

Centuria Multi-Manager Investment Option

Centuria

Unit-linked: Capital Stable No. 1 Fund Factsheet

The Fund's objective is to provide investors with high level of capital security and competitive returns over the long-term.

Investment manager

Centuria Life Limited

Investment strategy

The Capital Stable No.1 Fund is to primarily invest in Approved Unit Trust schemes that have exposure to a diversified portfolio of assets, including both growth assets (e.g. shares and property) and income securities (e.g. fixed interest and cash) or to invest into such growth assets and income securities.

Fund size

\$41.25 million

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
Net returns (%) ¹	0.51%	1.08%	1.80%	2.59%

Asset allocation²

	MIN%	MAX%	ACTUAL
Alternative Assets	0	20	1.42
Cash	5	100	46.91
Australian Shares	0	30	5.21
International Shares	0	30	5.51
Property	0	30	0.00
Australian Fixed Interest	30	100	23.62
International Fixed Interest	0	100	17.34

Top holdings

1	Macquarie Treasury Fund	29.71%
2	NAB TDs	12.29%
3	Centuria Cash	11.04%
4	CBA Listed Tier One Security	9.34%

Performance graph



A \$10,000 investment in Centuria Capital Stable No. 1 Fund made on 20 December 2021 is worth \$10,268 as of 31 March 2024 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0004AU
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 ³	Net 1.25% p.a.
Suggested timeframe	1-2 years

- Past performance is not a reliable indicator of future performance. The performance of the fund is from 20/12/2021 the date of the restructure previously a capital guarantee fund.
- 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 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 Materials	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 equity markets

Quarterly returns to 31 March 2024¹

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 Capital Stable Fund 1 returned 1.08% after tax and fees and for the 1 year returned 2.59% after tax and fees.

The largest contributor to performance continues to be the Smallco Investment Fund.

Changes to the portfolio during the quarter

The Fund increased its exposure to Australian Equities via investments into the Greencap Broadcap Fund, Smallco Investment Fund and the Yarra Ex-20 Australian Equities Fund.

Additionally, the Fund increased its exposure to International Equities via investments into the Aoris International Fund, Betashares Global Shares ETF Unhedged, and Betashares Global Shares ETF Hedged.

Disclaimer

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1. Indices used are total return/ accumulation indices