Investment Returns | as at 30 September 2026

Education Bond

Category	Futurity Code	Investment menu	Underlying Managed Fund (UMF)	APIR Code	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	4 Year	5 Year
Futurity managed & blended	FM1	Futurity Managed & Blended – Balanced Portfolio	Futurity Managed & Blended – Balanced Portfolio	FIG3094AU	-0.66%	-0.23%	2.54%	2.43%	3.57%	5.02%	4.81%	2.67%
	FM2	Futurity Managed & Blended – Growth Portfolio	Futurity Managed & Blended – Growth Portfolio	FIG9646AU	-0.78%	0.26%	4.51%	3.80%	5.26%	7.05%	6.89%	3.93%
	FM3	Futurity Managed & Blended – Responsible Investment Portfolio	Futurity Managed & Blended – Responsible Investment Portfolio	FIG6900AU	-0.34%	1.98%	7.53%	-0.71%	2.96%	6.80%	7.35%	3.86%
Diversifed	DP1	Futurity Diversified Indexed – Conservative	Vanguard Conservative Index Fund	FIG7624AU	-0.87%	-1.10%	1.71%	0.81%	2.45%	4.33%	3.97%	1.25%
	DP2	Futurity Diversified Indexed – Balanced	Vanguard Balanced Index Fund	FIG7164AU	-0.73%	-0.83%	3.31%	1.99%	4.12%	6.28%	5.97%	2.67%
	DP3	Futurity Diversified Indexed – Growth	Vanguard Growth Index Fund	FIG5289AU	-0.70%	-0.42%	4.94%	3.28%	5.74%	8.10%	7.92%	4.20%
	DP4	Futurity Diversified Indexed – High Growth	Vanguard High Growth Index Fund	FIG0317AU	-0.55%	0.12%	6.90%	4.92%	7.62%	10.09%	10.06%	5.92%
	DP5	Futurity Diversified Indexed – All Growth	Vanguard Diversified All Growth Index ETF	FIG4595AU	-0.03%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	DA1	Futurity Diversified Active – Conservative	MLC Wholesale Horizon 2 – Income portfolio	FIG0995AU	-0.65%	-0.47%	2.39%	1.65%	2.55%	4.05%	4.06%	2.06%
	DA2	Futurity Diversified Active – Balanced	MLC Wholesale Horizon 3 – Conservative Growth portfolio	FIG2941AU	-0.82%	-0.63%	3.45%	2.01%	3.13%	4.95%	5.16%	2.67%
	DA3	Futurity Diversified Active – Growth	MLC Wholesale Horizon 4 – Balanced portfolio	FIG2625AU	-1.01%	-0.20%	5.11%	2.57%	4.19%	6.53%	6.72%	3.42%
	DA4	Futurity Diversified Active – High Growth	MLC Wholesale Horizon 5 – Growth portfolio	FIG5206AU	-1.09%	0.02%	6.25%	2.94%	4.95%	7.61%	7.93%	4.20%
	DA5	Futurity Diversified Active – Balanced – 2	Dimensional World Allocation 50/50 Trust	FIG5250AU	-0.84%	-0.65%	3.47%	3.07%	4.71%	6.35%	6.22%	n/a
	DA6	Futurity Diversified Active – Growth – 2	Dimensional World Allocation 70/30 Trust	FIG3945AU	-1.00%	-0.65%	5.03%	4.37%	6.37%	8.59%	8.17%	n/a
	DA7	Futurity Diversified Active – Growth – 3	Perpetual Diversified Growth Fund	FIG5862AU	-0.94%	-0.51%	2.96%	1.79%	2.79%	3.92%	3.74%	n/a
	DA8	Futurity Diversified Active – High Growth – 2	Pendal Active High Growth Fund	FIG3747AU	-1.08%	0.02%	5.03%	2.82%	4.18%	6.67%	7.12%	n/a
	DA9	Futurity Diversified Active – Responsible Investment	Dimensional Sustainability World Allocation 70/30 Trust	FIG5844AU	-0.84%	-0.46%	5.11%	2.16%	5.42%	8.40%	8.35%	n/a
	DA10	Futurity Diversified Active – Responsible Investment – 2	Pendal Sustainable Balanced Fund	FIG8419AU	-1.00%	-1.06%	3.54%	0.98%	2.74%	5.37%	5.13%	n/a
	DA11	Futurity Diversified Active – All Growth	Dimensional World Equity Trust	FIG1857AU	-0.46%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Sector – specific	SP1	Futurity Sectoral Indexed – Australian Fixed Income	Vanguard Australian Fixed Interest Index Fund	FIG6024AU	-0.67%	-1.31%	0.33%	-1.19%	0.39%	1.79%	1.41%	-0.84%
	SP2	Futurity Sectoral Indexed – Australian Equities	Vanguard Australian Shares Index Fund	FIG2673AU	-1.96%	0.73%	3.67%	0.82%	3.92%	7.82%	7.98%	4.80%
	SP3	Futurity Sectoral Indexed – International Equities	Vanguard International Shares Index Fund – Hedged	FIG2984AU	-0.67%	1.20%	12.31%	11.88%	11.78%	14.96%	14.66%	8.13%
	SP4	Futurity Sectoral Indexed – Emerging Market Equities	Vanguard Emerging Markets Shares Index Fund	FIG9033AU	1.98%	-0.88%	15.66%	16.62%	16.64%	14.79%	12.64%	6.45%
	SP5	Futurity Sectoral Indexed – Property	Vanguard Australian Property Securities Index Fund	FIG1128AU	-1.47%	-6.68%	2.38%	-11.85%	-5.27%	5.88%	6.38%	1.24%
	SP6	Futurity Sectoral Indexed – Responsible Investment	Vanguard Ethically Conscious International Shares Index Fund – GE	FIG1838AU	2.01%	1.14%	15.16%	9.05%	12.89%	14.57%	14.94%	9.12%
	SP7	Futurity Sectoral Indexed – International Fixed Income	Vanguard Global Aggregate Bond Interest Index Fund (Hedged)	FIG6618AU	-1.21%	-2.01%	-1.23%	-1.58%	-0.32%	1.78%	1.15%	n/a
	SP8	Futurity Sectoral Indexed – International Equities – 2	iShares S&P 500 ETF	FIG4128AU	1.38%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	SA1	Futurity Sectoral Active – Cash	First Sentier Institutional Cash Fund	FIG8878AU	0.24%	0.61%	1.34%	2.53%	2.67%	3.15%	2.89%	2.37%
	SA2	Futurity Sectoral Active – Australian Fixed Income	PIMCO Australian Bond Fund	FIG0474AU	-1.05%	-1.66%	0.33%	-1.28%	0.71%	2.04%	1.69%	-0.54%
	SA3	Futurity Sectoral Active – Australian Equities	AllianceBernstein Managed Volatility Equities Fund	FIG4784AU	-0.34%	1.36%	6.14%	1.13%	4.83%	5.80%	5.96%	3.04%
	SA4	Futurity Sectoral Active – International Equities	MFS Hedged Global Equity Trust	FIG6924AU	-3.11%	0.98%	8.88%	4.20%	2.67%	6.33%	7.13%	2.24%
	SA5	Futurity Sectoral Active – Emerging Market Equities	MFS Emerging Markets Equity Trust	FIG6780AU	1.36%	4.79%	18.22%	17.33%	17.74%	17.60%	15.91%	8.27%
	SA6	Futurity Sectoral Active – International Fixed Income	PIMCO Global Bond Fund	FIG9051AU	-1.75%	-2.61%	-1.29%	-1.91%	-0.09%	1.93%	1.50%	n/a
	SA7	Futurity Sectoral Active – Responsible Investment	Perpetual ESG Australian Share Fund	FIG7000AU	-0.39%	2.46%	8.45%	0.82%	2.44%	5.64%	6.38%	n/a
	SA8	Futurity Sectoral Active – Responsible Investment – 2	Australian Ethical Australian Shares Fund (Wholesale)	FIG1790AU	-1.91%	1.44%	1.73%	-9.12%	-3.03%	3.33%	4.11%	n/a

The information is current as at 30 September 2026. 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. Performance figures marked "n/a" denote periods where no returns data is available for that Investment Option. 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.au and should seek advice from their financial advisers before making an investment decision.

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