Managed Portfolios
Balanced

Portfolio fact sheet October 2026

Designed for investors seeking access to a low-cost, diversified multi-asset ETF portfolio. Investment strategies are designed and overseen by BlackRock, with regular rebalancing to help keep your portfolio aligned with its investment strategy.

Overview

Investment objective

The Balanced portfolio aims to provide a moderate level of capital growth and capital volatility over a minimum recommended investment timeframe of five years.

Investment strategy

The portfolio invests in a diversified mix of exchange-traded funds (ETFs) across key asset classes and follows a long-term strategic asset allocation (SAA) approach, aiming for around **50% growth assets**, such as Australian and international equities (hedged and unhedged), and **50% defensive assets**, such as fixed income and cash.

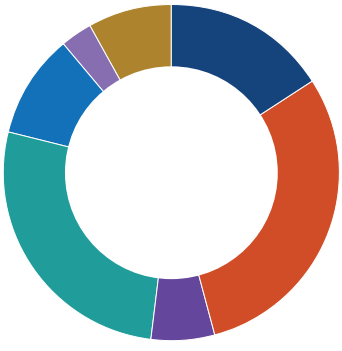
Asset allocations are managed within defined allowable ranges, are reviewed regularly, and the portfolio is typically rebalanced periodically to help keep it aligned with its investment objectives.

$10,000 Minimum Initial Investment	**5+ years** Suggested minimum time frame
Medium Risk profile	**2 - 3** Est number of negative annual returns over a 20 – year period

Portfolio asset allocation

Growth assets 50% | Defensive assets 50%

Asset class	Target allocation
Australian Equities	13%
International Equities	34%
Property and Infrastructure	4%
Australian Fixed Income	25%
Global Fixed Income	11%
Alternatives	3%
Cash	10%



Source: BlackRock, as of 31 March 2026. Any opinions, forecasts represent an assessment of the market environment at a specific time and is not intended to be a forecast of future events or a guarantee of future results. This information should not be relied upon by the reader as research, investment advice or a recommendation.

Asset class	ETF holdings		Percentage
Growth Assets			
Australian Equities	IOZ	iShares Core S&P/ASX 200 ETF	13.0%
International Equities	IWLD	iShares Core MSCI World Ex Australia ESG ETF	17.0%
	EMXC	iShares MSCI Emerging Markets Ex China ETF	4.0%
	IHWL	iShares Core MSCI World Ex Australia ESG (AUD Hedged) ETF	13.0%
Property and Infrastructure	GLIN	iShares Core FTSE Global Infrastructure (AUD Hedged) ETF	4.0%
Defensive Assets			
Australian Fixed Income	IAF	iShares Core Composite Bond ETF	25.0%
Global Fixed Income	AGGG	iShares Core Global Aggregate Bond (AUD Hedged) ETF	11.0%
Alternatives	GLDN	iShares Physical Gold ETF	3.0%
Cash	BILL	iShares Core Cash ETF	10.0%

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Management fees and costs

The management fee is based on the total value of your portfolio (invested assets and cash). The fee is calculated daily on invested assets only (excluding cash) and paid monthly in arrears from the portfolio cash balance.

Portfolio value	Management fee	Indirect costs*	Brokerage
Up to $249,999	0.55%p.a	0.11%	$0
$250,000 - $999,999	0.45%p.a	0.11%	$0
$1 million+	0.35%p.a	0.11%	$0

*Indirect costs reflect the weighted Management Expense Ratio (MER) of the underlying ETFs held within your selected Managed Portfolio. These costs represent the fees paid to the fund managers or issuers and are built into ETF unit prices, rather than being deducted directly from your Portfolio or charged to your Account. Refer to the Product Disclosure Statement (PDS) for further information on fees and costs.

Benefits



BlackRock expertise

Portfolio strategies designed and overseen by BlackRock.



Diversified by design

Broad market exposure through a diversified portfolio of asset classes.



Simple investing

Invest, view and manage your portfolio through your nabtrade account.



Competitive pricing

ETF portfolios keep fees low, with transparent pricing so more of your money stays invested.

Risks

All investments involve risk. When investing in a Managed Portfolio, it's important to understand that:

- The value of your investment can go up and down
- Returns are not guaranteed and you may lose money
- Different portfolio strategies carry different levels of risk depending on their underlying assets
- Investments with higher long-term return potential may experience greater short-term volatility
- Past performance is not a reliable indicator of future performance

For more information about the risks of investing refer to the Product Disclosure Statement (PDS), available at nabtrade.com.au.

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