



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 rebate which is applicable progressively to investment balances over \$50,000.

Futurity Code Investment Option APIR Code Underlying Managed Fund (UMF)				Management Fees			Performance Fees p.a. [^]	Buy/Sell Costs	
				Futurity Management Fees p.a.	+	UMF Investment Fees p.a. [*]			=
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%		0.78%	1.48%	0.04%	0.10% / 0.10%
DA2	Diversified Active – Balanced	FIG2941AU	MLC Wholesale Horizon 3 – Conservative Growth Portfolio	0.70%		0.84%	1.54%	0.04%	0.10% / 0.10%
DA3	Diversified Active – Growth	FIG2625AU	MLC Wholesale Horizon 4 – Balanced Portfolio	0.70%		0.90%	1.60%	0.05%	0.15% / 0.15%
DA4	Diversified Active – High Growth	FIG5206AU	MLC Wholesale Horizon 5 – Growth Portfolio	0.70%		0.95%	1.65%	0.05%	0.15% / 0.15%
DA5	Diversified Active – Balanced – 2	FIG5250AU	Dimensional World Allocation 50/50 Trust	0.70%		0.391%	1.091%	Not applicable	0.08% / 0.08%
DA6	Diversified Active – Growth – 2	FIG3945AU	Dimensional World Allocation 70/30 Trust	0.70%		0.402%	1.102%	Not applicable	0.09% / 0.09%
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%		0.401%	1.101%	Not applicable	0.09% / 0.09%
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%		0.412%	1.112%	Not applicable	0.10% / 0.10%
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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