

# Centuria LifeGoals

# Centuria

## DWA CARE Balanced Fund

The strategy aims to provide investors a total return comprising capital growth and income equal to or greater than CPI + 4.5% before fees.

### Investment manager

DWA Managed Accounts Pty Ltd

### Investment strategy

The CARE Balanced Strategy offers investors access, primarily via market index Exchanged Traded Funds (ETF) and managed funds, to the underlying CAREphilosophy® where funds are invested across a core, active and enhanced component. The strategy is suitable for investors who seek a mix of capital growth oriented assets such as Australian shares, international shares, property and alternatives, and some income from defensive assets such as cash and fixed interest securities.

### Target allocation

|                              |        |
|------------------------------|--------|
| Income securities            | 0-97%  |
| High yield income securities | 0-60%  |
| Listed property              | 0-60%  |
| Australian equities          | 0-60%  |
| International equities       | 0-60%  |
| Cash and bank instruments    | 3-100% |

### Performance returns<sup>1</sup>

| RETURNS TO<br>30/09/2024     | 1 MTH | 3 MTH | 6 MTH | 1 YR  | 3 YR <sup>2</sup> | 5YR <sup>2</sup> |
|------------------------------|-------|-------|-------|-------|-------------------|------------------|
| Net returns (%) <sup>3</sup> | 1.03% | 3.22% | 4.05% | 9.54% | 2.82%             | 3.30%            |

### Performance graph



A \$10,000 investment in Centuria DWA Balanced Fund from 1 January 2019 is worth \$11,738 as of 30 September 2024 after all fees and taxes paid within the Investment Option.

### Key features

|                                    |           |
|------------------------------------|-----------|
| APIR code                          | OVS0015AU |
| Minimum initial investment         | \$500     |
| Minimum additional investment plan | \$100     |
| Minimum switching amount           | \$500     |
| Minimum balance                    | \$500     |
| Contribution fee                   | Nil       |
| Annual management fee <sup>4</sup> | 0.71%     |
| Suggested timeframe                | 5 years   |

1. The Fund was managed by Implemented Portfolios Limited from inception to 31 October 2023, and from 1 November 2023 by DWA Managed Accounts Pty Ltd.  
 2. Periods greater than 1 year are expressed in annualised terms.  
 3. Past performance is not a reliable indicator of future performance.  
 4. Refer to PDS for fee breakdown.

## Contact Information

---

**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**

---

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

**Disclaimer:** This fact sheet provides general information only, and does not take account of any person's individual objectives, financial situation or needs. You should consider the product disclosure statement before any investment decision is made. We recommend that you speak with a licensed financial adviser. Issued by Centuria Life Limited (CLL) AFSL 230867 ABN 79 087 649 054. CLL believes that the information contained in this fact sheet is accurate, but makes no representation as to its accuracy or completeness. To the maximum extent permitted by law CLL excludes liability for any loss or damage arising from use of the information contained in this fact sheet. CA-CLL-MC-288