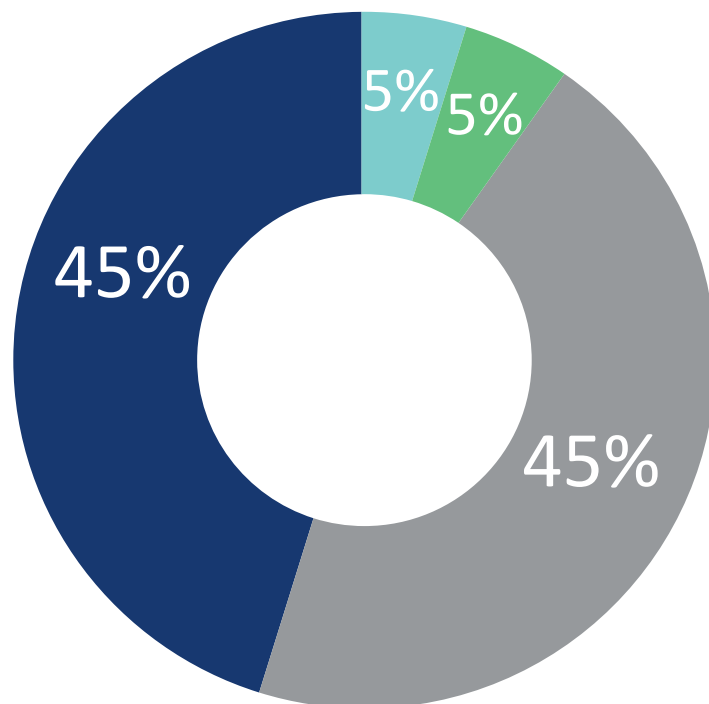


BALANCE IMPACT ACACIA PORTFOLIO

Investor Profile	Those willing to take substantial risks with their capital to maximise the growth of their portfolio. An aggressive portfolio may face large short-term fluctuations in value, in the search for higher returns over the long-term.
Risk Profile	Aggressive
Risk Level	
Timeframe	7+ years
Return Objective	Inflation + 4.5%
Likelihood of negative returns	1 in every 4 years

Asset Allocation

- Cash
- Floating-rate bonds
- Australian shares
- Government bonds
- Inflation-Linked Government bonds
- International shares



Investment



10+ Countries



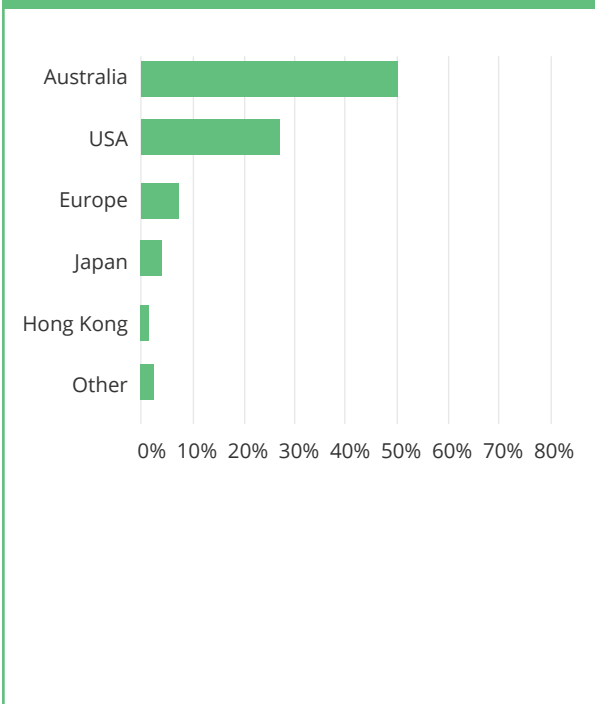
10+ Sectors



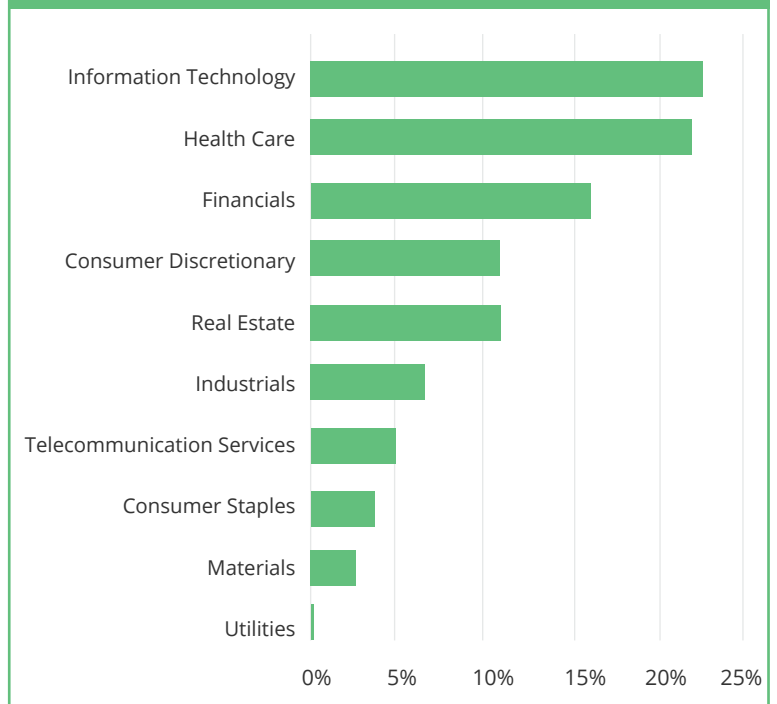
100+ Companies

BALANCE IMPACT ACACIA PORTFOLIO

Country Exposure



Sector Exposure



Asset Class	Product	ETF Fee ¹	Portfolio Allocation
Cash	BetaShares High Interest Cash ETF (AAA)	0.18%	5%
Other Bonds	BetaShares Floating Rate Bond ETF (QPON)	0.22%	5%
Total Defensive Assets			10%
Australian Shares	BetaShares Australian Sustainability Leaders ETF (FAIR)	0.49%	45%
International Shares	BetaShares Global Sustainability Leaders ETF (ETHI)	0.59%	45%
Total Growth Asset			90%
Total ETF Fees		0.51%	

1. The ETF fees are paid to the ETF product provider, not to Balance Impact. For more information on Balance Impact's fees, [click here](#).

Back-tested Model Portfolio Performance

Net Return	Coachwood	Mahogany	Banksia	Myrtle	Acacia
1 Year p.a	4.64%	5.48%	6.56%	8.14%	9.63%
3 Years p.a	4.07%	4.83%	5.92%	7.14%	8.53%
5 Years p.a	6.62%	8.04%	10.02%	12.51%	15.24%

As at 31 December 2017

Notes on performance

- The above performance is based on back-testing of the Model Portfolios, and does not represent actual performance. The interpretation of the results should take into consideration the limitations inherent in the back-testing, as further disclosed below.
- The performance is the total return after ETF and management fees as at 31 December 2017.
- Our investment portfolios include ETFs with limited performance data. To conduct the back-testing of performance returns, we used the returns of the underlying index, rather than returns of the ETF itself for the following ETFs:
 - BetaShares Floating Rate Bond ETF (QPON)
 - BetaShares Australian Sustainability Leaders ETF (FAIR)
 - BetaShares Global Sustainability Leaders ETF (ETHI)
- Past performance is not an indicator of future performance

The Acacia Portfolio is one of five model portfolios, you can find more information about our other portfolios here [website](#).