

Centuria LifeGoals

Centuria

Russell Investments Balanced Fund

The Fund seeks to provide returns over the medium to long term, with moderate to high volatility, consistent with a diversified mix of predominantly growth-oriented assets and some defensive assets.

Investment manager

Russell Investment Management Ltd

Investment strategy

The Fund typically invests in a diversified portfolio mix with exposure to growth investments of around 70% and defensive investments of around 30%. Derivatives may be used to implement investment strategies.

Target allocation

Cash and Fixed Interest	10-50%
Australian Equities	15-60%
International Equities	15-60%
Alternatives	0-35%

Performance returns

RETURNS TO 31/03/2026	1 MTH	3 MTH	6 MTH	1 YR	2YR ¹	3YR ¹
Net returns (%) ²	-3.49%	-2.44%	-2.40%	4.49%	3.44%	4.77%

Performance graph³



A \$10,000 investment in Centuria Russell Investments Balanced Fund made at inception is worth \$12,827 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS9487AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee⁴	0.91%
Suggested timeframe	Minimum 5 years

1. Periods greater than 1 year are expressed in annualised terms.
2. Past performance is not a reliable indicator of future performance.
3. Inception date on 20/02/2019.
4. 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.**

Fund Commentary

The Fund underperformed the benchmark in the March quarter. The Fund's 70% allocation to growth assets such as Australian and global equities and listed property tends to drive returns.

The Russell Investments Australian Opportunities Fund underperformed the benchmark in the March quarter. A large overweight exposure to Australian tech, including Life360 and Xero, detracted from returns in the quarter, while strategic positioning to materials and energy were mixed through the period as those sectors experienced significant volatility.

Overweight holdings of Alcoa and Newmont Corporation were positives; underweight holdings of BHP Group and Woodside Energy were negatives while underweight holdings of Norther Star Resources benefited the fund.

The Russell Investments Australian Shares Index Fund tracked the broader equity market lower. The Russell Investments Tax-Effective Global Shares Fund (TEGS) underperformed its benchmark and provided a negative absolute return.

In traditional fixed income, both the Russell Investments International Bond Fund – \$A Hedged and the Russell Investments Australian Bond Fund underperformed their benchmarks over the period. The Russell Investments Australian Floating Rate Fund modestly outperformed its benchmark, led by a premium above benchmark.

The Russell Investments Multi-Asset Factor Exposure Fund outperformed its benchmark however delivered an absolute negative return. Australian property was a negative while international listed infrastructure was a positive. Cash also performed well.

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