

# 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

\$55.52 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>	0.49%	-1.41%	2.34%	4.95%	0.21%	1.34%

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

	MIN%	MAX%	ACTUAL
Property	0	33	16.33
Cash	0	95	1.19
International Shares	0	50	24.72
Australian Fixed Interest	0	100	15.02
Australian Shares	0	60	30.15
International Fixed Interest	0	85	0.0
Alternative Assets	0	15	12.60

### Top five holdings

1	Centuria Office REIT	11.50%
2	AAM Diversified Agriculture Fund	10.88%
3	Aoris International Fund-B	9.09%
4	Vanguard MSCI International Shares Index ETF	7.69%
5	Smallco Broadcap Fund (SBF)	7.48%

### Performance graph



A \$10,000 investment in Centuria Growth Bond Fund made on 1 January 2019 is worth \$11,820 as of 30 June 2024 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 <sup>4</sup>	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](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 Fund returned -1.41% after tax and fees and for the 1 year returned 4.95% after tax and fees.

The largest contributor to performance was the Smallco Investment Fund which continues to outperform the S&P/ASX 300 index.

## Changes to the portfolio during the quarter

There were no portfolio changes during the quarter.

## Disclaimer

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1. Indices used are total return/ accumulation indices