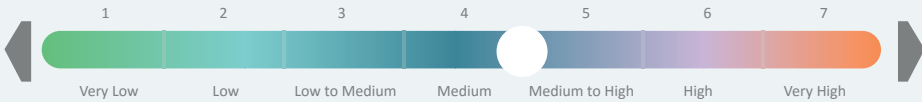






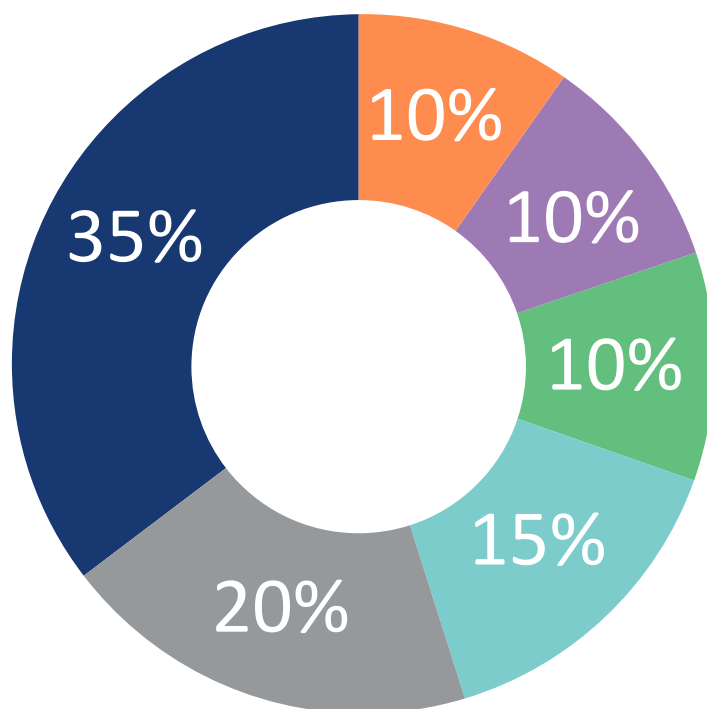


BALANCE IMPACT BANKSIA PORTFOLIO

Investor Profile	Those seeking a balance between capital growth and stability. They can withstand some fluctuations in the value of their investments in the search for higher capital growth.
Risk Profile	Balanced
Risk Level	
Timeframe	5+ years
Return Objective	Inflation + 3%
Likelihood of negative returns	1 in every 5 years

Asset Allocation

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



Investment



10+ Countries



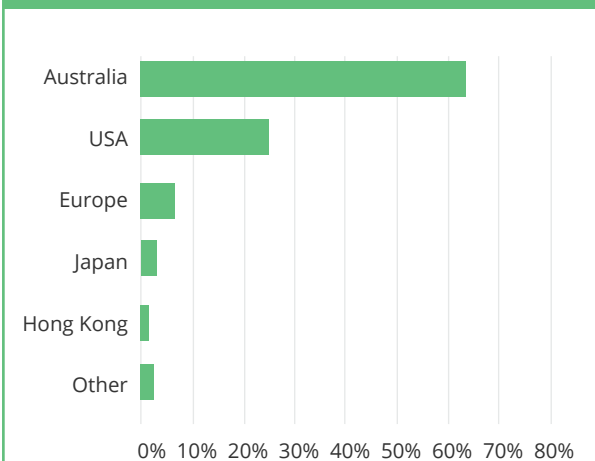
10+ Sectors



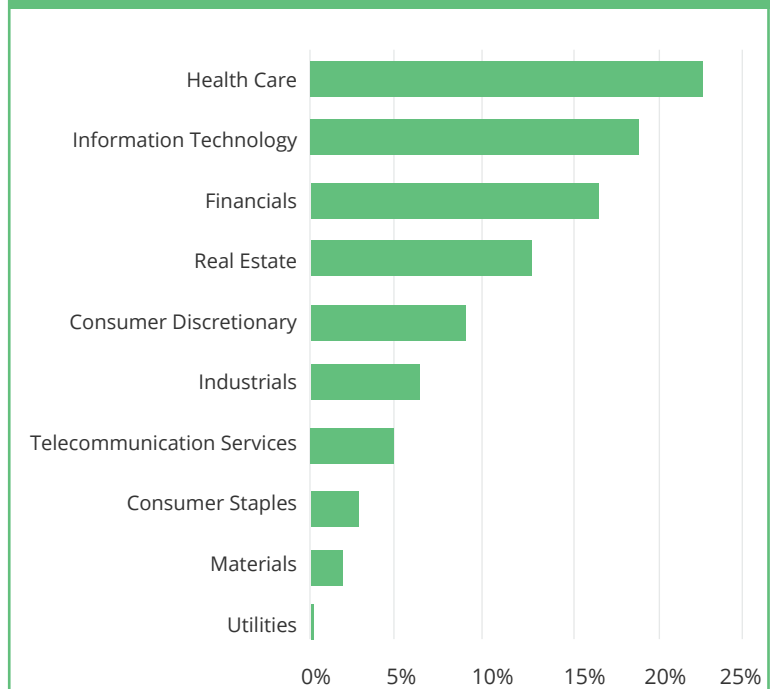
100+ Companies

BALANCE IMPACT BANKSIA PORTFOLIO

Country Exposure



Sector Exposure



Asset Class	Product	ETF Fee ¹	Portfolio Allocation
Cash	BetaShares High Interest Cash ETF (AAA)	0.18%	10%
Government Bonds	Vanguard Government Bond ETF (VGB)	0.20%	10%
Inflation-Linked Government Bonds	iShares Government Inflation ETF (ILB)	0.26%	10%
Other Bonds	BetaShares Floating Rate Bond ETF (QPON)	0.22%	15%
Total Defensive Assets			45%
Australian Shares	BetaShares Australian Sustainability Leaders ETF (FAIR)	0.49%	35%
International Shares	BetaShares Global Sustainability Leaders ETF (ETHI)	0.59%	20%
Total Growth Asset			55%
Total ETF Fees		0.39%	

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