

BELL POTTER GUIDED PORTFOLIO SERVICE MODEL PORTFOLIO PROFILES.

Issued by Third Party Platform Pty Ltd
ABN 74 121 227 905 AFSL 314341

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BELL POTTER GUIDED PORTFOLIO SERVICE MODEL PORTFOLIOS

The Guided Portfolio Service (GPS) offers a variety of model portfolios. You can select one model portfolio or combine different portfolios to meet your investment needs.

More detailed information about each model manager and key information about the model portfolios are listed in the following pages.

Please note that information related to statements of risk of each model portfolio are based on the Australian Prudential Regulation Authority's (APRA's) Standard Risk Measure (SRM) calculated by the model manager. The SRM is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

The SRM is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option.

Information related to indirect costs is correct as at 31 December 2019. These are the weighted average management costs of the underlying funds in the model portfolio and can be expected to change over time as asset allocations and underlying investment vehicles change. These costs do not include (i) any transaction costs investors might bear when their portfolios are rebalanced in line with the model portfolios, or when entering/ exiting the model portfolios, or (ii) any costs charged for use of the GPS. Please see your GPS brochure for details of these fees. The indirect costs also do not include any fee that may be remitted to your adviser.

BetaShares Model Portfolios

[About the model manager – BetaShares](#)

BetaShares is a leading Australian manager of exchange traded funds (ETFs) and other exchange traded products, which trade on the Australian Securities Exchange (ASX). BetaShares' aim is to create intelligent investment solutions that broaden the investment possibilities for Australian investors and their advisers. As at May 2018, BetaShares manages over \$5.5 billion in assets.

BetaShares was founded in Australia by a team of experienced Australian investment professionals who still own and run the business today.

In addition, BetaShares benefits from a strategic shareholder in Mirae Asset Global Investments, one of Asia's largest investment managers. As at May 2018, Mirae manages over US\$120 billion.

As an Australian born and managed firm, BetaShares thinks deeply about factors affecting Australian investors and builds products specifically for Australians. BetaShares' local focus has allowed the team to build the largest and most innovative suite of exchange traded products in Australia.

BetaShares Balanced ETF Model Portfolio

Investment objective To produce total returns (before fees) of CPI + ~ 3.0% p.a. over a rolling 5-year period, balanced between income and capital, subject to a likelihood of no more than 3 negative return years, on average, every 20 years.

Who may this model portfolio be suitable for? The portfolio may be suitable for investors with an investment horizon of at least 5 years and who are comfortable with a “medium” risk strategy in accordance with the APRA’s “standard risk measure”.

Investment strategy The portfolio seeks to achieve its investment objectives through exposure to different asset classes, including bonds, cash, commodities and Australian and International equities. The Portfolio gains exposure to these asset classes and investment strategies through exclusive use of ASX-traded ETFs and other exchange-traded products. Asset allocations are dynamically adjusted over time based upon the prevailing macro and micro environment.

Asset classes	Allocation range (%)
Cash	0% - 25%
Australian Bonds	5% - 35%
International Bonds	5% - 30%
Australian Property	5% - 15%
Australian Equities	5% - 40%
International Equities	5% - 35%
Gold	0% - 15%

Statement of risk Up to an estimated 3 negative annual returns in every 20 years.

Indicative number of holdings 9

Indirect costs Approximately 0.27% p.a.

BetaShares Growth ETF Model Portfolio

Investment objective	To produce total returns (before fees) of CPI + ~ 3.75% p.a. over a rolling 5-year period, tilted toward capital growth, subject to a likelihood of no more than 4 negative return years, on average, every 20 years.																
Who may this model portfolio be suitable for?	The portfolio may be suitable for investors with an investment horizon of at least 5 years and who are comfortable with a “medium-to-high” risk strategy in accordance with the APRA’s “standard risk measure”.																
Investment strategy	<p>The portfolio seeks to achieve its investment objectives through exposure to different asset classes, including bonds, cash, commodities and Australian and International equities. The portfolio gains exposure to these asset classes and investment strategies through exclusive use of ASX-traded ETFs and other exchange-traded products. Asset allocations are dynamically adjusted over time based upon the prevailing macro and micro environment.</p> <table border="1"> <thead> <tr> <th>Asset classes</th> <th>Allocation range (%)</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>0% - 20%</td> </tr> <tr> <td>Australian Bonds</td> <td>0% - 30%</td> </tr> <tr> <td>International Bonds</td> <td>0% - 25%</td> </tr> <tr> <td>Australian Property</td> <td>0% - 25%</td> </tr> <tr> <td>Australian Equities</td> <td>5% - 45%</td> </tr> <tr> <td>International Equities</td> <td>5% - 40%</td> </tr> <tr> <td>Gold</td> <td>0% - 15%</td> </tr> </tbody> </table>	Asset classes	Allocation range (%)	Cash	0% - 20%	Australian Bonds	0% - 30%	International Bonds	0% - 25%	Australian Property	0% - 25%	Australian Equities	5% - 45%	International Equities	5% - 40%	Gold	0% - 15%
Asset classes	Allocation range (%)																
Cash	0% - 20%																
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International Bonds	0% - 25%																
Australian Property	0% - 25%																
Australian Equities	5% - 45%																
International Equities	5% - 40%																
Gold	0% - 15%																
Statement of risk	Up to an estimated 4 negative annual returns years, every 20 years.																
Indicative number of holdings	9																
Indirect costs	Approximately 0.29% p.a.																

BetaShares Income ETF Model Portfolio

Investment objective	To produce total returns (before fees) of CPI + ~ 3.0% p.a. over a rolling 5-year period, tilted toward income, subject to a likelihood of no more than 3 negative return years, on average, every 20 years.																
Who may this model portfolio be suitable for?	The portfolio may be suitable for investors with an investment horizon of at least 5 years, who are comfortable with a “medium” risk strategy in accordance with the APRA’s “standard risk measure”, and who are seeking to weight total portfolio returns to income rather than capital growth.																
Investment strategy	<p>The portfolio seeks to achieve its investment objectives through exposure to different asset classes, including bonds, cash, commodities and Australian and International equities. The portfolio gains exposure to these asset classes and investment strategies through exclusive use of ASX-traded ETFs and other exchange-traded products. Asset allocations are dynamically adjusted over time based upon the prevailing macro and micro environment.</p> <table border="1"> <thead> <tr> <th>Asset classes</th> <th>Allocation range (%)</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>0% - 25%</td> </tr> <tr> <td>Australian Bonds</td> <td>5% - 35%</td> </tr> <tr> <td>International Bonds</td> <td>5% - 30%</td> </tr> <tr> <td>Australian Property</td> <td>5% - 15%</td> </tr> <tr> <td>Australian Equities</td> <td>5% - 40%</td> </tr> <tr> <td>International Equities</td> <td>5% - 35%</td> </tr> <tr> <td>Gold</td> <td>0% - 15%</td> </tr> </tbody> </table>	Asset classes	Allocation range (%)	Cash	0% - 25%	Australian Bonds	5% - 35%	International Bonds	5% - 30%	Australian Property	5% - 15%	Australian Equities	5% - 40%	International Equities	5% - 35%	Gold	0% - 15%
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Australian Property	5% - 15%																
Australian Equities	5% - 40%																
International Equities	5% - 35%																
Gold	0% - 15%																
Statement of risk	Up to an estimated 3 negative annual returns every 20 years.																
Indicative number of holdings	11																
Indirect costs	Approximately 0.52% p.a.																

Morningstar Model Portfolios

[About the model manager - Morningstar](#)

Morningstar Investment Management Australia Limited is part of Morningstar, Inc., a stock exchange listed company (NASDAQ: MORN) with over 4,000 employees across more than 27 countries.

Morningstar is a leading provider of investment management, asset allocation, portfolio construction and investment research services with over 35 years' experience; managing and advising on billions of dollars globally.

Morningstar's investment professionals share an international perspective that is informed by local market knowledge and guided by consistent global principles to craft solutions that cater to the unique needs of their markets.

The Australian team includes experienced investment managers, dedicated asset class specialists and an in-house investment operations team, fostering cohesive and agile decision-making.

Morningstar Diversified Income Managed Account Model

Investment objective	To achieve a consistent level of income at or above prevailing cash levels with a return that exceeds Consumer Price Index (CPI) increases by at least 2% per annum over rolling 4-year periods.																		
Who may this portfolio be suitable for?	This model portfolio is designed for investors who are seeking a consistent level of income at or above prevailing cash levels. In addition, they seek a defined rate of return above inflation and are willing to compound their investment for at least 4 years.																		
Investment strategy	<p>This model portfolio invests across a range of growth asset classes (such as shares, property, infrastructure) and defensive asset classes (such as bonds and cash) from around the world.</p> <p>The model portfolio has a long-term asset allocation of 40% in growth assets and 60% in defensive assets.</p> <p>The portfolio is generally rebalanced on a quarterly basis or when market opportunities present.</p> <table border="1"> <thead> <tr> <th>Asset classes</th> <th>Allocation range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian Shares</td> <td>0 to 40</td> </tr> <tr> <td>Australian Listed Property</td> <td>0 to 25</td> </tr> <tr> <td>International Shares</td> <td>0 to 40</td> </tr> <tr> <td>International Listed Property / Infrastructure</td> <td>0 to 25</td> </tr> <tr> <td>Australian Bonds</td> <td>0 to 50</td> </tr> <tr> <td>International Bonds</td> <td>0 to 50</td> </tr> <tr> <td>Alternatives</td> <td>0 to 20</td> </tr> <tr> <td>Cash</td> <td>0 to 80</td> </tr> </tbody> </table>	Asset classes	Allocation range (%)	Australian Shares	0 to 40	Australian Listed Property	0 to 25	International Shares	0 to 40	International Listed Property / Infrastructure	0 to 25	Australian Bonds	0 to 50	International Bonds	0 to 50	Alternatives	0 to 20	Cash	0 to 80
Asset classes	Allocation range (%)																		
Australian Shares	0 to 40																		
Australian Listed Property	0 to 25																		
International Shares	0 to 40																		
International Listed Property / Infrastructure	0 to 25																		
Australian Bonds	0 to 50																		
International Bonds	0 to 50																		
Alternatives	0 to 20																		
Cash	0 to 80																		
Statement of risk	Up to an estimated 3 negative annual returns in every 20 years.																		
Indicative number of holdings	25 to 60																		
Indirect costs	0.21% p.a																		

Morningstar Growth Managed Account Model

Investment objective	To achieve a return that exceeds Consumer Price Index (CPI) increases by at least 3.5% per annum over rolling 7-year periods.																		
Who may this portfolio be suitable for?	This model portfolio is designed for investors who are seeking a defined rate of return above inflation and are willing to compound their investment for at least 7 years.																		
Investment strategy	<p>This model portfolio invests across a range of growth asset classes (such as shares, property, infrastructure) and defensive asset classes (such as bonds and cash) from around the world.</p> <p>The model portfolio has a long-term asset allocation of 70% in growth assets and 30% in defensive assets.</p> <p>The portfolio is generally rebalanced on a quarterly basis or when market opportunities present.</p> <table border="1"> <thead> <tr> <th>Asset classes</th> <th>Allocation range (%)</th> </tr> </thead> <tbody> <tr> <td>Australian Shares</td> <td>0 to 60</td> </tr> <tr> <td>Australian Listed Property</td> <td>0 to 40</td> </tr> <tr> <td>International Shares</td> <td>0 to 60</td> </tr> <tr> <td>International Listed Property / Infrastructure</td> <td>0 to 40</td> </tr> <tr> <td>Australian Bonds</td> <td>0 to 30</td> </tr> <tr> <td>International Bonds</td> <td>0 to 30</td> </tr> <tr> <td>Alternatives</td> <td>0 to 25</td> </tr> <tr> <td>Cash</td> <td>0 to 45</td> </tr> </tbody> </table>	Asset classes	Allocation range (%)	Australian Shares	0 to 60	Australian Listed Property	0 to 40	International Shares	0 to 60	International Listed Property / Infrastructure	0 to 40	Australian Bonds	0 to 30	International Bonds	0 to 30	Alternatives	0 to 25	Cash	0 to 45
Asset classes	Allocation range (%)																		
Australian Shares	0 to 60																		
Australian Listed Property	0 to 40																		
International Shares	0 to 60																		
International Listed Property / Infrastructure	0 to 40																		
Australian Bonds	0 to 30																		
International Bonds	0 to 30																		
Alternatives	0 to 25																		
Cash	0 to 45																		
Statement of risk	Up to an estimated 4 negative annual returns in every 20 years																		
Indicative number of holdings	25 to 60																		
Indirect costs	0.28% p.a																		

Morningstar Balanced Managed Account Model

Investment objective To achieve a return that exceeds Consumer Price Index (CPI) increases by at least 2.5% per annum over rolling 5-year periods.

Who is this model portfolio be suitable for? This model portfolio is designed for investors who are seeking a defined rate of return above inflation and are willing to compound their investment for at least 5 years.

Investment strategy This model portfolio invests across a range of growth asset classes (such as shares, property, infrastructure) and defensive asset classes (such as bonds and cash) from around the world.

The model portfolio has a long-term asset allocation of 50% in growth assets and 50% in defensive assets.

The portfolio is generally rebalanced on a quarterly basis or when market opportunities present.

Asset classes	Allocation range (%)
Australian Shares	0 to 45
Australian Listed Property	0 to 35
International Shares	0 to 45
International Listed Property / Infrastructure	0 to 35
Australian Bonds	0 to 40
International Bonds	0 to 40
Alternatives	0 to 25
Cash	0 to 55

Statement of risk Up to an estimated 3 negative annual returns in every 20 years

Indicative number of holdings 25 to 60

Indirect costs 0.26% p.a

