

FUTURITY SECTORAL ACTIVE – INTERNATIONAL FIXED INCOME (PIMCO Global Bond Fund (Hedged)

Fund Code	SA6	Inception date	31 August 2022
Futurity APIR Code	FIG9051AU	Total Management Fee¹	1.11%
Category	Specialist Managers Range	Buy/Sell Spread	0% / 0.05%
Investment Style	Active	Underlying strategy APIR code	ETL0018AU
UMF PDS available at	pimco.com.au	Suggested Minimum Investment Time²	Five to Seven Years
Asset Allocation		Investment Risk Rating[*]	
Fixed Income	100.0%	Medium – 4	 <p>A gauge showing the investment risk rating. The scale ranges from 'Very low' (light blue) to 'Very high' (dark red). The needle is positioned at the 'Medium' mark, which corresponds to a value of 4 on the scale.</p>

Investment Objective, Strategy and Benchmark

To outperform (before fees and tax) the Investment Option's Performance Benchmark - Bloomberg Barclays Global Aggregate Index (AUD Hedged). It may invest into one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse actively managed portfolio of predominately International 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 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.

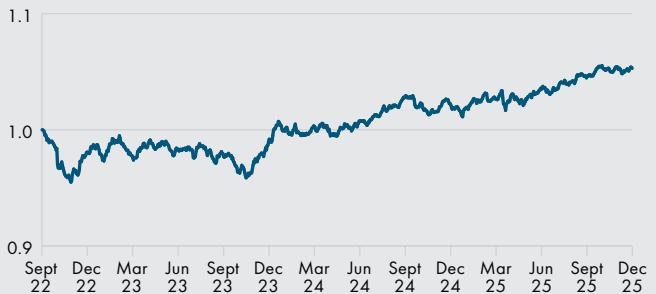
PERFORMANCE HISTORY

Futurity Sectoral Active – International Fixed Income at 31 December 2025³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
-0.11%	0.67%	1.59%	3.27%	2.34%	2.66%	n/a	n/a

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.

^{n/a} As these Investment Options have only recently been established, no return data is available.



GENERAL MARKET UPDATE

Global markets ended 2025 on a resilient note despite heightened geopolitical uncertainty and shifting monetary policy expectations. Developed market equities delivered solid gains, with the MSCI World ex-Australia up 0.8% in December 2025 and 21.2% for the calendar year. A key theme was the rotation away from US exceptionalism as early-year tariff concerns, political instability, and a weaker USD weighed on sentiment. Nonetheless, strong spending by higher-income households and robust Artificial Intelligence driven capital investment supported a recovery in US equities and earnings growth.

Europe was a strong performer, propelled by fiscal loosening and optimism around infrastructure and defence investment, particularly in Spain and Italy. Japan reached multi-decade market highs, supported by pro-growth reforms and a weak yen. Emerging markets outperformed developed peers for only the

third time in nine years, rising 33.6%, fuelled by falling inflation, capital inflows, and Artificial Intelligence -related semiconductor demand—especially in Korea and Taiwan.

Australian equities lagged global benchmarks, gaining 10.3% for the year, though December 2025 saw strong performance in banks and resources. Interest rate expectations flipped sharply as inflation surprised to the upside, prompting renewed caution on domestic economic momentum.

In fixed income, global bond markets navigated mixed yield movements despite major central-bank rate cuts. Commodity markets saw gold and copper surge, while Brent crude remained under pressure. The USD posted its weakest year in a decade, supporting diversified currency exposures.

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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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.

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This information is current as at December 2025.

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