

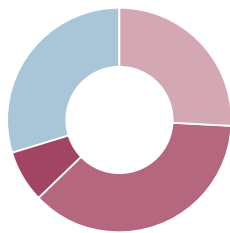
**FUTURITY DIVERSIFIED ACTIVE – GROWTH – 2 (Dimensional World Allocation 70/30 Trust)**

<b>Fund Code</b>	DA6
<b>Futurity APIR Code</b>	FIG3945AU
<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>	0.99%
<b>Buy/Sell Spread</b>	0.10% / 0.10%
<b>Underlying strategy APIR code</b>	DFA0029AU
<b>Suggested Minimum Investment Time<sup>2</sup></b>	Five years plus

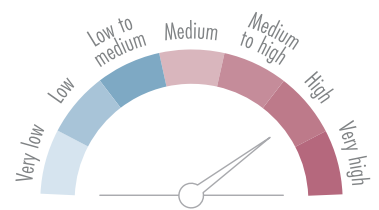
**Asset Allocation**

Aust. Equities	15-35%
International Equities Developed Markets	30-50%
International Equities Emerging Markets	0-10%
Fixed Interest	20-40%



**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.

<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 – Growth – 2 at 30 September 2024<sup>3</sup>**

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs
1.10%	3.76%	2.90%	13.19%	10.00%	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

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

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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 September 2024.

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