

# Centuria LifeGoals

# Centuria

## Education Bond RAM Australian Credit Fund

**This Fund aims to provide a return (before fees, costs and taxes) that exceeds the official Reserve Bank of Australia cash rate by 3% per annum over the medium term, with high levels of capital stability.**

### Investment manager

Real Asset Management Pty Ltd

### Investment strategy

The investment strategy is to primarily invest in secured mortgages against Australian property, asset backed securities, securitised investments and cash. The fund will invest in debt securities (ASX & OTC) issued by RAM Income Capital and units in the RAM Real Income Fund Class A1 & A2. The Investment Manager will seek to control any short-term capital volatility by investing in high quality assets and by managing a diversified portfolio of income producing assets in the underlying investment vehicles.

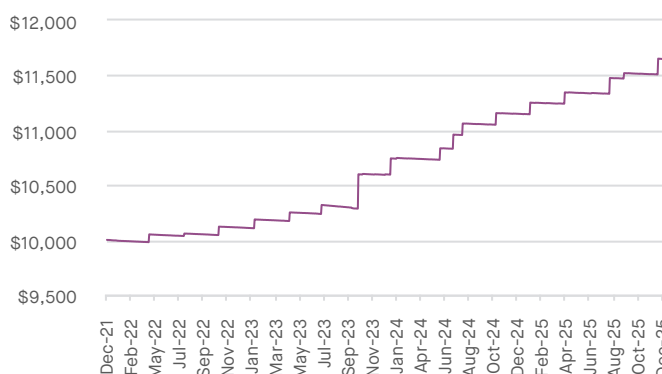
### Target allocation

Cash and Fixed Interest 0-100%  
Australian mortgage and private credit funds 0-100%

### Performance returns

RETURNS TO 31/12/2025	1 MTH	3 MTH	6 MTH	1 YR	YEARS <sup>2</sup>
Net returns (%) <sup>2</sup>	1.22%	1.15%	2.76%	4.52%	4.85%

### Performance graph<sup>3</sup>



A \$10,000 investment in Centuria RAM Australian Credit Fund made at inception is worth \$11,697 as of 31 December 2025 after all fees and taxes paid within the Investment Option.

### Key features

APIR code	OVS0321AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee <sup>4</sup>	0.65%
Suggested timeframe	Minimum 3 years

- Periods greater than 1 year are expressed in annualised terms.
- Past performance is not a reliable indicator of future performance.
- Fund inception on 17/12/2021.
- Refer to product disclosure statement for fee breakdown.

For more information contact Centuria on **1300 50 50 50** or visit [lifegoals.centuria.com.au](https://lifegoals.centuria.com.au) to download the product disclosure statement. **Simple Flexible Versatile.**

## Contact Information

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**Centuria Investor Services**

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