FUTURITY INVESTMENT GROUP

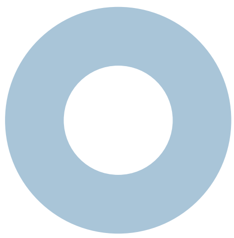
EDUCATION BOND FUND FACTS — **30 JUNE 2026**

FUTURITY SECTORAL ACTIVE – AUSTRALIAN FIXED INCOME (PIMCO Australian Bond Fund)

Fund Code	SA2	**Inception date**	11 June 2020
Futurity APIR Code	FIG0474AU	**Total Management Fee**[1]	1.07%
Category	Sector	**Buy/Sell Spread**	0% / 0.05%
Investment Style	Active	**Underlying strategy APIR code**	ETL0015AU
UMF PDS available at	pimco.com.au	**Suggested Minimum Investment Time**[2]	Five to Seven Years

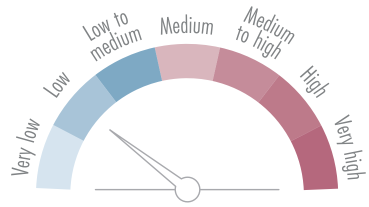
Asset Allocation

Fixed Income	**100.0%**



Investment Risk Rating*

Low – 2



Investment Objective, Strategy and Benchmark

To outperform (before fees and tax) the Investment Option's Performance Benchmark – Bloomberg AusBond Composite 0+ Yr 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 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

PIMCO

PIMCO

PIMCO is a member of the PIMCO Group, one of the largest investment managers in the world. As the Investment Manager, PIMCO will make investment decisions in relation to the Fund.

PIMCO Group's history dates back to 1971 when it was established as a specialist fixed interest manager. The PIMCO Group has its head office in Newport Beach, California, USA with offices located in Hong Kong, New York, Austin, Toronto, Munich, Sydney, Singapore, Tokyo, London, Milan, Rio de Janeiro, Taipei and Zurich.

For Australian clients, the PIMCO Group has been managing fixed interest assets since 1997 and alternative assets since 2006. Through various holding company structures, the PIMCO Group is majority owned by Allianz SE. Allianz SE is a European based multinational insurance and financial services holding company and a publicly traded German company. The PIMCO Group, as at 30 June 2021, managed over US$2.20 trillion (including non-third party assets) for investors around the world and employs over 740 investment professionals across all its offices.

PERFORMANCE HISTORY

Futurity Sectoral Active – Australian Fixed Income at 30 June 2026[3]

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
0.70%	2.02%	1.25%	0.66%	2.62%	2.47%	2.00%	-0.23%

[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.

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