



30 June 2017



Centuria Investment Bonds

Unit-Linked: Growth Bond

Fact sheet

Investment Objective

To provide investors with long-term (7-10 years) tax-paid capital growth and competitive returns, while controlling short-term variability of capital.

Investment Strategy

The Growth Bond invests in a diversified portfolio of assets with the majority of assets in growth assets such as Australian and International shares and property. Exposure to property may include both direct real property investments and investments in listed and unlisted property securities. The Bond will also invest in some income producing assets such as fixed interest and cash.

This investment strategy typically aims to hold 70% growth assets and 30% defensive assets.

Fund Size

\$60.94 million (inception date 21/06/1988)

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	7.96	7.06	8.56

Past performance is not a reliable guide to future performance.

Asset Allocation

	Min %	Max %	Actual %	Investment Manager
Australian Shares	0	60	43.87	Centuria/Smallco
International Shares	0	50	4.81	Centuria
Property	0	33	20.62	Centuria
Australian Fixed Interest	0	95	14.14	Centuria
International Fixed Interest	0	25	0	-
Cash	0	100	14.75	Citibank/Macquarie
Other Assets	0	50	1.81	Held directly
Alternative Assets ^	0	15	Nil	-

^ This may include Australian and international venture and development capital and public infrastructure investments.

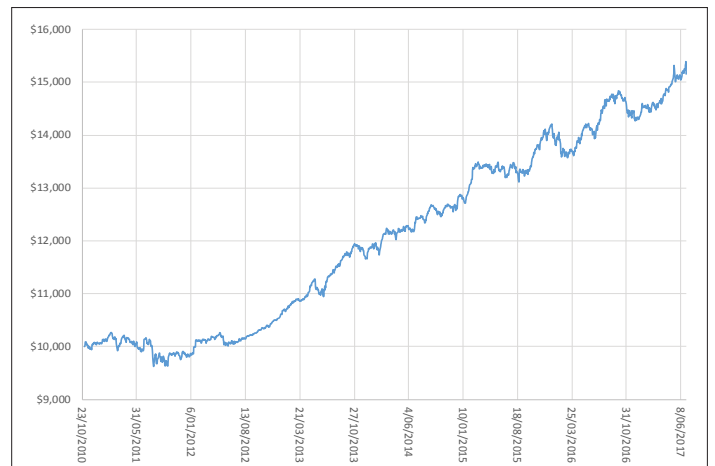
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For more information contact Centuria on 1300 50 50 50 or visit <http://www.centuria.com.au/investment-bonds/> to download the PDS. Simple Flexible Versatile.

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Key Features

APIR Code	OVS0006AU
Minimum Initial Investment	\$500
Minimum Additional Investment	\$500 for a one-off additional payment
Additional Investment Plan	Minimum monthly deposit of \$100
Minimum Switching Amount	\$500
Minimum Balance	\$500
Contribution Fee	Nil
Annual Management Fee	Net 1.5% p.a.
Suggested Timeframe	7 - 10 years
Effective Tax Rate	24%



A \$10,000 investment in a Centuria Growth Bond made on 1 July 2012 was worth \$15,157 five years later on 30 June 2017 after all taxes and fees paid within the bond.

Top 5 Holdings

1. Centuria Metropolitan REIT (CMA)
2. Smallco Broadcap Fund
3. Smallco Investment Fund
4. Macquarie Treasury Fund
5. Vanguard All World ex-US ETF

Centuria's Growth Bond 62.65% invested within the top five holdings