30 September 2026 – Factsheet

Centuria LifeGoals

Centuria

Education Bond Vanguard Diversified Growth Index Fund

The Vanguard Diversified Growth Index Fund seeks to track the weighted average return of the various indices of the underlying funds in which it invests, in proportion to the Strategic Asset Allocation, before taking into account fees, expenses and tax.

Investment manager

Vanguard Investments Australia Ltd

Investment strategy

The Fund provides low-cost access to a range of sector funds, offering broad diversification across multiple asset classes. The Fund is biased towards growth assets, and is designed for investors seeking long-term capital growth. The Fund targets a 30% allocation to income asset classes and a 70% allocation to growth asset classes.

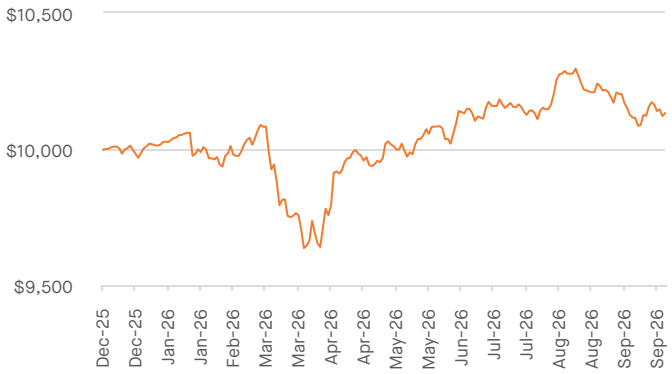
Asset allocation

Growth assets	**Fund**[1]	**Target**	**Range**
Australian equities	27.7%	28.0%	26.0-30.0%
Emerging markets shares	4.2%	4.0%	2.0-6.0%
International shares (hedged)	12.6%	12.5%	10.5-14.5%
International shares (unhedged)	20.7%	20.5%	18.5-22.5%
International small companies	5.1%	5.0%	3.0-7.0%
Total growth	**70.2%**	**70.0%**	**68.0-72.0%**
Australian fixed income	9.0%	9.0%	7.0-11.0
International fixed income (hedged)	20.8%	21.0%	19.0-23.0
Total income	**29.8%**	**30.0%**	**28.0-32.0**
Total	**100.0%**	**100.0%**	

Performance returns

RETURNS TO 30/09/2026	**1 MTH**	**3 MTH**	**6 MTH**	**1 YR**	**3 YR**[2]	**5YR**[2]
Net returns (%)[3]	-0.54%	-0.19%	4.56%			

Performance graph[4]



A $10,000 investment in Centuria Education Bond Vanguard Diversified Growth Index Fund made at inception is worth $10,132 as of 30/09/2026 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS6337AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[5]	0.50%
Suggested timeframe	Minimum 7 years

1. As at 30/09/2026
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 27/11/2025.
5. 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

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.