

## BlackRock GSS

## Conservative Index Model

August 2025

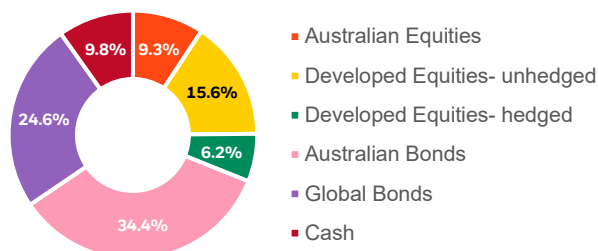
## INVESTMENT OBJECTIVE

The model aims to exceed the Morningstar passive composite benchmark defined as the Morningstar Australia Moderate Target Allocation NR AUD Index, before fees and costs, over a rolling 5-year period

## MODEL FACTS

|                            |                                                  |
|----------------------------|--------------------------------------------------|
| Performance inception date | 19 April 2018                                    |
| Model code                 | MACC000143                                       |
| Benchmark                  | Morningstar Aus Moderate Target Allocation NRAUD |

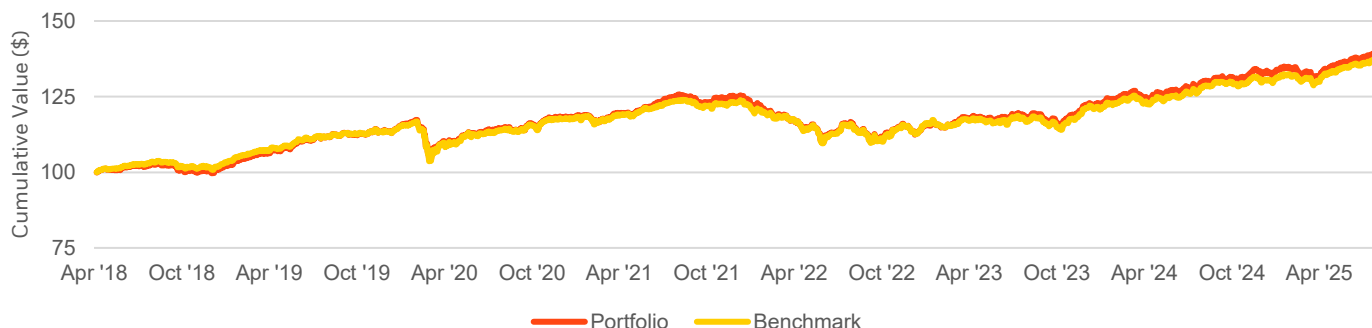
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 31 AUGUST 2025)

|               | 1M  | 3M  | 1 YR | 3 YRS (p.a.) | 5 YRS (p.a.) | Since inception (p.a.) |
|---------------|-----|-----|------|--------------|--------------|------------------------|
| Portfolio (%) | 0.8 | 2.8 | 7.3  | 7.1          | 4.1          | 4.6                    |
| Benchmark (%) | 1.1 | 2.9 | 7.2  | 6.7          | 3.9          | 4.5                    |

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 31 August 2025. The model portfolio has an inception date of 19 April 2018. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

| Netwealth Code | Name                                                     | Weight (%) |
|----------------|----------------------------------------------------------|------------|
| NET0009AU      | BlackRock GSS Unhedged International Equities Index Fund | 15.6       |
| NET2119AU      | BlackRock GSS Hedged International Equities Index Fund   | 6.2        |
| NET0001AU      | BlackRock GSS Australian Equities Index Fund             | 9.3        |
| NET5702AU      | BlackRock GSS Global Bond Index Fund                     | 24.6       |
| NET0023AU      | BlackRock GSS Australian Bond Index Fund                 | 34.4       |
|                | Cash                                                     | 9.8        |

Source: BlackRock, as of 31 August 2025. 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.

# BlackRock GSS Balanced Index Model

August 2025

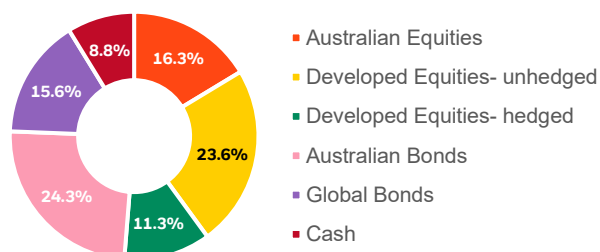
## INVESTMENT OBJECTIVE

The model aims to exceed the Morningstar passive composite benchmark defined as the Morningstar Australia Balanced Target Allocation NR AUD Index, before fees and costs, over a rolling 5-year period.

## MODEL FACTS

|                                   |                                                  |
|-----------------------------------|--------------------------------------------------|
| <b>Performance inception date</b> | 19 April 2018                                    |
| <b>Model code</b>                 | MACC000144                                       |
| <b>Benchmark</b>                  | Morningstar Aus Balanced Target Allocation NRAUD |

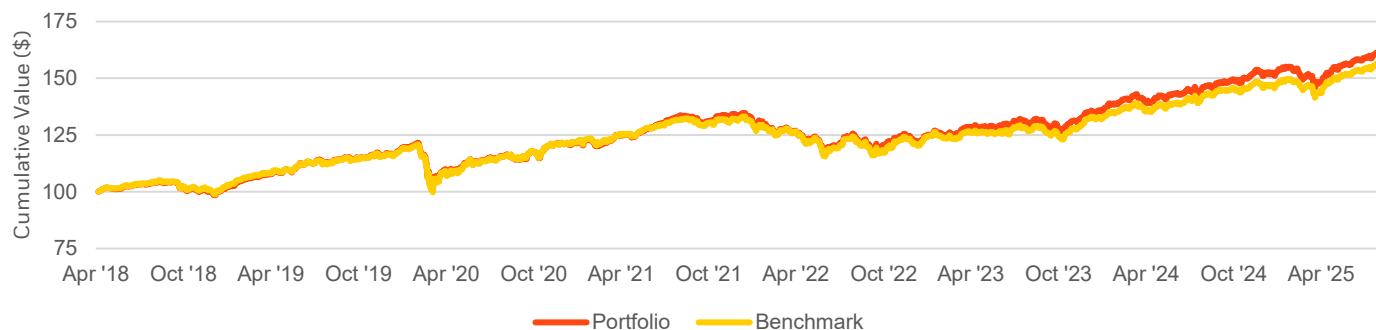
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 31 AUGUST 2025)

|               | 1M  | 3M  | 1 YR | 3 YRS (p.a.) | 5 YRS (p.a.) | Since inception (p.a.) |
|---------------|-----|-----|------|--------------|--------------|------------------------|
| Portfolio (%) | 1.1 | 3.9 | 10.0 | 9.9          | 6.9          | 6.7                    |
| Benchmark (%) | 1.4 | 4.1 | 9.6  | 9.0          | 6.3          | 6.4                    |

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 31 August 2025. The model portfolio has an inception date of 19 April 2018. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

| Netwealth Code | Name                                                     | Weight (%) |
|----------------|----------------------------------------------------------|------------|
| NET0009AU      | BlackRock GSS Unhedged International Equities Index Fund | 23.6       |
| NET2119AU      | BlackRock GSS Hedged International Equities Index Fund   | 11.3       |
| NET0001AU      | BlackRock GSS Australian Equities Index Fund             | 16.3       |
| NET5702AU      | BlackRock GSS Global Bond Index Fund                     | 15.6       |
| NET0023AU      | BlackRock GSS Australian Bond Index Fund                 | 24.3       |
|                | Cash                                                     | 8.8        |

Source: BlackRock, as of 31 August 2025. 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.

# BlackRock GSS Growth Index Model

August 2025

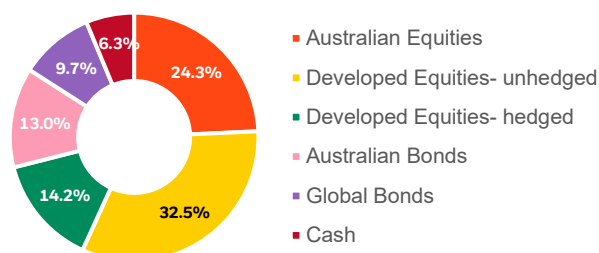
## INVESTMENT OBJECTIVE

The model aims to exceed the Morningstar passive composite benchmark defined as the Morningstar Australia Growth Target Allocation NR AUD Index, before fees and costs, over a rolling 5-year period

## MODEL FACTS

|                                   |                                                |
|-----------------------------------|------------------------------------------------|
| <b>Performance inception date</b> | 19 April 2018                                  |
| <b>Model code</b>                 | MACC000145                                     |
| <b>Benchmark</b>                  | Morningstar Aus Growth Target Allocation NRAUD |

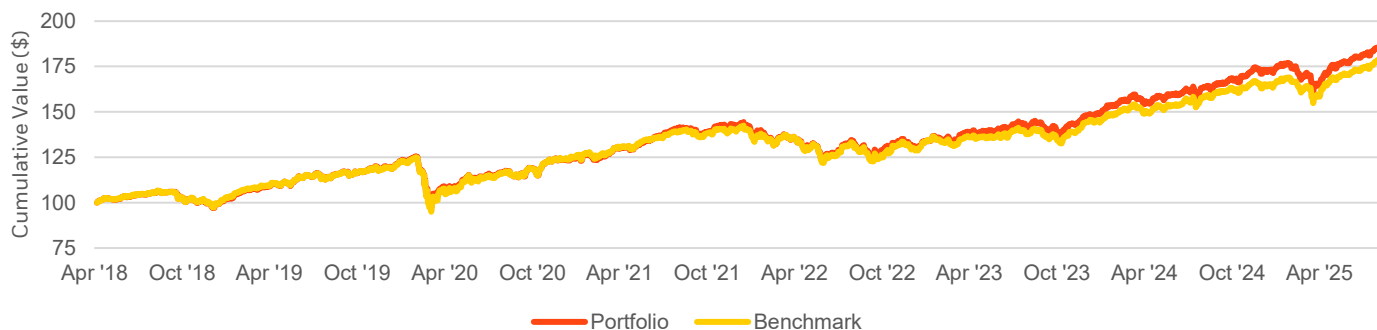
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 31 AUGUST 2025)

|               | 1M  | 3M  | 1 YR | 3 YRS (p.a.) | 5 YRS (p.a.) | Since inception (p.a.) |
|---------------|-----|-----|------|--------------|--------------|------------------------|
| Portfolio (%) | 1.4 | 5.1 | 12.8 | 12.6         | 9.7          | 8.7                    |
| Benchmark (%) | 1.9 | 5.4 | 12.1 | 11.4         | 9.0          | 8.3                    |

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 31 August 2025. The model portfolio has an inception date of 19 April 2018. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

| Netwealth Code | Name                                                     | Weight (%) |
|----------------|----------------------------------------------------------|------------|
| NET0009AU      | BlackRock GSS Unhedged International Equities Index Fund | 32.5       |
| NET2119AU      | BlackRock GSS Hedged International Equities Index Fund   | 14.2       |
| NET0001AU      | BlackRock GSS Australian Equities Index Fund             | 24.3       |
| NET5702AU      | BlackRock GSS Global Bond Index Fund                     | 9.7        |
| NET0023AU      | BlackRock GSS Australian Bond Index Fund                 | 13.0       |
|                | Cash                                                     | 6.3        |

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# BlackRock GSS High Growth Index Model

August 2025

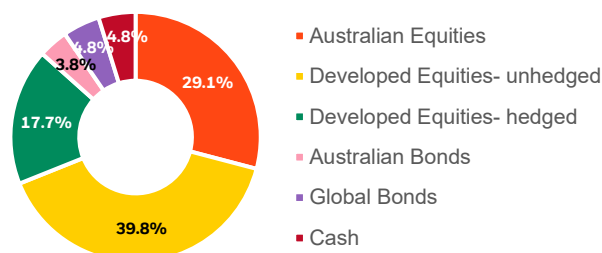
## INVESTMENT OBJECTIVE

The model aims to exceed the Morningstar passive composite benchmark defined as the Morningstar Australia Aggressive Target Allocation NR AUD Index, before fees and costs, over a rolling 5-year period

## MODEL FACTS

|                                   |                                                    |
|-----------------------------------|----------------------------------------------------|
| <b>Performance inception date</b> | 19 April 2018                                      |
| <b>Model code</b>                 | MACC000146                                         |
| <b>Benchmark</b>                  | Morningstar Aus Aggressive Target Allocation NRAUD |

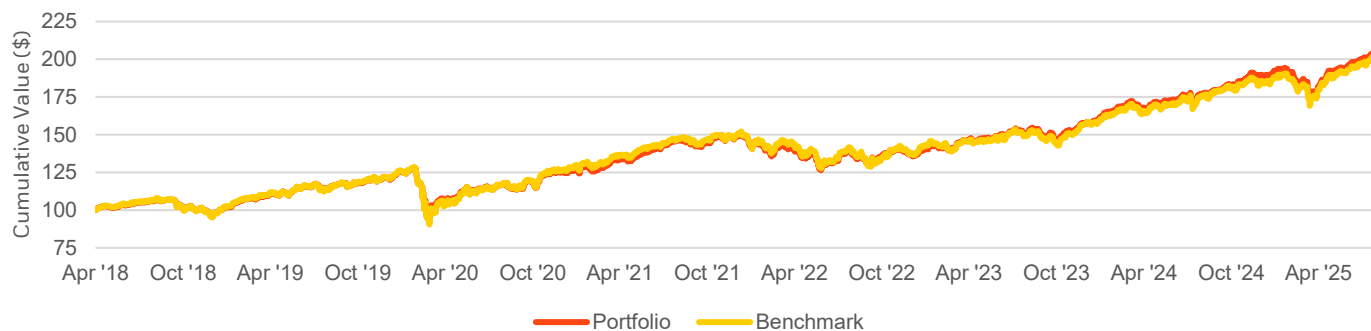
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 31 AUGUST 2025)

|               | 1M  | 3M  | 1 YR | 3 YRS (p.a.) | 5 YRS (p.a.) | Since inception (p.a.) |
|---------------|-----|-----|------|--------------|--------------|------------------------|
| Portfolio (%) | 1.6 | 6.0 | 14.8 | 14.8         | 11.9         | 10.2                   |
| Benchmark (%) | 2.2 | 6.6 | 14.6 | 14.0         | 11.6         | 10.0                   |

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 31 August 2025. The model portfolio has an inception date of 19 April 2018. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

| Netwealth Code | Name                                                     | Weight (%) |
|----------------|----------------------------------------------------------|------------|
| NET0009AU      | BlackRock GSS Unhedged International Equities Index Fund | 39.8       |
| NET2119AU      | BlackRock GSS Hedged International Equities Index Fund   | 17.7       |
| NET0001AU      | BlackRock GSS Australian Equities Index Fund             | 29.1       |
| NET5702AU      | BlackRock GSS Global Bond Index Fund                     | 4.8        |
| NET0023AU      | BlackRock GSS Australian Bond Index Fund                 | 3.8        |
|                | Cash                                                     | 4.8        |

Source: BlackRock, as of 31 August 2025. 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.

## BlackRock GSS

## Total Growth Index Model

August 2025

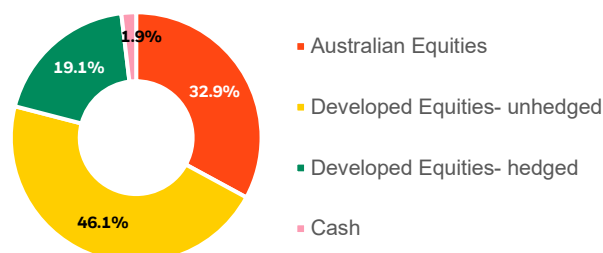
## INVESTMENT OBJECTIVE

The model aims to exceed the Morningstar passive composite benchmark defined as the Morningstar Australia Aggressive Target Allocation NR AUD Index, before fees and costs, over a rolling 5-year period

## MODEL FACTS

|                            |                                                    |
|----------------------------|----------------------------------------------------|
| Performance inception date | 2 October 2018                                     |
| Model code                 | MACC000159                                         |
| Benchmark                  | Morningstar Aus Aggressive Target Allocation NRAUD |

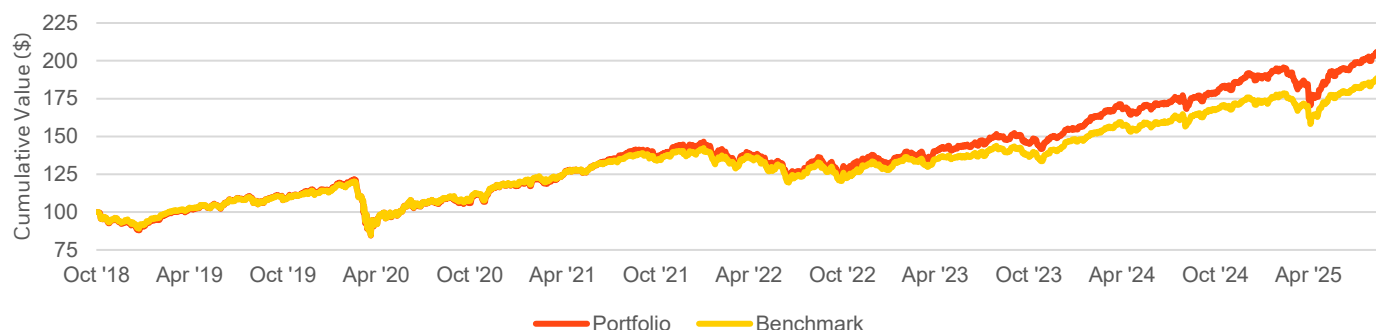
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 31 AUGUST 2025)

|               | 1M  | 3M  | 1 YR | 3 YRS (p.a.) | 5 YRS (p.a.) | Since inception (p.a.) |
|---------------|-----|-----|------|--------------|--------------|------------------------|
| Portfolio (%) | 1.8 | 6.7 | 16.4 | 16.5         | 13.6         | 11.0                   |
| Benchmark (%) | 2.2 | 6.6 | 14.6 | 14.0         | 11.6         | 10.6                   |

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 31 August 2025. The model portfolio has an inception date of 2 October 2018. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

| Netwealth Code | Name                                                     | Weight (%) |
|----------------|----------------------------------------------------------|------------|
| NET0009AU      | BlackRock GSS Unhedged International Equities Index Fund | 46.1       |
| NET2119AU      | BlackRock GSS Hedged International Equities Index Fund   | 19.1       |
| NET0001AU      | BlackRock GSS Australian Equities Index Fund             | 32.9       |
|                | Cash                                                     | 1.9        |

Source: BlackRock, as of 31 August 2025. 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.

## PERFORMANCE DATA

The model performance shown is hypothetical and for illustrative purposes only. The performance does not represent the performance of an actual account or investment product and is not the result of any actual trading. The performance figures represent past performance of the model portfolios. Performance for periods longer than a year have been annualised and represent cumulative (i.e. compounded) returns. Performance is calculated to the last business day of the month. Performance does not include brokerage fees and commissions that may be incurred in the trading of financial products within each model portfolio and actual investment outcomes may vary. Performance figures include fund management fees and expenses of the underlying funds included within a model portfolio and assume the reinvestment of distributions of any such underlying funds. Where an underlying fund's performance data is unavailable, the underlying fund's benchmark index returns may be used to represent performance of the underlying fund. Index performance returns do not reflect any management fees, transaction costs or expenses. Indexes are unmanaged and one cannot invest directly in an index.

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