



VanEck[®]

Access the opportunities.

VanEck ETF Model Portfolios

Powered by Lonsec Investment Solutions

Lonsec
Investment
Solutions

Using ETFs for Strategic Asset Allocation

Over the past ten years the investment industry has experienced a rapidly changing environment with turbulent markets, changes in regulation and evolving technology. As a result, clients are scrutinising their investments more closely in search for outperformance, value and transparency in an increasingly cost conscious world. VanEck Model Portfolios are designed to address each of these factors while providing effective building blocks to help provide a strong foundation for your clients.

Asset allocation is a critical element of any investment strategy. It forms the basis of a prudent investment policy and drives the bulk of an investor's risk and return outcome.

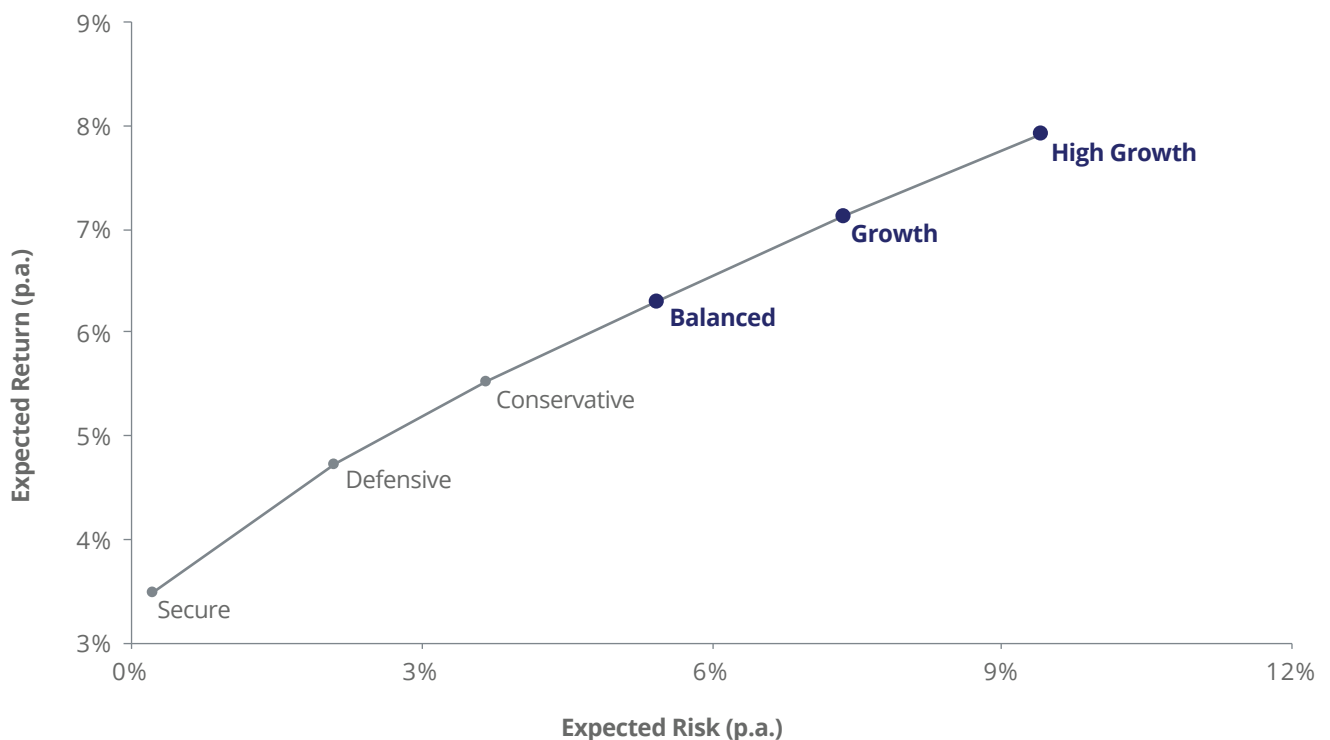
VanEck has partnered with Lonsec Investment Solutions to provide four low-cost high quality model portfolios comprised entirely of exchange traded funds (ETFs). The model portfolios are designed for advisers to construct simple and diversified portfolios that can meet their client's investment objectives.

All ETFs included in the models must have a minimum 'Lonsec recommended rating' with ongoing oversight by Lonsec and quarterly performance reporting.

VanEck Model Portfolios draw on Lonsec's well established research and portfolio construction expertise to offer funds across four risk categories: Balanced, Growth, High Growth and Balanced-Income. Each fund has been developed to meet the needs of a range of investor risk profiles. The following graphs outlines the long term risk and return expectations for Lonsec's strategic asset allocation profiles.

The following graph shows the long term risk and return expectations for Lonsec's strategic asset allocation profiles.

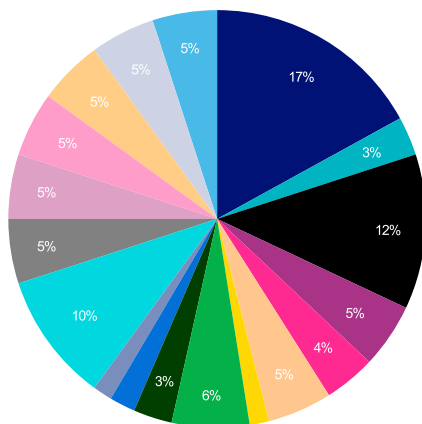
Lonsec Efficient Frontier



Source: Lonsec Research – Efficient Frontier 2020

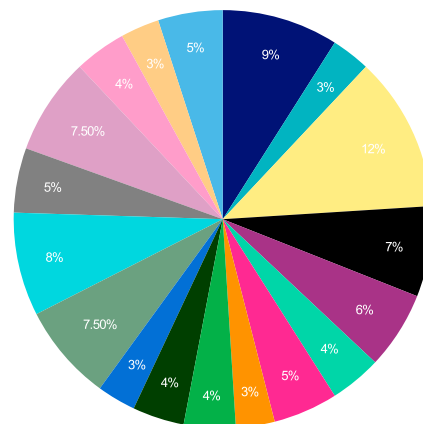
VanEck ETF Model Portfolios

Balanced



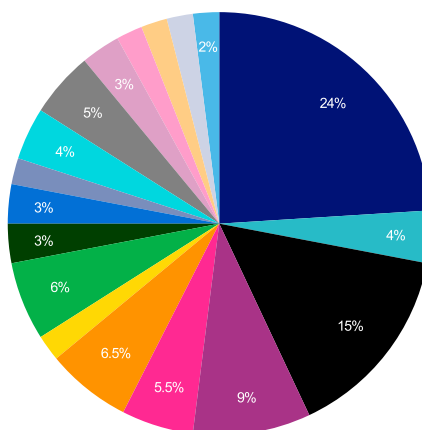
Management fees[^]: 0.32% p.a.

Balanced - Income



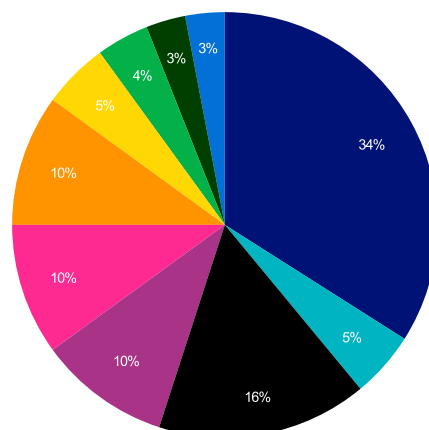
Management fees[^]: 0.31% p.a.

Growth



Management fees[^]: 0.37% p.a.

High Growth



Management fees[^]: 0.43% p.a.

Australian Equities

- **MVW** VanEck Australian Equal Weight ETF
- **MVS** VanEck Small Companies Masters ETF
- **VHY** Vanguard Australian Shares High Yield ETF

Global Equities

- **QUAL** VanEck MSCI International Quality ETF
- **VLUE** VanEck MSCI International Value ETF
- **WDIV** SPDR S&P Global Dividend Fund
- **QSML** VanEck MSCI International Small Companies Quality ETF
- **EMKT** VanEck MSCI Multifactor Emerging Markets Equity ETF
- **GDX** VanEck Gold Miners ETF

Alternatives

- **NUGG** VanEck Gold Bullion ETF

Property & Infrastructure

- **IFRA** VanEck FTSE Global Infrastructure (AUD Hedged) ETF
- **MVA** VanEck Australian Property ETF
- **REIT** VanEck FTSE International Property (AUD Hedged) ETF

Fixed Interest

- **PLUS** VanEck Australian Corporate Bond Plus ETF
- **SGOV** VanEck 5-10 Year Australian Government Bond ETF
- **SUBD** VanEck Australian Subordinated Debt ETF
- **TBIL** VanEck 1-3 Month US Treasury Bond ETF
- **VIF** Vanguard International Fixed Interest Index (Hedged) ETF
- **FLOT** VanEck Australian Floating Rate ETF
- **XGOV** VanEck 10+ Year Australian Government Bond ETF
- **BILL** iShares Core Cash ETF

[^]Management fees are estimates as of 31 March 2025 calculated as a weighted average of the management fees disclosed in the product disclosure statements for the underlying ETFs in the model portfolio.

Risk profile

Risk profile for periods ending 31 March 2025 – Balanced, Growth and High Growth

| ETF | Asset Category | ASX Code | Balanced (%) | Growth (%) | High Growth (%) |
|--|----------------|----------|--------------|------------|-----------------|
| VanEck Australian Equal Weight ETF | Growth | MVW | 17 | 24 | 34 |
| VanEck Small Companies Masters ETF | Growth | MVS | 3 | 4 | 5 |
| VanEck MSCI International Quality ETF | Growth | QUAL | 12 | 15 | 16 |
| VanEck MSCI International Value ETF | Growth | VLUE | 5 | 9 | 10 |
| VanEck MSCI International Small Companies Quality ETF | Growth | QSML | 4 | 5.5 | 10 |
| VanEck MSCI Multifactor Emerging Markets Equity ETF | Growth | EMKT | 5 | 6.5 | 10 |
| VanEck Gold Miners ETF | Growth | GDX | 1.5 | 2 | 5 |
| VanEck FTSE Global Infrastructure (AUD Hedged) ETF | Growth | IFRA | 6 | 6 | 4 |
| VanEck Australian Property ETF | Growth | MVA | 3 | 3 | 3 |
| VanEck FTSE International Property (AUD Hedged) ETF | Growth | REIT | 2 | 3 | 3 |
| VanEck Gold Bullion ETF | Growth | NUGG | 1.5 | 2 | - |
| VanEck 5-10 Year Australian Government Bond ETF | Income | 5GOV | 10 | 4 | - |
| VanEck Australian Subordinated Debt ETF | Income | SUBD | 5 | 5 | - |
| VanEck 1-3 Month US Treasury Bond ETF | Income | TBIL | 5 | 3 | - |
| Vanguard International Fixed Interest Index ETF (Hedged) | Income | VIF | 5 | 2 | - |
| VanEck Australian Floating Rate ETF | Income | FLOT | 5 | 2 | - |
| VanEck 10+ Year Australian Government Bond ETF | Income | XGOV | 5 | 2 | - |
| iShares Core Cash ETF | Income | BILL | 5 | 2 | - |
| Total Income Assets | | | 40 | 20 | - |
| Total Growth Assets | | | 60 | 80 | 100 |
| Total Weight | | | 100 | 100 | 100 |

Risk profile for periods ending 31 March 2025 – Balanced Income

| ETF | Asset Category | ASX Code | Balanced-Income (%) |
|--|----------------|----------|---------------------|
| VanEck Australian Equal Weight ETF | Growth | MVW | 9 |
| VanEck Small Companies Masters ETF | Growth | MVS | 3 |
| Vanguard Australian Shares High Yield ETF | Growth | VHY | 12 |
| VanEck MSCI International Quality ETF | Growth | QUAL | 7 |
| VanEck MSCI International Small Companies Quality ETF | Growth | QSML | 5 |
| VanEck MSCI International Value ETF | Growth | VLUE | 6 |
| VanEck MSCI Multifactor Emerging Markets Equity ETF | Growth | EMKT | 3 |
| SPDR S&P Global Dividend Fund | Growth | WDIV | 4 |
| VanEck Australian Property ETF | Growth | MVA | 4 |
| VanEck FTSE International Property (AUD Hedged) ETF | Growth | REIT | 3 |
| VanEck FTSE Global Infrastructure (AUD Hedged) ETF | Growth | IFRA | 4 |
| VanEck 5-10 Year Australian Government Bond ETF | Income | 5GOV | 8 |
| VanEck Australian Subordinated Debt ETF | Income | SUBD | 5 |
| VanEck Australian Floating Rate ETF | Income | FLOT | 3 |
| VanEck Australian Corporate Bond Plus ETF | Income | PLUS | 7.5 |
| VanEck 1-3 Month US Treasury Bond ETF | Income | TBIL | 7.5 |
| Vanguard International Fixed Interest Index (Hedged) ETF | Income | VIF | 4 |
| iShares Core Cash ETF | Income | BILL | 5 |
| Total Income Assets | | | 40 |
| Total Growth Assets | | | 60 |
| Total Weight | | | 100 |

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