

Centuria LifeGoals

Centuria

Education Bond Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF Fund

The Fund seeks to help investors build long-term wealth by providing moderately geared exposure to a diversified portfolio of Australian and global equities.

Investment manager

Betashares Capital Limited

Investment strategy

The Fund intends to implement the investment strategy by combining application money from investors with borrowed funds and investing in a portfolio that provides exposure to a broadly diversified basket of Australian and global equities.

The Fund may hold these securities directly or obtain this exposure by holding shares or units of one or more exchange traded funds. The Fund intends to obtain the equity exposure by investing in the Underlying ETFs. The Fund's borrowings will be denominated in Australian dollars. The Fund is 'internally geared', which means the Fund borrows the money instead of investors. Gearing can be expected to magnify both investment gains and losses, and consequently significant variations in the value of the Fund's investments can be expected.

Australian and US dollar cash and cash equivalents may be held in the Fund.

The Fund will have a long-term target exposure of 100% in growth assets. The table below shows the strategic asset allocation ('SAA') to each asset class in which the Fund will invest to provide exposure to the asset classes.

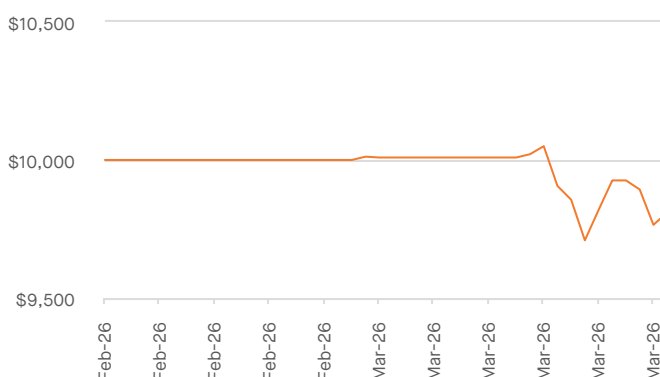
Actual allocation

Australian equities	37.0%
International equities	44.1%
Currency hedged International equities	18.9%

Performance returns

RETURNS TO 31 MARCH 2026	1 MTH	3 MTH	6 MTH	1 YR
Net returns (%) ¹	-2.02%			

Performance graph²



A \$10,000 investment in Centuria Education Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF Fund made at inception is worth \$9,810 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS3193AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee ³	0.55%
Suggested timeframe	Minimum 6 years

1. Past performance is not a reliable indicator of future performance.
2. Inception date on 30/1/2026.
3. Refer to product disclosure statement for fee breakdown.

For more information contact Centuria on **1300 50 50 50** or visit lifegoals.centuria.com.au to download the product disclosure statement. **Simple Flexible Versatile.**

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