

FUTURITY MANAGED & BLENDED – BALANCED (Futurity Investment Group)

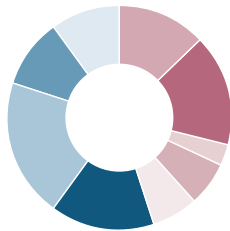
Underlying managed fund: Invests into select underlying managed funds from the following approved manager list

- 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

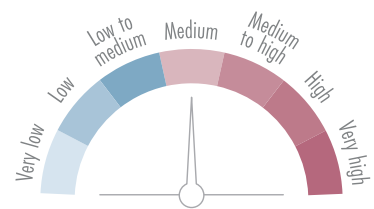
Fund Code	FM1	Inception date	11 June 2020
Futurity APIR Code	FIG3094AU	Total Management Fee¹	1.23%
Category	Diversified	Buy/Sell Spread	0.15% / 0.15%
Investment Style	Active	Suggested Minimum Investment Time²	Five to seven years

Asset Allocation

Aust. Equities	12.8%
International Equities	16.3%
Emerging Markets Equities	2.9%
Unlisted Property	6.5%
Unlisted Infrastructure	6.5%
Cash	15.0%
Aust. Fixed Income	20.0%
Aust. Inflation Linked Bonds	10.0%
International Fixed Income	10.0%



Investment Risk Rating*
Medium – 4



Investment Objective, Strategy and Benchmark

To outperform (before fees and tax) the Investment Option’s Performance Benchmark - an absolute return benchmark based on expected returns of a mix of market indices relevant to the Option’s long-term strategic asset allocation. It invests into multiple UMFs and/or directly in Authorised Investments to have a balanced 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

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 – Balanced at 30 June 2024³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs
0.32%	-0.09%	2.10%	3.77%	3.88%	1.38%	2.84%

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

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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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.

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This information is current as at June 2024.

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