FUTURITY

Investment Bond

Investment Bond Fund Facts

30 September 2026

Futurity Investment Bond – GQG Partners Emerging Markets Equity Fund

Investment Objective, Strategy and Benchmark

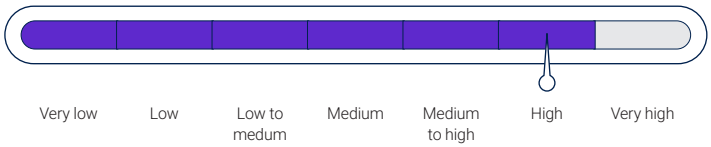
To outperform (before fees and tax) the Investment Option's Performance Benchmark – MSCI Emerging Market Index. It may invest in one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse portfolio of predominantly International Equity Investments.

Fund Code	IB38	**Inception date**	5 October 2026
Futurity APIR Code	FIG1230AU	**Total Management Fee**[1]	1.51%
Category	Sector	**Buy/Sell Spread**	0.25% / 0.25%
Investment Style	Active	**Underlying strategy APIR code**	ETL4207AU
UMF PDS available at	gqg.com	**Suggested Minimum Investment Time**[2]	Five years

Asset allocation

Equities	90–100%
Cash and Cash Equivalents	0–10%

Investment Risk Rating 6 – High



[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

GQG Partners

GQG PARTNERS

GQG is a boutique investment management firm that manages global and emerging market equity portfolios for institutions, advisors and individuals worldwide. GQG is a wholly owned subsidiary of GQG Partners Inc., a majority employee-owned company that is listed on the Australian Securities Exchange (ASX:GQG). Headquartered in Fort Lauderdale, Florida, with offices around the world, the firm strives for excellence at all levels within the organisation through a commitment to independent thinking, continual growth, cultural integrity, and a deep knowledge of the markets.

Performance history

Futurity Investment Bond – GQG Partners Emerging Markets Equity Fund 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.

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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.

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