FUTURITY

Education Bond

Futurity Education Bond Investment Menu – Fees and Costs

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Note: The Futurity Management Fees displayed do not include the **Reduced Management Fee Scale** which is applicable progressively to investment balances over $50,000.

Futurity Code	Investment Option	APIR Code	Underlying Managed Fund (UMF)	Management Fees: Futurity Management Fees p.a.	+	Management Fees: UMF Investment Fees p.a.*	=	Management Fees: Total Management Fees p.a.	Performance Fees p.a.^	Buy/Sell Costs
Category 1 – Futurity Managed & Blended										
Futurity Managed & Blended Options										
FM1	Futurity Managed & Blended – Balanced Portfolio	FIG3094AU		0.70%		0.68%†		1.38%	Not applicable	0.12% / 0.12%
FM2	Futurity Managed & Blended – Growth Portfolio	FIG9646AU		0.70%		0.59%†		1.29%	Not applicable	0.12% / 0.12%
FM3	Futurity Managed & Blended – Responsible Investment Portfolio	FIG6900AU		0.70%		0.71%		1.41%	Not applicable	0.12% / 0.12%
Category 2 – Diversified										
Diversified Indexed Options										
DP1	Diversified Indexed – Conservative	FIG7624AU	Vanguard Conservative Index Fund	0.70%		0.29%		0.99%	Not applicable	0.09% / 0.09%
DP2	Diversified Indexed – Balanced	FIG7164AU	Vanguard Balanced Index Fund	0.70%		0.29%		0.99%	Not applicable	0.09% / 0.09%
DP3	Diversified Indexed – Growth	FIG5289AU	Vanguard Growth Index Fund	0.70%		0.29%		0.99%	Not applicable	0.08% / 0.08%
DP4	Diversified Indexed – High Growth	FIG0317AU	Vanguard High Growth Index Fund	0.70%		0.29%		0.99%	Not applicable	0.07% / 0.07%
DP5	Diversified Indexed – All Growth	FIG4595AU	Vanguard Diversified All Growth Index ETF	0.70%		0.27%		0.97%	Not applicable	0.00% / 0.00%
Diversified Actively Managed Options										
DA1	Diversified Active – Conservative	FIG0995AU	MLC Wholesale Horizon 2 – Income Portfolio	0.70%		0.80%		1.50%	0.05%	0.10% / 0.10%
DA2	Diversified Active – Balanced	FIG2941AU	MLC Wholesale Horizon 3 – Conservative Growth Portfolio	0.70%		0.86%		1.56%	0.05%	0.10% / 0.10%
DA3	Diversified Active – Growth	FIG2625AU	MLC Wholesale Horizon 4 – Balanced Portfolio	0.70%		0.92%		1.62%	0.05%	0.15% / 0.15%
DA4	Diversified Active – High Growth	FIG5206AU	MLC Wholesale Horizon 5 – Growth Portfolio	0.70%		0.97%		1.67%	0.04%	0.15% / 0.15%
DA5	Diversified Active – Balanced – 2	FIG5250AU	Dimensional World Allocation 50/50 Trust	0.70%		0.391%		1.091%	Not applicable	0.06% / 0.06%
DA6	Diversified Active – Growth – 2	FIG3945AU	Dimensional World Allocation 70/30 Trust	0.70%		0.402%		1.102%	Not applicable	0.07% / 0.07%
DA7	Diversified Active – Growth – 3	FIG5862AU	Perpetual Diversified Growth Fund	0.70%		0.96%		1.66%	Not applicable	0.24% / 0.00%
DA8	Diversified Active – High Growth – 2	FIG3747AU	Pendal Active High Growth Fund	0.70%		0.98%		1.68%	Not applicable	0.19% / 0.19%
DA9	Diversified Active – Responsible Investment	FIG5844AU	Dimensional Sustainability World Allocation 70/30 Trust	0.70%		0.402%		1.102%	Not applicable	0.07% / 0.07%
DA10	Diversified Active – Responsible Investment – 2	FIG8419AU	Pendal Sustainable Balanced Fund	0.70%		0.80%		1.50%	Not applicable	0.14% / 0.14%
DA11	Diversified Active – All Growth	FIG1857AU	Dimensional World Equity Trust	0.70%		0.413%		1.113%	Not applicable	0.09% / 0.09%
Category 3 – Sector-Specific										
Sector-specific Indexed Options										
SP1	Sectoral Indexed – Australian Fixed Income	FIG6024AU	Vanguard Australian Fixed Interest Index Fund	0.70%		0.19%		0.89%	Not applicable	0.06% / 0.06%
SP2	Sectoral Indexed – Australian Equities	FIG2673AU	Vanguard Australian Shares Index Fund	0.70%		0.16%		0.86%	Not applicable	0.04% / 0.04%
SP3	Sectoral Indexed – International Equities	FIG2984AU	Vanguard International Shares Index Fund – Hedged	0.70%		0.22%		0.92%	Not applicable	0.06% / 0.06%
SP4	Sectoral Indexed – Emerging Market Equities	FIG9033AU	Vanguard Emerging Markets Shares Index Fund	0.70%		0.56%		1.26%	Not applicable	0.18% / 0.18%
SP5	Sectoral Indexed – Property	FIG1128AU	Vanguard Australian Property Securities Index Fund	0.70%		0.23%		0.93%	Not applicable	0.05% / 0.05%
SP6	Sectoral Indexed – Responsible Investment	FIG1838AU	Vanguard Ethically Conscious International Shares Index Fund – Global Equities	0.70%		0.20%		0.90%	Not applicable	0.06% / 0.06%
SP7	Sectoral Indexed – International Fixed Income	FIG6618AU	Vanguard Global Aggregate Bond Index Fund (Hedged)	0.70%		0.24%		0.94%	Not applicable	0.09% / 0.09%
SP8	Sectoral Indexed – International Equities – 2	FIG4128AU	iShares S&P 500 ETF	0.70%		0.04%		0.74%	Not applicable	0.00% / 0.00%
Sector-specific Actively Managed Options										
SA1	Sectoral Active – Cash	FIG8878AU	First Sentier Institutional Cash Fund	0.40%		0.08%		0.48%	Not applicable	0.00% / 0.00%
SA2	Sectoral Active – Australian Fixed Income	FIG0474AU	PIMCO Australian Bond Fund	0.70%		0.55%		1.25%	Not applicable	0.10% / 0.10%
SA3	Sectoral Active – Australian Equities	FIG4784AU	AllianceBernstein Managed Volatility Equities Fund – MVE Class – Active ETF	0.70%		0.35%		1.05%	Not applicable	0.25% / 0.25%
SA4	Sectoral Active – International Equities	FIG6924AU	MFS Hedged Global Equity Trust	0.70%		0.80%		1.50%	Not applicable	0.15% / 0.15%
SA5	Sectoral Active – Emerging Market Equities	FIG6780AU	MFS Emerging Markets Equity Trust	0.70%		0.90%		1.60%	Not applicable	0.35% / 0.35%
SA6	Sectoral Active – International Fixed Income	FIG9051AU	PIMCO Global Bond Fund	0.70%		0.57%		1.27%	Not applicable	0.10% / 0.10%
SA7	Sectoral Active – Responsible Investment	FIG7000AU	Perpetual ESG Australian Share Fund	0.70%		1.175%		1.875%	Not applicable	0.12% / 0.12%
SA8	Sectoral Active – Responsible Investment – 2	FIG1790AU	Australian Ethical Australian Shares Fund (Wholesale)	0.70%		1.00%		1.70%	Not applicable	0.15% / 0.15%

* This is the UMF Investment Fee including estimated UMF indirect costs charged by the investment manager, but excluding performance fees.

† These are multiple UMF investments managed by Futurity as blended options. Each stated rate is inclusive of a 0.245% UMF portfolio management expense charged by Futurity. Please refer to the Product Disclosure Statement for more information.

^ Performance fees are generally based on the average of actual performance fees of the UMF for the respective investment option incurred over the previous five financial years and based on the latest information available. Please refer to the Product Disclosure Statement for more information.

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Reduced Management Fee Scale arrangements

If you invest amounts in excess of $50,000, or if your Bond Balance exceeds $50,000, you may be entitled to Reduced Management Fee Scale arrangements applying progressively to your Bond Balance.

These arrangements only apply to reduce standard Futurity Management Fees in accordance with our standard fee and Reduced Management Fee Scale arrangement disclosures made from time to time in the current PDSs. They do not extend to UMF Investment Fees, which are charged separately from us.

The Reduced Management Fee Scale arrangements will be applied progressively on Bond Balance brackets as follows:

Bond Balance	Reduced Management Fee Scale*
First $50,000	0.70% p.a. (Standard fee)
Next $200,000	0.55% p.a. (Reduced fee)
Next $750,000	0.40% p.a. (Reduced fee)
Next $1,000,000	0.25% p.a. (Reduced fee)
Above $2,000,000	0.00% p.a. (Nil fee)

* Futurity Sectoral Active – Cash Option currently has a 0.40% p.a. Futurity Management Fees and is excluded from these Reduced Management Fee Scale arrangements.

Transactional and operational costs

A range of Futurity's costs can be charged directly to the Investment Options or reimbursed to us if our Management Fund has paid or incurred them on behalf of an Investment Option.

These costs include acquisition, disposal, valuation and transaction costs, such as for brokerage, state duty, insurances, custody and valuation costs. They also can include auditor's fees, actuary's fees and legal fees incurred in respect of the operation of the Investment Options.

These costs are capped at a maximum per Investment Option of 0.10% p.a. Any costs above the cap will be absorbed and met by Futurity from our Management Fund.

Read the full Product Disclosure Statement available at **futurityinvest.com.au** to learn more.

Futurity Investment Group Limited is an independent, mutually structured For-Purpose financial institution.

We are one of Australia's leading issuers of tax-effective, life-event Education Bonds.

To learn more about Futurity and our products, contact our Investor Care team on **1300 345 456** or visit **futurityinvest.com.au**.

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Disclaimer

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