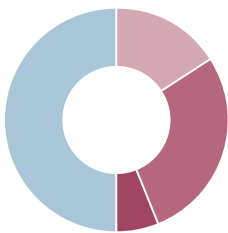
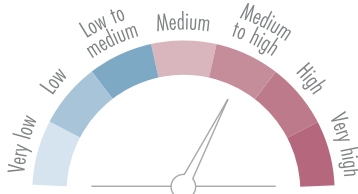


FUTURITY DIVERSIFIED ACTIVE – BALANCED – 2 (Dimensional World Allocation 50/50 Trust)

Fund Code	DA5	Inception date	31 August 2022
Futurity APIR Code	FIG5250AU	Total Management Fee¹	0.98%
Category	Dimensional Active Range	Buy/Sell Spread	0.08% / 0.08%
Investment Style	Active	Underlying strategy APIR code	DFA0033AU
UMF PDS available at	au.dimensional.com	Suggested Minimum Investment Time²	Four years plus
Asset Allocation Aust. Equities 8-28% International Equities Developed Markets 20-40% International Equities Emerging Markets 0-8% Fixed Interest 40-60% 		Investment Risk Rating[*] Medium to High – 5 	

Investment Objective, Strategy and Benchmark

To outperform (before fees and tax) the Investment Option's Performance Benchmark – a weighted average mix of market indices relevant to the Option's long-term strategic asset allocation. It may invest in one or multiple UMFs and/ or directly invest in Authorised Investments to have an actively managed balanced portfolio.

¹ Total Management Fees is provided on an after-taxation basis and comprised of the Futurity Management Fees and UMF Investment Fees (includes the estimated UMF indirect costs) – see 'Fees and Other Costs' – Part A of PDS.

² Longer investment timeframes maximise the benefits of investment compounding, especially for medium and higher taxed investors doing this under an Education Bond's Tax-Paid investment structure. Education Bonds also have an 'Investment Bond 10-Year Advantage' meaning 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.

^{*} Performance is measured by Investment Option price movements (after Tax and Management fees). 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.

ABOUT THE INVESTMENT MANAGER
Dimensional

Dimensional Fund Advisors is a leading global investment firm that has been translating academic research into practical investment solutions since 1981. Guided by a strong belief in markets, we work to implement compelling ideas in finance for the benefit of clients. Dimensional seeks to deliver investment solutions that add value through careful design, implementation and execution. An enduring philosophy, strong client commitment, and a strong connection with the academic community underpin our approach. Dimensional has fourteen offices in ten countries and established its first Australian office in 1994.


PERFORMANCE HISTORY
**Futurity Diversified Active – Balanced – 2
at 30 June 2026³**

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
0.76%	4.14%	2.96%	6.82%	6.53%	6.47%	n/a	n/a

³ Other costs relating to the operation of the Investment Option can be charged directly to the Investment Option or reimbursed to Futurity if paid by the Management Fund e.g. acquisition, disposal, valuation and transaction costs, such as brokerage, state duty, insurance, custody, as well as auditor, actuary and legal fees. They are reflected in the Unit Price and capped to a maximum of 0.1% pa, with any excess absorbed by the Management Fund.

^{n/a} As these Investment Options have only recently been established, no return data is available.



END OF FINANCIAL YEAR MARKET SUMMARY (2025-26)

The 2025–26 financial year was characterised by resilient global economic growth, ongoing inflation pressures, rapid advances in artificial intelligence (AI) investment, and periods of heightened geopolitical uncertainty. Global share markets delivered strong returns, supported by robust corporate earnings and continued investment in AI-related infrastructure, semiconductors and data centres. Emerging markets, particularly those with exposure to technology supply chains, were among the strongest performers.

Australian equities generated positive returns but lagged global markets, reflecting more modest earnings growth, limited technology exposure and the impact of higher interest rates on households and businesses. The resources sector benefited from

stronger commodity prices, while the domestic economy faced challenges from persistent inflation, softer consumer confidence and rising borrowing costs.

Bond markets experienced ongoing volatility as investors balanced expectations for lower interest rates against concerns about inflation and geopolitical risks. Longer-term bond yields remained elevated, although fixed interest assets continued to provide diversification benefits within portfolios.

Overall, diversified investors were rewarded by strong global equity markets, while maintaining a focus on long-term investment objectives remained important amid an evolving economic and geopolitical landscape.

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:**

- Cost of education calculator
- Financial Adviser calculator
- Market Insights

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

CONTACT US

W: [futurityinvest.com](https://www.futurityinvest.com)

P: 1300 345 456

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

E: advisercare@futurityinvest.com

FOLLOW US ON LINKEDIN, FACEBOOK AND INSTAGRAM



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

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 and Product Disclosure Statement (PDS) (available on our website www.futurityinvest.com or by calling us on 1300 345 456) before deciding to acquire, to switch between Investment Options or dispose of Education Bonds.

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 Education 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.

This information is current as at June 2026.

INV025 V16_20260722