



Introduction to Betashares Ethical Diversified ETFs

ASX: DBBF, DGGF & DZZF

Betashares Ethical Diversified Balanced ETF (ASX: DBBF)

Betashares Ethical Diversified Growth ETF (ASX: DGGF)

Betashares Ethical Diversified High Growth ETF (ASX: DZZF)

About Betashares Ethical Diversified ETFs

All-in-one, true to label, multi-asset ethical portfolio solutions

Building a robust, diversified investment portfolio is challenging, whether you're just starting your investing journey, or have decades of experience.

Decisions about what to invest in, and the work required to implement those decisions, can be demanding even for investment professionals, let alone for those who are investing for themselves.

If it's also important to you that your investments align with your values, you face an additional hurdle. Finding investments that not only have the potential to satisfy your financial objectives, but which also meet strict ethical criteria, can be challenging.

Betashares is pleased to introduce an investment solution designed to provide ethical investors with a convenient way to invest in a well-rounded portfolio to suit their investment goals and risk profile.

The Betashares Ethical Diversified ETFs are a series of cost-effective, all-in-one ethical investment solutions that can help to simplify portfolio construction, asset allocation and overall investment management for investors whose priority is investing in a way that aligns with their values.

Like all our funds, Betashares Ethical Diversified ETFs are traded on the Australian Securities Exchange (ASX) and can be bought and sold just like shares.

Why diversification matters

One of the fundamentals of intelligent investing is diversification.

Diversification means spreading your investments across a range of asset classes, such as shares or bonds, geographic regions and industry sectors – and within an asset class, spreading your money across multiple individual investments.

In a diversified investment portfolio, your investment risk is spread. Different asset classes or investments don't always perform well at the same time, so in a diversified portfolio, if one portion of the portfolio performs poorly over a certain period, this could be offset by the better performance of another part of your portfolio, so you are less likely to suffer a big loss across your portfolio. In simple terms, diversification is about not putting all your eggs in one basket.

While diversification is important, achieving it can involve considerable time and effort. Constructing a diversified portfolio involves working out how much to allocate to each asset class or geographic region and choosing individual investments within those asset classes or regions. Then you have to actually make the investments, and ensure that your portfolio remains in line with your preferred allocation and risk tolerance over time.

Making diversification simpler

Betashares Ethical Diversified ETFs are designed to help simplify this process for ethical investors. Instead of having to make multiple investment decisions and take multiple actions, just a single investment is required.

When you buy a Betashares Ethical Diversified ETF, you are buying diversification. In one trade, you can access a true to label, ethically-screened, multi-asset portfolio to align with your risk profile.

Betashares Ethical Diversified ETFs are constructed using Betashares' market-leading range of ethical ETFs:

Underlying ETF	Investment exposure
Betashares Global Sustainability Leaders ETF (ETHI)	International equities
Betashares Australian Sustainability Leaders ETF (FAIR)	Australian equities
Betashares Sustainability Leaders Diversified Bond ETF - Currency Hedged (GBND)	Global and Australian bonds



ETHI, FAIR and GBND are certified by the Responsible Investment Association Australasia (RIAA).*

The underlying Betashares ethical ETFs have been certified by the RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestment.org for details. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

Currently, three Betashares Ethical Diversified ETFs are available, which have been specifically developed for different risk profiles – Balanced, Growth and High Growth - designed to suit various financial circumstances and investment goals.

In order to provide solutions for different investor risk profiles, the funds are built using varying allocations to ethical growth assets (international and Australian shares, accessed via ETHI and FAIR) vs. defensive assets (international and Australian bonds, accessed via GBND). The funds aim to passively blend the returns of the index-tracking underlying ETFs in proportion to their respective strategic asset allocations. These allocations are reviewed and may be adjusted by Betashares annually to take into account prevailing economic and market conditions, and the portfolios are rebalanced periodically to remain consistent with target allocations and risk profiles.

Why diversification matters


Betashares is a market leader in ethical ETFs, employing some of the most stringent environmental, social and governance (ESG) screens in the industry.

ETHI provides exposure to a portfolio of large global stocks identified as 'Climate Leaders' that have also passed screens to exclude companies with direct or significant exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations.

FAIR invests in Australian companies that have passed screens to exclude companies with direct or significant exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations. FAIR's methodology also preferences companies classified as 'Sustainability Leaders' based on their involvement in sustainable business activities.

GBND enables investors to access a portfolio of global and Australian bonds screened to exclude issuers with material exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations. At least 50% of GBND's portfolio is made up of 'green bonds', issued specifically to finance environmentally friendly projects, as certified by the Climate Bonds Initiative.

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(ASX: DBBF)



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Growth ETF
(ASX: DGGF)



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To suit
Three Risk Profiles:

Balanced	Growth	High Growth
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 Growth
 Defensive



Growth/Defensive split	50% Growth 50% Defensive	70% Growth 30% Defensive	90% Growth 10% Defensive
ETF Name	Ethical Diversified Balanced ETF	Ethical Diversified Growth ETF	Ethical Diversified High Growth ETF
ASX Code	DBBF	DGGF	DZZF
May suit ethical investors with a	Medium risk tolerance	Medium to high risk tolerance	High risk tolerance





Benefits of Betashares Ethical Diversified ETFs



All-in-one, true to label ethical solution

The Betashares Ethical Diversified ETFs are built using Betashares' true to label, RIAA-certified ethical ETFs – which combine positive climate leadership screens with a broad set of ESG criteria.



Diversified, multi-asset class exposure

The ETFs used to build Betashares' Ethical Diversified ETFs provide exposure to equity and fixed income securities in both local and global markets.



Cost-effective

Betashares Ethical Diversified ETFs have management fees of just 0.39% p.a.¹



Leverage investing exposure

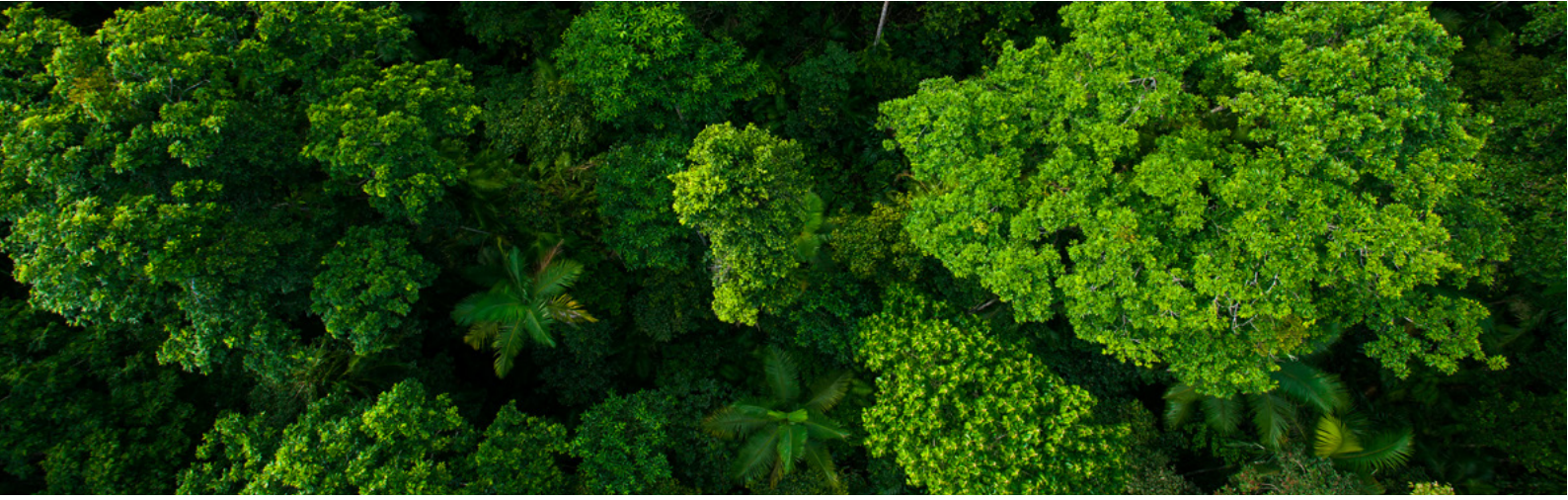
Access the professional research and investment skills of Betashares, a leading Australian ETF manager. Asset allocation and underlying exposures are reviewed regularly by the Betashares Investment Committee and are rebalanced or adjusted periodically to ensure they remain consistent with target allocations and risk profiles.



Lower Volatility

Diversification has the potential to provide a smoother, less volatile ride than portfolios made up of a relatively small number of individual stocks.

¹ Other costs, such as transaction costs, may apply. Refer to the Product Disclosure Statement for more information.



How can Betashares Ethical Diversified ETFs be used?

Betashares Ethical Diversified ETFs can be used as a cost-effective, all-in-one portfolio solution for investors whose priority is investing in a way that aligns with their values.

Used this way, the funds can help simplify your portfolio construction and asset allocation process, and cut down some of the burden of managing your investments, at the same time giving you confidence that your money is invested only in investments that meet strict ethical standards.

With a single trade, you can establish a well-rounded, diversified investment portfolio – without necessarily having to make a large financial commitment from the outset.

Alternatively, you can use a Betashares Ethical Diversified ETF as the ethical core of your portfolio, allowing you to add other ETFs or share investments along the way.

Betashares Ethical Diversified ETFs may also be suited to mature investors who are looking to set up a portfolio for their children or grandchildren, or others starting out on their investment journey.

Because there is no minimum investment amount required (aside from any minimum your broker may set), you can buy a Betashares Ethical Diversified ETF with a small amount of funds – in contrast with the effort and expense of purchasing the separate elements of a portfolio individually.

The process of investing in a Betashares Ethical Diversified ETF is simple. You can buy units in a single trade using an online trading account (a brokerage cost will apply), as you would any share. If you don't have an account and would prefer to use a financial adviser, they will be able to arrange the investment for you.

Learn More

Visit www.betashares.com.au for more information about accessing Betashares Ethical Diversified ETFs.



There are risks associated with investments in the Betashares Ethical Diversified ETFs, including asset allocation risk, market risk, currency risk, underlying ETFs risk and index tracking risk. For more information on risks and other features of the Betashares Ethical Diversified ETFs, please see the applicable Product Disclosure Statement, available at www.betashares.com.au.

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Investors should consider their circumstances, the relevant Product Disclosure Statement (PDS) and Target Market Determination, available at www.betashares.com.au, and obtain professional financial and tax advice before making any investment decision. NZ based investors should read the 'Warning statement for New Zealand investors' within each Betashares Fund PDS prior to investing.

This information is not a recommendation or offer to make any investment or to adopt any particular investment strategy. Betashares Ethical Diversified ETFs are subject to investment risk. investment value may go down as well as up and investors may not get back the full amount originally invested.

