FUTURITY

Education Bond

Futurity Education Bond Fund Fact Sheet

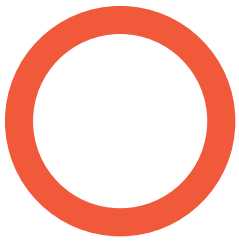
30 September 2026

Futurity Sectoral Active – Cash (First Sentier Institutional Cash Fund)

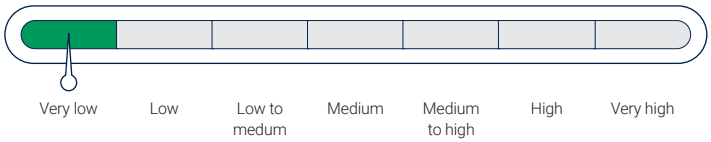
Investment Objective, Strategy and Benchmark

To outperform (before fees and tax) the Investment Option's performance benchmark – Bloomberg AusBond Bank Bill Index. It may invest into one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse actively managed portfolio of predominately Australian Cash Investments and short- to medium-term fixed interest investments.

Fund Code	SA1	**Inception date**	11 June 2020
Futurity APIR Code	FIG8878AU	**Total Management Fee**[1]	0.48%
Category	Sector	**Buy/Sell Spread**	0% / 0%
Investment Style	Active	**Underlying strategy APIR code**	FSF1809AU
UMF PDS available	On request	**Suggested Minimum Investment Time**[2]	No minimum
Asset allocation		**Investment Risk Profile***	1 – Very low



Cash 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

First Sentier Investors

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First Sentier Investors is an active, specialist manager investing in Australian equities, global-listed infrastructure, listed property securities, and regional fixed income and cash. It has been managing assets on behalf of clients for more than 30 years and is part of the First Sentier Group.

First Sentier Group is a global asset management organisation that brings together affiliate investment teams to deliver meaningful investment outcomes for clients. It is home to distinct affiliate investment teams including Albacore Capital Group, First Sentier Investors, FSSA Investment Managers, Igneo Infrastructure Partners and RQI Investors. First Sentier Group is ultimately owned by Mitsubishi UFJ Financial Group Inc.

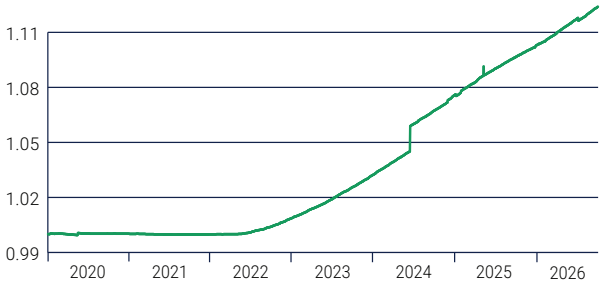
Performance history

Futurity Sectoral Active – Cash at 30 September 2026[3]

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
0.24%	0.61%	1.34%	2.53%	2.67%	3.15%	2.89%	2.37%

[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.

Unit Price History



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.

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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.

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A copy of the PDS and TMD is available on the website. We also have a range of information on our website or in our Portal for you to access including:

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

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

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