

Centuria LifeGoals

Centuria

Vanguard Diversified Balanced Index Fund

The Vanguard Diversified Balanced Index Fund seeks to track the weighted average return of the various indices of the underlying funds in which it invests, in proportion to the strategic asset allocation, before taking into account fees, expenses and tax.

Investment manager

Vanguard Investments Australia Ltd

Investment strategy

The Fund provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Fund is designed for investors seeking a balance between income and capital growth. The fund targets a 50% allocation to income asset classes and a 50% allocation to growth asset classes.

Target allocation

Australian equities	18-22%
International shares (unhedged)	19-23%
International shares (hedged)	7-11%
Australian fixed interest	13-17%
International fixed interest	33-37%

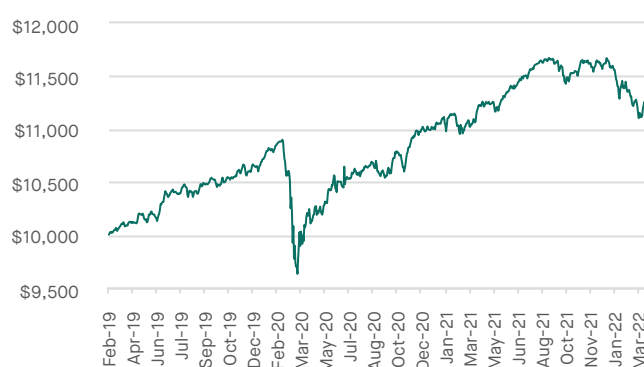
Performance returns

RETURNS TO 31/03/2022	1 MTH	3 MTH	6 MTH	1 YR	2YR ¹
Net returns (%) ²	0.01%	-3.48%	-2.30%	1.52%	6.04%

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

2. Past performance is not a reliable indicator of future performance.

Performance graph



A \$10,000 investment in Centuria Vanguard Diversified Balanced Index Fund made at inception is worth \$11,264 as of 31 March 2022 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS4859AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee ¹	0.50%
Suggested timeframe	Minimum 5 years

1. Refer to PDS for fee breakdown.

Contact Information

Ashton Maggs

Relationship Manager

Email: ashton.maggs@centuria.com.au

Sean Cole

Relationship Manager

Email: sean.cole@centuria.com.au

Centuria Investor Services

| 1300 50 50 50

| enquiries@centuria.com.au

| centuria.com.au

Disclaimer: 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. CA-CLL-21/04/22 10:18 AM-001542