

# Centuria Investment Bonds

## Capital Guaranteed Bond

### Fact sheet

#### Investment Objective

To provide investors with a high level of capital security and competitive returns over the long-term through diversified investments in fixed interest securities and cash.

#### Investment Strategy

To invest in a mix of high quality government securities, bank-backed securities, investment grade corporate securities and cash to achieve a high level of capital security over the long term.

#### Fund Size

**\$105.30 million** (inception date 06/08/1985)

#### Bonus Crediting Rates

The performance of your bond is measured on the after taxes and fees bonus crediting rate paid each calendar year. All figures expressed are an annual return for that year.

	2011	2012	2013	2014	2015	2016
<b>Bonus Crediting Rate</b>	3.10%	2.00%	2.20%	2.00%	1.00%	0.75%

Past performance is not a reliable guide to future performance.

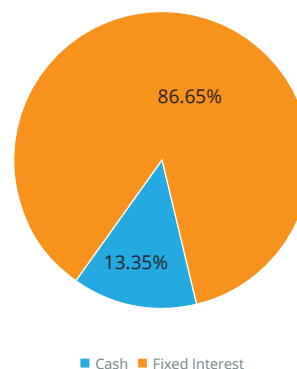
#### Asset Allocation

	Min %	Max %	Actual %	Investment Manager
<b>Fixed Interest</b>	0	95	86.65	Centuria/Macquarie
<b>Cash</b>	5	100	13.35	Centuria/Macquarie

#### Key Features

<b>APIR Code</b>	OVS0004AU
<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 1.5% p.a.
<b>Suggested Timeframe</b>	No Minimum
<b>Effective Tax Rate</b>	25%

#### Capital Guaranteed Bond Investments



**For more information contact Centuria on 1300 50 50 50 or visit [www.centuriataxastute.com.au](http://www.centuriataxastute.com.au) to download the PDS. Simple Flexible Certain.**

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