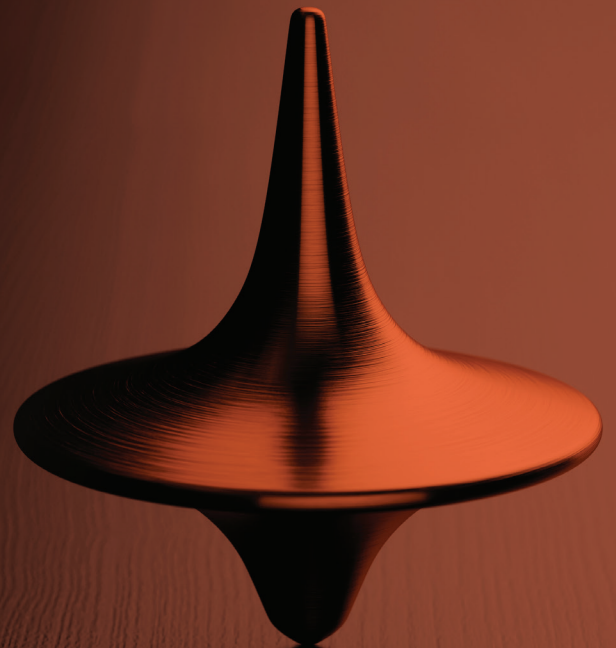




Investor guide

Introduction to Model Portfolios

Intelligent portfolio solutions for Australian investors



About Betashares Model Portfolios

Betashares Model Portfolios are cost-effective, diversified portfolios developed to suit a range of investment goals and risk profiles.

Each Betashares Model Portfolio seeks to provide capital growth and income by carefully blending asset classes, and using low-cost, transparent, ASX-traded and other exchange-traded products to provide asset class exposure.

What are ETFs?

An ETF, or exchange traded fund, is an open-ended investment fund, like a traditional managed fund, but traded on the ASX like a share. ETFs aim to track the performance of a given index or asset class.

They combine the benefits of managed funds and shares to offer investors a low-cost, transparent way to achieve diversification. ETFs are one of the fastest growing investment vehicles in the Australian market.

Betashares Model Portfolio range

Strategic Asset Allocation Model Portfolios	Dynamic Asset Allocation Model Portfolios	Ethical Model Portfolios
Reviewed Annually	Reviewed Quarterly	Reviewed Annually
Available via Separately Managed Account/Platform		
<p>Aim to produce attractive risk adjusted returns over time, built using forward-looking long-run expected returns and risk for a diversified range of major asset classes, reviewed annually.</p>	<p>Aim to produce attractive risk adjusted returns over time by dynamically adjusting asset allocation positions based upon Betashares' modelling of asset class mis-valuations, risk objectives and economic considerations.</p>	<p>Ethically screened model portfolios, utilising robust screening methodology. Includes multi-asset class diversified and Australian equity portfolios solutions.</p>

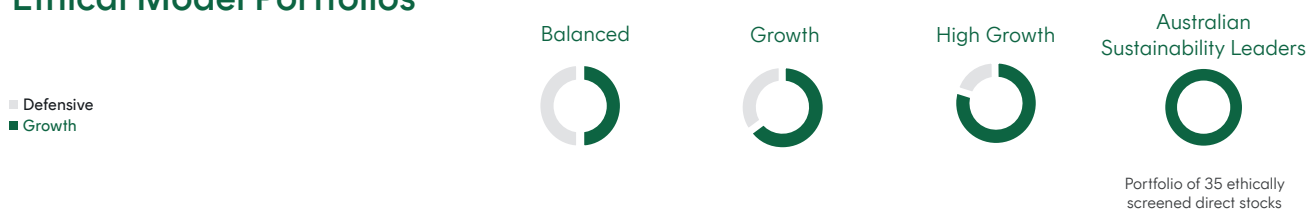
Betashares offers a broad range of model portfolios, each of which is optimised to five different investor risk profiles.

Risk profiles available (SAA and DAA Model Portfolios)



*This is not a complete assessment of all applicable forms of investment risk. Investors should still ensure they are comfortable with risks and potential losses associated with their chosen investment option.

Ethical Model Portfolios



Features and benefits

Enables tailoring to your risk profile	Once you and your adviser have determined your financial objectives and risk profile, the right portfolio can be selected for you.
Highly diversified, low-cost and transparent	By using ETFs and other exchange traded products to build our model portfolios, Betashares is able to offer you institutional-quality portfolios that are highly diversified, cost-effective and transparent.
Betashares' 'best of breed' Fund selection process	Products within each portfolio are selected on merit, and include funds from Betashares as well as other managers.
Leverage investing expertise	Investing in a Betashares Model Portfolio gives you access to the professional research and investment skills of Betashares, a leading Australian ETF manager. To ensure that the portfolios are consistent with desired target allocations and risk profiles, the models are formally reviewed on a quarterly, or annual basis ² .
Use for your whole portfolio, or as the core	You can invest all your available funds in a multi-asset model portfolio, knowing that you have diversified exposure to a range of asset classes. Alternatively, a model portfolio can form the core holding, allowing you to take advantage of other investment opportunities as well.
Lower volatility	Because they are highly diversified, Model Portfolios should typically give you a smoother, less volatile ride than portfolios made up of a relatively small number of individual stocks.

² Betashares Strategic Asset Allocation and Ethical Model Portfolios are reviewed annually.



Learn more

Ask your financial adviser for more information about accessing the Betashares Model Portfolios.

The Betashares Model Portfolios carry different levels of risk depending on the underlying mix of assets that make up each portfolio. Risks include: the investment objective may not be achieved, market risk, currency risk with international investments, and interest rate and counterparty default risk with bond investments.

Betashares Capital Limited (ACN 139 566 868 / AFS Licence 341181) ("Betashares") is the issuer of this information. This is general information only and does not constitute personal financial advice. We have not taken the individual circumstances, financial objectives or needs of any investor into account when preparing this information. Betashares Model Portfolios can be accessed via various investment platforms. Investors should consider their circumstances, the offer document issued by the relevant platform operator, and the relevant PDS and Target Market Determination ('TMD') for any underlying investment and obtain professional financial and tax advice before making any investment decision. PDSs and TMDs for Betashares Funds are available at www.betashares.com.au.

This information is not a recommendation or offer to make any investment or to adopt any particular investment strategy. Betashares Model Portfolios, including investments in underlying investment funds, 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. Actual investment outcomes may differ from those contemplated in the models.

To the extent permitted by law Betashares accepts no liability for any errors or omissions in, or loss from reliance on, this information.