FUTURITY

Investment Bond

Futurity Investment Bond Investment Menu – Fees and Costs

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Note: The Futurity Management Fees displayed do not include the **Reduced Management Fee Scale** which is applicable progressively to investment balances over $250,000.

Futurity code	Investment Option	Product APIR code	UMF APIR code or ASX code	Futurity management fees p.a.	UMF investment fees p.a.*	Total management fees p.a.	Performance fees p.a.^	Buy/sell costs
Diversified								
Diversified indexed options								
IB01	Futurity Investment Bond – Vanguard Conservative Index Fund	FIG0781AU	VAN0109AU	0.35%	0.29%	0.64%	Not applicable	0.09% / 0.09%
IB02	Futurity Investment Bond – Vanguard Balanced Index Fund	FIG2867AU	VAN0108AU	0.35%	0.29%	0.64%	Not applicable	0.09% / 0.09%
IB03	Futurity Investment Bond – Vanguard Growth Index Fund	FIG9591AU	VAN0110AU	0.35%	0.29%	0.64%	Not applicable	0.08% / 0.08%
IB04	Futurity Investment Bond – Vanguard High Growth Index Fund	FIG5090AU	VAN0111AU	0.35%	0.29%	0.64%	Not applicable	0.07% / 0.07%
IB05	Futurity Investment Bond – Vanguard Diversified All Growth Index ETF	FIG5084AU	VDAL	0.35%	0.27%	0.62%	Not applicable	0.00% / 0.00%
Diversified actively managed options								
IB06	Futurity Investment Bond – Dimensional World Allocation 30/70 Trust	FIG3401AU	DFA8313AU	0.55%	0.371%	0.921%	Not applicable	0.06% / 0.06%
IB07	Futurity Investment Bond – Dimensional World Allocation 50/50 Trust	FIG8237AU	DFA0033AU	0.55%	0.391%	0.941%	Not applicable	0.06% / 0.06%
IB08	Futurity Investment Bond – Dimensional World Allocation 70/30 Trust	FIG5290AU	DFA0029AU	0.55%	0.402%	0.952%	Not applicable	0.07% / 0.07%
IB09	Futurity Investment Bond – Dimensional Sustainability World Allocation 70/30 Trust	FIG0301AU	DFA7518AU	0.55%	0.402%	0.952%	Not applicable	0.07% / 0.07%
IB10	Futurity Investment Bond – Dimensional World Equity Trust	FIG1389AU	DFA0035AU	0.55%	0.413%	0.963%	Not applicable	0.09% / 0.09%
IB11	Futurity Investment Bond – Betashares Diversified All Growth ETF	FIG6674AU	DHHF	0.55%	0.19%	0.74%	Not applicable	0.00% / 0.00%
IB12	Futurity Investment Bond – MLC Wholesale Horizon 5 – Growth Portfolio	FIG6970AU	MLC0265AU	0.55%	0.97%	1.52%	0.04%	0.15% / 0.15%
IB13	Futurity Investment Bond – Australian Ethical Balanced Fund	FIG0998AU	AUG0017AU	0.55%	0.94%	1.49%	0.03%	0.10% / 0.10%
IB14	Futurity Investment Bond – Allan Gray Australian Balanced Fund	FIG4277AU	ETL4654AU	0.55%	0.76%	1.31%	0.23%	0.20% / 0.20%
IB15	Futurity Investment Bond – Morningstar Growth Real Return Fund – Class A	FIG8569AU	INT0038AU	0.55%	0.57%	1.12%	0.08%	0.13% / 0.11%
Sector-specific								
Sector-specific indexed options								
IB16	Futurity Investment Bond – Vanguard Australian Fixed Interest Index Fund	FIG1187AU	VAN0001AU	0.55%	0.19%	0.74%	Not applicable	0.06% / 0.06%
IB17	Futurity Investment Bond – Vanguard Global Aggregate Bond Index Fund (Hedged)	FIG9527AU	VAN9309AU	0.55%	0.24%	0.79%	Not applicable	0.09% / 0.09%
IB18	Futurity Investment Bond – Vanguard Australian Shares Index Fund	FIG1788AU	VAN0002AU	0.55%	0.16%	0.71%	Not applicable	0.04% / 0.04%
IB19	Futurity Investment Bond – Vanguard International Shares Index Fund (Hedged)	FIG2955AU	VAN0105AU	0.55%	0.22%	0.77%	Not applicable	0.06% / 0.06%
IB20	Futurity Investment Bond – Vanguard International Shares Index Fund	FIG4440AU	VAN0003AU	0.55%	0.18%	0.73%	Not applicable	0.05% / 0.05%
IB21	Futurity Investment Bond – Vanguard Emerging Markets Shares Index Fund	FIG6169AU	VAN0005AU	0.55%	0.56%	1.11%	Not applicable	0.18% / 0.18%
IB22	Futurity Investment Bond – Vanguard Australian Property Securities Index Fund	FIG0421AU	VAN0004AU	0.55%	0.23%	0.78%	Not applicable	0.05% / 0.05%
IB23	Futurity Investment Bond – Vanguard International Property Securities Index Fund (Hedged)	FIG0385AU	VAN0019AU	0.55%	0.48%	1.03%	Not applicable	0.07% / 0.07%
IB24	Futurity Investment Bond – Vanguard Global Infrastructure Index Fund (Hedged)	FIG1072AU	VAN0024AU	0.55%	0.57%	1.12%	Not applicable	0.07% / 0.07%
IB25	Futurity Investment Bond – iShares S&P 500 ETF	FIG2225AU	IVV	0.55%	0.04%	0.59%	Not applicable	0.00% / 0.00%
IB26	Futurity Investment Bond – Betashares NASDAQ 100 ETF	FIG3174AU	NDQ	0.55%	0.48%	1.03%	Not applicable	0.00% / 0.00%
IB27	Futurity Investment Bond – VanEck MSCI International Quality ETF	FIG1436AU	QUAL	0.55%	0.40%	0.95%	Not applicable	0.00% / 0.00%
Sector-specific actively managed options								
IB28	Futurity Investment Bond – First Sentier Institutional Cash Fund	FIG8100AU	FSF1809AU	0.35%	0.08%	0.43%	Not applicable	0.00% / 0.00%
IB29	Futurity Investment Bond – PIMCO Australian Bond Fund	FIG0831AU	ETL0015AU	0.55%	0.55%	1.10%	Not applicable	0.10% / 0.10%
IB30	Futurity Investment Bond – PIMCO Global Bond Fund	FIG2019AU	ETL0018AU	0.55%	0.57%	1.12%	Not applicable	0.10% / 0.10%
IB31	Futurity Investment Bond – RQI Australian Value – Class A	FIG5797AU	FSF0976AU	0.55%	0.37%	0.92%	Not applicable	0.10% / 0.10%
IB32	Futurity Investment Bond – Perpetual ESG Australian Share Fund	FIG6165AU	PER0116AU	0.55%	1.175%	1.725%	Not applicable	0.12% / 0.12%
IB33	Futurity Investment Bond – First Sentier Concentrated Australian Share Fund	FIG4662AU	FSF0016AU	0.55%	0.97%	1.52%	Not applicable	0.20% / 0.20%
IB34	Futurity Investment Bond – Australian Ethical Australian Shares Fund	FIG2208AU	AUG0018AU	0.55%	1.00%	1.55%	Not applicable	0.15% / 0.15%
IB35	Futurity Investment Bond – Betashares Geared Australian Equities Complex ETF	FIG8254AU	GEAR	0.55%	0.78%#	1.33%##	Not applicable	0.00% / 0.00%
IB36	Futurity Investment Bond – Arrowstreet Global Equity Fund (Hedged)	FIG9113AU	MAQ0079AU	0.55%	1.28%	1.83%	Not applicable	0.16% / 0.17%
IB37	Futurity Investment Bond – GQG Partners Global Equity Fund (Hedged)	FIG8857AU	ETL0666AU	0.55%	0.78%	1.33%	Not applicable	0.10% / 0.10%
IB38	Futurity Investment Bond – GQG Partners Emerging Markets Equity Fund – Class A	FIG1230AU	ETL4207AU	0.55%	0.96%	1.51%	Not applicable	0.25% / 0.25%
IB39	Futurity Investment Bond – Resolution Capital Global Property Securities Fund (Managed Fund)	FIG5577AU	WHT0024AU	0.55%	0.55%	1.10%	Not applicable	0.20% / 0.20%
IB40	Futurity Investment Bond – Lazard Global Listed Infrastructure Active ETF	FIG0880AU	LAZ0014AU	0.55%	0.98%	1.53%	Not applicable	0.25% / 0.25%

* This is the UMF Investment Fee including estimated UMF indirect costs charged by the investment manager, but excluding performance fees.

^ Performance fees are generally based on the average of actual performance fees of the UMF for the respective investment option incurred over the previous five financial years and based on the latest information available. Please refer to the *UMF performance fees and gearing effects* section on page 32 for more information.

\# The UMF investment fee is based on the UMF's management fees and costs (excluding transaction costs) of 0.78% p.a. of the UMF's gross asset value. This is equivalent to up to 2.23% p.a. of the Bond Owner's balance in the Investment Option, depending on the level of gearing.

\## The total management fee is the sum of the Futurity management fee and the UMF investment fee. The UMF investment fee is charged on the UMF's gross asset value, which is equivalent to up to 2.23% p.a. of the Bond Owner's balance in the Investment Option, depending on the level of gearing. As a result, the total management fee may be up to 2.78% p.a. of the Bond Owner's balance in the Investment Option.

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Reduced management fee scale

If the investment amount or Investment Bond balance exceeds $250,000, the Investment Bond may be entitled to a reduced management fee scale that applies progressively to the Investment Bond balance.

This reduces the standard Futurity management fees in accordance with the reduced management fee scale disclosures made from time to time in the current PDS. This does not extend to UMF investment fees, which are charged separately.

The reduced management fee scale is applied progressively on Investment Bond balance brackets as follows:

Investment Bond balance	Reduced management fee scale	
	Vanguard IB01-IB05 (p.a.)	Other Investment Options (p.a.)*
First $250,000	0.35% (standard fee)	0.55% (standard fee)
Next $250,000	0.35% (standard fee)	0.45%
Next $1,500,000	0.30%	0.30%
Next $8,000,000	0.15%	0.15%
Above $10,000,000	0.00% (nil fee)	0.00% (nil fee)

* The Futurity Investment Bond – First Sentier Institutional Cash Fund (IB28) Investment Option is excluded from the reduced management fee scale.

The Vanguard Diversified Index Investment Options (IB01 – IB05) will be at their standard Futurity management fee of 0.35% p.a. until a lower reduced management fee scale is adopted based on the Investment Bond balance. For example, their standard Futurity management fee of 0.35% p.a. will apply to these Vanguard Diversified Investment Options on Investment Bond balances up to $500,000, with the reduced management fee scale of 0.30% p.a. being applied when their Investment Bond balance is more than $500,000.

Transactional and operational costs

A range of Futurity's costs can be charged directly to the Investment Options or reimbursed to us if our Management Fund has paid or incurred them on behalf of an Investment Option.

These costs include acquisition, disposal, valuation and transaction costs, such as for brokerage, state duty, insurances, custody and valuation costs. They also can include auditor's fees, actuary's fees and legal fees incurred in respect of the operation of the Investment Options.

These costs are capped at a maximum per Investment Option of 0.10% p.a. Any costs above the cap will be absorbed and met by Futurity from our Management Fund.

Read the full Product Disclosure Statement available at **futurityinvest.com.au** to learn more.

Futurity Investment Group Limited is an independent, mutually structured For-Purpose financial institution.

To learn more about Futurity and our products, contact our Investor Care team on **1300 345 456** or visit **futurityinvest.com.au**.

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