

# Centuria Multi-Manager Investment Option

# Centuria

## Unit-linked: Balanced Bond Fund Factsheet

The Fund's objective is to provide investors with capital growth over the long term through exposure to a diversified portfolio of assets.

### Investment manager

Centuria Life Limited

### Investment strategy

The Balanced Fund invests in a diversified portfolio of assets, including both growth securities (i.e. Australian and international shares and property) and income securities (i.e. fixed interest and cash).

Exposure to property may include both direct real property investments and investments in listed and unlisted property securities.

### Fund size

\$19.36 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 June 2024.

RETURNS TO 30/06/2024	1 MTH	3 MTH	6 MTH	1 YR	3 YR <sup>1</sup>	5YR <sup>1</sup>
Net returns (%) <sup>2</sup>	0.47%	-1.70%	3.00%	6.34%	1.37%	2.15%

### Asset allocation<sup>3</sup>

	MIN%	MAX%	ACTUAL
Alternative Assets	0	15	2.42
Cash	0	15	6.22
Australian Shares	20	55	26.47
International Shares	10	40	28.39
Australian Fixed Interest	0	35	21.32
International Fixed Interest	0	25	0.00
Property	0	20	15.19

### Top five holdings

1	AORIS International Fund-B	15.93%
2	SmallCo Broadcap Fund (SBF)	7.63%
3	Yarra Ex-20 Australian Equities Fund	7.57%
4	Vanguard MSCI International Shares Index HG	6.65%
5	Smallco Investment Fund	6.29%

### Performance graph



A \$10,000 investment in Centuria Balanced Fund made on 1 January 2019 is worth \$11,837 as of 30 June 2024 after all fees and taxes paid within the Investment Option.

### Key features

APIR code	OVS0011AU
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 <sup>4</sup>	Net 1.50% 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](https://lifegoals.centuria.com.au) to download the PDS.  
**Simple Flexible Versatile.**

## Australian equity market

The Consumer Price Index increased by 4.0% for the year ending May 2024. The Reserve Bank of Australia (RBA) has consistently indicated that for inflation to fall within their target range of 2-3%, an increase in unemployment is anticipated. During the past quarter, the unemployment rate rose by 0.2%, reaching 4.1%, which could indicate to the RBA that inflation will potentially fall. However, the fight against inflation remains complex, as there are still sectors experiencing persistently high inflation, particularly in rents, electricity, insurance, healthcare, and automotive fuel.

For the June quarter, the S&P/ASX 300 Total Return Index returned -1.20%, and for 1 year, the index advanced 11.92%. The S&P/ASX 300 lost momentum during the final quarter of the financial year as financial data released pointed to uncertain directions for inflation, unemployment and GDP.

The largest sector gains of the S&P/ASX 300 for the quarter was the S&P/ASX 300 Utilities sector up 13.27% predominately driven by gains in Origin Energy Ltd (ASX:ORG) and AGL Ltd (ASX:AGL) as Australian energy providers broadly rallied together.

The worst performing sector was the S&P/ASX 300 Energy sector which declined -6.66% for the quarter primarily driven by Woodside Energy Group Ltd (ASX: WDS) as the price of oil fell in global markets towards \$80.

### June quarter best performing sectors<sup>1</sup>

S&P/ASX 300 Utilities	13.27%
S&P/ASX 300 Financials	3.99%
S&P/ASX 300 Information Technology	2.40%

### June quarter worst performing sectors<sup>1</sup>

S&P/ASX 300 Energy	-6.66%
S&P/ASX 300 Materials	-5.92%
S&P/ASX 300 A-REIT	-5.66%

## Global equity markets

### Quarterly returns to 30 June 2024<sup>1</sup>

Nasdaq 100 (USA)	5.49%
S&P 500 (USA)	1.87%
FTSE 100 (United Kingdom)	1.40%
MSCI World Ex Australia - (Unhedged)	0.28%
MSCI World Ex Australia - (Hedged)	3.11%

## Fund performance

For the June quarter, the Centuria Balanced Fund returned -1.70% after tax and fees and for the 1 year returned 6.34% after tax and fees.

The largest contributor to performance has been the Smallco Investment Fund which continues to out perform the S&P/ASX 300 index.

## Changes to the portfolio during the quarter

No portfolio changes were made during the quarter.

## Disclaimer

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1. Indices used are total return/ accumulation indices