

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'.

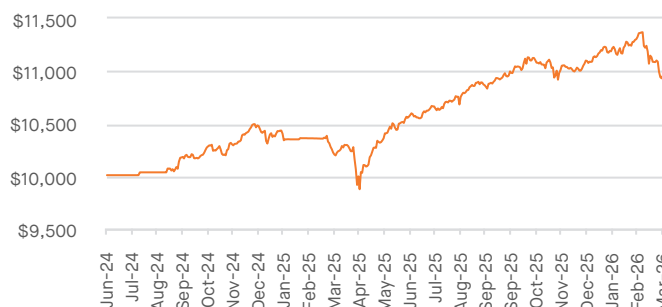
Target allocation¹

Australian equities	24%
International equities - developed markets (unhedged)	12%
International equities - developed markets (hedged)	17%
Emerging markets equities (unhedged)	8%
International listed infrastructure (unhedged)	5%
Global listed real estate (REITS) (unhedged)	5%
Gold (unhedged)	4%
Australian fixed interest	4%
Australian inflation-linked bonds	5%
Australian corporate bonds	5%
US inflation-linked bonds	5%
Global high yield fixed interest	3%
Foreign currency exposure	34%
Cash	3%

Performance returns

RETURNS TO 31/03/2026	1 MTH	3 MTH	6 MTH	1 YR
Net returns (%) ²	-3.32%	-0.87%	0.07%	7.36%

Performance graph³



A \$10,000 investment in BlackRock Diversified ESG Growth Fund made at inception is worth \$10,991 as of 31 March 2026 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 fee⁴	0.86%
Suggested timeframe	Minimum 5 years

Fund commentary

Market Overview: Global markets experienced a volatile first quarter of 2026, as early optimism gave way to a broad risk-off environment. Geopolitical uncertainty escalated in March following the outbreak of conflict in the Middle East which triggered a significant surge in energy prices and saw a sharp sell-off in equities. In particular, oil and gas prices rose meaningfully in Q1 as supply disruptions through key shipping routes became evident. Global equities, as measured by the MSCI World Index (hedged), declined by -3.3% over the quarter and -5.8% in March. Fixed income markets also faced headwinds amid rising inflation expectations and a repricing of interest rate expectations,

1. Strategic Asset Allocation (SAA) of the Fund.
2. Past performance is not a reliable indicator of future performance.
3. Inception date on 26/06/2024.
4. Refer to product disclosure statement for fee breakdown.

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with the Bloomberg Global Aggregate Index (hedged) falling -0.3% for the quarter.

Portfolio: The BlackRock Diversified ESG Growth Fund delivered a negative return after fees over Q1 2026. In terms of absolute performance, growth assets delivered mixed returns over the quarter. Developed Markets Equities were the key detractor from performance, followed by Australian Equities and Emerging Markets Equities. Global Property also weighed on returns. The Fund's more defensive asset classes delivered mixed returns, with Australian Bonds, Australian Inflation-Linked Bonds, and Global High Yield Corporate Bonds detracting from performance. However, US Inflation-Linked Bonds contributed positively, while Australian Investment Grade Corporate Bonds were broadly flat. The allocation to Global Infrastructure and Gold realised strong gains across the period.

On the active front, the Fund outperformed its diversified benchmark over the quarter after fees. Developed Markets Equities were the largest contributors to active performance. The fund's global macro strategy, which takes overweight and underweight positions across asset classes and regions (i.e., tactical asset allocation), was also additive. Within this strategy, positioning within global equities contributed to the performance. The allocation to Global Infrastructure also supported active returns while Emerging Market Equities were relatively flat. However, allocations to Australian Equities and Global Property detracted from active performance.

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

Contact Information

Sean Cole

Relationship Manager

Email: sean.cole@centuria.com.au

Paul Roach (NSW/ACT)

Distribution Manager

Email: paul.roach@centuria.com.au

Jeremy Drake (VIC/SA/TAS/WA)

Distribution Manager

Email: jeremy.drake@centuria.com.au

Paul Wilson

Relationship Manager

Email: paul.wilson@centuria.com.au

Dani Dy (QLD)

Distribution Manager

Email: dani.dy@centuria.com.au

Centuria Investor Services

| 1300 50 50 50

| enquiries@centuria.com.au

| centuria.com.au

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