

Centuria LifeGoals

Centuria

BlackRock Diversified ESG Growth Fund

To achieve superior investment performance through providing returns that exceed those of the composite benchmark after fees, over rolling 3-year periods.

Investment manager

BlackRock Diversified ESG Growth Fund

Investment strategy

The strategy gains exposure to the targeted asset classes, through investing in other pooled investment vehicles which are managed by BlackRock. These underlying funds have a range of active and index investment strategies. Each active strategy aims to add value over the strategic allocation, whilst controlling risk. In addition to long only active funds, the fund may invest in underlying funds with absolute return strategies to achieve the fund's overall performance objective.

The selection of an underlying fund for inclusion in the strategy is the result of a comprehensive due diligence process. In selecting underlying funds, BlackRock takes into account ESG considerations as set out in the section titled 'ESG approach within the underlying fund selection process'.

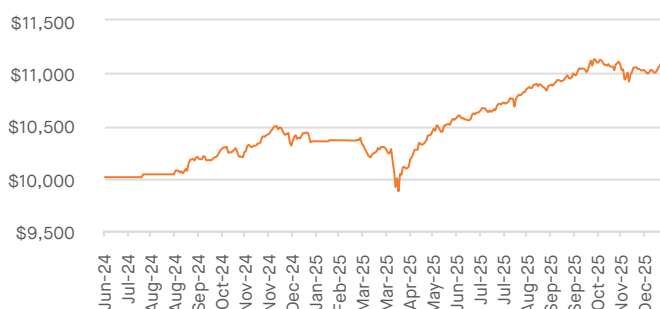
Target allocation¹

Australian equities	24%
International equities - developed markets (unhedged)	12%
International equities - developed markets (hedged)	17%
Emerging markets equities (unhedged)	8%
International listed infrastructure (unhedged)	5%
Global listed real estate (REITS) (unhedged)	5%
Gold (unhedged)	4%
Australian fixed interest	4%
Australian inflation-linked bonds	5%
Australian corporate bonds	5%
US inflation-linked bonds	5%
Global high yield fixed interest	3%
Foreign currency exposure	34%
Cash	3%

Performance returns

RETURNS TO 30/09/2025	1 MTH	3 MTH	6 MTH	1 YR
Net returns (%) ²	1.01%	3.39%	7.28%	7.99%

Performance graph³



A \$10,000 investment in BlackRock Diversified ESG Growth Fund made at inception is worth \$11,087 as of 31 December 2025 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS0032AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee⁴	0.86%
Suggested timeframe	Minimum 5 years

Fund commentary

Market Overview: Global markets closed the fourth quarter in positive territory, rounding out a year of solid gains with a broad-based rally across most regions and asset classes. Despite several setbacks over the quarter, including the US government shutdown and shifting rate expectations, geopolitical uncertainty and tariff trade tensions de-escalated, and corporate earnings remained resilient, even amid ongoing concerns around elevated valuations. Global equities, as measured by the MSCI World Index (hedged), rose 3.4% over Q4 in Australian dollar terms. Fixed income markets rose modestly over the quarter with the Bloomberg Global Aggregate Index (hedged) up 0.7%.

1. Strategic Asset Allocation (SAA) of the Fund.
2. Past performance is not a reliable indicator of future performance.
3. Inception date on 26/06/2024.
4. Refer to product disclosure statement for fee breakdown.

For more information contact Centuria on **1300 50 50 50** or visit lifegoals.centuria.com.au to download the product disclosure statement. **Simple Flexible Versatile.**

Portfolio: The BlackRock Diversified ESG Growth Fund recorded a positive return (net of fees) over Q4 2025. In terms of absolute performance, growth assets delivered mixed returns with Developed Markets equities being the key contributor. Emerging Markets equities also delivered positive performance while Australian equities detracted over the quarter. The allocation to Global Infrastructure contributed while Global Property weighed on the performance. The fund's defensive asset classes also delivered mixed returns with Global High Yield Corporate bonds contributing positively while US Inflation Linked bonds was relatively flat over the quarter. However, Australian Inflation Linked bonds, Australian Bonds and Australian Investment Grade Corporate bonds delivered negative returns over the period. The allocation to Gold was further additive to the fund's overall performance.

On the active front, the Fund outperformed its diversified benchmark over the quarter (net of fees). The allocation to Developed Markets equities was the largest contributor to active performance. Emerging Markets equities also meaningfully contributed over the quarter, driven by stock selection in China and Korea. The allocation to Australian equities was further additive, led by an overweight position in the Materials sector. Allocations to Global Infrastructure and Global Property also chipped in with gains, while Global High Yield Bonds was flat over the period. However, the fund's global macro strategy, which takes overweight and underweight positions across asset classes and regions (i.e., tactical asset allocation), slightly detracted from performance. Within this strategy, currency positioning was the primary detractor.

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

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