30 June 2026 – Factsheet

Centuria LifeGoals

Russell Investments Balanced Fund

The Fund seeks to provide returns over the medium to long term, with moderate to high volatility, consistent with a diversified mix of predominantly growth-oriented assets and some defensive assets.

Investment manager

Russell Investment Management Ltd

Investment strategy

The Fund typically invests in a diversified portfolio mix with exposure to growth investments of around 70% and defensive investments of around 30%. Derivatives may be used to implement investment strategies.

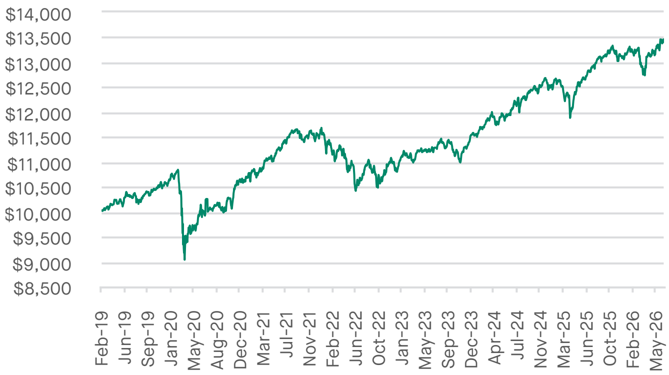
Target allocation

Cash and Fixed Interest	10-50%
Australian Equities	15-60%
International Equities	15-60%
Alternatives	0-35%

Performance returns

RETURNS TO 30/06/2026	1 MTH	3 MTH	6 MTH	1 YR	2YR[1]	3YR[1]
Net returns (%)[2]	0.86%	4.85%	2.29%	5.64%	5.74%	6.06%

Performance graph[3]



A $10,000 investment in Centuria Russell Investments Balanced Fund made at inception is worth $13,450 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS9487AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[4]	0.91%
Suggested timeframe	Minimum 5 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 20/02/2019.
4. Refer to product disclosure statment for fee breakdown.

Fund commentary

The Fund's 70% allocation to growth assets such as Australian and global equities and listed property tends to drive returns.

Global shares were broadly positive and strong performers in the quarter, ending the quarter with their largest percentage increase since 2020. Equities were driven in large part by AI-connected tech shares though experienced volatility on developments in the conflict in the Middle East. The Russell Investments Tax Effective Global Shares Fund underperformed the benchmark in the June quarter while producing a strong absolute positive return.

The Russell Investments Australian Opportunities Fund outperformed its benchmark and provided an absolute positive return on strong selections in Materials. Australian shares were positive in the quarter though underperformed international equivalents. Across the whole of the fund and managers, materials led both performance and outperformance with strong stock selection benefitting the fund. Stock selection in Consumer Discretionary and Consumer Staples held back returns as shares rose despite continued inflationary pressures. Changes were made to the fund's manager lineup toward the end of the quarter to support the transition to a core-plus investment structure and optimise performance. The Russell Investments Australian Shares Index Fund tracked the broader equity market higher.

The Russell Investments Multi-Asset Factor Exposure Fund outperformed its benchmark and delivered a strong, positive return. Australian property was a positive while international listed infrastructure was slightly positive. Cash was modestly positive through the quarter.

In fixed income, the Russell Investments International Bond Fund - $A Hedged outperformed its benchmark over the quarter; the Russell Investments Australian Bond Fund outperformed, providing a positive return. The Russell Investments Australian Floating Rate Fund outperformed while providing a modestly positive return.

Disclaimer: This commentary has been directly sourced from Russell's factsheet available on their website

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