

Centuria Multi-Manager Investment Option

Growth Bond Fund Factsheet

Centuria

The Fund's objective is to provide investors with long-term (7-10 years) tax-paid capital growth and competitive returns.

Investment manager

Centuria Life Limited

Investment strategy

The Growth Bond Fund invests in a diversified portfolio of assets with the majority of assets in growth assets such as Australian and International shares and property. Exposure to property may include both direct real property investments and investments in listed and unlisted property securities. The Bond will also invest in some income producing assets such as fixed interest and cash. This investment strategy typically aims to hold 70% growth assets and 30% defensive assets.

Fund size

\$46.76 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	3 YR ¹	5YR ¹
Net returns (%) ²	1.74%	5.29%	-2.50%	-0.73%	3.20%	1.06%

Asset Allocation³

	MIN%	MAX%	ACTUAL
Property	0	33	16.54
Cash	0	95	1.14
International Shares	0	50	29.38
Australian Fixed Interest	0	100	11.79
Australian Shares	0	60	24.01
International Fixed Interest	0	85	0.0
Alternative Assets	0	15	17.14

Top five holdings⁴

1	AAM Diversified Agriculture Fund	12.27%
2	Centuria Office REIT	10.72%
3	Vanguard MSCI Index International Shares (HG)	7.42%
4	Vanguard MSCI Index International Shares ETF	7.12%
5	Ellerston Australian Microcap Fund	7.09%

Performance graph⁵



A \$10,000 investment in Centuria Growth Bond Fund made on 1 January 2019 is worth \$12,379 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0006AU
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 1.5% p.a.
Suggested timeframe	7-10 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. The actual asset allocation is as at 30 June 2026.

4. As at 30 June 2026

5. Inception date on 03/07/2006.

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 quarter¹. 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 TR Index (AUD)	17.4%
S&P/ASX 300 Industrials TR (AUD)	9.05%

June quarter worst performing sectors

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

1. Indices used are total return/ accumulation indices

Global equity markets

Quarterly returns to 30 June 2026¹

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%

1. Indices used are total return/ accumulation indices

Fund performance

For the June quarter, the Centuria Growth Fund returned 5.29% after tax and fees and over 1 year returned -0.73% after tax and fees. The largest contributors to performance were Ellerston 2050 Fund, Ellerston Australian Microcap Fund and Vanguard MSCI International Shares Hedged ETF during the quarter.

Changes to the portfolio during the quarter

The Fund increased its holdings in Ellerston 2050 Fund, Munro Global Growth Small and Mid Cap and OnePath Wholesale Global Smaller Companies Shares Fund. The Fund reduced holdings in Hyperion Australian Growth Companies Fund, Aoris International Fund B and Life Cycle Concentrated Global Share Fund Class P.

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.

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