

Centuria LifeGoals

Centuria

Education Bond Vanguard Diversified High Growth Index Fund

The 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 Investment Australia Ltd

Investment strategy

The Fund provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The High Growth Index Fund invests mainly in growth assets, and is designed for investors with a high tolerance for risk who are seeking long-term capital growth. The Fund targets a 10% allocation to income asset classes and a 90% allocation to growth asset classes.

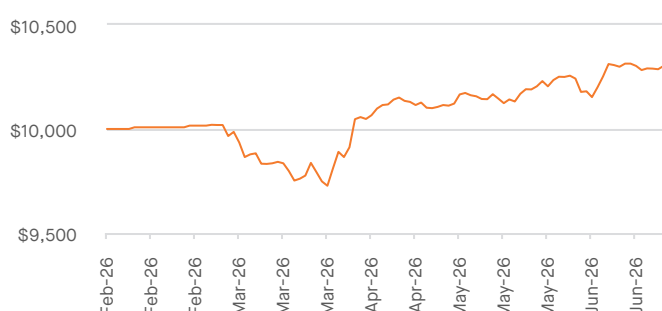
Asset allocation

Growth assets	Fund ¹	Target	Range
Australian Shares	36.1%	36.0%	34.0-38.0%
Emerging Markets Shares	5.5%	5.0%	3.0-7.0%
International Shares (Hedged)	15.8%	16.0%	14.0-18.0%
International Shares	26.5%	26.5%	24.5-28.5%
International Small Companies	6.6%	6.5%	24.5-8.5%
Total Growth	90.5%	90.0%	88.0-92.0%
Income assets			
Australian Fixed Interest	2.9%	3.0%	1.0-5.0%
International Fixed Interest (Hedged)	6.6%	7.0%	5.0-9.0%
Total Income	9.5%	10.0%	8.0-12.0%
Total	100.0%	100.0%	

Performance returns

RETURNS TO 30 JUNE 2026	1 MTH	3 MTH	6 MTH	1 YR	2 YR ²	3 YR ²
Net returns (%) ³	0.66%	5.03%				

Performance graph⁴



A \$10,000 investment in Centuria Education Bond Vanguard Diversified High Growth Index Fund made at inception is worth \$10,303 as of 30 June 2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS3899AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee⁵	0.50%
Suggested timeframe	5 to 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 30/01/2026.

For more information contact Centuria on 1300 50 50 50 or visit lifegoals.centuria.com.au to download the product disclosure document. **Simple Flexible Versatile.**

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/WA/TAS)

Distribution Manager

Email: John.Kostopoulos@centuria.com.au

Centuria Investor Services | 1300 50 50 50 | enquiries@centuria.com.au | centuria.com.au

5. Refer to product disclosure statement for fee breakdown.

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.