

# Betashares Retirement Income Balanced Portfolio



betashares



30 January 2026

## Investment Objective

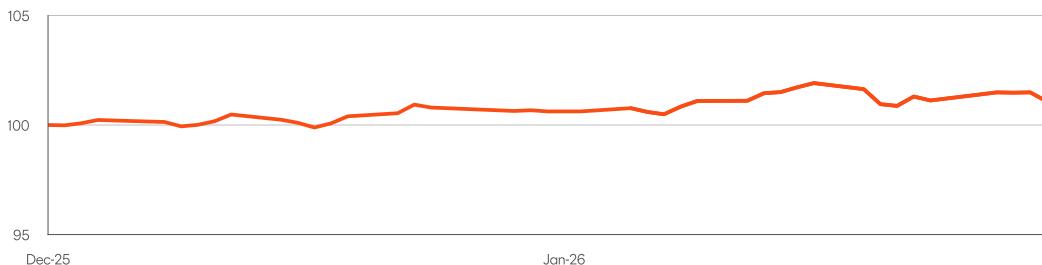
The Betashares Retirement Income Balanced Portfolio aims to provide sustainable income and moderate capital growth, consistent with a balanced risk-return profile. It is designed for investors with a medium to high risk tolerance who are seeking exposure to both growth and defensive assets while being comfortable with some level of market volatility.

The portfolio invests in a selection of ETFs that provide broad exposure across different asset classes and investment strategies. Portfolio construction incorporates a combination of smart beta, defensive, and buy-write strategies to enhance income and reduce volatility.

## Portfolio Performance

Period	1 mth	3 mth	6 mth	1 yr	3 yr (p.a.)	5 yr (p.a.)	7 yr (p.a.)	Inception (p.a.)
Return	0.45%							1.07%

Value of \$100 invested since inception



Source: Betashares, Bloomberg. Portfolio returns are calculated by reference to the portfolio's value at the start and end of the specified period, assume reinvestment of any distributions back into the portfolio, and do not take into account tax paid as an investor. Returns are after management costs incurred, but do not reflect the transaction costs (e.g. brokerage) that investors incur when implementing their portfolios. Past performance is not an indicator of future performance.

## Yield and Portfolio Characteristics

NET YIELD (% P.A.) <sup>1</sup>	1.00%
GROSS YIELD (% P.A.) <sup>1</sup>	1.08%
NUMBER OF ETF HOLDINGS	11

<sup>1</sup>Yield calculated by summing the prior 12 month net and gross fund per unit distributions, pro-rated for portfolio weight, divided by portfolio closing value at quarter end. Yield will vary and may be lower at the time of investment. Past performance is not an indicator of future performance.

## Portfolio Information

### PORTFOLIO INCEPTION

27 NOVEMBER 2025

### ASSET ALLOCATION STRATEGIC

### RISK PROFILE BALANCED

INDIRECT COSTS\* 0.44% p.a.

### MODEL MANAGER

BETASHARES CAPITAL LTD

\*As at 30 January 2026. The indirect costs are the weighted average management costs of the underlying funds in the portfolio and can be expected to change over time as asset allocations (e.g. taking into account market movements) and underlying investment vehicles change. These indirect costs do not include certain other costs, such as transaction costs (e.g. brokerage or bid ask spreads) that investors incur when implementing their portfolios or any costs charged for use of any applicable platform.

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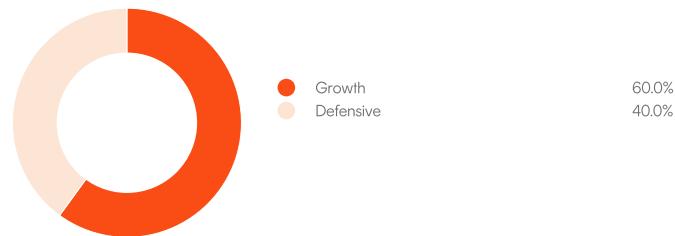


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## Asset Allocation



- Australian Bonds
- International Bonds
- Australian Equity
- International Equity



## Underlying ETF Holdings

Asset Class	Security	Name	Weight
Australian Bonds			26.5%
	OZBD	Betashares Australian Composite Bond ETF	15.5%
	HCRD	Betashares Interest Rate Hedged Australian Investment Grade Corporate Bond ETF	5.5%
	BSUB	Betashares Australian Major Bank Subordinated Debt ETF	5.5%
International Bonds			13.5%
	WBND	Betashares Global Aggregate Bond Currency Hedged ETF	13.5%
Australian Equity			36.0%
	YMAX	Betashares Australian Top 20 Equities Yield Maximiser Complex ETF	10.75%
	HVST	Betashares Australian Dividend Harvester Active ETF	10.75%
	HYLD	Betashares S&P Australian Shares High Yield ETF	14.5%
International Equity			24.0%
	INCM	Betashares S&P Global High Dividend Aristocrats ETF	6.0%
	ROYL	Betashares Global Royalties ETF	6.0%
	UMAX	Betashares S&P 500 Yield Maximiser Complex ETF	6.0%
	QMAX	Betashares Nasdaq 100 Yield Maximiser Complex ETF	6.0%