

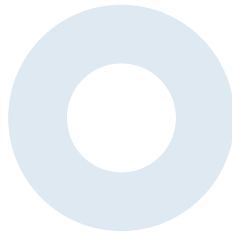
FUTURITY SECTORAL INDEXED – INTERNATIONAL FIXED INCOME (Vanguard Global Aggregate Bond Interest Index Fund (Hedged))

Fund Code	SP7
Futurity APIR Code	FIG6618AU
Category	Vanguard Indexed Range
Investment Style	Indexed
UMF PDS available at	vanguard.com.au

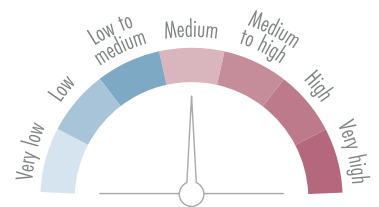
Inception date	31 August 2022
Total Management Fee¹	0.87%
Buy/Sell Spread	0.13% / 0.13%
Underlying strategy APIR code	VAN9309AU
Suggested Minimum Investment Time²	Three years

Asset Allocation

International Fixed Income **100.0%**



Investment Risk Rating*
Medium – 4



Investment Objective, Strategy and Benchmark

To track (before fees and tax) the Investment Option’s Performance Benchmark – Bloomberg Barclays Global Aggregate Index (AUD Hedged). It may invest into one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse indexed portfolio of predominately International Fixed Interest Investments.

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

Vanguard

Vanguard Investments Australia Ltd (“Vanguard”) is a wholly owned subsidiary of The Vanguard Group, Inc. The Vanguard Group, Inc. is one of the world’s largest global investment management companies, with more than AUD \$10.5 trillion in assets under management as of 31 May 2022. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 25 years.



PERFORMANCE HISTORY

Futurity Sectoral Indexed – International Fixed Income at 30 June 2024³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs
0.35%	-0.48%	-1.07%	0.59%	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.

CONTACT US

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This information is current as at June 2024.

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