

FUTURITY LAUNCHES AN INVESTMENT BOND

Futurity Investment Group Limited (Futurity), Australia's leading issuer of tax-effective education savings products has launched an Investment Bond.

The Futurity Investment Bond combines tax-effective investing and the flexibility to pursue financial goals with the certainty of a clear estate planning framework.

Designed for long term investors, the Futurity Investment Bond provides a simple and efficient way for Australians to grow wealth, manage intergenerational wealth transfers, and support their financial future.

Instead of being taxed at a personal marginal tax rate, earnings within the Futurity Investment Bond are taxed at a maximum rate of 30 per cent. This internal tax structure allows investors on higher marginal tax rates to grow their investment by improving after-tax investment outcomes over the long term.

Futurity CEO, Sam Sondhi said the Investment Bond will support Australians looking to build long term wealth in a tax-effective environment.

"The ability to streamline wealth transfer is a key feature of Futurity's Investment Bond," Mr Sondhi said.

"With an estimated \$3.5 to \$5.4 trillion of wealth set to move between generations by 2050, the efficient transfer of wealth has never been more important, as it will help accelerate major life milestones like housing entry for younger generations while offering legacy fulfillment for those seeking to pass on their wealth.

"The major investment and tax reforms unveiled by the Federal Government in May mean tax efficiency has become a top priority for investors.

"Investment returns are very important, however, the tax implications of returns are now firmly in the spotlight.

"The Futurity Investment Bond is designed to make wealth creation accessible and easy to manage over the long term.

"Our Investment Bond complements superannuation, and provides investors with additional flexibility, accessibility, and estate planning benefits.

"Australians have trusted Futurity for more than 50 years to manage their investments. The Futurity Investment Bond will provide investors and their Financial Advisers with greater choice and complement our market leading Education Bond.

"Today's launch of the Futurity Investment Bond means we're well placed to meet the evolving needs of Australians well into the future."

Key features of the Futurity Investment Bond include:

- **Tax-effective wealth creation**

Build long term wealth in a tax-effective environment, with no personal tax liability on withdrawals after meeting the 10-Year Rule and flexibility provided through the 125% Rule.

- **Simple and accessible investing**

Enjoy a straightforward investment structure, with low minimum investment amounts, designed to make wealth creation accessible and easy to manage over the long term.

- **A complement to superannuation**

An investment solution that complements superannuation, providing additional flexibility, accessibility, and estate planning benefits outside the superannuation environment.

- **Estate planning and wealth transfer features**

Support the efficient transfer of wealth to future generations through estate planning features, such as the Future Activated Transfer and Bond Estate Nomination features.

- **Investment flexibility and choice**

Choose from a diverse investment menu of 40 professionally managed Investment Options and tailor your strategy with the range of product features available including Investment Option switching, Regular Savings Plan, dollar cost averaging, auto-reweight and Regular Withdrawal Plan.

- **Competitive fees and digital convenience**

Benefit from a competitive fee structure, streamlined administration, and secure online access to view, transact, and manage the investment through a dedicated online portal, for both investors and Financial Advisers.

The market leading Futurity Education Bond remains the appropriate product option for investors who are planning and saving for education expenses.

Futurity is Australia's leading issuer of Education Bonds, with \$700M of Education Bond funds under management, and \$1.3B of total funds under management.

The strong demand for Futurity's tax-effective products reflects the mutual's strong operational performance, expanded Financial Adviser network, dominant market share, and ambitious 10-year vision that will deliver sustained, meaningful growth and community impact.

Media contact

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About Futurity

Futurity is Australia's leading issuer of tax-effective education savings products and launched an Investment Bond in 2026.

Since 1974, Futurity has paid \$4.14B to Members as benefits, including \$169M in FY2026.

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