

Investment Returns

AS AT 31 MARCH 2025

	FUND	INVESTMENT MENU	UNDERLYING MANAGED FUND (UMF)	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEAR	3 YEAR	4 YEAR
FUTURITY MANAGED AND BLENDED	FM1	Managed & Blended – Balanced Portfolio	Various Underlying Managed Funds	-0.85%	0.06%	0.37%	3.39%	4.11%	2.32%	2.47%
	FM2	Managed & Blended – Growth Portfolio	Various Underlying Managed Funds	-1.57%	-0.23%	0.31%	3.90%	5.75%	3.08%	3.52%
	FM3	Managed & Blended – Responsible Investment Portfolio	Various Underlying Managed Funds	-3.16%	-1.79%	-0.74%	2.87%	8.52%	4.57%	5.45%
DIVERSIFIED	DP1	Diversified Indexed – Conservative	Vanguard Conservative Index Fund	-1.03%	-0.10%	0.09%	2.72%	3.52%	1.45%	0.88%
	DP2	Diversified Indexed – Balanced	Vanguard Balanced Index Fund	-1.59%	-0.64%	0.24%	3.32%	5.17%	2.60%	2.21%
	DP3	Diversified Indexed – Growth	Vanguard Growth Index Fund	-2.16%	-1.25%	0.46%	3.97%	6.85%	3.83%	3.71%
	DP4	Diversified Indexed – High Growth	Vanguard High Growth Index Fund	-2.77%	-1.83%	0.78%	4.52%	8.61%	5.19%	5.31%
	DA1	Diversified Active – Conservative	MLC Wholesale Horizon 2 Income portfolio	-0.59%	0.43%	0.47%	2.79%	4.05%	2.42%	1.91%
	DA2	Diversified Active – Balanced	MLC Wholesale Horizon 3 Conservative Growth portfolio	-1.02%	-0.19%	0.19%	2.85%	4.71%	2.85%	2.60%
	DA3	Diversified Active – Growth	MLC Wholesale Horizon 4 Balanced portfolio	-1.56%	-0.69%	0.45%	3.52%	6.30%	3.38%	3.36%
	DA4	Diversified Active – High Growth	MLC Wholesale Horizon 5 Growth portfolio	-1.90%	-0.88%	0.69%	3.97%	7.51%	4.18%	4.36%
	DA5	Futurity Diversified Active – Balanced – 2	Dimensional World Allocation 50/50 Trust	-1.16%	-0.43%	0.33%	2.67%	5.25%	n/a	n/a
	DA6	Futurity Diversified Active – Growth – 2	Dimensional World Allocation 70/30 Trust	-2.17%	-1.00%	0.03%	2.93%	6.80%	n/a	n/a
DA7	Futurity Diversified Active – Growth – 3	Perpetual Diversified Growth Fund	-1.03%	0.03%	-0.02%	1.28%	2.99%	n/a	n/a	
DA8	Futurity Diversified Active – High Growth – 2	Pendal Active High Growth Fund	-1.95%	-1.59%	-0.76%	2.13%	5.55%	n/a	n/a	
DA9	Futurity Diversified Active – Responsible Investment	Dimensional Sustainability World Allocation 70/30 Trust	-2.40%	-1.27%	0.35%	3.55%	7.62%	n/a	n/a	
DA10	Futurity Diversified Active – Responsible Investment – 2	Pendal Sustainable Balanced Fund	-1.94%	-1.40%	-0.79%	1.82%	4.34%	n/a	n/a	
SECTOR – SPECIFIC	SP1	Sectoral Indexed – Australian Fixed Income	Vanguard Australian Fixed Interest Index Fund	-0.01%	0.65%	0.20%	1.71%	1.02%	0.48%	-0.99%
	SP2	Sectoral Indexed – Australian Equities	Vanguard Australian Shares Index Fund	-2.66%	-2.50%	-3.33%	1.65%	5.52%	3.29%	5.00%
	SP3	Sectoral Indexed – International Equities	Vanguard International Shares Index Fund – hedged	-4.20%	-2.44%	-1.25%	3.99%	11.19%	4.81%	5.17%
	SP4	Sectoral Indexed – Emerging Market Equities	Vanguard Emerging Markets Shares Index Fund	0.57%	2.05%	4.66%	9.94%	7.95%	4.98%	1.46%
	SP5	Sectoral Indexed – Property	Vanguard Australian Property Securities Index Fund	-3.80%	-5.47%	-10.10%	-4.69%	8.75%	1.65%	4.23%
	SP6	Sectoral Indexed – Socially Responsible Investing	Vanguard Ethically Conscious International Shares Index Fund – Global Equities	-4.58%	-3.52%	6.14%	8.02%	15.37%	10.09%	9.22%
	SP7	Futurity Sectoral Indexed – International Fixed Income	Vanguard Global Aggregate Bond Interest Index Fund (Hedged)	-0.50%	0.76%	-0.56%	2.19%	1.35%	n/a	n/a
	SA1	Sectoral Active – Cash	First Sentier Institutional Cash Fund	0.22%	0.68%	1.48%	4.26%	3.40%	2.67%	1.99%
	SA2	Sectoral Active – Australian Fixed Income	PIMCO Australian Bond Fund	0.16%	0.90%	0.77%	2.20%	1.49%	0.80%	-0.65%
	SA3	Sectoral Active – Australian Equities	AllianceBernstein Managed Volatility Equities Fund – MVE Class	-1.63%	1.57%	2.90%	4.97%	3.94%	3.12%	3.97%
	SA4	Sectoral Active – International Equities	MFS Fully Hedged Global Equity Trust	-4.52%	-0.49%	-2.66%	-0.41%	3.93%	1.14%	1.64%
	SA5	Sectoral Active – Emerging Market Equities	MFS Emerging Markets Equity Trust	0.44%	2.81%	6.43%	18.44%	12.51%	8.40%	2.88%
	SA6	Futurity Sectoral Active – International Fixed Income	PIMCO Global Bond Fund	-0.24%	0.94%	0.15%	2.36%	2.17%	n/a	n/a
	SA7	Futurity Sectoral Active – Responsible Investment	Perpetual ESG Australian Share Fund	-2.76%	-0.32%	-1.38%	0.03%	6.29%	n/a	n/a
SA8	Futurity Sectoral Active – Responsible Investment – 2	Australian Ethical Australian Shares Fund (wholesale)	-3.12%	-3.31%	-4.36%	2.13%	7.66%	n/a	n/a	

The information is current as at 31 March 2025. It is not an indicator of future expected returns within the tax-paid environment of Futurity's Education Bonds. Past performance is not a reliable indicator of future performance. Performance 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. n/a As these Investment Options have only recently been established, no return data is available. Product issuer is Futurity Investment Group Ltd (ACN 087648879, AFSL 236665) (Futurity). Futurity is licensed to provide general advice only. Retail clients should obtain a copy of the Futurity PDS available at futurityinvest.com and should seek advice from their financial advisers before making an investment decision.

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