

Centuria LifeGoals

Centuria

Vanguard International Shares Index Fund

The Vanguard International Shares Index Fund seeks to track the return of the MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars before taking into account fees, expenses and tax.

Investment manager

Vanguard Investments Australia Ltd

Investment strategy

The Fund provides exposure to many of the world's largest companies listed in major developed countries. It offers low-cost access to a broadly diversified range of securities that allows investors to participate in the long-term growth potential of international economies outside Australia.

Target allocation

International shares 100%

Top 10 holdings¹

| |
|------------------------|
| 1. NVIDIA Corp |
| 2. Apple Inc |
| 3. Alphabet Inc |
| 4. Microsoft Corp |
| 5. Amazon.com Inc |
| 6. Broadcom Inc. |
| 7. Meta Platforms Inc. |
| 8. Tesla Inc |
| 9. Eli Lilly & Co. |
| 10. Exxon Mobil Corp. |

The top 10 holdings represent 26.7% of the total fund.

Performance returns

| RETURNS TO 31/03/2026 | 1 MTH | 3 MTH | 6 MTH | 1 YR | 2YR ² | 3YR ² |
|---------------------------------|--------|--------|--------|-------|------------------|------------------|
| Net returns (%) ³ | -1.87% | -4.72% | -3.03% | 5.44% | 6.71% | 10.61% |

Performance graph⁴



A \$10,000 investment in Centuria Vanguard International Index Fund from 1 July 2019 is worth \$16,911 as of 31 March 2026 after all fees and taxes paid within the Investment Option.

Key features

| | |
|------------------------------------|-----------------|
| APIR code | OVS9675AU |
| Minimum initial investment | \$500 |
| Minimum additional investment plan | \$100 |
| Minimum switching amount | \$500 |
| Minimum balance | \$500 |
| Contribution fee | Nil |
| Annual management fee ⁵ | 0.43% |
| Suggested timeframe | Minimum 7 years |

1. As at 31 March 2026

2. Periods greater than 1 year are expressed in annualised terms.

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

4. Inception date on 20/02/2019.

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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5. Refer to PDS for fee breakdown.

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