

Centuria LifeGoals

Centuria

Education Bond Vanguard Diversified Balanced Index Fund

The Vanguard Diversified Balanced Index Fund seeks to track the weighted average return of the various indices of the underlying funds in which it invests, in proportion to the strategic asset allocation, before taking into account fees, expenses and tax.

Investment manager

Vanguard Investments Australia Ltd

Investment strategy

The Fund provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Fund is designed for investors seeking a balance between income and capital growth. The Fund targets a 50% allocation to income asset classes and a 50% allocation to growth asset classes.

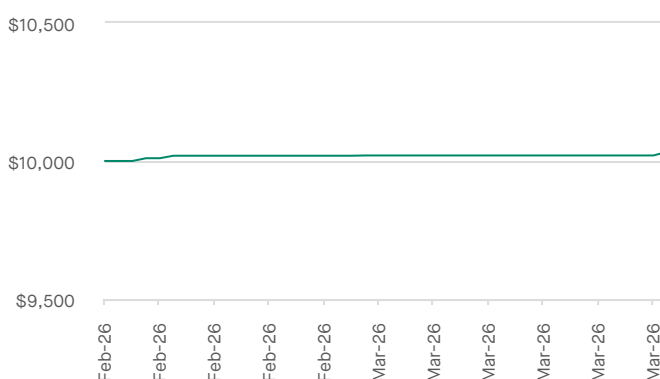
Target allocation

Growth assets	Fund ¹	Target	Range
Australian Shares	20.1%	20.0%	18.0-2.0%
Emerging Markets Shares	3.1%	3.0%	1.0-5.0%
International Shares (Hedged)	9.1%	9.0%	7.0-11.0%
International Shares	14.9%	14.5%	12.5-16.5%
International Small Companies	3.6%	3.5%	1.5-5.5%
Total Growth	50.7%	50.0%	48.0-52.0%
Income assets			
Australian Fixed Interest	15.1%	15.0%	13.0-17.0%
International Fixed Interest (Hedged)	34.2%	35.0%	33.0-37.0%
Total Income	49.3%	50.0%	48.0-52.0%
Total	100.0%	100.0%	

Performance returns

RETURNS TO 31 MARCH 2026	1 MTH	3 MTH	6 MTH	1 YR
Net returns (%) ²	0.13%			

Performance graph³



A \$10,000 investment in Centuria Education Bond Vanguard Diversified Balanced Index Fund made at inception is worth \$10,033 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS6023AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee ⁴	0.50%
Suggested timeframe	Minimum 5 years

1. As at 31 March 2026

2. Past performance is not a reliable indicator of future performance.

3. Inception date on 30/1/2026.

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.**

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