

# Centuria LifeGoals

# Centuria

## Education Bond Vanguard Diversified Growth Index Fund

The Vanguard Diversified Growth 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 biased towards growth assets, and is designed for investors seeking long-term capital growth. The Fund targets a 30% allocation to income asset classes and a 70% allocation to growth asset classes.

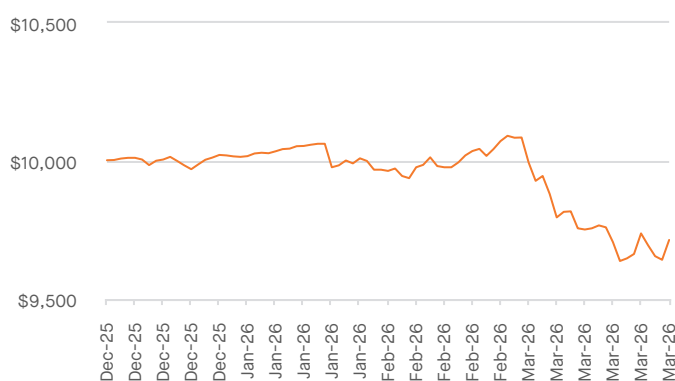
### Asset allocation

Growth assets	Fund <sup>1</sup>	Target	Range
Australian equities	27.9%	28.0%	26.0-30.0%
Emerging markets shares	4.0%	4.0%	2.0-6.0%
International shares (hedged)	12.6%	12.5%	10.5-14.5%
International shares (unhedged)	21.0%	20.5%	18.5-22.5%
International small companies	5.0%	5.0%	3.0-7.0%
<b>Total growth</b>	<b>70.5%</b>	<b>70.0%</b>	<b>68.0-72.0%</b>
Australian fixed income	9.0%	9.0%	7.0-11.0
International fixed income (hedged)	20.4%	21.0%	19.0-23.0
<b>Total income</b>	<b>29.4%</b>	<b>30.0%</b>	<b>28.0-32.0</b>
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	

### Performance returns

RETURNS TO 31 MARCH 2026	1 MTH	3 MTH	6 MTH	1 YR
Net returns (%) <sup>2</sup>	-3.67%	-3.00%		

### Performance graph<sup>3</sup>



A \$10,000 investment in Centuria Education Bond Vanguard Diversified Growth Index Fund made at inception is worth \$9,714 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

### Key features

APIR code	OVS6337AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee <sup>4</sup>	0.50%
Suggested timeframe	Minimum 7 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](http://lifegoals.centuria.com.au) to download the product disclosure statement. **Simple Flexible Versatile.**

## Contact Information

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