

Centuria LifeGoals

Centuria

Vanguard Diversified Balanced Index Fund

The Vanguard Diversified Balanced 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 designed for investors seeking a balance between income and capital growth. The Fund targets a 50% allocation to income asset classes and a 50% allocation to growth asset classes.

Target allocation

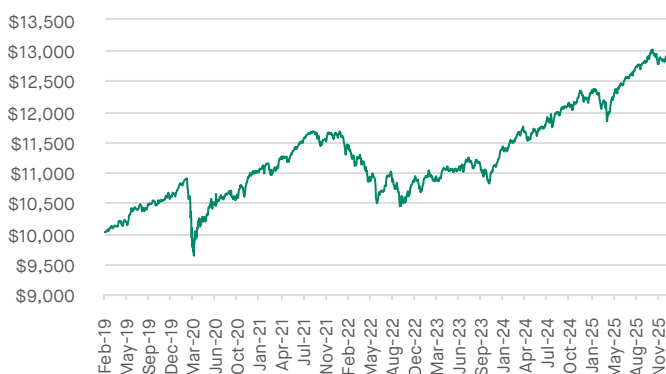
Growth assets	Fund ¹	Target	Range
Australian Shares	19.8%	20.0%	18.0-2.0%
Emerging Markets Shares	3.2%	3.0%	1.0-5.0%
International Shares (Hedged)	9.2%	9.0%	7.0-11.0%
International Shares	14.3%	14.5%	12.5-16.5%
International Small Companies	3.6%	3.5%	1.5-5.5%
Total Growth	50.1%	50.0%	48.0-52.0%
Income assets			
Australian Fixed Interest	14.7%	15.0%	13.0-17.0%
International Fixed Interest (Hedged)	35.2%	35.0%	33.0-37.0%
Total Income	49.9%	50.0%	48.0-52.0%
Total	100.0%	100.0%	

Performance returns

RETURNS TO 31/12/2025	1 MTH	3 MTH	6 MTH	1 YR	2YR ²	3YR ²
Net returns (%) ³	-0.05%	0.41%	2.71%	5.59%	6.23%	6.38%

- 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 Diversified Balanced Index Fund made at inception is worth \$12,880 as of 31 December 2025 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS4859AU
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 5 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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