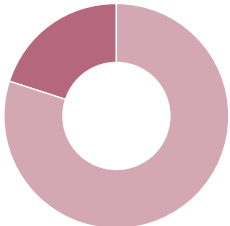
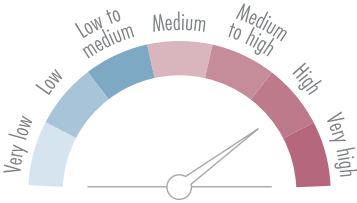


FUTURITY MANAGED & BLENDED – RESPONSIBLE INVESTMENT PORTFOLIO (Futurity Investment Group)

Underlying managed fund: Invests into select underlying managed funds from the following approved manager list

- AllianceBernstein
- First Sentier
- Lazard Asset Management
- Perpetual
- Resolution Capital
- Australian Ethical
- Investors Mutual Limited
- MFS
- PIMCO
- State Street Global Advisors
- Charter Hall
- JANA Investment Advisors
- MLC
- Realindex
- Vanguard

Fund Code	FM3	Inception date	11 June 2020
Futurity APIR Code	FIG6900AU	Total Management Fee¹	1.30%
Category	Diversified	Buy/Sell Spread	0.18% / 0.18%
Investment Style	Active	Suggested Minimum Investment Time²	Five to seven years
Asset Allocation			
		Investment Risk Rating[*]	High – 6
			

Investment Objective, Strategy and Benchmark

To outperform (before fees and tax) the Investment Option’s Performance Benchmark – S&P / ASX 300 Accumulation Index. It may invest in one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse portfolio of predominately Equity Investments selected based on social, environmental, ethical, responsible investing and financial credentials.

¹ Total Management Fees is provided on an after-taxation basis and comprised of the Futurity Management Fees and UMF Investment Fees (includes the estimated UMF indirect costs) – see ‘Fees and Other Costs’ – Part A of PDS.
² Longer investment timeframes maximise the benefits of investment compounding, especially for medium and higher taxed investors doing this under an Education Bond’s Tax-Paid investment structure. Education Bonds also have an ‘Investment Bond 10-Year Advantage’ meaning the benefits of Tax-Free access to your Bond after 10 years from its Commencement Date, subject to certain conditions as explained in Part A of our PDS.
^{*} Performance is measured by Investment Option price movements (after Tax and Management fees). It is quoted using the sell (exit) price and is net of all portfolio taxes, management fees, and fund expenses, however does not take into account any stamp duty, transaction costs and management fee rebates. Past performance is not a reliable indicator of future performance.

ABOUT THE INVESTMENT MANAGER

Futurity Investment Group

Futurity is an independent and mutually structured financial institution and Australia’s leading issuer of tax-effective, life-event Education Bonds.



As at 30 June 2023, Futurity had total assets of A\$1.01 billion. Futurity currently has over 50,000 members and for over almost 50 years we have been managing and investing their education savings and investments. Since inception in 1974, we have supported the education journeys of over 570,000 children and returned over A\$3.8 billion in education benefits.

Our experience and expertise in managing our members’ funds has focussed on multi-asset investment portfolios. Our constant aim is to ensure they are prudently managed to meet the investment outcomes, in a risk adjusted manner, of our members and to protect capital in down markets.

Futurity is an APRA supervised financial institution. We have considerable financial strength and capital reserves that underpin our resilience to meet product, administration and service commitments to our members over the long-term and across changing investment and economic cycles.

PERFORMANCE HISTORY

Futurity Managed & Blended – Socially Responsible at 30 September 2024³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs
1.36%	5.33%	3.64%	14.90%	11.93%	4.46%	9.47%

³ Other costs relating to the operation of the Investment Option can be charged directly to the Investment Option or reimbursed to Futurity if paid by the Management Fund e.g. acquisition, disposal, valuation and transaction costs, such as brokerage, state duty, insurance, custody, as well as auditor, actuary and legal fees. They are reflected in the Unit Price and capped to a maximum of 0.1% pa, with any excess absorbed by the Management Fund.



GENERAL MARKET UPDATE

In September 2024 quarter, global equities experienced positive growth, with the MSCI World ex Australia Index Hedged to AUD rising by 4.6% and Emerging Market Equities rising by 6.6%. This growth was partly driven by the US Federal Reserve’s 50 basis point rate cut, which helped stabilize developed market bond yields. Chinese stocks saw a significant rebound, rising over 20% in the final week of September, following the announcement of a new stimulus package aimed at boosting economic growth and alleviating pressures in the property market.

Inflation trends showed promising signs, with the US Personal Consumption Expenditures Index rising by 2.2% year-over-year in August 2024, indicating progress towards the Federal Reserve’s 2% target. In the Euro area, headline inflation slowed to 1.8%, falling below the European Central Bank’s target for

the first time since 2021. This has increased the likelihood of an interest rate cut in the upcoming ECB meeting, especially given the signs of slowing economic growth in the region.

The Australian market also performed well, with equities rising by 7.8% over the September quarter, outperforming the S&P500. The Reserve Bank of Australia maintained the official cash rate at 4.35%, noting that while inflation has fallen since its peak in 2022, it remains above the target range. The Judo Bank Australia Manufacturing PMI indicated a contraction in manufacturing activity, and consumer confidence slightly decreased.

Despite these challenges, the Australian Dollar appreciated against the US Dollar, ending the month at 69.38 US cents.

STAY IN TOUCH

A copy of the PDS is available on the website. We also have a range of information on our website for you to access including:

- Cost of education calculator
- Financial Adviser calculator
- Market Insights

You can also subscribe to stay informed with Insights, market research and business news.

CONTACT US

W: futurityinvest.com

P: 1300 345 456

H: 9am to 5.00pm (Mon–Fri) Melbourne time

E: advisercare@futurityinvest.com

FOLLOW US ON LINKEDIN, FACEBOOK AND INSTAGRAM



Futurity Investment Group Limited ABN 21 087 648 879, AFSL 236665 (Futurity) is the product issuer of Futurity’s Education Bonds (Education Bonds).

This document has been prepared for the purpose of providing general information, without taking account of any individual’s objectives, financial situation or needs. Before making any investment decision (including switching between Investment Options), personal circumstances need to be considered.

It is important that prospective or existing Bond Owners read the relevant Combined Financial Services and Product Disclosure Statement (PDS) (available on our website www.futurityinvest.com or by calling us on 1300 345 456) before deciding to acquire, to switch between Investment Options or dispose of Education Bonds.

The licensed financial adviser remains responsible for any advice/services provided to clients including making their own inquiries and ensuring advice/services are appropriate and in accordance with all legal requirements. Therefore, any advice/services must not be attributed to Futurity or in any way suggest that Futurity is the author of the advice/services. Any representations or statements made beyond those stated in the PDS are expressly disclaimed.

Neither Futurity nor any of the underlying fund managers guarantee (whether expressly or impliedly) the repayment of capital or the performance of the Education Bond or any individual Investment Option. The Investment Options are subject to investment and market risks, which could include delays in repayment and loss of earnings and capital invested.

This information may not be copied, reproduced or redistributed without the express consent of Futurity. While the content is believed to be accurate, it may be subject to change without notice. Futurity does not warrant or represent that it is free from errors or omissions or that it is suitable for any particular person’s intended use.

This information is current as at September 2024.

INV005 V10_20241111