

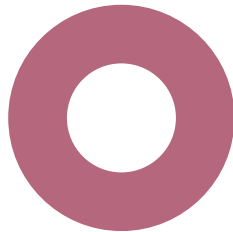
FUTURITY SECTORAL INDEXED – INTERNATIONAL EQUITIES
(Vanguard International Shares Index Fund – Hedged)

Fund Code	SP3
Futurity APIR Code	FIG2984AU
Category	Sector
Investment Style	Passive
UMF PDS available at	vanguard.com.au

Inception date	11 June 2020
Total Management Fee¹	0.85%
Buy/Sell Spread	0.06% / 0.06%
Underlying strategy APIR code	VAN0105AU
Suggested Minimum Investment Time²	Seven years

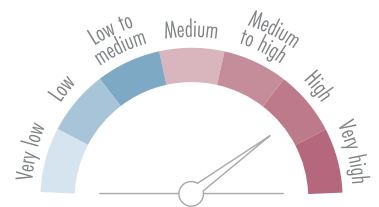
Asset Allocation

■ Global Equities **100.0%**



Investment Risk Rating*

High – 6



Investment Objective, Strategy and Benchmark

To track (before fees and tax) the Investment Option's Performance Benchmark – MSCI World Index fully hedged in Australian Dollars (AUD). It may invest in one or multiple UMFs and/or directly invest in Authorised Investments to have a diverse indexed portfolio of predominantly International Equity Investments hedged back to AUD.

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

Vanguard

Vanguard Investments Australia Ltd ("Vanguard") is a wholly owned subsidiary of The Vanguard Group, Inc. The Vanguard Group, Inc. is one of the world's largest global investment management companies, with more than AUD \$10.5 trillion in assets under management as of 31 May 2022. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 25 years.



PERFORMANCE HISTORY

Futurity Sectoral Indexed – International Equities at 31 March 2026³

1 Mth	3 Mths	6 Mths	1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs
-4.79%	-2.92%	-0.38%	12.66%	8.24%	11.67%	6.72%	6.63%

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.



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.

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This information is current as at March 2026.

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