30 September 2026 – Factsheet

Centuria LifeGoals

Centuria

Education Bond Vanguard International Fixed Interest Index Fund (Hedged)

The Fund seeks to track the return of the Bloomberg Global Treasury Scaled Index hedged into Australian dollars before taking into account fees, expenses and tax.

Investment manager

Vanguard Investments Australia Ltd

Investment strategy

TThe Fund provides low-cost exposure to high quality, income-generating securities issued by governments from around the world. The Fund invests in fixed income securities that generally range in credit quality from BBB- to AAA as rated by Standard & Poor's or equivalent ratings agency. The Fund is hedged to Australian dollars so the value of the Fund is relatively unaffected by currency fluctuations.

Target allocation

Cash and Fixed Interest	0-100%

Top 10 issuers[1]

1. United States Of America
2. Japan (Government Of)
3. United Kingdom Of Great Britain And Northern Ireland (Government)
4. France (Republic Of)
5. Italy (Republic Of)
6. Germany (Federal Republic Of)
7. Spain (Kingdom Of)
8. Canada (Government Of)
9. Korea (Republic Of)
10. Australia (Commonwealth Of)

The top 10 issuers represent 87.1% of the total fund.

Key features

APIR code	OVS4128AU
Minimum initial investment	$500
Minimum additional investment plan	$100
Minimum switching amount	$500
Minimum balance	$500
Contribution fee	Nil
Annual management fee[2]	0.48%
Suggested timeframe	Minimum 3 years

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

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