30 June 2026 – Factsheet

Centuria LifeGoals

Perpetual Balanced Growth Fund

The Fund aims to provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments. The Fund seeks to outperform the All Groups CPI + 5.0% pa (before fees and taxes) over at least five-year periods and outperform a composite benchmark (before fees and taxes) reflecting its allocation to the various asset types over rolling three-year periods.

Investment manager

Perpetual Investment Management Limited

Investment strategy

The Fund invests in a diverse mix of growth, defensive and other investments, with a focus on Australian an international shares.

Tactical asset allocation strategies may be applied, which involves the Fund adjusting its exposure to asset classes on a regular basis within the investment guidelines.

Currency is managed at the Fund level, taking into account currency exposure arising from underlying investments. Currency management is used to either hedge currency for an existing position or create an exposure to a foreign currency. Net foreign currency exposure will be limited to 50% of the gross asset value of the Fund.

Derivatives and exchange traded funds may be used in managing each asset class.

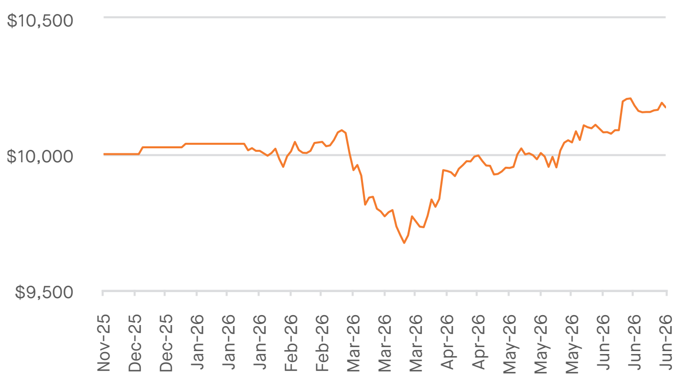
Actual allocation

Australian equities[1]	10-50%
International equities	10-50%
Property	0-15%
Fixed interest and credit[2]	0-45%
Cash	0-30%
Other investments	0-30%

Performance returns

RETURNS TO 30/06/2026	1 MTH	3 MTH	6 MTH	1 YR	2 YR	3YR
Net returns (%)[3]	0.65%	4.08%	1.33%			

Performance graph[4]



A $10,000 investment in Centuria Perpetual Balanced Growth Fund made at inception is worth $10,172 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS4024AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[5]	1.03%
Suggested timeframe	Minimum 5 years

1. The Fund may gain its exposure to Australian shares by investing in one or more underlying Australian share funds. Where the Fund invests in Perpetual Australian Share Fund, that underlying fund invests predominantly in Australian shares listed on or proposed to be listed on any recognised Australian exchange but may have up to 20% exposure to international shares listed on or proposed to be listed on any recognised global exchange. The investment guidelines showing the Fund's maximum investment in international shares do not include this potential additional exposure. Underlying Australian share funds may use short positions as part of their investment strategy. Currency hedges may be used from time to time.
2. This Fund may invest in fixed income funds that allow gearing.
3. Past performance is not a reliable indicator of future performance.
4. Inception date on 27/11/2025.
5. Refer to product disclosure statement for fee breakdown.

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