

# Centuria LifeGoals

Providence Investment Fund

# Centuria

**The Fund's objective is to generate consistent growth and income returns over the medium to long term.**

## Investment manager

Providence Wealth Advisory Group Pty Ltd

## Investment strategy

The Providence fund is a diversified portfolio targeted towards a long term balanced/growth strategy, with a focus on long term compound growth. It leverages off the Providence Investment Committees, tactical asset allocation decisions and access to external fund managers via Exchange Traded Funds and unlisted managed funds. It has a long term investment horizon.

## Target allocation

|                         |        |
|-------------------------|--------|
| Cash                    | 2-50%  |
| Australian equities     | 15-50% |
| International equities  | 0-40%  |
| Property                | 0-25%  |
| Fixed income and credit | 0-50%  |
| Alternatives            | 0-20%  |

## Performance returns

| RETURNS TO<br>30/09/2024        | 1 MTH | 3 MTH | 6 MTH | 1 YR  | 3 YR <sup>1</sup> | 5YR <sup>1</sup> |
|---------------------------------|-------|-------|-------|-------|-------------------|------------------|
| Net returns<br>(%) <sup>2</sup> | 0.51% | 2.80% | 2.26% | 9.01% | 2.53%             | 2.41%            |

## Performance graph



A \$10,000 investment in Centuria Providence Investment Fund from 1 July 2019 is worth \$11,395 as of 30 September 2024 after all fees and taxes paid within the Investment Option.

## Key features

|   |           |
|---|-----------|
| <b>APIR code</b>                          | CENPIB    |
| <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>  | 1.06%     |
| <b>Suggested timeframe</b>                | 5-7 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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**Sean Cole**

Relationship Manager

**Email: sean.cole@centuria.com.au**

**Jeremy Drake**

Distribution Manager

**Email: jeremy.drake@centuria.com.au**

**Paul Roach**

Distribution Manager

**Email: paul.roach@centuria.com.au**

**Paul Wilson**

Relationship Manager

**Email: paul.wilson@centuria.com.au**

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**Centuria Investor Services** | 1300 50 50 50 | enquiries@centuria.com.au | **centuria.com.au**

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