

# Centuria LifeGoals

# Centuria

## Education Bond Vanguard Diversified Growth Index Fund

**The Vanguard Diversified Growth Index Fund seeks to track the weighted average return of the various indices of the underlying funds in which it invests, in proportion to the Strategic Asset Allocation, before taking into account fees, expenses and tax.**

### Investment manager

Vanguard Investments Australia Ltd

### Investment strategy

The Fund provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Fund is biased towards growth assets, and is designed for investors seeking long-term capital growth. The Fund targets a 30% allocation to income asset classes and a 70% allocation to growth asset classes.

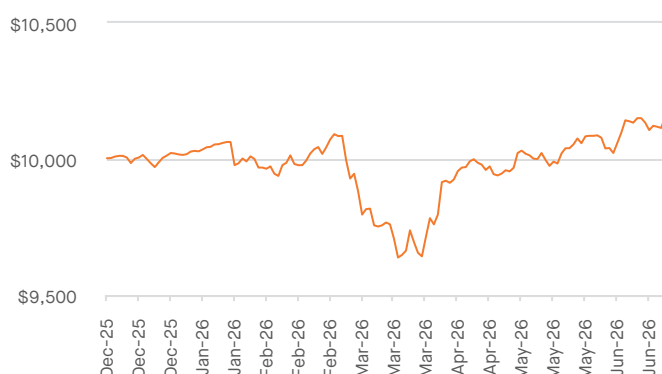
### Asset allocation

| Growth assets                       | Fund <sup>1</sup> | Target        | Range             |
|-------------------------------------|-------------------|---------------|-------------------|
| Australian equities                 | 28.2%             | 28.0%         | 26.0-30.0%        |
| Emerging markets shares             | 4.5%              | 4.0%          | 2.0-6.0%          |
| International shares (hedged)       | 12.5%             | 12.5%         | 10.5-14.5%        |
| International shares (unhedged)     | 20.6%             | 20.5%         | 18.5-22.5%        |
| International small companies       | 5.3%              | 5.0%          | 3.0-7.0%          |
| <b>Total growth</b>                 | <b>71.0%</b>      | <b>70.0%</b>  | <b>68.0-72.0%</b> |
| Australian fixed income             | 8.8%              | 9.0%          | 7.0-11.0          |
| International fixed income (hedged) | 20.2%             | 21.0%         | 19.0-23.0         |
| <b>Total income</b>                 | <b>29.0%</b>      | <b>30.0%</b>  | <b>28.0-32.0</b>  |
| <b>Total</b>                        | <b>100.0%</b>     | <b>100.0%</b> |                   |

### Performance returns

| RETURNS TO<br>30 JUNE 2026   | 1 MTH | 3 MTH | 6 MTH | 1 YR | 3 YR <sup>2</sup> | 5YR <sup>2</sup> |
|------------------------------|-------|-------|-------|------|-------------------|------------------|
| Net returns (%) <sup>3</sup> | 0.92% | 4.76% | 1.61% |      |                   |                  |

### Performance graph<sup>4</sup>



A \$10,000 investment in Centuria Education Bond Vanguard Diversified Growth Index Fund made at inception is worth \$10,176 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

### Key features

|                                           |                 |
|-------------------------------------------|-----------------|
| <b>APIR code</b>                          | OVS6337AU       |
| <b>Minimum initial investment</b>         | \$500           |
| <b>Minimum additional investment plan</b> | \$100           |
| <b>Minimum switching amount</b>           | \$500           |
| <b>Minimum balance</b>                    | \$500           |
| <b>Contribution fee</b>                   | Nil             |
| <b>Annual management fee<sup>5</sup></b>  | 0.50%           |
| <b>Suggested timeframe</b>                | Minimum 7 years |

1. As at 30 June 2026

2. Periods greater than 1 year are expressed in annualised terms.

3. Past performance is not a reliable indicator of future performance.

4. Inception date on 30/1/2026.

5. Refer to product disclosure statement for fee breakdown.

## Contact Information

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