

Helping you score an A+ in education financing, so you can focus on the special moments...

OUR POINT OF DIFFERENCE

We are a mutual financial institution, which means we are owned by, and run for, the benefit of our members. We are Australia's leading issuer of tax-effective, life-event Education Bonds and Tuition loans. Our education loans and tax-effective investment products help families to budget for the cost of education.

Our Education Bond range

Education Bonds are financial products designed specifically for saving and investing to tax-effectively accumulate funds to meet lifelong education expenses. As long-term growth investments, they can help you attain financial self-sufficiency to meet education-related expenses – whether for yourself, your family or others dear and important to you.

Ground-breaking range of Education Bonds with the flexibility and features to help you save and fund a full spectrum of lifelong education courses. It can suit families across multiple generations or can be tailored for individuals.

A SOLUTION FOR A RANGE OF LIFE-EVENTS AND GOALS

YOU – For your own (or a spouse or partner's) lifelong self-education and learning

PARENTS – A dedicated, tax-effective way to save and fund children's education

GRANDPARENTS – Increasingly bear the financial burden for grandchildren's education

A FULL COMPLEMENT OF FEATURES



Control

Bond Owner(s) have full control of their investment, whether used for education purposes or for their own changed personal use.



Access

At any time for Education Benefit Claims and Other Withdrawals (any purpose).



Planning features

Estate and intergenerational planning tools and appointing Bond Guardians.



A Master Fund-Like Investment Menu

22 Investment Options with leading Australian and international managers & switching with tax freedom.



Ease & flexibility of operation

Minimise burdensome annual taxation and CGT reporting for Bond Owners.



Peace of mind

Be confident knowing your education funding plans are in place.

Our Tuition Loan products

Our Education Loans are tailored to help parents pay private school fees and other costs listed on the school's invoice, either upfront at the start of the year or by term/semester.

Easy and manageable repayments help spread the costs of a full year over a 12-month period and help take the stress out of juggling the household budget for families and ensuring schools are paid on time.

TUITION INSTALMENT LOAN

Our Tuition Instalment Loan helps families pay private school fees simply and conveniently by spreading the cost over the school year[^]. It's designed to pay a full year of school fees over a 12-month period and can be used year on year. The annual Service Fee is 3% of the Loan Limit*

TUITION IN ADVANCE LOAN

Our Tuition in Advance Loan helps you improve your schools cashflow by enabling families to pay for all the costs detailed on the school invoice annually in advance[^]. This means schools don't have the admin burden of managing school fee payments. The annual Service Fee is 6% of the draw down amount*

KEY PRODUCT FEATURES AT A GLANCE FOR PARENTS



Easy online application process



\$0 Application Fee



Flexible repayment options



No hidden fees



Covers all costs

(including uniforms, textbooks, excursions etc.)

Through the Education Loans Portal families can:

- ✓ pay school invoices via BPAY®
- ✓ amend direct debit account details
- ✓ apply for a loan increase
- ✓ view their balance, the amount available to draw, repayment amount and frequency

Visit futuraityinvest.com or call 1300 345 456 to find about how Futurity can help you.



[^]Lending criteria applies. Full terms and conditions available on request. Approved applicants only. Conditions apply. *A default interest rate of 4% may apply if the loan is not paid by the due date. Conditions apply. Refer to website for detailed information. Product issuer and finance provider is Futurity Investment Group Limited ACN 087 648 879, Australian Credit Licence Number 236665, AFSL236665 @ Registered to BPAY Pty Ltd ABN 69 079 137 518. The information in this flyer contains general advice only and does not take into account your objectives, financial situation or needs. You should also read the relevant [Product Disclosure Statement](#) which is available on our website.