

Centuria LifeGoals

MLC Wholesale Horizon 5 Growth Portfolio

The Fund aims to provide a return higher than a combination of market indices, weighted according to the asset allocation (before fees and tax) over a 5 year period.

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	4.6%
Australian Shares	26.3%
International Shares	41.9%
Listed Property	4.7%
Australian Fixed Income	9.1%
Global Fixed Income	5.4%
Other	8.0%

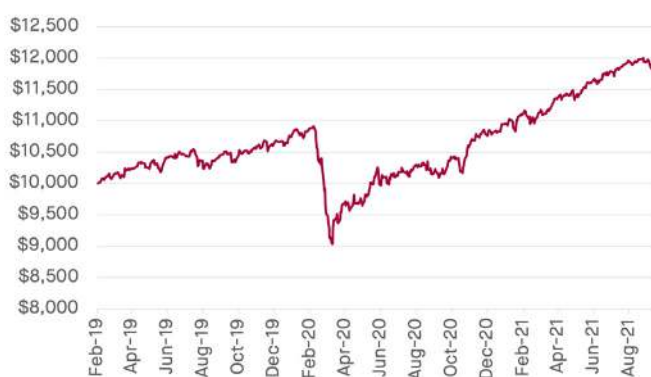
Performance Returns

Returns to 30/09/2021	1 mth	3 mth	6 mth	1 yr	2 yr*
Net Return (%)	-1.12	0.92	5.92	16.66	6.42

Past performance is not a reliable indicator of future performance.

*Periods greater than 1 year are expressed in annualised terms.

Performance Graph



A \$10,000 investment in Centuria MLC WHL Horizon 5 Growth Portfolio made at inception is worth \$11,849 as of 30 September 2021 after all fees and taxes paid within the Investment Option.

Key Features

APIR Code	OVS6529AU
Minimum Initial Investment	\$500
Minimum Additional Investment Plan	\$100
Minimum Switching Amount	\$500
Minimum Balance	\$500
Contribution Fee	Nil
Annual Management Fee*	0.98%
Suggested Timeframe	Minimum 6 years

* Refer to PDS for fee breakdown.

For more information contact Centuria on 1300 50 50 50 or visit lifegoals.centuria.com.au to download the PDS. Simple Flexible Versatile.

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