30 September 2026– Factsheet

Centuria LifeGoals

Centuria

Education Bond Firetrail Australian Small Companies Fund

The Fund aims to outperform the S&P/ASX Small Ordinaries Accumulation Index over the medium to long term after fees.

Investment manager

Firetrail Investments Pty Ltd

Investment strategy

The Fund will typically hold approximately 40 small company securities at any point in time. Typically, up to 20% of the Fund may be held in companies in the S&P/ASX 100 Index (but not in the S&P/ ASX 50 Index). The Fund may invest in derivatives, including futures. A derivative is a contract between two parties that derives its value from an underlying asset (or group of assets) and can be a highly volatile investment instrument. The derivative itself is a contract between two or more parties based upon the asset or assets. In addition to managing exposure of the Fund, the use of derivatives offers the opportunity for higher gains and can also magnify losses to the Fund. The Fund will invest in over-the-counter (OTC) derivatives or derivatives that are traded on a regulated exchange. The total notional value of derivatives (OTC and exchange traded derivatives) for the Fund will not exceed 10% of the NAV of the Fund, excluding derivatives used for currency hedging purposes. The Fund will not use derivatives for gearing purposes.

Target allocation

Australian equities	90-100%
Cash	0-10%

Key features

APIR code	OVS6747AU
Minimum initial investment	$500
Minimum additional investment Plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[1]	0.90%
Suggested timeframe	Five to seven years or more

1. Refer to product disclosure statement for fee breakdown.

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