

# Performance Report

## 30 September 2025



### Life Events Bond

| Fund Code | Fund Name                                             | APIR      | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Inception |
|-----------|-------------------------------------------------------|-----------|---------|----------|----------|--------|---------|---------|----------|-----------|
| LEB38     | AllianceBernstein Managed Volatility Equities         | IOF6541AU | -0.10%  | 1.84%    | 5.35%    | 8.19%  | 6.78%   | n/a     | n/a      | 3.85%     |
| LEB43     | Alphinity Sustainable Shares                          | IOF8738AU | -1.61%  | 2.15%    | 12.49%   | 11.44% | 11.81%  | n/a     | n/a      | 7.06%     |
| LEB35     | Ardea Real Outcome Fund                               | IOF7402AU | 0.26%   | 1.31%    | 1.98%    | 3.90%  | 1.36%   | n/a     | n/a      | 1.26%     |
| LEB44     | BlackRock Diversified ESG Stable                      | IOF9379AU | 0.63%   | 2.05%    | 3.91%    | 5.40%  | 4.73%   | n/a     | n/a      | 2.98%     |
| LEB20     | Fidelity Australian Shares                            | IOF0729AU | -0.35%  | 3.00%    | 10.14%   | 6.20%  | 9.12%   | 8.40%   | n/a      | 6.72%     |
| LEB39     | Greencape Broadcap Fund                               | IOF0419AU | -0.56%  | 1.89%    | 5.95%    | 1.60%  | 8.93%   | n/a     | n/a      | 4.64%     |
| LEB23     | Investors Mutual Australian Shares Industrial         | IOF0731AU | -1.98%  | -1.50%   | 6.60%    | 7.68%  | 8.86%   | 8.31%   | n/a      | 4.71%     |
| LEB22     | Investors Mutual Australian Shares Value              | IOF0730AU | -2.65%  | -1.19%   | 6.97%    | 6.87%  | 7.71%   | 7.64%   | n/a      | 4.23%     |
| LEB15     | KeyInvest Term Deposits                               | IOF0724AU | 0.19%   | 1.27%    | 1.92%    | 3.46%  | 2.88%   | 1.75%   | 1.15%    | 1.26%     |
| LEB13     | MLC Wholesale Inflation Plus - Assertive Portfolio    | IOF0723AU | 0.41%   | 2.91%    | 6.48%    | 7.19%  | 7.67%   | 5.53%   | n/a      | 4.27%     |
| LEB27     | Magellan Global Fund - Open Class Units               | IOF0734AU | 0.06%   | 1.58%    | 3.75%    | 10.28% | 13.02%  | 6.51%   | n/a      | 7.69%     |
| LEB19     | Magellan Infrastructure                               | IOF0728AU | 0.68%   | 2.08%    | 6.62%    | 7.67%  | 6.90%   | 4.43%   | n/a      | 4.46%     |
| LEB37     | Martin Currie Real Income Fund Class A                | IOF8808AU | -0.97%  | 3.89%    | 7.55%    | 6.56%  | 7.68%   | n/a     | n/a      | 3.99%     |
| LEB36     | PIMCO Diversified Fixed Interest                      | IOF3430AU | 0.24%   | 1.05%    | 2.18%    | 2.91%  | 3.23%   | n/a     | n/a      | 1.64%     |
| LEB34     | Pendal Short Term Income Securities                   | IOF8546AU | -0.19%  | 0.35%    | 1.08%    | 2.76%  | n/a     | n/a     | n/a      | 2.94%     |
| LEB25     | Perpetual Australian Shares Geared                    | IOF0733AU | -4.66%  | 1.64%    | 12.92%   | -0.32% | 10.62%  | 14.26%  | n/a      | 8.71%     |
| LEB14     | Russell Investments Australian Cash Class A           | IOF0142AU | 0.19%   | 0.54%    | 1.15%    | 2.50%  | 2.37%   | 1.33%   | 0.89%    | 1.24%     |
| LEB21     | Russell Investments Australian Shares Fund Class A    | IOF0137AU | -0.80%  | 3.49%    | 11.78%   | 7.78%  | 11.63%  | 9.97%   | 7.51%    | 7.27%     |
| LEB10     | Russell Investments Balanced Fund Class A             | IOF0138AU | 0.38%   | 3.02%    | 7.17%    | 6.98%  | 8.50%   | 6.16%   | 4.71%    | 5.56%     |
| LEB9      | Russell Investments Conservative Fund Class A         | IOF0233AU | 0.29%   | 1.74%    | 4.29%    | 4.38%  | 4.97%   | 2.74%   | 2.69%    | 2.59%     |
| LEB11     | Russell Investments Growth Fund Class A               | IOF0140AU | 0.42%   | 3.61%    | 8.34%    | 8.20%  | 9.93%   | 7.36%   | 5.53%    | 6.24%     |
| LEB12     | Russell Investments High Growth Fund Class A          | IOF0139AU | 0.38%   | 3.89%    | 9.09%    | 8.84%  | 11.15%  | 8.36%   | 6.19%    | 6.71%     |
| LEB26     | Russell Investments International Shares Fund Class A | IOF0136AU | 0.61%   | 4.03%    | 7.83%    | 16.05% | 16.05%  | 12.03%  | 7.63%    | 8.90%     |
| LEB17     | Schroder Fixed IncomeFund - Wholesale Class           | IOF0726AU | 0.23%   | 3.01%    | 5.79%    | 6.62%  | 2.52%   | -0.42%  | n/a      | 0.98%     |
| LEB16     | Smarter Money Fund - Institutional Class A            | IOF0725AU | 0.32%   | 0.94%    | 1.72%    | 3.45%  | 3.53%   | 2.07%   | n/a      | 1.65%     |
| LEB42     | T. Rowe Price Global Equity Fund - I Class            | IOF1843AU | 0.37%   | 3.25%    | 6.63%    | 12.08% | 12.66%  | n/a     | n/a      | 4.60%     |
| LEB33     | UBS Cash                                              | IOF1076AU | 0.18%   | 0.40%    | 1.06%    | 2.49%  | 2.44%   | n/a     | n/a      | 1.91%     |
| LEB6      | Vanguard Australian Property Securities Index         | IOF0720AU | -2.74%  | 3.01%    | 12.90%   | 2.50%  | 12.56%  | 7.32%   | n/a      | 5.28%     |
| LEB7      | Vanguard Australian Shares Index                      | IOF0721AU | -0.56%  | 3.52%    | 11.10%   | 8.22%  | 11.25%  | 9.32%   | n/a      | 7.94%     |
| LEB2      | Vanguard Balanced Index                               | IOF0716AU | 0.47%   | 2.60%    | 6.22%    | 6.82%  | 7.61%   | 4.27%   | n/a      | 4.26%     |
| LEB1      | Vanguard Conservative Index                           | IOF0715AU | 0.40%   | 1.74%    | 4.33%    | 4.79%  | 5.33%   | 2.36%   | n/a      | 2.65%     |
| LEB5      | Vanguard Fixed Interest Index                         | IOF0719AU | 0.07%   | 0.58%    | 2.08%    | 2.56%  | 2.59%   | -0.41%  | n/a      | 0.96%     |
| LEB3      | Vanguard Growth Index                                 | IOF0717AU | 0.51%   | 3.40%    | 7.98%    | 8.88%  | 9.76%   | 6.39%   | n/a      | 5.72%     |

Performance figures are after tax and management fees unless indicated otherwise. Returns greater than one year are annualised including since inception. Past performance is not a reliable indicator of future performance. Neither KeyInvest nor the underlying investment manager(s) guarantee the performance of the Life Events Bond or Funeral Bond unithold options. See the Funeral Bond PDS for information about the Capital Guaranteed option. No representation is given in relation to the accuracy or completeness of the information provided. The Life Events Bond and Funeral Bond are issued by KeyInvest Ltd, ABN 74 087 649 474, AFSL No 240667. KeyInvest uses daily unit pricing. Any potential investor should consider the appropriateness of the product for their individual circumstances. Please refer to the respective Product Disclosure Statement (PDS) before making any decision about whether to acquire the product. The Funeral Bond Capital Guaranteed performance is calculated each 30th June. The performance quoted in this report for the FBTC Capital Guaranteed Fund is for the period ending 30 June 2025.

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Performance Report

30 September 2025



Life Events Bond

| Fund Code | Fund Name                                 | APIR      | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Inception |
|-----------|-------------------------------------------|-----------|---------|----------|----------|--------|---------|---------|----------|-----------|
| LEB4      | Vanguard High Growth Index                | IOF0718AU | 0.51%   | 4.14%    | 9.70%    | 10.94% | 12.01%  | 8.61%   | n/a      | 7.12%     |
| LEB8      | Vanguard International Shares Index       | IOF0722AU | 0.84%   | 4.06%    | 9.41%    | 17.13% | 16.27%  | 11.73%  | n/a      | 9.70%     |
| LEB41     | WCM Quality Global Growth                 | IOF1708AU | 4.56%   | 7.45%    | 17.00%   | 28.83% | 18.08%  | n/a     | n/a      | 9.56%     |
| LEB28     | iShares Australian Bond Index             | IOF7487AU | 0.08%   | 0.47%    | 1.87%    | 2.40%  | n/a     | n/a     | n/a      | 3.04%     |
| LEB29     | iShares Australian Equity Index           | IOF3675AU | -0.53%  | 3.13%    | 10.60%   | 7.99%  | n/a     | n/a     | n/a      | 9.27%     |
| LEB30     | iShares Australian Listed Property Index  | IOF8485AU | -2.68%  | 2.61%    | 12.31%   | 2.03%  | 12.21%  | n/a     | n/a      | 6.63%     |
| LEB32     | iShares Hedged International Equity Index | IOF1548AU | 1.98%   | 5.48%    | 11.83%   | 11.11% | 14.29%  | n/a     | n/a      | 6.46%     |
| LEB31     | iShares International Equity Index        | IOF9717AU | 0.87%   | 4.52%    | 9.12%    | 16.34% | 15.32%  | n/a     | n/a      | 9.01%     |

Funeral Bond

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|-----------|--------------------|-----------|---------|----------|----------|--------|---------|---------|----------|-----------|
| UFB1      | Conservative Index | IOF5736AU | 0.37%   | 1.67%    | 4.18%    | 4.49%  | 5.12%   | 2.15%   | n/a      | 2.00%     |
| UFB2      | Balanced Index     | IOF4575AU | 0.45%   | 2.53%    | 6.06%    | 6.50%  | 7.24%   | 4.04%   | n/a      | 3.49%     |
| UFB3      | Growth Index       | IOF3293AU | 0.48%   | 3.31%    | 7.82%    | 8.60%  | 9.49%   | 6.15%   | n/a      | 5.36%     |

| Fund Code | Fund Name          | APIR      | Return Type      | 1 Year | 3 Years | 5 Years | 10 Years | Inception |
|-----------|--------------------|-----------|------------------|--------|---------|---------|----------|-----------|
| FBTC      | Capital Guaranteed | IOF0073AU | After Tax Return | 3.30%  | 2.35%   | 1.41%   | 1.04%    | 2.57%     |
| FBTC      | Capital Guaranteed | IOF0073AU | Tax Benefit      | 1.41%  | 1.01%   | 0.60%   | 0.45%    | 0.82%     |
| FBTC      | Capital Guaranteed | IOF0073AU | Total Return     | 4.71%  | 3.36%   | 2.01%   | 1.48%    | 3.39%     |

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