

Centuria LifeGoals

Centuria

Vanguard Diversified Growth Index Fund

The Vanguard Diversified Growth 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 biased towards growth assets, and is designed for investors seeking long-term capital growth. The Fund targets a 30% allocation to income asset classes and a 70% allocation to growth asset classes.

Asset allocation

Growth assets	Fund ¹	Target	Range
Australian equities	27.5%	28.0%	26.0-30.0%
Emerging markets shares	4.2%	4.0%	2.0-6.0%
International shares (hedged)	12.6%	12.5%	10.5-14.5%
International shares (unhedged)	20.6%	20.5%	18.5-22.5%
International small companies	5.1%	5.0%	3.0-7.0%
Total growth	69.9%	70.0%	68.0-72.0%
Australian fixed income	9.0%	9.0%	7.0-11.0
International fixed income (hedged)	21.1%	21.0%	19.0-23.0
Total income	30.1%	30.0%	28.0-32.0
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	0.06%	0.61%	3.75%	7.12%	8.36%	8.42%

Performance graph⁴



A \$10,000 investment in Vanguard Diversified Growth Index Fund made at inception is worth \$14,384 as of 31 December 2025 after all fees and taxes paid within the Investment Option.

Key features

APIR code	OVS2052AU
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 7 years

1. As at 31 December 2025

2. Periods greater than 1 year are expressed in annualised terms.

3. Past performance is not a reliable indicator of future performance.

4. Inception date on 20/02/2019.

5. 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.**

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