

Multi Asset Class Fund

Class A (Moderate APIR BEG6218AU), Class B (Balanced APIR BEG8738AU) and Class C (Growth APIR BEG7053AU)

Important information

This Additional Information for Investors – Underlying Investment (*Underlying Investment Booklet*) has been prepared and issued by Specialised Private Capital Ltd trading as Centric Capital ABN 87 095 773 390, Australian financial services licence (AFSL) number 246744 (**we, us, Responsible Entity or Centric Capital**). Centric Capital is part of the Findex Group Limited ABN 40 128 588 714. Centric Capital does not promise that you will earn any return on your investment or that your investment will gain or retain its value, nor does anyone else. Centric Capital is the only company to make any statement or representation in this PDS. Centric Capital is the responsible entity of the Multi Asset Class Fund (**the Fund**).

The information provided in this *Underlying Investment Booklet* is general information only and does not take account of your objectives, financial situation or needs. Before making a decision to invest in the Fund, you should consider whether the information in this *Underlying Investment Booklet* is appropriate for you. You should speak to a financial adviser to obtain financial advice tailored to your personal circumstances.

We reserve the right to change any of the matters described in this document without your consent but subject to the law.

If you received this document electronically we will provide a free paper copy if you request it. This document can only be used by investors receiving it (electronically or otherwise) in Australia.

The information in this document forms part of the Product Disclosure Statement dated 14 February 2025 for the Multi Asset Class Fund ARSN 625 355 213 (*PDS*). You should not read this *Underlying Investment Booklet* without referring to the *PDS*. The *PDS* and this *Underlying Investment Booklet* are available on **Our Website** or you can request a copy by calling us on +61 2 9250 6500 or email to **Funds.Management@centricwealth.com.au**.

Certain information in this *Underlying Investment Booklet* is subject to change. Any information which is not materially adverse may be updated and obtained online at **Our Website** or by calling us on +61 2 9250 6500. A paper copy of the updated information will be provided free of charge on request.

Unit Class A – Moderate

This Class aims to provide investors with a professionally constructed diversified portfolio of Growth and Defensive Assets across all main asset classes to cater for investors with a **Medium** risk profile (expect 2.75 years of negative annual returns over a typical 20-year period). The Underlying Investments and/or the target allocation of a Class may change from time to time. We will communicate to you any material changes to the asset allocation or this document as soon as practicable.

Asset class	Underlying Investment	Strategy type	Target allocation
			Moderate
Domestic equity	BlackRock Australian Alpha Tilts Fund		21.0%
International equity	BlackRock International Alpha Tilts Fund		17.0%
Domestic property and infrastructure	BlackRock Wholesale Indexed Australian Listed Property Index Fund	Growth	6.0%
International property and infrastructure	BGF World Real Estate Securities Fund (Hedged in AUD)		1.5%
	BlackRock Global Listed Infrastructure Fund		1.5%
Alternatives	BlackRock Style Advantage Fund (Aust)		6.0%
Domestic fixed interest	BlackRock Enhanced Australian Bond Fund		35.0%
International fixed interest	iShares Global Bond Index Fund	Defensive	10.0%
Cash	BlackRock Cash Fund		2.0%
Total			100.0%
Growth Assets		53.0%	
Defensive Assets		47.0%	

Unit Class B – Balanced

This Class aims to provide investors with a professionally constructed diversified portfolio of Growth and Defensive Assets across all main asset classes to cater for investors with a **Medium to High** risk profile (expect 3.42 years of negative annual returns over a typical 20-year period) (While the risk level based on Standard Risk Measure is medium to high for the Balanced option, we expect the size of the negative returns to be lower compared to Class C (Growth)). The Underlying Investments and/or the target allocation of a Class may change from time to time. We will communicate to you any material changes to the asset allocation or this document as soon as practicable.

Asset class	Underlying Investment	Strategy type	Target allocation
			Balanced
Domestic equity	BlackRock Australian Alpha Tilts Fund	Growth	25.0%
International equity	BlackRock International Alpha Tilts Fund		19.0%
Domestic property and infrastructure	BlackRock Wholesale Indexed Australian Listed Property Fund		8.0%
International property and infrastructure	BGF World Real Estate Securities Fund (Hedged in AUD)		2.0%
	BlackRock Global Listed Infrastructure Fund		2.0%
Alternatives	BlackRock Style Advantage Fund (Aust)	7.0%	
Domestic fixed interest	BlackRock Enhanced Australian Bond Fund	Defensive	25.0%
International fixed interest	iShares Global Bond Index Fund		10.0%
Cash	BlackRock Cash Fund		2.0%
Total			100.0%
Growth Assets			63.0%
Defensive Assets			37.0%

Unit Class C – Growth

This Class aims to provide investors with a professionally constructed diversified portfolio of Growth and Defensive Assets across all main asset classes to cater for investors with a **Medium to High** risk profile (expect 3.76 years of negative annual returns over a typical 20-year period) (While the risk level based on Standard Risk Measure is medium to high for the Growth option, we expect the size of the negative returns to be higher compared to Class B (Balanced)). The Underlying Investments and/or the target allocation of a Class may change from time to time. We will communicate to you any material changes to the asset allocation or this document as soon as practicable.

Asset class	Underlying Investment	Strategy type	Target allocation
			Growth
Domestic equity	BlackRock Australian Alpha Tilts Fund	Growth	30.0%
International equity	BlackRock International Alpha Tilts Fund		22.0%
Domestic property and infrastructure	BlackRock Wholesale Indexed Australian Listed Property Fund		8.0%
International property and infrastructure	BGF World Real Estate Securities Fund (Hedged in AUD)		3.0%
	BlackRock Global Listed Infrastructure Fund		3.0%
Alternatives	BlackRock Style Advantage Fund (Aust)	7.0%	
Domestic fixed interest	BlackRock Enhanced Australian Bond Fund	Defensive	15.0%
International fixed interest	iShares Global Bond Index Fund		10.0%
Cash	BlackRock Cash Fund		2.0%
Total			100.0%
Growth Assets			73%
Defensive Assets			27%