30 September 2026 – Factsheet

Centuria LifeGoals

Centuria

Education Bond Perpetual Income Share Fund

The Fund aims to provide investors with exposure to a diversified portfolio of tax-effective high income yielding Australian securities that are also expected to product some long-term capital and aims to deliver an above market dividend yield as measured by the S&P/ASX 200 Accumulation Index.

Investment manager

Perpetual Investment Management Limited

Investment strategy

Perpetual researches companies of all sizes using consistent share selection criteria. Perpetual's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria: conservative debt levels, sound management, quality business and recurring earnings.

Derivatives may be used in managing the Fund.

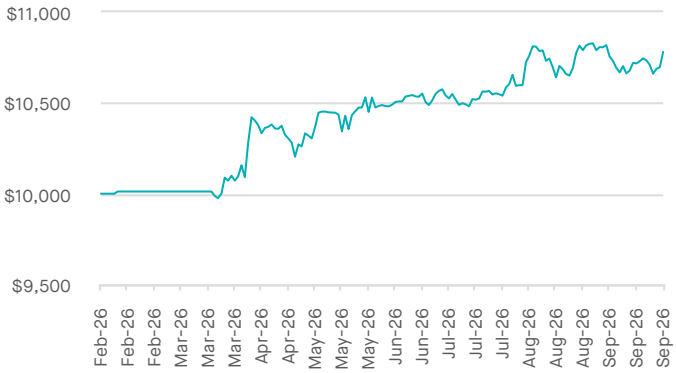
Target allocation

Australian equities and fixed income securities	80-100%
Cash	0-20%

Performance returns

RETURNS TO 30/09/2026	1 MTH	3 MTH	6 MTH	1 YR	2 YR[1]	3 YR[1]
Net returns (%)[2]	-0.41%	1.96%	6.79%			

Performance graph[3]



A $10,000 investment in Centuria Education Bond Perpetual Income Share Fund made at inception is worth $10,782 as of 30/09/2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS2304AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[4]	0.92%
Suggested timeframe	5 to 7 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 30/1/2026.
4. Refer to product disclosure statement for fee breakdown.

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