

# Centuria LifeGoals

## MLC Wholesale Horizon 4 Balanced Portfolio

**The Fund aims to provide a return higher than its benchmark (before fees and tax) over four-year periods.**

### Investment Manager

MLC Investments Limited

### Investment Strategy

MLC actively looks for opportunities to provide better returns, or less risk, than those generated by the benchmark asset allocation and to manage the Trust's exposure to the risks of investing in markets. Our investment experts do this by:

- Researching and selecting a broad range of mainstream asset classes, and including some exposure to alternative assets and strategies.
- Adjusting the allocations to the asset classes within the defined ranges shown below.
- Selecting investment managers from some of the best in Australia and overseas.

### Actual Allocation

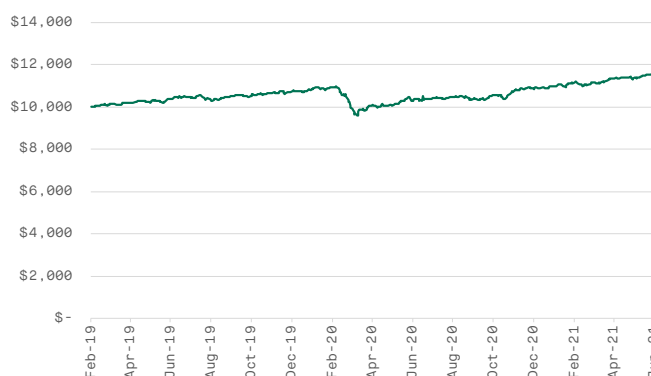
Cash	5.2%
Australian Fixed Income	15.3%
Global Fixed Income	10.1%
Australian Shares	21.3%
Global Shares	34.2%
Listed Property	4.4%
Other	9.5%

### Performance Returns

Returns to 30/6/2021	1 mth	3 mth	6 mth	1 yr	2 yr
Net Return (%)	0.71	3.33	6.24	9.93	4.94

Past performance is not a reliable indicator of future performance.

### Performance Graph



A \$10,000 investment in Centuria MLC WHL Horizon 4 Balanced Portfolio made at inception is worth \$11,562 as of 30 June 2021 after all fees and taxes paid within the Investment Option.

### Key Features

APIR Code	OVS1025AU
Minimum Initial Investment	\$500
Minimum Additional Investment Plan	\$100
Minimum Switching Amount	\$500
Minimum Balance	\$500
Contribution Fee	Nil
Annual Management Fee*	0.94%
Suggested Timeframe	Minimum 5 years

\* Refer to PDS for fee breakdown.

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

## Contact our Distribution team

---

### **Ashton Maggs**

Relationship Manager, NSW & QLD

**Phone:** +61 431 433 511

**Email:** ashton.maggs@centuriaadviser.com

### **Thomas Nielsen**

Relationship Manager, ACT, SA & WA

**Phone:** +61 401 727 830

**Email:** thomas.nielsen@centuriaadviser.com

### **Sean Cole**

Relationship Manager, VIC & TAS

**Phone:** +61 428 893 007

**Email:** sean.cole@centuriaadviser.com

### **Jack Coleman**

Relationship Manager, NSW

**Phone:** +61 407 256 305

**Email:** jack.coleman@centuriaadviser.com

---

**Centuria Investor Services** | 1300 50 50 50 | [enquiries@centuria.com.au](mailto:enquiries@centuria.com.au) | [centuria.com.au](http://centuria.com.au)

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.