

# Centuria Lifegoals

# Centuria

## Education Bond Perpetual Income Share Fund

The Fund aims to provide investors with exposure to a diversified portfolio of tax-effective high income yielding Australian securities that are also expected to product some long-term capital and aims to deliver an above market dividend yield as measured by the S&P/ASX 200 Accumulation Index.

### Investment manager

Perpetual Investment Management Limited

### Investment strategy

Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria: conservative debt levels, sound management, quality business and recurring earnings.

Derivatives may be used in managing the Fund.

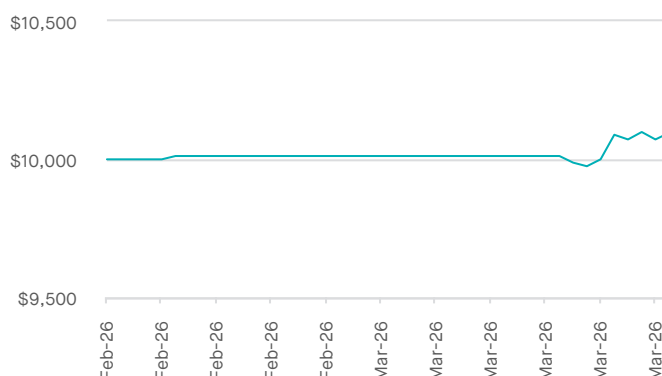
### Target allocation

Australian equities and fixed income securities 80-100%  
Cash 0-20%

### Performance returns

RETURNS TO 31 MARCH 2026	1 MTH	3 MTH	6 MTH	1 YR
Net returns (%) <sup>1</sup>	0.84%			

### Performance graph<sup>2</sup>



A \$10,000 investment in Centuria Education Bond Perpetual Income Share Fund made at inception is worth \$10,096 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

### Key features

APIR code	OVS2304AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee <sup>3</sup>	0.92%
Suggested timeframe	5 to 7 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](http://lifegoals.centuria.com.au) to download the product disclosure statement. **Simple Flexible Versatile.**

## Contact Information

---

### **Sean Cole**

Relationship Manager

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

### **Paul Wilson**

Relationship Manager

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

### **Paul Roach (NSW/ACT)**

Distribution Manager

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

### **Dani Dy (QLD)**

Distribution Manager

**Email: dani.dy@centuria.com.au**

### **Jeremy Drake (VIC/SA/TAS/WA)**

Distribution Manager

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

---

**Centuria Investor Services**

| 1300 50 50 50

| [enquiries@centuria.com.au](mailto:enquiries@centuria.com.au)

| [centuria.com.au](http://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 ABN 79 087 649 054 AFSL 230867 (CLL). A Target Market Determination has been issued for this product and can be found on Centuria's website at: [centuria.com.au/DDO/](http://centuria.com.au/DDO/). 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. MC-553