

Centuria LifeGoals

Centuria

BlackRock Diversified ESG Growth Fund

To achieve superior investment performance through providing returns that exceed those of the composite benchmark after fees, over rolling 3-year periods.

Investment manager

BlackRock Diversified ESG Growth Fund

Investment strategy

The strategy gains exposure to the targeted asset classes, through investing in other pooled investment vehicles which are managed by BlackRock. These underlying funds have a range of active and index investment strategies. Each active strategy aims to add value over the strategic allocation, whilst controlling risk. In addition to long only active funds, the fund may invest in underlying funds with absolute return strategies to achieve the fund's overall performance objective.

The selection of an underlying fund for inclusion in the strategy is the result of a comprehensive due diligence process. In selecting underlying funds, BlackRock takes into account ESG considerations as set out in the section titled 'ESG approach within the underlying fund selection process'.

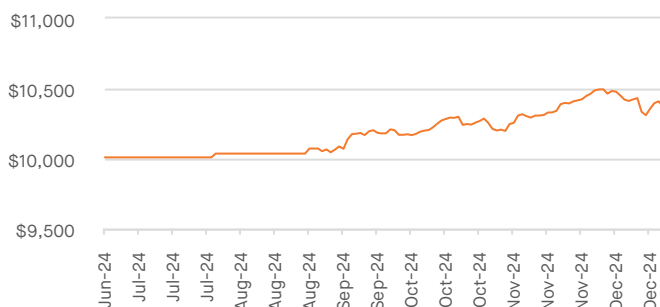
Target allocation

Australian equities	20-30%
International equities	15-35%
Emerging market shares	0-15%
Global REITs (unhedged)	0-10%
Global listed infrastructure (unhedged)	0-10%
Gold	0-10%
Australian fixed income	0-20%
Global fixed interest	0-20%
Cash	0-10%

Performance returns

RETURNS TO 31/12/2024	1 MTH	3 MTH	6 MTH
Net returns (%) ¹	-0.36%	2.14%	3.78%

Performance graph



A \$10,000 investment in BlackRock Diversified ESG Growth Fund made at inception is worth \$10,387 as of 31 December 2024 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0032AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee²	0.87%
Suggested timeframe	Minimum 5 years

1. Past performance is not a reliable indicator of future performance.

2. 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.

Fund Commentary

Market Outlook: Global markets rallied in the fourth quarter of 2024 as clear US election outcomes and central bank rate cuts underpinned investor sentiment while economic data remained positive. Global equities, as measured by the MSCI World Index (hedged), ended the quarter up 1.9% and gained 20.5% over the calendar year in Australian dollar terms. Unhedged global equity exposures, when measured in Australian dollar terms, meaningfully outperformed as the depreciation of the Australian dollar acted as a tailwind for international equity investors. Fixed income markets, as represented by the Bloomberg Barclays Global Aggregate Index (hedged), declined 1.2% across the period.

Portfolio Commentary: The BlackRock Diversified ESG Growth Fund delivered a positive return over Q4 2024. The last quarter of the year showcased continued dominance of US equities led by significant market divergences as the U.S. dollar strengthened and fixed income markets struggled.

In terms of absolute performance, growth assets delivered positive returns led by Developed Market Equities. Other contributors were Emerging Markets Equities and Australian Equities. The allocation to Global Property and Global Infrastructure was additive over the quarter.

The Fund's more defensive asset classes delivered mixed returns as Australian Investment Grade Corporate Bonds and Global High Yield Corporate Bonds contributed while Australian Fixed Income, Australian Inflation Linked Bonds and US Inflation Linked Bonds weighed on the performance. The defensive allocation to Gold was additive over the period.

On the active front, the Fund outperformed its diversified benchmark over the quarter. The Fund's global macro strategy, which takes overweight and underweight positions across asset classes and regions (i.e., tactical asset allocation), was the largest contributor in Q4, driven by both directional and relative value positions within the fund. The allocation to Emerging Market Equities was also additive to active performance on the back of stock selection in China and Taiwan. Australian Equities delivered positive returns driven by sectoral overweights in Information Technology and Communication Services. The allocations to Global Property, Global Infrastructure and Global High Yield were further additive across the period. Developed Market Equities weighed on active performance over the quarter.

Disclaimer: This commentary has been directly sourced from the BlackRock's factsheet available on their website.

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