Betashares Retirement Income Growth Portfolio

30 September 2026

Investment Objective

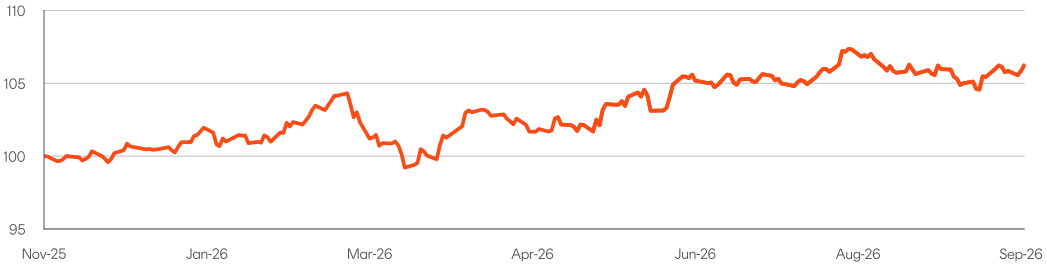
The Betashares Retirement Income Growth Portfolio aims to provide sustainable income and capital growth, consistent with a growth risk-return profile. It is designed for investors with a high risk tolerance who are seeking exposure to both growth and defensive assets while being comfortable with a high 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	-0.14%	-0.87%	2.51%	-	-	-	-	1.45%
Income	0.43%	1.49%	2.91%	-	-	-	-	4.76%
Total	0.29%	0.63%	5.42%	-	-	-	-	6.21%
Volatility	5.47%	4.94%	5.87%	-	-	-	-	5.93%

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 GROWTH

INDIRECT COSTS* 0.43% 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.

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Asset Allocation

Australian Bonds	17.35%
International Bonds	7.35%
Australian Equity	37.03%
International Equity	38.27%

Growth	75.30%
Defensive	24.70%

Underlying ETF Holdings

Asset Class	Security	Name	Weight
Australian Bonds			17.35%
	OZBD	Betashares Australian Composite Bond ETF	9.87%
	HCRD	Betashares Interest Rate Hedged Australian Investment Grade Corporate Bond ETF	4.23%
	BSUB	Betashares Australian Major Bank Subordinated Debt ETF	3.24%
International Bonds			7.35%
	WBND	Betashares Global Aggregate Bond Currency Hedged ETF	7.35%
Australian Equity			37.03%
	YMAX	Betashares Australian Top 20 Equities Yield Maximiser Complex ETF	11.07%
	HYLD	Betashares S&P Australian Shares High Yield ETF	18.56%
	AQLT	Betashares Australian Quality ETF	7.41%
International Equity			38.27%
	INCM	Betashares S&P Global High Dividend Aristocrats ETF	12.61%
	ROYL	Betashares Global Royalties ETF	8.4%
	UMAX	Betashares S&P 500 Yield Maximiser Complex ETF	8.48%
	QMAX	Betashares Nasdaq 100 Yield Maximiser Complex ETF	8.77%

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