

# Centuria LifeGoals

# Centuria

## DWA CARE ESG High Growth Fund

**The portfolio aims to achieve a total return comprising capital growth and dividend income over the medium to long term equal to or greater than the Morningstar Aus Aggressive Target Allocation NR AUD Index before fees.**

### Investment manager

DWA Managed Accounts Pty Ltd

### Investment strategy

The portfolio provides ESG conscious investors an exposure to a range of index and sector investments, offering broad diversification across multiple growth assets classes.

The portfolio is designed for investors with a high tolerance for risk who are seeking long-term capital growth.

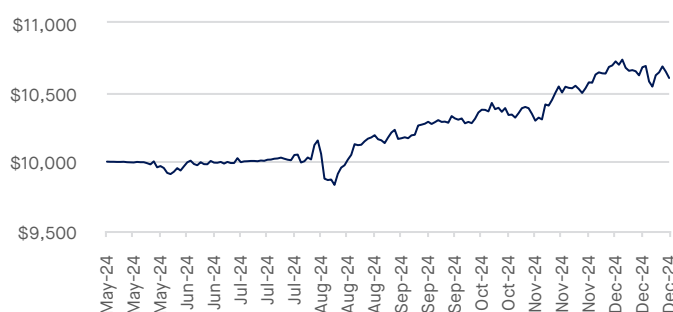
### Target allocation

Australian shares	0-65%
International equities	0-65%
Property and infrastructure	0-10%
Cash	0-18%

### Performance returns

RETURNS TO 31/12/2024	1 MTH	3 MTH	6 MTH
Net returns (%) <sup>1</sup>	-0.32%	2.90%	5.76%

### Performance graph



A \$10,000 investment in Centuria DWA CARE ESG High Growth Fund made at inception is worth \$10,603 as of 31 December 2024 after all fees and taxes paid within the Investment Option.

### Key features

APIR code	OVS1752AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee <sup>2</sup>	0.84%
Suggested timeframe	7 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](https://lifegoals.centuria.com.au) to download the PDS.  
**Simple Flexible Versatile.**

## Fund commentary

In December, rising bond yields and weaker economic data led the S&P/ASX 200 Accumulation Index lower by 3.15% over the month to be 0.81% lower over the quarter. In contrast the US share market saw stronger economic data but some profit taking following the run up in share prices in November leaving the market there 2.62% lower in US dollar terms. The fall in the Australian dollar saw a positive return of 2.67% for Australian investors.

In the US, GDP growth exceeded expectations at 3.1%, while inflation edged up 0.1% to 2.7% in November. As anticipated, the Federal Reserve cut interest rates by 0.25%, bringing the target range to 4.25%-4.50%. US is now projecting only two rate cuts for 2025 following the stronger than expected jobs report for December.

Australia's third quarter GDP recorded 0.3% which was below consensus expectations.

Household consumption remained flat, with public sector demand accounting for most of the growth. The RBA held rates unchanged at 4.35% despite the weak data. Markets believe the next likely window for a cut will be in May.

Disclaimer: This commentary has been directly sourced from DWA Managed Account's factsheet available on their website.

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