30 September 2026 – Factsheet

Centuria LifeGoals

Centuria

Education Bond RAM US Dollar High Yield Hybrid Income Fund

This Fund aims to provide a gross return (before fees, costs and taxes) that exceeds the Bloomberg AusBond Bank Bill Index by 3% per annum over the long term, via investment in US Dollars securities

Investment manager

Real Asset Management Pty Ltd

Investment strategy

The Fund is to primarily invest in senior and subordinated (Hybrid Capital Securities) income producing investments in Global Fixed Interest markets, in US dollars that are issued by Australian & Global large financial institutions. The fund will seek to control the short-term variability of capital by investing in high quality assets and by managing a diversified portfolio of income producing assets. The fund is not hedged into Australian dollars. The strategy invests in both investment grade and speculative grade securities including Government Debt, Corporate Debt, Asset Backed Debt/Funds and Debt issued by Financial Institutions.

Target allocation

Cash and bank instruments (redominately USD):	0-50%
International fixed income	50-100%
Australian fixed income and mortgage funds	0-50%

Performance returns

RETURNS TO 30/09/2026	1 MTH	3 MTH	6 MTH	1 YR	2 YR[1]	3 YR%[1]
Net returns (%)[2]	-0.38%	-0.90%	-0.06%	0.00%	1.35%	3.54%

Performance graph[3]



A $10,000 investment in Centuria RAM US Dollar High Yield Hybrid Income Fund made at inception is worth $10,419 as of 30/09/2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS2144AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[4]	0.95%
Suggested timeframe	Minimum 3 years

1. Periods greater than 1 year are expressed in annualised terms.
2. Past performance is not a reliable indicator of future performance.
3. Fund inception on 14/08/2020.
4. Refer to product disclosure statement for fee breakdown.

Contact Information

Sean Cole
Relationship Manager
Email: sean.cole@centuria.com.au

Paul Wilson (WA/TAS)
Relationship Manager
Email: paul.wilson@centuria.com.au

Paul Roach (NSW/ACT)
Distribution Manager
Email: paul.roach@centuria.com.au

Dani Dy (QLD)
Distribution Manager
Email: dani.dy@centuria.com.au

John Kostopoulos (VIC/SA)
Distribution Manager
Email: John.Kostopoulos@centuria.com.au

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