

# Centuria LifeGoals

# Centuria

Education Bond Betashares Wealth Builder Diversified All Growth  
Geared (30-40% LVR) Complex ETF Fund

**The Fund seeks to help investors build long-term wealth by providing moderately geared exposure to a diversified portfolio of Australian and global equities.**

## Investment manager

Betashares Capital Limited

## Investment strategy

The Fund intends to implement the investment strategy by combining application money from investors with borrowed funds and investing in a portfolio that provides exposure to a broadly diversified basket of Australian and global equities.

The Fund may hold these securities directly or obtain this exposure by holding shares or units of one or more exchange traded funds. The Fund intends to obtain the equity exposure by investing in the Underlying ETFs. The Fund's borrowings will be denominated in Australian dollars. The Fund is 'internally geared', which means the Fund borrows the money instead of investors. Gearing can be expected to magnify both investment gains and losses, and consequently significant variations in the value of the Fund's investments can be expected.

Australian and US dollar cash and cash equivalents may be held in the Fund.

The Fund will have a long-term target exposure of 100% in growth assets. The table below shows the strategic asset allocation ('SAA') to each asset class in which the Fund will invest to provide exposure to the asset classes.

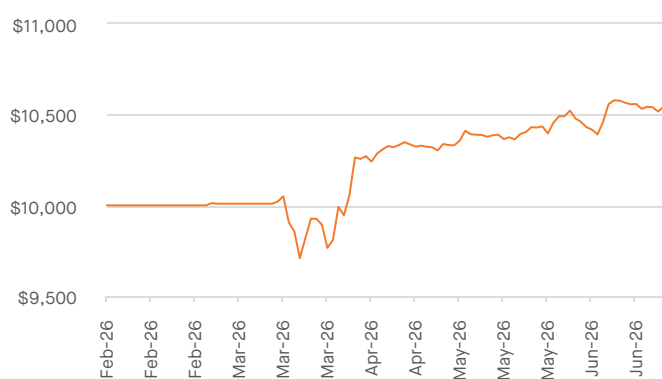
## Actual allocation

|                                        |       |
|----------------------------------------|-------|
| Australian equities                    | 37.0% |
| International equities                 | 44.1% |
| Currency hedged International equities | 18.9% |

## Performance returns

| RETURNS TO<br>30 JUNE 2026      | 1 MTH | 3 MTH | 6 MTH | 1 YR | 2 YR <sup>1</sup> | 3 YR <sup>1</sup> |
|---------------------------------|-------|-------|-------|------|-------------------|-------------------|
| Net returns<br>(%) <sup>2</sup> | 0.99% | 7.62% |       |      |                   |                   |

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



A \$10,000 investment in Centuria Education Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF Fund made at inception is worth \$10,558 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

## Key features

|                                    |                 |
|------------------------------------|-----------------|
| APIR code                          | OVS3193AU       |
| 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> | 0.55%           |
| Suggested timeframe                | Minimum 6 years |

- Periods greater than 1 year are expressed in annualised terms.
- Past performance is not a reliable indicator of future performance.
- Inception date on 30/1/2026.
- Refer to product disclosure statement for fee breakdown.

## Contact Information

---

**Sean Cole**

Relationship Manager

**Email: [sean.cole@centuria.com.au](mailto:sean.cole@centuria.com.au)**

**Paul Roach (NSW/ACT)**

Distribution Manager

**Email: [paul.roach@centuria.com.au](mailto:paul.roach@centuria.com.au)**

**John Kostopoulos (VIC/SA/TAS/WA)**

Distribution Manager

**Email: [john.kostopoulos@centuria.com.au](mailto:john.kostopoulos@centuria.com.au)**

**Paul Wilson**

Relationship Manager

**Email: [paul.wilson@centuria.com.au](mailto:paul.wilson@centuria.com.au)**

**Dani Dy (VIC)**

Distribution Manager

**Email: [dani.dy@centuria.com.au](mailto:dani.dy@centuria.com.au)**

---

**Centuria Investor Services** | 1300 50 50 50 | [enquiries@centuria.com.au](mailto:enquiries@centuria.com.au) | [centuria.com.au](http://centuria.com.au)

**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/](http://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.