

Multi Asset Class Fund

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

Important information

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The information provided in this *Asset Allocation 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 *Asset Allocation Booklet* is appropriate for you. You should speak to a financial adviser to obtain financial advice tailored to your personal circumstances.

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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 *Asset Allocation Booklet* without referring to the *PDS*. The *PDS* and this *Asset Allocation 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 *Asset Allocation 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.

The Fund will be managed with the aim of each Class allocation remaining within the minimum and maximum range allocations to each asset class.

Please note that it is possible that the asset allocation may go above and below the ranges, as portfolio values rise and fall. Where this occurs, it will be addressed through the quarterly review process, by reweighting the portfolio to the prevailing target asset allocation weighting at the time.

Unit Class A – Moderate

Risk level: Medium (expect 2.75 years of negative annual returns over a typical 20-year period).

Asset allocation:

Moderate	Target allocation	Min	Max
Domestic equity	21.0%	5%	35%
International equity	17.0%	0%	25%
Domestic property and infrastructure	6.0%	0%	20%
International property and infrastructure	3.0%	0%	20%
Alternatives	6.0%	0%	10%
Domestic fixed interest	35.0%	10%	50%
International fixed interest	10.0%	0%	20%
Cash	2.0%	0%	80%
Total	100.0%		
Growth Assets	53.0%	20%	60%
Defensive Assets	47.0%	40%	80%

Unit Class B – Balanced

Risk level: Medium to High (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)).

Asset allocation:

Balanced	Target allocation	Min	Max
Domestic equity	25.0%	10%	55%
International equity	19.0%	10%	40%
Domestic property and infrastructure	8.0%	0%	20%
International property and infrastructure	4.0%	0%	20%
Alternatives	7.0%	0%	10%
Domestic fixed interest	25.0%	0%	40%
International fixed interest	10.0%	0%	20%
Cash	2.0%	0%	75%
Total	100.0%		
Growth Assets	63.0%	25%	75%
Defensive Assets	37.0%	25%	75%

Unit Class C – Growth

Risk level: Medium to High (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)).

Asset allocation:

Growth	Target allocation	Min	Max
Domestic equity	30.0%	10%	50%
International equity	22.0%	10%	50%
Domestic property and infrastructure	8.0%	0%	20%
International property and infrastructure	6.0%	0%	20%
Alternatives	7.0%	0%	10%
Domestic fixed interest	15.0%	5%	40%
International fixed interest	10.0%	0%	20%
Cash	2.0%	0%	60%
Total	100.0%		
Growth Assets	73%	40%	90%
Defensive Assets	27%	10%	60%