

Centuria LifeGoals

Centuria

Education Bond RAM Australian Credit Fund

This Fund aims to provide a return (before fees, costs and taxes) that exceeds the official Reserve Bank of Australia cash rate by 3% per annum over the medium term, with high levels of capital stability.

Investment manager

Real Asset Management Pty Ltd

Investment strategy

The investment strategy is to primarily invest in secured mortgages against Australian property, asset backed securities, securitised investments and cash. The fund will invest in debt securities (ASX & OTC) issued by RAM Income Capital and units in the RAM Real Income Fund Class A1 & A2. The Investment Manager will seek to control any short-term capital volatility by investing in high quality assets and by managing a diversified portfolio of income producing assets in the underlying investment vehicles.

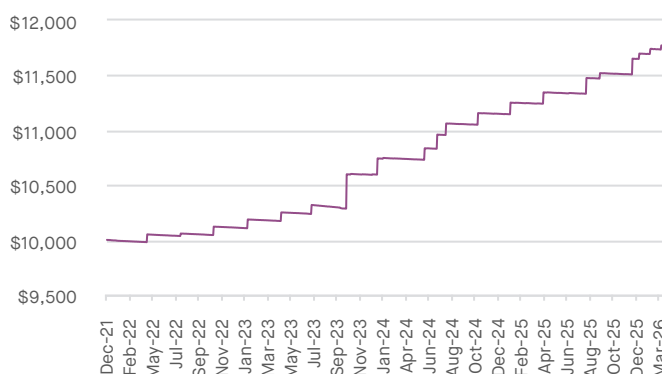
Target allocation

Cash and Fixed Interest 0-100%
Australian mortgage and private credit funds 0-100%

Performance returns

RETURNS TO 31 MARCH 2026	1 MTH	3 MTH	6 MTH	1 YR	2 YR ¹	3 YR ¹
Net returns (%) ²	0.25%	1.00%	2.15%	4.66%	4.68%	4.97%

Performance graph³



A \$10,000 investment in Centuria RAM Australian Credit Fund made at inception is worth \$11,768 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0321AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee ⁴	0.65%
Suggested timeframe	Minimum 3 years

- Periods greater than 1 year are expressed in annualised terms.
- Past performance is not a reliable indicator of future performance.
- Fund inception on 17/12/2021.
- 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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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/. 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