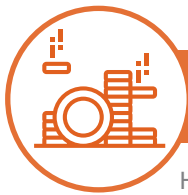




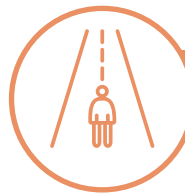
Harvest income from Australian shares, defend against market losses.

HVST provides attractive, tax-effective monthly income and the potential for reduced risk during market declines.



HIGH INCOME, PAID MONTHLY

HVST aims to deliver high, tax-efficient income (plus franking credits) which is at least double the yield of the Australian broad sharemarket on an annual basis.



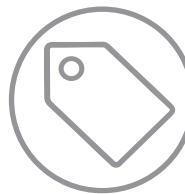
TAILOR-MADE FOR SMSF AND RETIREE INVESTORS

HVST was specifically created to meet the investment challenges of SMSF and retiree investors through the Fund's income and risk reduction objectives.



A SMOOTHER INVESTMENT RIDE

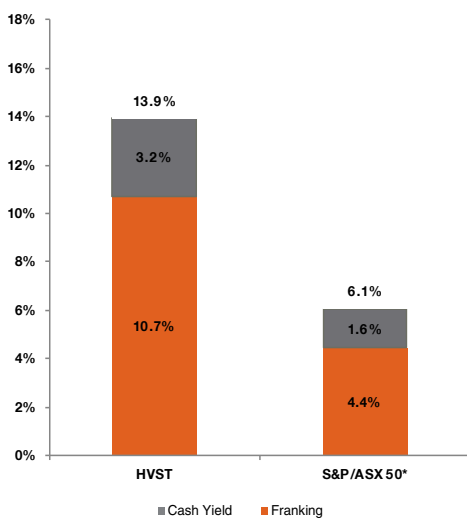
HVST's risk management strategy aims to provide most of the upside in rising markets, while reducing the downside in periods of decline.



LIQUIDITY

Investors can buy or sell HVST as they would any regular share on the ASX.

HVST: Income vs S&P/ASX 50: 30 September 2018



Source: BetaShares, Bloomberg. Based on 12 month trailing data. Yield figures are calculated by summing the prior 12 month net and gross fund per unit distributions by the fund closing NAV per unit at month-end. Franking level over the last 12 months includes estimates. Actual franking level will be determined as at the end of the financial year and may differ materially from estimates due to various factors, including changes in the number of units on issue. Past performance is not an indicator of future performance.

Buy and sell like any share on the ASX using the code: **HVST**

BetaShares Capital Ltd (ACN 139 566 868 AFS License 341181) is the issuer. Read the PDS at www.betashares.com.au and consider with your financial adviser whether the product is appropriate for your circumstances. The value of the units may go down as well as up.

HVST's Risk Management

The Fund's risk management strategy involves monitoring the Australian sharemarket on a daily basis. If volatility rises above normal levels, the Fund will reduce its exposure to the sharemarket with the aim of defending against market declines

HVST's Risk Manager

Milliman manages the risk management strategy for HVST. Milliman is one of the largest risk managers in the world. Over the last 15 years,

Milliman's risk management strategies have been used by some of the largest firms and institutional investors worldwide.

Investment risks include market risk, security specific risk and sector concentration risk. Refer to PDS.