

Centuria Multi-Manager Investment Option

Centuria

Unit-linked: Growth Bond Fund Factsheet

The Fund's objective is to provide investors with long-term (7-10 years) tax-paid capital growth and competitive returns.

Investment manager

Centuria Life Limited

Investment strategy

The Growth Bond Fund 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

\$56.870 million (inception date 26/02/2004)

Performance

The performance of your bond is measured after taxes and fees within this tax paid bond. The performance figures below are as at 30 September 2023.

RETURNS TO 30/09/2023	1 MTH	3 MTH	6 MTH	1 YR	3 YR ¹	5YR ¹
Net returns (%) ²	-2.14%	-1.41%	-1.29%	3.31%	1.92%	0.88%

Asset allocation³

	MIN%	MAX%	ACTUAL
Property	0	33	16.38
Cash	0	95	7.81
International Shares	0	50	19.18
Australian Fixed Interest	0	100	14.79
Australian Shares	0	60	26.70
International Fixed Interest	0	85	0.00
Alternative Assets	0	15	15.15

Top five holdings

1	AAM Diversified Agriculture Fund	13.48%
2	Centuria Office REIT	11.64%
3	Aoris International Fund-B	8.02%
4	Vanguard Australian Shares Index ETF	7.77%
5	Custody Cash	7.54%

Performance graph



A \$10,000 investment in Centuria Growth Bond Fund made on 30 June 2018 is worth \$10,447 as of 30 September 2023 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0006AU
Minimum initial investment	\$500
Minimum additional investment	\$500 for a one-off additional payment
Minimum additional investment plan	Minimum monthly deposit of \$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee ⁴	Net 1.5% p.a.
Suggested timeframe	7-10 years

- Periods greater than 1 year are expressed in annualised terms.
- Past performance is not a reliable indicator of future performance.
- The Fund exposure may at times move outside of the ranges. Should this happen, the Fund will aim to rebalance within a reasonable period of time. Less liquid assets may require longer time to rebalance.
- 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.

Australian equity market

For the September quarter, the S&P/ASX 300 Accumulation Index returned -0.84% and over 1 year, the index advanced 12.92%. For the quarter, the S&P/ASX300 index struggled to find direction as investors weighed up the chances of a recession verse moderating inflation and a potential soft landing. The Reserve bank held rates steady at 4.10% since the July 2023 meeting. This was the first-rate hike pause since the start of the hiking cycle from May 2022. Generally, inflation has been slowing across the economy which is being positively received, but poor economic growth in China weighed heavily on markets.

The largest sector gains of the S&P/ASX 300 for the quarter was the S&P/ASX 300 Energy Sector up 11.63% predominately driven by gains in Woodside (ASX:WDS) and Santos Ltd (ASX:STO) due to the rising WTI Crude Oil Price from USD\$70.64 to USD\$90.79 over the September quarter.

The worst performing sector was the S&P/ASX 300 Healthcare sector which declined -8.96% for the quarter primarily driven by CSL Limited (ASX:CSL) which was sold off as the market perceived the success overseas of one particular drug (Ozempic) negatively impact CSL's kidney disease business.

September quarter best performing sectors¹

S&P/ASX 300 Energy	11.63%
S&P/ASX 300 Consumer Discretionary	5.55%
S&P/ASX 300 Financials	2.26%

September quarter worst performing sectors¹

S&P/ASX 300 Healthcare	-8.96%
S&P/ASX 300 Telecom Services	-6.91%
S&P/ASX 300 Consumer Staples	-5.78%

Global equity markets

Quarterly returns to 30 September 2023¹

Nasdaq 100 (USA)	0.13%
S&P 500 (USA)	-0.24%
FTSE 100 (United Kingdom)	1.18%
MSCI World Ex Australia - (Unhedged)	-0.43%
MSCI World Ex Australia - (Hedged)	-2.67%

Fund performance

For the September quarter, The Centuria Growth Bond Fund returned -1.14% after tax and fees and for the 1 year returned 3.31% after tax and fees.

The largest contributor to performance has been the 2.57% return of the Smallco Investment Fund for September quarter.

Changes to the portfolio during the quarter

There were no material portfolio changes during the quarter.

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-26/10/23-MC-28

Contact information

Sean Cole

Relationship Manager

Email: sean.cole@centuria.com.au

Jeremy Drake

Distribution Manager

Email: jeremy.drake@centuria.com.au

Matthew Roberts

Distribution Manager

Email: matthew.roberts@centuria.com.au

Centuria Investor Services

| 1300 50 50 50

| enquiries@centuria.com.au

| centuria.com.au

1. Indices used are total return/ accumulation indices