

FUTURITY SECTORAL ACTIVE – CASH (First Sentier Institutional Cash Fund)

Fund Code	SA1	Inception date	11 June 2020
Futurity APIR Code	FIG8878AU	Total Management Fee¹	0.46%
Category	Sector	Buy/Sell Spread	0% / 0%
Investment Style	Active	Underlying strategy APIR code	FSF1809AU
UMF PDS available at	firstsentierinvestors.com.au	Suggested Minimum Investment Time²	No Minimum

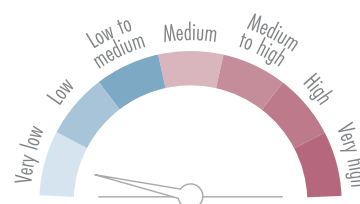
Asset Allocation

■ Cash

100.0%


Investment Risk Rating*

Very Low – 1


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.

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
First Sentier Investors

First Sentier Investors is a global asset management group focused on providing high quality, long-term investment capabilities to clients. It brings together teams of specialist investment managers who share its common commitment to responsible investment principles.



First Sentier Investors is a stand-alone asset management business and also home to a number of individually branded investment teams, such as Stewart Investors, FSSA Investment Managers, and Realindex Investments. All investment teams operate with discrete investment autonomy, according to their investment philosophies. Together, the group offers a comprehensive suite of investment capabilities across global and regional equities, cash and fixed income, infrastructure and multi-asset solutions, all with a shared purpose to deliver sustainable investment success.

First Sentier Investors has been managing money with a long-term outlook for more than 30 years and today manages approximately A\$231.9 billion of assets as at 31 March 2022 on behalf of institutional investors, pension funds, wholesale distributors and platforms, financial advisers and their clients.

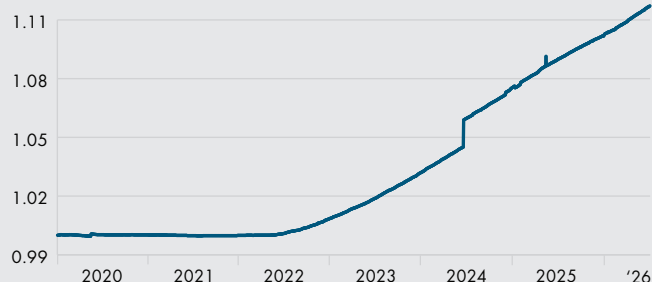
First Sentier Investors is ultimately owned by MUFG, one of the world's largest financial services companies.

PERFORMANCE HISTORY

Futurity Sectoral Active – Cash
at 30 June 2026³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
0.25%	0.73%	1.34%	2.55%	3.39%	3.16%	2.80%	2.24%

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.



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

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

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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.

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This information is current as at June 2026.

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