

# Centuria LifeGoals

# Centuria

## MLC Wholesale Horizon 4 Balanced Portfolio

**The Fund aims to provide a return higher than its benchmark (before fees and tax) over four-year periods.**

### Investment manager

MLC Investments Limited

### Investment strategy

MLC actively looks for opportunities to provide better returns, or less risk, than those generated by the benchmark asset allocation and to manage the Trust's exposure to the risks of investing in markets. Our investment experts do this by:

- Researching and selecting a broad range of mainstream asset classes, and including some exposure to alternative assets and strategies.
- Adjusting the allocations to the asset classes within the defined ranges shown below.
- Selecting investment managers from some of the best in Australia and overseas.

### Actual allocation

Cash	5.0%
Australian fixed income	10.5%
Global fixed income	13.5%
Australian shares	24.0%
Global shares	29.0%
Listed property	4.0%
Other	14.0%

### Performance returns

RETURNS TO 30/06/2024	1 MTH	3 MTH	6 MTH	1 YR	2YR <sup>1</sup>	3YR <sup>1</sup>
Net returns (%) <sup>2</sup>	1.93%	1.38%	4.67%	8.17%	6.79%	2.60%

### Performance graph



A \$10,000 investment in Centuria MLC WHL Horizon 4 Balanced Portfolio made at inception is worth \$12,511 as of 30 June 2024 after all fees and taxes paid within the Investment Option.

### Key features

<b>APIR code</b>	OVS1025AU
<b>Minimum initial investment</b>	\$500
<b>Minimum additional investment plan</b>	\$100
<b>Minimum switching amount</b>	\$500
<b>Minimum balance</b>	\$500
<b>Contribution fee</b>	Nil
<b>Annual management fee<sup>3</sup></b>	0.95%
<b>Suggested timeframe</b>	Minimum 5 years

1. Periods greater than 1 year are expressed in annualised terms.  
 2. Past performance is not a reliable indicator of future performance.  
 3. 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.**

## Contact Information

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