

Centuria Multi-Manager Investment Option

Centuria

Unit-linked: Australian Shares Fund Factsheet

The Fund's objective is to provide investors with capital growth over the long term (7-10 years) through exposure to a diversified portfolio of Australian shares.

Investment manager

Centuria Life Limited

Investment strategy

To primarily invest in a diversified portfolio of Australian shares either directly or through unit trusts.

Fund size

\$17.46 million (inception date 26/02/2014)

Performance

The performance of your bond is measured after taxes and fees within this tax paid bond. The performance figures below are as at 31 March 2024.

RETURNS TO 31/03/2024	1 MTH	3 MTH	6 MTH	1 YR	3 YR ¹	5YR ¹
Net returns (%) ²	1.92%	5.35%	11.57%	12.89%	5.46%	5.56%

Asset allocation³

	MIN%	MAX%	ACTUAL
Equities	70	100	98.37
Cash	0	30	1.63

Top five holdings

1	Betashares Australia 200 ETF	27.71%
2	Smallco Broadcap Fund (SBF)	20.96%
3	Yarra Ex-20 Australian Equities Fund	14.56%
4	Hyperion Australian Growth Companies	14.20%
5	SmallCo Investment Fund	13.43%

Performance graph



A \$10,000 investment in Centuria Australian Shares Fund made on 1 January 2019 is worth \$14,049 as of 31 March 2024 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0010AU
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 1.2% p.a.
Suggested timeframe	7-10 years

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

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

3. 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.

4. 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 March quarter, the S&P/ASX 300 Total Return Index returned 5.43%, and for 1 year, the index advanced 14.40%. The S&P/ASX 300 started the year with momentum from the December quarter rally as investors welcomed promising data throughout the quarter around the taming of inflation across the economy.

Unemployment in Australia continues to remain low and slightly fell during the quarter (3.9% to 3.8% for the quarter). For February, this included an increase of 116,500 people finding work which could suggest the heat was fading from the employment market. The RBA has been quoted multiple times, that in order for inflation to be tamed, the unemployment rate would need to rise. On the other hand, the market appears convinced that the economy is coming in for a soft landing, given inflation is falling despite increases in wages and employment.

The largest sector gains of the S&P/ASX 300 for the quarter was the S&P/ASX 300 Information Technology Sector up 23.62% predominately driven by gains in WiseTech Global Ltd (ASX:WTC) and Altium Ltd (ASX:ALU). Australian technology stock broadly rallied on the back of strong returns in technology stock in the US. During the quarter, WiseTech Ltd announced to the market that its margins improved in the back end of 2023 and they had signed contracts with 3 new large global freight customers.

The worst performing sector was the S&P/ASX 300 Materials sector which declined -6.3% for the quarter primarily driven by BHP Ltd (ASX:BHP), but also more broadly by the other Iron Ore miners, Rio Tinto Ltd and Fortescue Metal Group Ltd as the price of iron ore fell from high of USD \$141 to USD\$100 during the quarter.

March quarter best performing sectors¹

S&P/ASX 300 Information Technology	23.62%
S&P/ASX 300 A-REIT	16.16%
S&P/ASX 300 Consumer Discretionary	13.43%

March quarter worst performing sectors¹

S&P/ASX 300 Materials	-6.30%
S&P/ASX 300 Telecom Services	-0.91%
S&P/ASX 300 Consumer Staples	2.05%

Global Equities markets

Quarterly returns to 31 March 2024

Nasdaq 100 (USA)	13.64%
S&P 500 (USA)	15.63%
FTSE 100 (United Kingdom)	7.77%
MSCI World Ex Australia - (Unhedged)	13.31%

MSCI World Ex Australia - (Hedged)

10.10%

Fund performance

For the March quarter, The Centuria Australian Shares Fund returned 5.35% after tax and fees and for the 1 year returned 12.89% after tax and fees.

The largest contributor to performance has been the Smallco Investment Fund which continued to out perform the ASX 300 index.

Changes to the portfolio during the quarter

The Fund sold part of the Betashares A200 Index ETF and opened new positions in the Yarra Ex-20 Fund and Hyperion Australian Growth Companies Fund

Disclaimer

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1. Indices used are total return/ accumulation indices