Betashares Retirement Income Balanced Portfolio

30 September 2026

Investment Objective

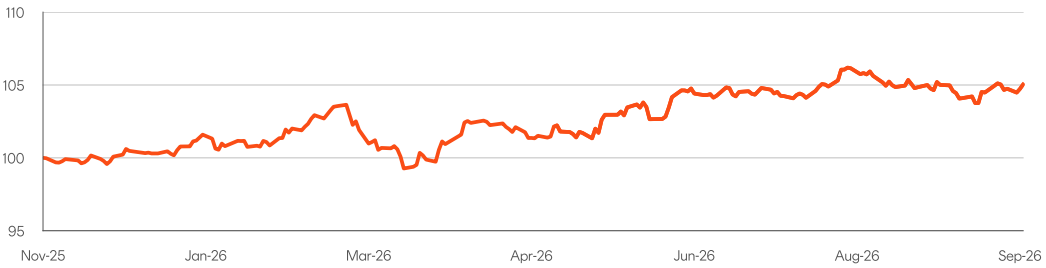
The Betashares Retirement Income Balanced Portfolio aims to provide sustainable income and moderate capital growth, consistent with a balanced risk-return profile. It is designed for investors with a medium to high risk tolerance who are seeking exposure to both growth and defensive assets while being 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
Capital	-0.36%	-1.19%	1.69%	-	-	-	-	0.54%
Income	0.40%	1.43%	2.78%	-	-	-	-	4.50%
Total	0.04%	0.24%	4.46%	-	-	-	-	5.04%
Volatility	4.69%	4.20%	4.95%	-	-	-	-	4.98%

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.)[1]	-
GROSS YIELD (% P.A.)[1]	-
NUMBER OF ETF HOLDINGS	11

[1] 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* 0.39% p.a.

MODEL MANAGER
BETASHARES CAPITAL LTD

*As at 30 September 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.

Portfolio risks include: the investment objective may not be achieved, market risk, currency risk with international investments, use of options risk, and credit risk and interest rate risk with bond investments.

Contact ▸ 1300 487 577 (Australia) ▸ + 61 2 9290 6888 (ex Aust)
▸ info@betashares.com.au ▸ betashares.com.au

Betashares Retirement Income Balanced Portfolio

30 September 2026

Asset Allocation

Australian Bonds	27.83%
International Bonds	11.79%
Australian Equity	29.70%
International Equity	30.68%

Growth	60.38%
Defensive	39.62%

Underlying ETF Holdings

Asset Class	Security	Name	Weight
Australian Bonds			27.83%
	OZBD	Betashares Australian Composite Bond ETF	15.34%
	HCRD	Betashares Interest Rate Hedged Australian Investment Grade Corporate Bond ETF	8.98%
	BSUB	Betashares Australian Major Bank Subordinated Debt ETF	3.5%
International Bonds			11.79%
	WBND	Betashares Global Aggregate Bond Currency Hedged ETF	11.79%
Australian Equity			29.7%
	YMAX	Betashares Australian Top 20 Equities Yield Maximiser Complex ETF	8.88%
	HYLD	Betashares S&P Australian Shares High Yield ETF	14.88%
	AQLT	Betashares Australian Quality ETF	5.94%
International Equity			30.68%
	INCM	Betashares S&P Global High Dividend Aristocrats ETF	10.41%
	ROYL	Betashares Global Royalties ETF	6.64%
	UMAX	Betashares S&P 500 Yield Maximiser Complex ETF	6.7%
	QMAX	Betashares Nasdaq 100 Yield Maximiser Complex ETF	6.93%

The information contained in this document is general information only and does not constitute personal financial advice. It does not take into account any person's financial objectives, situation or needs. It has been prepared by Betashares Capital Limited (ABN 78 139 566 868, Australian Financial Services Licence No. 341181) ("Betashares"). The information is not a recommendation to make any investment or adopt any investment strategy. Investments in managed accounts, including underlying investment funds, are subject to investment risk and the value of an investor's portfolio can go down as well as up. Any person wishing to invest in managed accounts should obtain a copy of the relevant Product Disclosure Statement ("PDS") for each underlying fund and obtain financial and tax advice in light of their individual circumstances. PDSs for Betashares funds are available from www.betashares.com.au. To the extent permitted by law Betashares accepts no liability for any loss from reliance on this information.