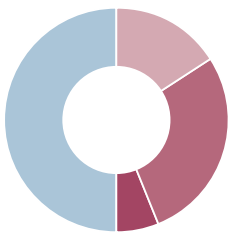
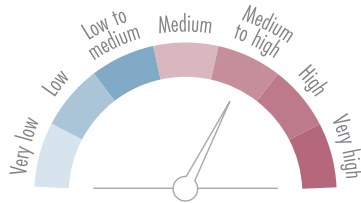


FUTURITY DIVERSIFIED ACTIVE – BALANCED – 2 (Dimensional World Allocation 50/50 Trust)

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 September 2025³**

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
0.39%	2.63%	5.67%	6.01%	7.85%	7.17%	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.



GENERAL MARKET UPDATE

Risk assets performed well in the September 2025 quarter, buoyed by the US Federal Reserve's first interest rate cut of the year and resilient global economic data despite policy uncertainty and geopolitical risks. US growth remained robust, despite the impact of tariffs. However, inflation proved sticky, rising in the UK and Australia, perhaps signalling the end of global rate-cutting cycles.

Developed market equities rallied, led by Hong Kong's Hang Seng (+7.1%) and Japan's Nikkei (+5.2%). US markets hit record highs, driven by AI optimism and the US Federal Reserve's 25bps cut to 4.25%, lifting the S&P 500 by 3.6%. Conversely, Australia's ASX 200 fell 1.4% as inflation surprised on the upside, forcing the Reserve Bank of Australia held interest rates at 3.60%, erasing expectations of cuts.

Credit markets stayed strong, with spreads near record lows. Australian credit remains supported with households remaining resilient, supported by rising real wages, falling mortgage rates, and tax relief.

Australian bonds weakened as CPI jumped to 3.0% year on year in August 2025, ending hopes of a Reserve Bank of Australia interest rate easing in the quarter. Two-year yields rose 15bps to 3.48%, while 10-year yields edged up to 4.29%. In contrast, US bonds rallied, with yields falling modestly after the US Federal Reserve's interest rate cut.

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.

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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.

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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.

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This information is current as at September 2025.

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