FUTURITY

Education Bond

Futurity Education Bond Fund Fact Sheet

30 September 2026

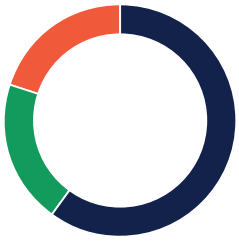
Futurity Sectoral Active – Australian Equities (AllianceBernstein Managed Volatility Equities Fund – MVE Class – Active ETF)

Investment Objective, Strategy and Benchmark

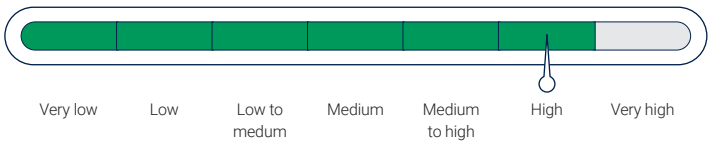
To outperform (before fees and tax) the Investment Option's performance benchmark – S&P/ASX 300 Accumulation Index. It may invest in one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse actively managed portfolio of predominately Australian equity investments.

Fund Code	SA3	**Inception date**	11 June 2020
Futurity APIR Code	FIG4784AU	**Total Management Fee**[1]	1.05%
Category	Sector	**Buy/Sell Spread**	0.25% / 0.25%
Investment Style	Active	**Underlying strategy APIR code**	ACM0006AU
UMF PDS available at	alliancebernstein.com.au	**Suggested Minimum Investment Time**[2]	Five to seven years
		Investment Risk Profile*	6 – High

Asset allocation



Australian Shares	60-100%
Global Shares	0-20%
Cash	0-20%



[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

AllianceBernstein

AllianceBernstein (AB) is a leading global investment management firm that offers high-quality research and diversified investment services to leading institutions, retail investors and private wealth clients in major world markets.

As of 30 June 2026, AB managed US$905 billion in assets. AB maintain research, portfolio management, wealth management and client service offices around the world, reflecting its global capabilities and the needs of its clients.

Performance history

Futurity Sectoral Active – Australian Equities at 30 September 2026[3]

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
-0.34%	1.36%	6.14%	1.13%	4.83%	5.80%	5.96%	3.04%

[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.

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 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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