30 September 2026 – Factsheet

Centuria LifeGoals

Centuria

Education Bond Plato Global Alpha Fund

The Fund aims to outperform the MSCI World Net Returns Unhedged in AUD benchmark over a rolling five-year basis.

Investment manager

Plato Investment Management Limited

Investment strategy

Plato's philosophy is that high-quality companies, selling at a discount to intrinsic value with a catalyst and positive sentiment, tend to outperform the market. In contrast, low quality companies, selling at a premium to intrinsic value with a negative catalyst/ sentiment, tend to underperform the market.

To further help identify potential underperformers and short opportunities, Plato employs a proprietary 'Red Flags' system. These span corporate governance, remuneration, forensic accounting, financial distress, and social and environmental impacts (see below under heading 'Labour Standards, Environmental, Social or Ethical Considerations').

Plato recognises its duty to behave responsibly in its business activities and towards those whom its actions affect. As an investment manager, Plato believes that a high standard of business conduct, as well as a responsible approach to ESG issues makes good business sense and enhances shareholder value.

The Fund's typical net market exposure (long minus short positions) is between 90% and 100% of NAV of the Class.

The Fund's typical long exposure to equities is between 140% and 150% of NAV of the Class.

The Fund's typical short exposure to equities is between 40% and 50% of NAV of the Class. The maximum long equity exposure to equities is 180% and short equity exposure is 80% of NAV of the Class.

The Fund's maximum gross exposure to equities (sum of long and short positions) is 260% of NAV of the Class. The Fund is permitted to invest in OTC derivatives up to 5% of NAV, which excludes OTC derivatives used to manage currency risk. Plato limits the size of individual short positions to less than 2% of the NAV of the Fund.

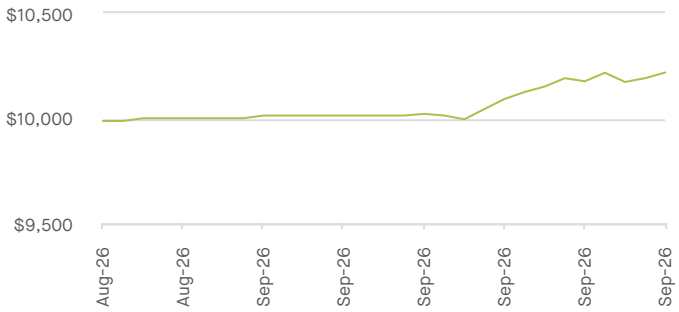
Target allocation

Asset Allocation (net)	Investment range[1]
Global equities (directly and indirectly via derivatives):	90-100%
Cash	0-10%

Performance returns

RETURNS TO 30/09/2026	1 MTH	3 MTH	6 MTH	1 YR	2 YR[2]	3 YR[2]
Net returns (%)[3]	2.27%					

Performance graph[4]



A $10,000 investment in Centuria Education Arrowstreet Global Equity Fund made at inception is worth $10,218 as of 30/09/2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS3132AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[5]	0.90%
Suggested timeframe	5 plus years

1. The above ranges are indicative only. The Fund will be rebalanced within a reasonable period of time should the exposure move outside of the above ranges
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 20/08/2026.

Fund commentary

- The Fund outperformed the benchmark, MSCI World in September.
- Global equities were remarkably resilient in September despite sharply rising bond yields, higher oil prices, and renewed inflation concerns, with AI-linked mega-cap stocks continuing to support the major indices.
- The strength was narrow, however, with weaker breadth and significant regional dispersion as Europe, Japan, China and particularly Korea lagged the US. Overall, September reinforced the tension between robust corporate earnings and AI enthusiasm on one side and increasingly stretched valuations and uncertainty over the path of interest rates. Agentic AI and Memory Exposed baskets were strong, while Global Rare Earths and Lending Sensitive Baskets were weak.
- Over the past twelve months, standout contributors to the fund's performance include Micron Technology, Advanced Micro Devices, and Intel Corporation which have returned 507%, 260%, and 241%, respectively. Our strategy continues to deliver strong results, balancing upside potential with disciplined risk management.

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

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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.