Investment Bond Fund Facts

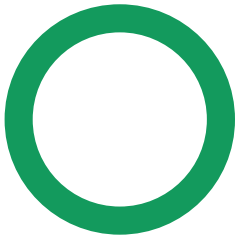
30 September 2026

Futurity Investment Bond – VanEck MSCI International Quality ETF

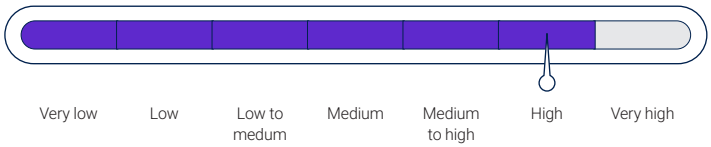
Investment Objective, Strategy and Benchmark

To track (before fees and tax) the Investment Option's Performance Benchmark - MSCI World ex Australia Quality Index. It may invest in one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse indexed portfolio of predominantly International Equity Investments.

Fund Code	IB27	**Inception date**	5 October 2026
Futurity APIR Code	FIG1436AU	**Total Management Fee**[1]	0.95%
Category	Sector	**Buy/Sell Spread**	0.00% / 0.00%
Investment Style	Passive	**Underlying strategy APIR code**	QUAL
UMF PDS available at	vaneck.com.au	**Suggested Minimum Investment Time**[2]	Five years
Asset allocation		**Investment Risk Rating**	6 – High



Equities 100%



[1] Total management fees include Futurity management fees, and UMF investment fees including estimated UMF indirect costs charged by the investment manager, but excluding performance fees.

[2] Longer investment timeframes maximise the benefits of investment compounding, especially for medium and higher taxed investors investing in the bond's Tax-Paid investment structure. The bond also has the 10-Year Rule with 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.

About the Investment Manager

VanEck

For more than 70 years, VanEck has delivered strategies for investors that provide unequalled access to markets, sectors and investment ideas. VanEck is one of the world's largest issuers of exchange traded funds, managing in excess of US$237 billion globally for individual and institutional investors. In Australia, VanEck is a pioneer of smart beta strategies and has more than 50 funds listed on the Australian Stock Exchange (ASX).

Performance history

Futurity Investment Bond – VanEck MSCI International Quality ETF at 30 September 2026[3]

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

[3] Performance is measured by Investment Option price movements (after fees and tax). 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.

General Market Update

Investment markets delivered mixed outcomes over the 2026 September quarter.

Global equity markets recorded modest gains despite higher bond yields, tighter monetary policy and continued geopolitical tension. Developed market equities returned 1.45% in Australian dollar terms over the quarter. Emerging markets were slightly weaker, declining 0.79% in Australian dollar terms, with performance varying across regions.

Australian equities also delivered a modest positive return, with the S&P/ASX 200 returning 1.33% over the quarter. The domestic market came under pressure in September as inflation remained elevated and the Reserve Bank of Australia increased the cash rate by 25 basis points to 4.60%. Higher borrowing costs weighed on sentiment, particularly across more interest-rate-sensitive areas of the market.

Bond markets experienced a challenging quarter as yields rose materially in Australia and overseas. The US Federal Reserve also increased interest rates by 25 basis points in September 2026, while longer-term government bond yields moved materially higher as investors reassessed the outlook for inflation and monetary policy. The US 10-year Treasury yield increased by 85 basis points to 5.29%, while the Australian 10-year government bond yield increased by 62 basis points to 5.37% over the quarter. Australian bonds returned -1.51% over the quarter and global bonds, hedged to Australian dollars, returned -2.42%. Higher bond yields also weighed on rate-sensitive assets, with Australian listed property declining 8.38% and global infrastructure falling 6.49%.

Commodity markets were mixed, although energy prices rose sharply amid continued geopolitical tensions. The Australian dollar weakened against the US dollar during September. Overall, modest equity market gains were offset by weakness in fixed interest and other rate-sensitive assets.

Source: Zenith Investment Partners, Monthly Market Report – September 2026

Futurity Investment Group Limited ABN 21 087 648 879, AFSL 236665 (Futurity) is the product issuer of the bond.

This document has been prepared for the purpose of providing general information, without taking account of any individual's objectives, financial situation or needs. Before making any investment decision (including switching between Investment Options), personal circumstances need to be considered.

It is important that prospective or existing Bond Owners read the relevant combined Financial Services Guide and Product Disclosure Statement (PDS) and Target Market Determination (TMD) (available on our website **futurityinvest.com.au** or by calling us on **1300 345 456**) before deciding to acquire, to switch between Investment Options or dispose of the bond.

The licensed financial adviser remains responsible for any advice/services provided to clients including making their own inquiries and ensuring advice/services are appropriate and in accordance with all legal requirements. Therefore, any advice/services must not be attributed to Futurity or in any way suggest that Futurity is the author of the advice/services. Any representations or statements made beyond those stated in the PDS are expressly disclaimed.

Neither Futurity nor any of the underlying fund managers guarantee (whether expressly or impliedly) the repayment of capital or the performance of the bond or any individual Investment Option. The Investment Options are subject to investment and market risks, which could include delays in repayment and loss of earnings and capital invested.

This information may not be copied, reproduced or redistributed without the express consent of Futurity. While the content is believed to be accurate, it may be subject to change without notice. Futurity does not warrant or represent that it is free from errors or omissions or that it is suitable for any particular person's intended use.

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:

- Financial Adviser calculator
- Market Insights.

You can also subscribe to stay informed with Insights, market research and business news.

Contact us

Website: futurityinvest.com.au

Phone: 1300 345 456

Hours: 9am to 5.00pm (Mon–Fri) Melbourne time

Email: advisercare@futurityinvest.com

Follow us on LinkedIn,facebook and instagram