

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

\$41.13 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 30 June 2024.

RETURNS TO 30/06/2024	1 MTH	3 MTH	6 MTH	1 YR	2YR ¹
Net returns (%) ²	0.69%	0.99%	2.07%	3.41%	2.44%

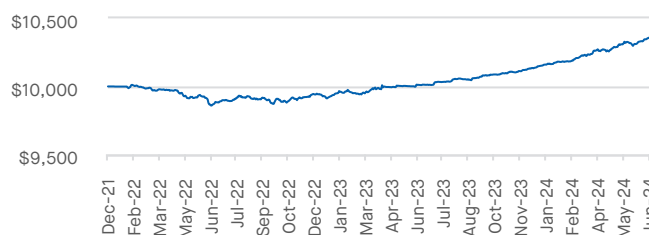
Asset allocation³

	MIN%	MAX%	ACTUAL
Alternative Assets	0	20	1.49
Cash	5	100	43.98
Australian Shares	0	30	4.91
International Shares	0	30	5.46
Property	0	30	0.00
Australian Fixed Interest	30	100	44.16
International Fixed Interest	0	100	0

Top holdings

1	Macquarie Treasury Fund	30.63%
2	NAB TDs	12.55%
3	CBA Listed Tier One Security	9.61%
4	Centuria Cash	7.05%

Performance graph



A \$10,000 investment in Centuria Capital Stable No. 1 Fund made on 20 December 2021 is worth \$10,369 as of 30 June 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 ⁴	Net 1.25% p.a.
Suggested timeframe	1-2 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

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 sectors¹

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 sectors¹

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 2024¹

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 Capital Stable Fund 1 returned 0.99% after tax and fees and for the 1 year returned 3.41% after tax and fees.

The largest contributor to performance has been via the Fund's exposure to Australian credit with investments held with MA Financial Group and Centuria Bass Credit.

Changes to the portfolio during the quarter

There were no portfolio changes made during the quarter.

Disclaimer

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1. Indices used are total return/ accumulation indices