

Centuria LifeGoals

Centuria

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 issuers¹

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

The top 10 issuers represent 81.7% of the total fund.

Performance returns

RETURNS TO 31/12/2025	1 MTH	3 MTH	6 MTH	1 YR	2YR ²	3YR ²
Net returns (%) ³	-0.51%	-0.91%	-0.80%	1.53%	1.50%	1.81%

- As at 31 December 2025
- Periods greater than 1 year are expressed in annualised terms.
- Past performance is not a reliable indicator of future performance.
- Inception date on 20/02/2019.
- Refer to product disclosure statement for fee breakdown.

Performance graph⁴



A \$10,000 investment in Centuria Vanguard Aus Fixed Interest Index Fund made at inception is worth \$10,075 as of 31 December 2025 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS9898AU
Minimum initial investment	\$500
Minimum additional investment plan	\$100
Minimum switching amount	\$500
Minimum balance	\$500
Contribution fee	Nil
Annual management fee⁵	0.43%
Suggested timeframe	Minimum 3 years

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.**

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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. MC-521