



30 June 2017



# Centuria Investment Bonds

## Unit-Linked: High Growth Bond

### Fact sheet

#### Investment Objective

To provide investors with capital growth over the long term (7-10 years) through exposure to growth assets such as Australian shares, international shares and listed property securities.

#### Investment Strategy

The Centuria Life Limited invests primarily in growth assets which include Australian shares, International shares and listed and unlisted property securities.

This investment strategy typically aims to hold 80% growth assets and 20% defensive assets.

#### Fund Size

**\$7.10 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.
<b>Net Performance</b>	7.05	6.51	9.69

Past performance is not a reliable guide to future performance.

#### Asset Allocation

	Min %	Max %	Actual %	Investment Manager
<b>Australian Shares</b>	30	70	72.02	Centuria/Smallco/
<b>International Shares</b>	20	60	20.36	Centuria
<b>Property</b>	0	25	4.96	Centuria
<b>Cash</b>	0	15	2.66	Citibank/Macquarie
<b>Alternative Assets ^</b>	0	15	-	-

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

The Lonssec Rating (November 2015) presented in this document is published by Lonssec Research Pty Ltd ABN 11 151 658 561 AFSL 421 445. The Rating is limited to "General Advice" (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial product(s). Past performance information is for illustrative purposes only and is not indicative of future performance. It is not a recommendation to purchase, sell or hold Australian Shares Bond product(s), and you should seek independent financial advice before investing in this product(s). The Rating is subject to change without notice and Lonssec assumes no obligation to update the relevant document(s) following publication. Lonssec receives a fee from the Fund Manager for researching the product(s) using comprehensive and objective criteria. For further information regarding Lonssec's Ratings methodology, please refer to our website at: <http://www.beyond.lonssec.com.au/intelligence/lonssec-ratings>

**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.**

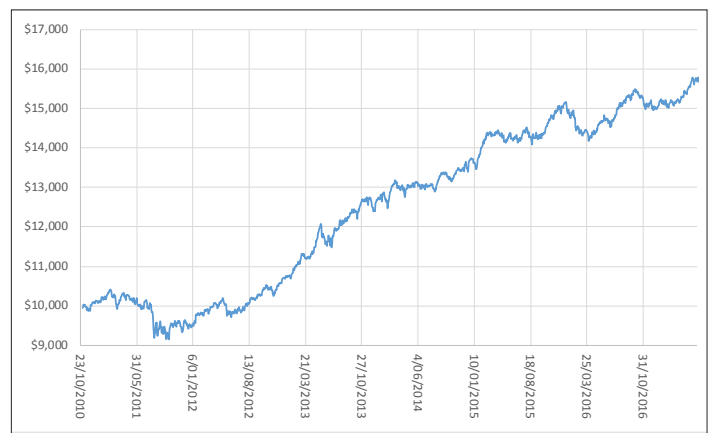
This fact sheet provides general information only, and does not take account of any person's individual objectives, financial situation or needs. You should consider the product disclosure statement before any investment decision is made. We recommend that you speak with a licensed financial adviser. Issued by Centuria Life Limited (CLL) AFSL 230867 ABN 79 087 649 054. CLL believes that the information contained in this fact sheet is accurate, but makes no representation as to its accuracy or completeness. To the maximum extent permitted by law CLL excludes liability for any loss or damage arising from use of the information contained in this fact sheet.

IB10 0910

CA-CLL-31/07/17-00610

#### Key Features

<b>APIR Code</b>	OVS0012AU
<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>	26%



A \$10,000 investment in a Centuria Growth Bond made on 1 July 2012 was worth \$15,678 five years later on 30 June 2017 after all taxes and fees paid within the bond.

#### Top 5 Holdings

1. **Smallco Broadcap Fund**
2. **Vanguard All World ex-US ETF**
3. **Smallco Investment Fund**
4. **QV Equities Limited (QVE)**
5. **Ellerston Microcap Fund**

Centuria's High Growth Bond 74.66% invested within the top five holdings.