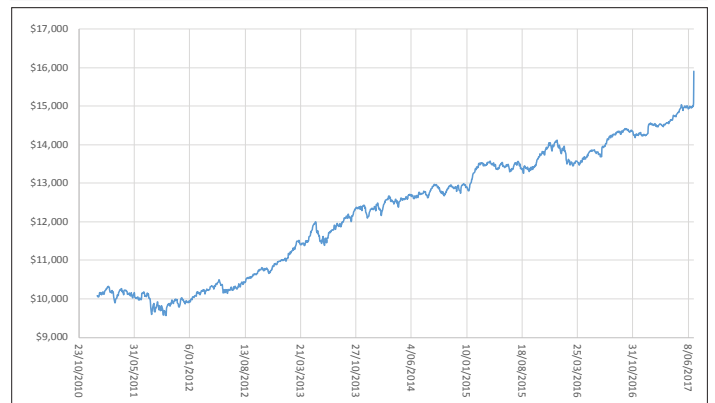
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**For more information contact Centuria on 1300 50 50 50 or visit <http://www.centuria.com.au/investment-bonds/> to download the PDS. Simple Flexible Versatile.**

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#### Key Features

<b>APIR Code</b>	OVS0011AU
<b>Minimum Initial Investment</b>	\$500
<b>Minimum Additional Investment</b>	\$500 for a one-off additional payment
<b>Additional Investment Plan</b>	Minimum monthly deposit of \$100
<b>Minimum Switching Amount</b>	\$500
<b>Minimum Balance</b>	\$500
<b>Contribution Fee</b>	Nil
<b>Annual Management Fee</b>	Net 1.875% p.a.
<b>Suggested Timeframe</b>	7 - 10 years
<b>Effective Tax Rate</b>	22%



A \$10,000 investment in a Centuria Balanced Bond made on 1 July 2012 was worth \$15,909 five years later on 30 June 2017 after all taxes and fees paid within the bond.

#### Top 5 Holdings

1. Macquarie Treasury Fund
2. Vanguard All World ex-US ETF
3. Smallco Broadcap Fund
4. Centuria 8 Australia Avenue
5. Westpac Corporate Notes

Centuria's Balanced Bond 51.62% invested within the top five holdings.