30 June 2026 – Factsheet

Centuria Multi-Manager Investment Option

Centuria

Capital Stable No. 1 Fund Factsheet

The Fund's objective is to provide investors with high level of capital security and competitive returns over the long-term.

Investment manager

Centuria Life Limited

Investment strategy

The Capital Stable No.1 Fund is to primarily invest in Approved Unit Trust schemes that have exposure to a diversified portfolio of assets, including both growth assets (e.g. shares and property) and income securities (e.g. fixed interest and cash) or to invest into such growth assets and income securities.

Fund size

$38.01 million (as at 30 June 2026).

Performance

The performance of your bond is measured after taxes and fees within this tax paid bond. The performance figures below are as at 30 June 2026.

RETURNS TO 30/06/2026	1 MTH	3 MTH	6 MTH	1 YR	2YR[1]
Net returns (%)[2]	1.94%	3.61%	2.15%	3.73%	4.16%

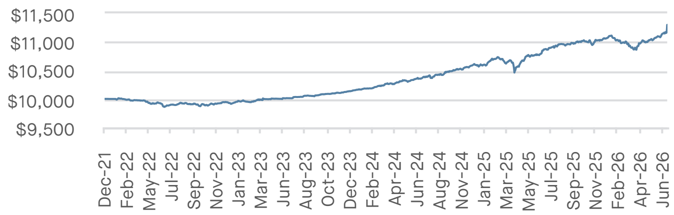
Asset allocation

	MIN%	MAX%	ACTUAL[3]
Alternative Assets	0	20	4.47
Cash	5	100	19.3
Australian Shares	0	30	5.1
International Shares	0	30	20.07
Property	0	30	5.47
Australian Fixed Interest	30	100	45.59
International Fixed Interest	0	100	0.00

Top holdings[4]

1	MA Secure Loan Series - Class A	13.09%
2	CBA Term Deposit	10.45%
3	NAB Term Deposit	6.92%
4	PM Captial Global Companies Fund	6.71%
5	Bass Proprty Credit Fund - Ordinary Units	5.79%

Performance graph[5]



A $10,000 investment in Centuria Capital Stable No. 1 Fund made on 20 December 2021 is worth $11,299 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0004AU
Minimum initial investment	$500
Minimum additional investment	$500 for a one-off additional payment
Minimum additional investment plan	Minimum monthly deposit of $100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[6]	Net 1.25% p.a.
Suggested timeframe	1-2 years

1. Periods greater than 1 year are expressed in annualised terms.
2. Past performance is not a reliable indicator of future performance.
3. The Fund exposure may at times move outside of the ranges. Should this happen, the Fund will aim to rebalance within a reasonable period of time. Less liquid assets may require longer time to rebalance. Th actual asset allocation is as at 30 June 2026.
4. As at 30 June 2026.
5. Inception date on 20/12/2021,
6. Refer to product disclosure statement for fee breakdown.

Market commentary

Market sentiment improved early during the quarter as both domestic and international share markets recovered from earlier weakness. Falling energy costs and strength in the Australian dollar helped support investor confidence.

The effects of elevated energy prices in April became more apparent across the economy. Business and consumer sentiment weakened, while annual inflation accelerated to 4.6% in March, reaching its highest level in more than two years.

The Reserve Bank of Australia (RBA) increased the cash rate in May, marking its third rise of the year in response to inflation remaining above target. The RBA then opted to leave rates unchanged in June, signalling a preference to review upcoming economic data and evaluate the impact of earlier policy measures.

Economic growth moderated during the first quarter, with gross domestic product expanding by 0.3%, compared with 0.9% in the previous quarter[1]. Conditions in the labour market remained relatively resilient. Employment increased by 32,300 positions in June, while the unemployment rate remained unchanged from the previous month of 4.4%.

Australian equity market

During the quarter, overall sector performance within the S&P/ASX 300 was largely positive. Consumer Discretionary and Technology sectors delivered strong absolute returns and outperformed the broader market. Consumer Discretionary companies benefited from lower interest rate expectations, which improved household confidence on reduced borrowing costs. Technology companies performed well, driven by strong corporate earnings, sustained investment in artificial intelligence (AI) infrastructure, and a broader market rebound supported by a resilient economy. In contrast, the Energy and Utilities sectors declined, with Energy impacted by the resumption of traffic through the Strait of Hormuz and easing of concerns over global supply disruptions.

June quarter best performing sectors

S&P/ASX 300 Consumer Discretionary TR Index (AUD)	18.02%
S&P/ASX 300 Information Technology (AUD)	17.4%
S&P/ASX 300 Industrials Index TR (AUD)	9.05%

June quarter worst performing sectors

S&P/ASX 300 Energy TR Index (AUD)	-16.72%
S&P/ASX 300 Utilities TR Index (AUD)	-6.61%
S&P/ASX 300 Healthcare TR Index (AUD)	-6.08%

Global equity markets

Quarterly returns to 30 June 2026[2]

S&P 500 PR (USD) - unhedged	14.9%
FTSE 100 PR (GBP) – unhedged	3.2%
MSCI All Country World Ex Australia TR AUD – unhedged	13.9%
MSCI World Ex Australia NR – AUD hedged	14.0%

Fund performance

For the June quarter, the Centuria Capital Stable No. 1 Fund returned 3.61% after tax and fees and over 1 year returned 3.73% after tax and fees. The largest contributors to performance were Ellerston 2050 Fund, Centuria Port Adelaide Industrial Fund and Betashares Global Shares ETF during the quarter.

Changes to the portfolio

The Fund increased its holdings in Betashares Australian 200 ETF, Munro Global Growth Small & Mid Cap Fund and OnePath Wholesale Global Smaller Companies Shares Fund and reduced its holding in Pendal Short Term Securities Fund, Aoris International Fund-B and Greencap Broadcap Fund during the quarter.

Disclaimer

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.

Contact information

Sean Cole

Relationship Manager
Email: sean.cole@centuria.com.au

Paul Wilson

Relationship Manager
Email: paul.wilson@centuria.com.au

Paul Roach (NSW/ACT)

Distribution Manager
Email: paul.roach@centuria.com.au

Dani Dy (QLD)

Distribution Manager
Email: dani.dy@centuria.com.au

John Kostopoulos (VIC/SA/TAS/WA)

Distribution Manager
Email: john.kostopoulos@centuria.com.au

Centuria Investor Services | 1300 50 50 50 | enquiries@centuria.com.au | **centuria.com.au**

1. Source: Australian Bureau of Statistics (ABS)
2. Indices used are total return/ accumulation indices