30 September 2026 – Factsheet

Centuria LifeGoals

Centuria

Education Bond Vanguard Australian Fixed Interest Index Fund

The Vanguard Australian Fixed Interest Index Fund seeks to track the return of the Bloomberg AusBond Composite 0+ Yr Index before taking into account fees, expenses and tax.

Investment manager

Vanguard Investments Australia Ltd

Investment strategy

The Fund invests in high-quality, income-generating securities issued by the Commonwealth Government of Australia, Australian State Government authorities and treasury corporations, as well as investment-grade corporate issuers. While being low cost, the Fund also provides some protection against capital volatility. The investments in the Fund are predominantly rated BBB- or higher by Standard & Poor's ratings agency or equivalent.

Target allocation

Cash and Fixed Interest	0-100%

Top 10 issuers[1]

1. Australia (Commonwealth Of)
2. New South Wales Treasury Corporation
3. Treasury Corporation Victoria
4. Queensland Treasury Corporation
5. South Australian Government Financing Authority
6. Western Australian Treasury Corporation
7. International Finance Corp
8. Kfw
9. Cppib Capital Inc
10. International Bank for Reconstruction and Development

The top 10 issuers represent 80.3% of the total fund.

Key features

APIR code	OVS0669AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[2]	0.43%
Suggested timeframe	Minimum 3 years

1. As at 30/09/2026
2. Refer to product disclosure statement for fee breakdown.

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