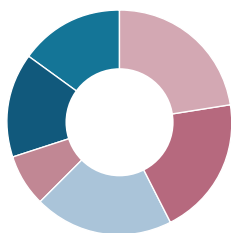


FUTURITY DIVERSIFIED ACTIVE – GROWTH – 3 (Perpetual Diversified Growth Fund)

Fund Code	DA7	Inception date	31 August 2022
Futurity APIR Code	FIG5862AU	Total Management Fee¹	1.41%
Category	Other Diversified Active Range	Buy/Sell Spread	0.26 / 0%
Investment Style	Active	Underlying strategy APIR code	PERO114AU
UMF PDS available at	perpetual.com.au	Suggested Minimum Investment Time²	Three Years or longer

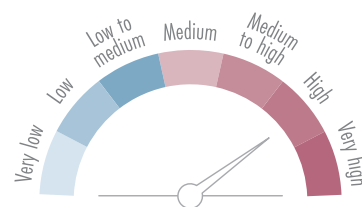
Asset Allocation

Australian Shares	22.5%
International Shares	20.0%
Fixed Income and Credit	20.0%
Property	7.5%
Cash	15.0%
Other Assets	15.0%



Investment Risk Rating*

High – 6



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 growth portfolio.

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

Perpetual Investments

Perpetual Investment Management Limited (Perpetual Asset Management Australia) is a dynamic, active manager, offering an extensive range of specialist investment capabilities including Australian and global equities, credit, fixed income, multi-asset as well as environmental, social and governance (ESG), designed to help meet the needs of clients across Australia and New Zealand. Perpetual Asset Management Australia is part of the Perpetual Group, which has been in operation for over 130 years. As one of Australia’s longest serving and most trusted investment managers, with \$25.3 billion in funds under management (as at 30 June 2022) our longstanding commitment is to deliver superior outcomes over the long-term for our clients.



Perpetual has a long-standing commitment to responsible investment. In 2009, we became a signatory to the United Nations supported Principles for Responsible Investment. This commits us to incorporate environmental, social and governance factors into our core investment processes.

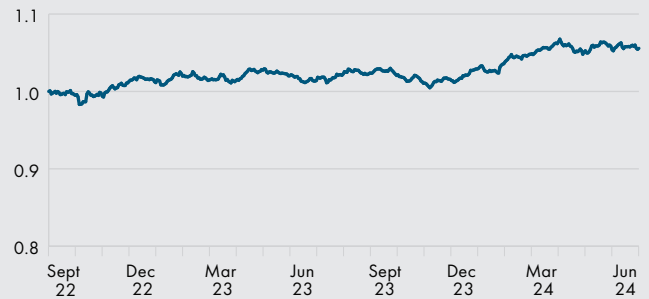
PERFORMANCE HISTORY

Futurity Diversified Active – Growth – 3 at 30 June 2024³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs
-0.02%	-1.11%	2.20%	3.80%	n/a	n/a	n/a

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.

^{n/a} 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.

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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.

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This information is current as at June 2024.

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