



Find your all-in-one ETF.



Betashares Diversified ETF range.
The better way to invest.

The right investment depends on your goals, life stage and attitude to risk.

The Betashares Diversified ETF range offers a choice of low-cost, professionally constructed portfolios, from balanced through to all growth, in a single ETF.

Investing, your way.





What is a diversified ETF?

Diversified ETFs bundle multiple asset classes and underlying investments into a single trade, providing a simpler way to build and maintain your investment portfolio.

This type of ETF has become an increasingly popular solution for investors seeking professionally constructed, diversified portfolios. By combining asset classes and thousands of underlying securities within one fund, they provide a simple and scalable alternative to constructing and maintaining a multi-asset portfolio yourself.

Betashares has expanded its Diversified ETF range to provide a simple, low-cost way to implement a strategic asset allocation across a range of investor risk profiles.

Introducing three new diversified ETFs

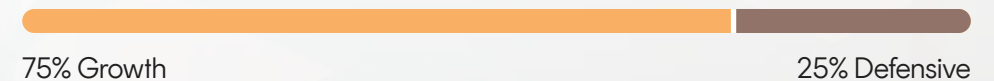
Together with the existing Betashares Diversified All Growth ETF (ASX: DHHF), the range now provides investors with diversified portfolio options spanning balanced through to all growth profiles.

● Growth ● Defensive 0.19% p.a. management fee*

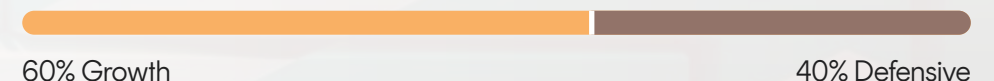
DVHG Betashares Diversified **High Growth** ETF



DVGR Betashares Diversified **Growth** ETF



DVBA Betashares Diversified **Balanced** ETF



*Other costs, such as transactional costs, may apply. Refer to the Product Disclosure Statement for more information.

Professional portfolios in a single trade

~2,500

Australian and global companies

~12,000

Bonds, with broad diversification

0.19% p.a.*

Management fee

Each of the three new diversified Funds provide an all-in-one, professionally constructed portfolio using broad-market, passive ETFs as the underlying building blocks. Through a single ASX trade, the Funds provide exposure to approximately 2,500 Australian and global companies and 12,000 bonds, with broad diversification across asset classes, regions and sectors.

This can reduce the administration associated with managing multiple holdings, while providing either a simple standalone solution or a passive core to which smart beta or active strategies can be added.

Given asset allocation is one of the key drivers of long-term portfolio returns, getting the strategic mix right is critical. The diversified funds draw on the expertise of the Betashares Investment Committee to set each Fund's strategic asset allocation, with rules-based rebalancing to maintain the

intended risk profiles over time.

This disciplined framework is implemented using passive ETFs, which have shown strong long-term performance by capturing broad-market returns.

By combining these exposures across major asset classes, the Funds aim to provide a strong foundation for long-term portfolio outcomes, while maintaining a management fee of 0.19% p.a., the lowest cost available across multi-asset diversified funds in Australia.

*Other costs, such as transaction costs, may apply. Refer to the product disclosure statement for more information.

Risk profiles to suit your objectives

● International equities ● Australian equities ● Fixed income ● Cash

DHFF

Betashares Diversified All Growth ETF



DVHG

Betashares Diversified High Growth ETF



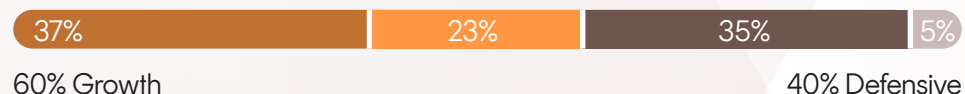
DVGR

Betashares Diversified Growth ETF



DVBA

Betashares Diversified Balanced ETF



Each Fund's asset allocation will be rebalanced back to the SAA weightings if market movements or other circumstances cause the allocation to an asset class (including the allocation between defensive assets and growth assets) to deviate from the SAA by more than 2% as at the end of each calendar quarter.

The primary difference between these four Funds is their asset allocation, which has been carefully designed by the Betashares Investment Committee to align with different investor objectives, from greater capital stability to long-term growth.

All Funds provide broad exposure to Australian and global shares, while the Balanced, Growth and High Growth options also include allocations to cash and fixed income.

This means the choice between them comes down to a few practical questions:

What is my investment goal?

Am I targeting capital preservation, income, or long-term growth?

When will I need to access my money?

Longer investment horizons generally allow for greater exposure to growth assets.

How much risk am I willing to tolerate?

A greater allocation to growth assets typically involves greater fluctuations in the value of your portfolio.

The Diversified Balanced ETF may provide greater income and a smoother experience by leaning more heavily into cash and fixed income, while the Diversified All Growth ETF invests only in equities, targeting long-term capital appreciation.

The various outcomes of each risk profile are explored below, using simulated historical performance to help visualise the risk/return profile of each fund.

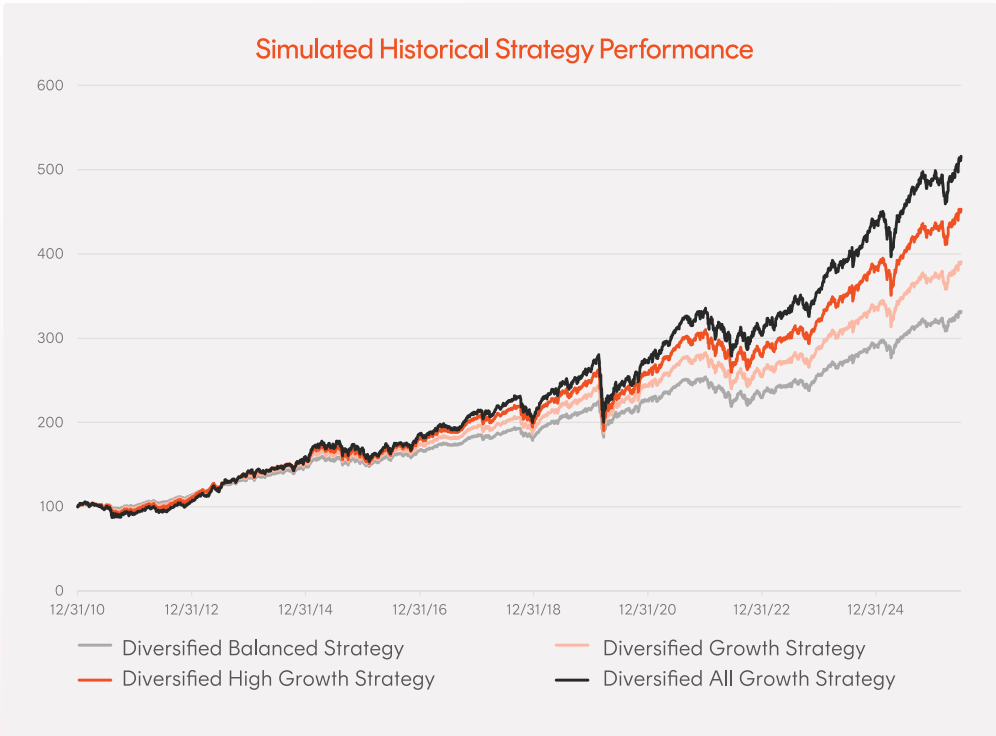
Simulated historical performance

In this section we illustrate performance characteristics of diversified investing strategies, using simulated historical performance of four diversified portfolios ranging from balanced to all growth risk profiles over the period from 31 December 2010 to 30 June 2026.

It is based on certain assumptions, set out in the 'Important information' section at the end of this brochure. It is provided for illustrative purposes only and is not representative of actual fund performance. Actual outcomes may differ materially. It is not a recommendation to make any investment or adopt any investment strategy.

The simulated performance illustrates the trade-off between growth potential and risk. Strategies with greater exposure to growth assets delivered higher long-term returns, but with greater volatility and deeper drawdowns. Those with a higher allocation to defensive assets generally provided a smoother experience, with lower long-term growth potential.

This range of risk profiles lets investors choose an allocation aligned with their goals and appetite for risk, from a more balanced portfolio with greater defensive exposure through to an all-growth portfolio targeting long-term capital growth. Each profile provided the potential to capture market returns over the simulated period.



	Diversified Balanced Strategy	Diversified Growth Strategy	Diversified High Growth Strategy	Diversified All Growth Strategy
1Y (%)	9.03	10.87	12.55	13.17
3Y (% p.a.)	10.52	12.28	13.99	15.11
5Y (% p.a.)	6.38	7.82	9.37	10.63
10Y (% p.a.)	7.56	9.00	10.40	11.83
Since Inception (% p.a.)*	8.05	9.19	10.24	11.16
Volatility (% p.a.)	6.53	8.16	9.90	11.06
Max drawdown (%)	-18.95	-23.38	-27.80	-28.55

**Simulated backtest inception date is 31 December 2010*
Source: Bloomberg, Betashares. Data from 31 December 2010 to 30 June 2026. Refer to the "Important Information" section at the end of this brochure for further information and key assumptions. This information is provided for illustrative purposes only and is not representative of actual fund performance. Actual outcomes may differ materially. The information is not a recommendation or offer to make any investment or to adopt any particular investment strategy. Simulated past performance is not indicative of future performance of any fund or strategy.

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How are these ETFs taxed?

Recent changes to Australia's capital gains tax (CGT) framework have brought greater focus to tax-efficient portfolio implementation. From 1 July 2027, the existing 50% CGT discount will be replaced by inflation-based indexation, alongside a minimum 30% tax rate on real capital gains for affected investors.

This is one of the key structural benefits of the new diversified funds, which have been designed to support improved after-tax outcomes through:

An ETF-only structure

ETFs can be more tax-efficient than actively managed unlisted funds because they generally have lower portfolio turnover and better mechanisms for limiting capital gains passed on to continuing investors.

Internal netting of capital gains and losses

When the time comes for investors to sell, the fund-of-funds structure allows gains and losses across the underlying portfolio to be offset within the diversified ETF. This is increasingly relevant under the new CGT indexation framework, where real losses on individually held assets may not offset indexed gains in the same way.

Tax-aware rebalancing

The rebalancing strategy seeks to minimise unnecessary portfolio turnover and the realisation of capital gains, while keeping each Fund aligned with its target asset allocation and intended risk profile.

Tax-efficient currency hedging

The currency-hedged underlying ETFs each have 100% of assets elected into TOFA (Taxation of Financial Arrangements). For investors, this can improve the alignment between the tax treatment of the currency hedge and the underlying investment exposure, reducing tax distortions and improving after-tax efficiency over time.

How to use the funds

The diversified range can support a number of implementation methods, including:

All-in-one portfolio solution

A low-cost complete portfolio solution, with asset allocation taken care of by the Betashares Investment Committee and automatic rebalancing.

Core portfolio anchor

A robust portfolio foundation, capturing broad market returns across asset classes, with scope to add additional strategies for outperformance potential.

Superannuation portfolios

A potential implementation solution within superannuation, where low-cost and tax efficiency will remain important portfolio considerations.

In summary

The Betashares Diversified ETF range provides a simple, low-cost way to access professionally constructed portfolios through a single ASX trade. Each Fund combines broad market passive ETFs, strategic asset allocation and automatic rebalancing to help investors stay aligned with their chosen risk profile.

With options spanning Balanced through to All Growth, investors can select a portfolio that reflects their objectives, investment horizon and tolerance for risk, while gaining diversified exposure to Australian and global markets. Whether used as a complete investment solution or as the core of a broader portfolio, the Betashares Diversified ETF range offers a straightforward approach to long-term investing.

Additional information

Strategic asset allocation

Asset Class		Ticker	DVBA Balanced	DVGR Growth	DVHG High Growth	DHHF All Growth
Australian Equities		A200	23.00%	28.75%	34.50%	37%
International Equities		BGBL	20.75%	25.75%	31.50%	
Sub Asset Class	US Equities	VTI	-	-	-	
	Developed Ex-US Equities	SPDW	-	-	-	63%
	Emerging Market Equities	SPEM	-	-	-	
Currency Hedged International Equities		HGBL	10.25%	13.00%	15.50%	-
Emerging Market Equities		BEMG	3.50%	4.50%	5.00%	-
Currency Hedged Listed Infrastructure		TOLL	2.50%	3.00%	3.50%	-
Growth total			60.00%	75.00%	90.00%	100%
Cash		AAA	5.00%	-	-	-
Australian Fixed Income		COMP	21.00%	15.00%	6.00%	-
International Fixed Income		WBND	14.00%	10.00%	4.00%	-
Defensive total			40.00%	25.00%	10.00%	-

Asset allocations will be rebalanced back to SAA target weights if, at quarter end, the allocation to an asset class deviates from the SAA by more than 2%. BEMG is subject to a more regular monitoring regime, whereby its allocation will be monitored daily and, if it exceeds the 2% deviation threshold from its SAA at any point, may be rebalanced back outside of the quarterly cycle. Within the international equities sleeve of DHHF, the underlying ETFs will be passively weighted on a quarterly basis corresponding to the combined free float market capitalisations of the constituents of the respective indices which they aim to track.

AAA = Betashares Australian High Interest Cash ETF; COMP = Betashares Bloomberg AusBond Composite ETF, which aims to track the Bloomberg AusBond Composite 0+ Yr Index; WBND = Betashares Global Aggregate Bond Currency Hedged ETF, which aims to track the Bloomberg Global-Aggregate Total Return Index Hedged AUD; A200 = Betashares Australia 200 ETF, which aims to track the Solactive Australia 200 Index; BGBL = Betashares Global Shares ETF, which aims to track the Solactive GBS Developed Markets ex Australia Large & Mid Cap Index;

HGBL = Betashares Global Shares Currency Hedged ETF, which aims to track the Solactive GBS Developed Markets ex Australia Large & Mid Cap Index AUD Hedged; BEMG = Betashares MSCI Emerging Markets Complex ETF, which aims to track the MSCI Emerging Markets Net Total Return Index; TOLL = Betashares FTSE Global Infrastructure Shares Currency Hedged ETF, which aims to track the FTSE Developed Core Infrastructure 50/50 Hedged to AUD Index.

VTI = Vanguard Total Stock Market ETF, which aims to track the Morningstar US Total Market Index; SPDW = SPDR Portfolio Developed World ex-US ETF, which aims to track the S&P® Developed Ex-U.S. BMI Index; SPEM = SPDR Portfolio Emerging Markets ETF, which aims to track the S&P® Emerging BMI Index.

Important Information

- The simulated historical strategy performance illustration included in this brochure shows simulated historical performance of balanced, growth, high growth, and all growth portfolios for the period from December 2010 to June 2026, using daily data. It is based on certain assumptions and is subject to certain inherent limitations.
- The simulated strategy performance uses performance of the index for each underlying ETF held in the corresponding Betashares Diversified Fund in proportion to the applicable SAA weightings. Please refer to the PDS for the strategic asset allocation of each Fund.
- Allocation to cash for the diversified balanced strategy is represented by the Morningstar AUD 1-Month Cash Index.
- The information provided is not a recommendation or offer to make any investment or to adopt any particular investment strategy. Investors should make their own professional assessment of the suitability of such information, relying on their own inquiries.
- This information is provided for illustrative purposes only and is not representative of actual fund performance. Actual outcomes may differ materially.
- You cannot invest directly in an index.
- Simulated past performance is not indicative of future performance of any fund or strategy.

Key Assumptions

- Simulated performance is net of management fees and costs of 0.19% p.a., but does not reflect underlying ETFs' management costs.
- For each strategy, the underlying indices are rebalanced back to SAA target weights if, at quarter end, the allocation to an asset class deviated from the SAA by more than 2%.
- All returns assume reinvestment of distributions and do not take into account transaction costs.

There are risks associated with an investment in these Funds, including asset allocation risk, market risk, currency risk, underlying ETFs risk and index tracking risk. Investment value can go up and down. An investment in the Funds should only be considered as a part of a broader portfolio, taking into account your particular circumstances, including your tolerance for risk. For more information on risks and other features of the Funds, please see the Product Disclosure Statement and Target Market Determinations, both available at www.betashares.com.au.

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