

Centuria LifeGoals

Centuria

MLC Wholesale Horizon 5 Growth Portfolio

The Fund aims to provide a return higher than its benchmark (before fees and tax) over seven-year periods.

Investment manager

MLC Investments Limited

Investment strategy

MLC actively looks for opportunities to provide better returns, or less risk, than those generated by the benchmark asset allocation and to manage the Trust's exposure to the risks of investing in markets. Our investment experts do this by:

- Researching and selecting a broad range of mainstream asset classes, and including some exposure to alternative assets and strategies.
- Adjusting the allocations to the asset classes within the defined ranges shown below.
- Selecting investment managers from some of the best in Australia and overseas.

Actual allocation

Cash	2%
Fixed income	10%
Alternatives	8%
Infrastructure	4%
Property	7%
Global shares	38%
Australian shares	31%

Performance returns

RETURNS TO 30/06/2026	1 MTH	3 MTH	6 MTH	1 YR	2YR ¹	3YR ¹
Net returns (%) ²	1.44%	6.01%	2.59%	5.68%	5.54%	7.09%

Performance graph³



A \$10,000 investment in Centuria MLC WHL Horizon 5 Growth Portfolio made at inception is worth \$14,570 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS6529AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee⁴	0.97%
Suggested timeframe	Minimum 7 years

1. Periods greater than 1 year are expressed in annualised terms.
 2. Past performance is not a reliable indicator of future performance.
 3. Inception date on 15/02/2019.
 4. Refer to product disclosure statement for fee breakdown.

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 (VIC)

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**

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.