

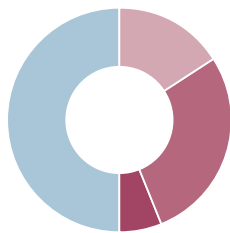
**FUTURITY DIVERSIFIED ACTIVE – BALANCED – 2 (Dimensional World Allocation 50/50 Trust)**

<b>Fund Code</b>	DA5
<b>Futurity APIR Code</b>	FIG5250AU
<b>Category</b>	Dimensional Active Range
<b>Investment Style</b>	Active
<b>UMF PDS available at</b>	au.dimensional.com

<b>Inception date</b>	31 August 2022
<b>Total Management Fee<sup>1</sup></b>	0.98%
<b>Buy/Sell Spread</b>	0.08% / 0.08%
<b>Underlying strategy APIR code</b>	DFA0033AU
<b>Suggested Minimum Investment Time<sup>2</sup></b>	Four years plus

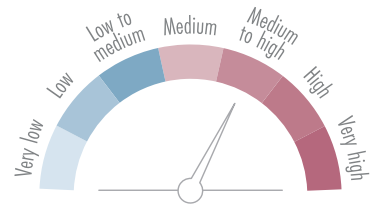
**Asset Allocation**

Aust. Equities	8-28%
International Equities Developed Markets	20-40%
International Equities Emerging Markets	0-8%
Fixed Interest	40-60%



**Investment Risk Rating\***

Medium to High – 5



**Investment Objective, Strategy and Benchmark**

To outperform (before fees and tax) the Investment Option’s Performance Benchmark – a weighted average mix of market indices relevant to the Option’s long-term strategic asset allocation. It may invest in one or multiple UMFs and/ or directly invest in Authorised Investments to have an actively managed balanced portfolio.

<sup>1</sup> 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.

<sup>2</sup> 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**

**Dimensional**

Dimensional Fund Advisors is a leading global investment firm that has been translating academic research into practical investment solutions since 1981. Guided by a strong belief in markets, we work to implement compelling ideas in finance for the benefit of clients. Dimensional seeks to deliver investment solutions that add value through careful design, implementation and execution. An enduring philosophy, strong client commitment, and a strong connection with the academic community underpin our approach. Dimensional has fourteen offices in ten countries and established its first Australian office in 1994.



**PERFORMANCE HISTORY**

**Futurity Diversified Active – Balanced – 2 at 30 June 2024<sup>3</sup>**

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs
0.29%	-0.50%	2.77%	6.33%	n/a	n/a	n/a

<sup>3</sup> 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.

<sup>n/a</sup> As these Investment Options have only recently been established, no return data is available.



## GENERAL MARKET UPDATE

The June 2024 quarter was reasonable for Global Equities and Emerging Markets, with the MSCI World (Hedged) and MSCI EM indices gaining 2.9% and 2.6%, respectively. The US equity markets were driven by the technology sector. It was further boosted by strong earnings reports and favorable investor sentiment, supported by continuous innovation and growth prospects in artificial intelligence.

Political activities filtered through investment markets, having impact on both US and European bond yields. US Treasury Yields were impacted because of below-consensus inflation data in the US, despite some intra-month volatility. Political developments in the US placed upward pressure on yields towards the end of the quarter.

Australian shares fell by 1.2% over the June 2024 quarter, as measured by the S&P/ASX 300 Accumulation Index. The RBA maintained the official cash rate at its June 2024 meeting at 4.35%. Australian inflation remains elevated, with declines losing momentum in recent economic data. The RBA reiterated their commitment to bringing inflation to target.

The Australian 10-year Government bond yield ended June 2024 at 4.32%. The US 10-year Government bond yield ended June 2024 at 4.36%.

The Australian Dollar (AUD) appreciated by 2.4% against the USD over the June 2024 quarter, ending the quarter at 66.8 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

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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](https://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.

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This information is current as at June 2024.

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