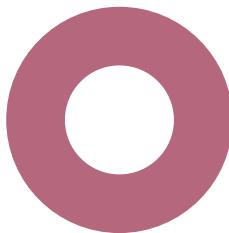


**FUTURITY SECTORAL INDEXED – RESPONSIBLE INVESTMENT**  
**(Vanguard Ethically Conscious International Shares Index Fund – Global Equities)**

|                             |                 |
|-----------------------------|-----------------|
| <b>Fund Code</b>            | SP6             |
| <b>Futurity APIR Code</b>   | FIG1838AU       |
| <b>Category</b>             | Sector          |
| <b>Investment Style</b>     | Passive         |
| <b>UMF PDS available at</b> | vanguard.com.au |

**Asset Allocation**
 Global Equities

**100.0%**


|                                                      |               |
|------------------------------------------------------|---------------|
| <b>Inception date</b>                                | 11 June 2020  |
| <b>Total Management Fee<sup>1</sup></b>              | 0.84%         |
| <b>Buy/Sell Spread</b>                               | 0.07% / 0.07% |
| <b>Underlying strategy APIR code</b>                 | VAN8175AU     |
| <b>Suggested Minimum Investment Time<sup>2</sup></b> | Seven years   |
| <b>Investment Risk Rating*</b>                       | High – 6      |

A circular scale with a central needle pointing to 'High'. The scale is labeled with 'Very low' (light blue), 'Low' (medium blue), 'Low to medium' (dark blue), 'Medium' (purple), 'Medium to high' (dark purple), 'High' (red), and 'Very high' (dark red).

**Investment Objective, Strategy and Benchmark**

To track (before fees and tax) the Investment Option's Performance Benchmark – FTSE Developed ex Australia ex Non-Renewable Energy/Vice Products/Weapons in AUD. It may invest into one or multiple UMFs and/or directly in Authorised Investments to have a diverse indexed portfolio of predominately Equity Investments selected with socially responsible exclusion screens.

<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.

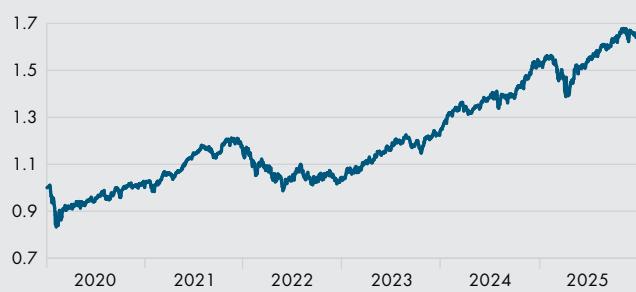
**ABOUT THE INVESTMENT MANAGER**
**Vanguard**

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 – Socially Responsible**  
**at 31 December 2025<sup>3</sup>**

| 1 Mth  | 3 Mths | 6 Mths | 1 Yr  | 2 Yrs  | 3 Yrs  | 4 Yrs | 5 Yrs  |
|--------|--------|--------|-------|--------|--------|-------|--------|
| -0.58% | 2.14%  | 7.08%  | 8.51% | 16.06% | 17.39% | 8.29% | 10.49% |

<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

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.

## FOLLOW US ON LINKEDIN, FACEBOOK AND INSTAGRAM



## CONTACT US

**W: [futurityinvest.com](http://futurityinvest.com)**

**P: 1300 345 456**

**H: 9am to 5.00pm** (Mon–Fri) Melbourne time

**E: [advisercare@futurityinvest.com](mailto:advisercare@futurityinvest.com)**

Futurity Investment Group Limited ABN 21 087 648 879, AFSL 236665 (Futurity) is the product issuer of Futurity's Education Bonds (Education Bonds).

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 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.

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.

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.

This information may not be copied, reproduced or redistributed without the express consent of Futurity. While the content is believed to be accurate, it may be subject to change without notice. Futurity does not warrant or represent that it is free from errors or omissions or that it is suitable for any particular person's intended use.

This information is current as at December 2025.

INV019 V15\_20260112