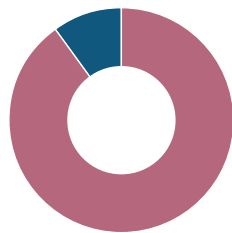


**FUTURITY SECTORAL ACTIVE – EMERGING MARKET EQUITIES (MFS Emerging Markets Equity Trust)**

<b>Fund Code</b>	SA5	<b>Inception date</b>	11 June 2020
<b>Futurity APIR Code</b>	FIG6780AU	<b>Total Management Fee<sup>1</sup></b>	1.36%
<b>Category</b>	Sector	<b>Buy/Sell Spread</b>	0.35/0.35%
<b>Investment Style</b>	Active	<b>Underlying strategy APIR code</b>	ETLO334AU
<b>UMF PDS available at</b>	mfs.com	<b>Suggested Minimum Investment Time<sup>2</sup></b>	Five Years

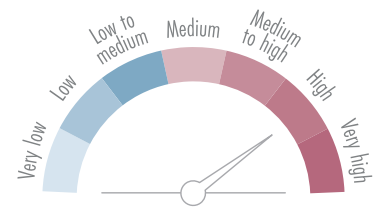
**Asset Allocation**

■ Global Equities **90.0%**  
■ Cash & Cash Equivalents **0.0-10.0%**



**Investment Risk Rating\***

High – 6



**Investment Objective, Strategy and Benchmark**

To outperform (before fees and tax) the Investment Option’s Performance Benchmark – MSCI Emerging Market 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 International Equity Investments and emerging market Equity Securities with the Fund denominated in AUD.

<sup>1</sup> 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.

<sup>2</sup> 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**

**MFS**

MFS International Australia Pty Ltd (MFSIA) is a member of the MFS Investment Management group of companies (‘MFS’). Established in 1924, MFS is an active, global asset manager with investment offices in Boston, Hong Kong, London, Mexico City, São Paulo, Singapore, Sydney, Tokyo and Toronto.



MFSIA has delegated the investment management of the Trust to another member of MFS, MFS Institutional Advisors, Inc., a US SEC registered investment adviser. MFS is a member of the Sun Life Financial group of companies.

**PERFORMANCE HISTORY**

**Futurity Sectoral Active – Emerging Market Equities at 31 March 2026<sup>3</sup>**

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
-6.22%	-3.44%	-0.76%	10.17%	14.23%	11.72%	8.84%	4.30%

<sup>3</sup> 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.



**GENERAL MARKET UPDATE**

The March 2026 quarter marked a sharp turning point for global markets, dominated by a rapid escalation in Middle East tensions and the effective closure of the Strait of Hormuz. The resulting 60%+ surge in oil prices materially altered the inflation and interest rate outlook, triggering a broad “risk off” repricing across equities, bonds and currencies.

Global equities fell over the quarter, with the MSCI World ex Australia declining around 3.7%. Markets most exposed to global growth and oil imports—Europe, Japan and Emerging Markets were hardest hit, while the US proved comparatively resilient given its status as a net energy exporter. Sector leadership reversed abruptly: energy significantly outperformed, while materials, industrials, IT and small caps gave back earlier gains as growth optimism faded and real bond yields rose.

Australian equities declined modestly over the quarter despite a solid start to the year. Rising inflation pressures, higher bond yields and two RBA rate hikes weighed on sentiment, particularly across REITs, banks and mid small caps. Resources earnings remained supportive but were insufficient to offset broader valuation pressure.

Bond markets experienced one of their weakest quarters in years as markets shifted from expecting rate cuts to pricing the possibility of further tightening. Australian 10 year yields moved briefly above 5% for the first time since 2009.

**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](http://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 March 2026.

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